

life planning FOR THE 3RD AGE



A DESIGN AND RESOURCE GUIDE

AUTHOR ACKNOWLEDGEMENTS

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CIVIC VENTURES

Civic Ventures is a national nonprofit organization that works to expand the contributions of older Americans to society and to help transform the aging of American society into a source of individual and social renewal. Civic Ventures seeks to tap the talents and skills of older Americans by developing avenues for meaningful community service. In pursuit of this mission, Civic Ventures promotes new ideas, strengthens infrastructure and establishes new institutions.

Civic Ventures has developed the Life Options concept to assist adults making the transition from midlife to a new life stage characterized by opportunities for connection and direction. The Life Options Initiative builds on the knowledge that access to meaningful choices for work, service, lifelong learning and community connections plays an important role in the health and ongoing development of older adults and provides them with connections to the life of the community and its needs.

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► *by Margaret Newhouse, Ph.D., with Judy Goggin*

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Foreword

In 2006, just two years from now, the leading edge of the Baby Boomers will turn 60. The wave of Boomers to follow is, in reality, the first group of people entering, en masse, what constitutes a new stage of life for an entire population. Just as modern society invented childhood as a distinct life stage in the 19th century and adolescence in the 20th, 21st century America is in the midst of fashioning a third stage of life, one spanning the middle years into true old age.

Aging Boomers will shape the meaning of success in this third life stage, and it will begin with a question: What's next?

Civic Ventures hopes to persuade communities, organizations and individuals that part of the

answer lies in tapping the population resource with the time, talent and experience to address pressing social problems. We believe adults in this burgeoning age group will be drawn to public service – whether in the form of paid work or meaningful volunteer opportunities – in fields such as teaching, health care and social service along with other forms of civic action.

A first step toward attracting Boomers to public service roles would be for those concerned with issues of community involvement to overhaul the notion of “senior volunteerism.” Quite simply, this notion will hold little allure for this new generation of Americans approaching their 60s. Furthermore, a growing number of national survey findings tell us that they will want or need

to continue working, though not necessarily in the same jobs or with the same intensity as they did in midlife.

One place to start this overhaul is with 3rd Age life planning. Although we have an extensive system of support, guidance and resources in place to help young adults make the transition to college or work life, older adults involved in the transition to the 3rd Age are left on their own to navigate the passage, with the single exception of financial planning services.

The Life Options Initiative is Civic Ventures' attempt to address this shortfall. We have developed *Life Planning for the 3rd Age* with its two-part *Design Guide* and *Toolkit* to help professionals and community organizations begin to build what's needed for answering the insistent 3rd Age question of "what's next?"

3rd Age life planning is about individual renewal, about discovering passion and purpose.

The process encouraged in *Life Planning for the 3rd Age* calls for action, reflection and more action so that passion and purpose will find an outlet. While championing the development of a wide variety of options and resources for the 3rd Age, Civic Ventures will continue to emphasize approaches that channel the energies of this generation into roles that bring about social renewal for our communities. The health and happiness of individuals and society will be enhanced to the extent we succeed as partners in this endeavor.

Marc Freedman

PRESIDENT, CIVIC VENTURES
SAN FRANCISCO, 2004

Preface

The span of years between midlife and the onset of true old age is now likely to be several decades in duration and characterized by good health, relative financial stability and an active lifestyle. The Life Options Initiative developed by Civic Ventures calls for the creation of new institutions and innovative approaches that will assist adults with the transition to this uncharted life stage.

The core components of a Civic Ventures Life Options Initiative include: information about and access to life planning; exploration of ways to become involved in meaningful civic engagement; options for lifelong learning and creative employment possibilities; and fostering social and community connections. In this 3rd Age context, Civic Ventures places special emphasis on channeling the time, talent and experience of older adults toward meaningful service and work that addresses our communities' most pressing social problems. The master document for this initiative is *The Life Options Blueprint*,ⁱ which suggests

ways for professionals to build programs that guide adults in their effort to answer the question, "What's next?" The *Blueprint* calls for existing community institutions – such as adult and community education centers, colleges and universities, libraries, and senior centers – to develop programs that will become an integral part of community life.

Life Planning for the 3rd Age, which includes a *Design Guide* and *Toolkit*, will guide development of the first Life Options core component – life planning.ⁱⁱ Because the concept of 3rd Age life planning is not yet well understood or developed in broad community settings for midlife adults in transition, Civic Ventures commissioned Dr. Margaret Newhouse to translate the principles and theory of 3rd Age life planning into a practical guide for those embarking on Life Options Initiatives. The resulting *Design Guide* and *Toolkit* offer a conceptual framework for 3rd Age life planning and make suggestions for program structure and implementation. The *Toolkit* offers a curriculum model, exercises and tools, key themes to

ⁱ *Civic Ventures, 2nd Edition, forthcoming 2004.*

ⁱⁱ *Life Planning is a structured process for eliciting well-considered choices about how to spend time and energy in the next chapter of life, in this case for people looking toward or already in their "3rd Age."*

explore, and resources that will make the process of creating life planning components less complicated.

