

#### Ch. 14. Career Development of Older Workers and Retirees

This chapter discusses how people go about retirement age and some of the various philosophies of helping clients through the career counseling lens. There is an increasing number of older people staying in the workforce, making this an even more relevant discussion. The general thought is why one is retiring and whether their needs will be met if or when they do retire. These needs are far more than financial needs alone (though this is a critical piece to consider); they include emotional and interest being met or feeling fulfilled. While some may find retirement ideal, others may desire to continue in their job or may seek to do another type of work that they may have thought about and now can try. Some retirees may have to do “bridge” work to cover the gap between what they have saved for retirement and their actual expenses.

Another area of insight by a career counselor is to help the future retiree consider what retirement will look like. These insights may shape a desire to think differently about friendships, acquaintances, and their general social perspective. Thinking like this may also help dictate what funds will be needed to cover the cost of how a future retiree expects to live. How active a person is in retirement will significantly affect the required funding. A shortcoming of the current career theories is their limitations on this age group as a specific demographic. When discussing cognitive development, the authors mention that positive socioeconomic, educational, health, and lifestyle areas will likely promote stronger cognition. In contrast, the opposite may bring about a more rapid deterioration of the mind. The authors also discussed the potential positive role of emotional regulation and positive personality traits among the older crowd. The term “successful aging” was used, though no one offered a firm consensus of the meaning, with the discussion ranging from to maintain versus performing better than their similar-aged peers.

In a discussion of an age group like the older retirement age group, there are many variations of what this could look like. It is not a one-size-fits-all answer to what is needed to help this demographic. A counselor must consider social, familial, cultural, financial, work (paid and volunteer), etc. It is likely a valid concern that many people have not prepared for this period of life. Many humans seem to believe, though all evidence clearly shows we will either get older or die trying; older age is a reasonable expectation of most people. It may be wise to consider ways to help educate young people while they are still in school about the need to save and invest to build for the future. Schools may do better at this now than when I was in school, but there was little to no training on this subject. One would have to ask why we do not help young people to understand these principles. At times, it appears society wants people to live in a perpetual struggle. Of course, you could teach this information, and many would still ignore it, but what a blessing it would be for the ones who did apply the principles of saving and investing.

Another area of consideration is how healthy retirement is. Some general discussion has occurred about how some people choose to continue their career or do some other type of work as a choice. However, I have known several people who seemed to decline rapidly in their general well-being after retirement. A consideration may be to ask if the person's identity is so wrapped up in their career that to stop it was to quit a part of who they perceived themselves to be, or is there another reasonable implication? Based on this thought, a healthy practice would be challenging our younger clients to consider their individual, familial, and cultural identities. It would be a wise practice for all people to consider this idea. Still, I would suggest that it is even more critical for people professing Christianity to consider if they find their identity wrapped up in their career or have an understanding that their career is simply a tool for living actively as a

follower of God (Mark 16:15—“Go into all the world...”). This age population has seen drastic changes over the centuries. I suspect if humans remain on earth, it will continue to evolve, requiring the career counseling field to grow and adjust constantly.

When working with Mater level students, it will be critical to help them consider any biases they may have and then to help them understand what effect this could have on the counseling process. Future counselors will need to have a basic understanding of the general needs of this demographic. Additionally, students will need to have tools to assist the lower-income bracket individuals (e.g., assistance programs, etc.) and upper-income areas of need (e.g., social events, potential areas of service, etc.). The stresses for the various income areas are drastically different while filling similar needs. Helping students understand a wide range of career theories and how to adapt them to a population that is not the target demographic. Understanding the big picture needs of this age group generally and individually will help direct the clients as they consider a career path or how to navigate life generally in this later-in-life age bracket.