In developing *Life Planning for the 3rd Age*, Dr. Newhouse drew from her broad background, which includes a former role as Assistant Director of the Harvard Faculty of Arts & Sciences Office of Career Services. She currently works as an independent career and life coach specializing in midlife and 3rd Age transitions. She has designed a curriculum and teaches courses and seminars on 3rd Age life planning in corporate, community and academic settings. In 2002, Dr. Newhouse founded the Boston-based Life Options Planning Network, a diverse group of professionals who collaborate to strengthen their focus and skills in the area of 3rd Age life planning. With three other members of the Life Options Planning Network, she recently formed The Adagio Group, whose purpose is to offer vision- and values-based 3rd Age life planning and act as a “catalyst for living with purpose, passion and grace after 50.”

Despite this extensive background, Dr. Newhouse would be the first to emphasize that the *Design Guide* and *Toolkit* are a starting point and the models and

tools are suggestive, not prescriptive for planners. There is a clear need to create or adapt life planning programs that consider the age, gender, socioeconomic status and ethnic diversity of the local target audience. The structure presented in this *Guide* is intended to allow for flexibility and tailoring to those particular situations.

As with any large new endeavor there is much to consider. Civic Ventures has taken the first step in offering these resources for Life Options Initiative developers. The lessons learned from those of you who put programs in place will contribute greatly to future editions. It’s important to be aware of challenging issues for design and implementation. If you take manageable steps and keep the vision in front of you, you are sure to be encouraged and invigorated by the rewards of this invaluable project and the energy of the people you encounter along the way.

Judy Goggin

CIVIC VENTURES
BOSTON, 2004

HOW TO USE THE DESIGN GUIDE

This design and resource guide was created for professionals who are developing 3rd Age life planning programs and centers. Traditional retirement planning emphasizes financial readiness, but our focus will be on how to live and what to do to achieve fulfillment. Although financial considerations are included, the canvas used for 3rd Age life planning is much broader than the one used for traditional career development.

In this *Guide* we will address the practical issues that are a part of setting up a 3rd Age life planning program and offer annotated print and Internet resources for further study. The accompanying *Toolkit* presents the elements of a life planning program and offers exercises, program samples and additional resources.

Please note that this guide is not:

... an exhaustive review of the literature and other resources or even best practices. We have tried to choose the most valuable tools and resources, and we hope to receive suggestions and contributions from those who use the *Guide*.

... a service for the frail elderly. The program is designed for individuals in extended middle age and active elderhood. There is no reason why some of the elements couldn't be adapted to a considerably less active or mobile population, but that is a different project.

... a complete program. It raises issues to be considered, suggests a model and structure for a program, and gives examples of core modules, but leaves choices of additional content elements and delivery to program planners.

► **A note on language...**

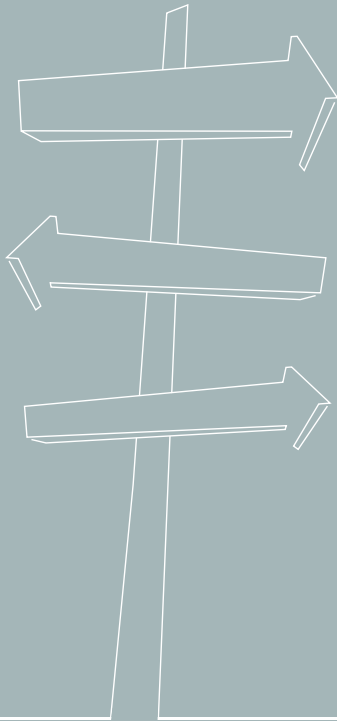
Despite much effort devoted to the issue, so far there is no consensus on how to refer to those who are over 50, 55 or 65. Our *Guide* adopts the convenient labels 3rd Age and 3rd-Ager. These terms are widely used in Europe, and despite market research results showing that any age or stage term is unappealing to some groups, they are in some use in the U.S. The important point for life planning program designers is that there is a need to test which terms work with their particular audiences.

Use *Life Planning for the 3rd Age* as a catalyst for your own experimentation with approaches, materials and best practices as you design your programs. The first three sections of the *Guide* are an exploration of the foundation of 3rd Age planning: 1) the first presents the rationale for life planning tailored for the 3rd Age; 2) the second lays out the fundamental principles and core model informing the work; and 3) the third discusses issues regarding both the substance and design of such programs and provides a conceptual framework. The rest of the *Guide* deals with the practical considerations of creating 3rd Age life planning programs: 4) the fourth section discusses the critical issue of developing both information and human resources; and 5) the fifth addresses planning concerns such as creating the vision and plan, marketing, community partnering and program evaluation.

This is a work in progress, to be reviewed and revised as we gather more data “from the field.” Ultimately, some consensus may develop on minimal standards for life planning elements and programs. As you design your programs and exchange approaches, materials and best practices with other program designers, you will be an important part of this development.

Look to the *Life Planning Toolkit* for further details. There you will find models for program modules and sample exercises; print and Web resource lists for each module; and a sample of existing 3rd Age life planning programs.

Why Tailored Life Planning for the 3rd Age?



Our country's cresting wave of Baby Boomers is nearing the age traditionally called "retirement." This generation, known for rewriting the definitions of youth and midlife, is expected to rewrite the rules of retirement. We have an immense resource of older citizens who are eager to create personal meaning and social good in their bonus 25–30 "third-age" years. But despite growing media attention and public awareness, there are few structures to help these citizens craft lives of fulfillment and social contribution. Many will seek guidance and support in the process of deciding how they will apply their considerable talents, experience and passions to this stage of their lives. This is why life planning programs tailored specifically for the 3rd Age are invaluable.

*“Ask for what
you want and
be prepared
to get it.”*

MAYA ANGELOU

THE CASE FOR STARTING FROM PASSION & PURPOSE

The life planning program in these pages has as its focal point the discovery of “passion and purpose” – the “juice” that motivates individuals to express themselves most meaningfully and usefully. This approach is based on an assumption that most Americans will have the opportunity to use their 3rd Age to “self-actualize” – to ask themselves, “What do I want, and where will I be most fulfilled and productive?” — and then to make it happen. This focus on passion and purpose invites individuals to do the hard work to envision, create and sustain their post-“retirement” activities.

Another assumption we make, supported by adult development theory, is that adults in later life are drawn to generativity, giving back and leaving a legacy. For this reason, our approach to 3rd Age life planning emphasizes choices and pathways related to the kinds of civic engagement and meaningful service opportunities championed by Civic Ventures.

TRADITIONAL APPROACHES & RESOURCES ARE INSUFFICIENT

Traditionally, 3rd Age life planning has meant financial planning for retirement and has been relegated to certified financial planning professionals. Despite the importance of financial planning for this life stage, this approach falls short because 1) traditional retirement is only one of several options for the 3rd Age and 2) finances should not be the “tail that wags the dog” for 3rd-Agers. Finances significantly affect choices, but living from pas-

sion and purpose is the basic necessity for fulfillment in the third age. Starting from dreams often stimulates finding creative ways to work within financial realities.

There is no lack of information about available and potential opportunities, but the professional resources are not useful unless they are considered in a meaningful context. “Passion and purpose” motivations are rarely addressed.

For some time, the self-help literature on crafting career and life plans has been abundant, and “passion and purpose” discussions often hold center stage. These resources, however:

- can be overwhelming to access.
- are not always comprehensive.
- will not reach a significant number of people, those who avoid the self-help route.
- may not be effective with the many people who need or prefer a more structured, assisted program or group settings.

3RD-AGERS ARE DIFFERENT

The time-tested approaches, tools and resources from the fields of career development and life coaching need to be modified to be effective with an older population. When program planners wear a “3rd Age” lens while designing programs, their efforts are more likely to result in a satisfied clientele.

Older adults have much in common, but life planning approaches and materials must also take into account the striking diversity within this group. Fifty-year-olds and octogenarians are generally at very different places in the lifecourse; socioeconomic and ethnic differences condition how people envision and act on the future; gender differences are significant; and there are obvious urban-rural and other geographic differences. And because denial of and bias against aging are still widespread in our culture, appealing to this group will demand special marketing efforts and sensitivity to language.

We offer this *Guide* to fill a need for tailored life planning programs for 3rd-Agers who are ready for the next step in their lifelong journey.

PRUDENTIAL RETIREES
OFFERING COMMUNITY SERVICE
Tutoring, Supporting the Arts, Fighting Hunger



Pensions and other benefits enjoyed by those concluding a lengthy career with a major corporation can soften the transition to post-career life. As important as financial security is, it cannot compensate for the loss of routine, a place to go, a sense of making a contribution. Some employers have found a way to fill this void, and in the process, direct the experience, talents and energy of retirees for the public good. The Prudential ROCS (Retirees Offering Community Service) program is a model for what can be done with this vast underutilized resource.

The organization was founded in 1996 with an advisory board made up of 20 men and women who had held positions with Prudential as executives, lawyers, sales representatives, sales and home office managers and administrators. Today, it is a thriving nonprofit that links retirees with volunteer opportunities. Although independent of Prudential, ROCS continues to receive the company's support in the form of office and meeting space.

For example, ROCS-New Jersey volunteers can choose projects that can be “done-in-a-day” or make longer time commitments. Volunteer opportunities include tutoring and literacy programs; helping local food banks; reading for the visually impaired; a mentoring program; supporting the New Jersey Symphony and New Jersey Performing Arts Center; and other projects in cooperation with the National Executive Service Corps.

“All the volunteer programs make us feel good about the company while feeling great about ourselves,” says volunteer Joan Lowry, a 30-year Prudential veteran. Programs like ROCS boost the morale of the company as a whole, by showing older workers that their value doesn't end with their last paycheck.

What Does 3rd Age Life Planning Look Like?



We believe there are 3rd Age principles that transcend individual differences and can be used as the foundation for life planning design and practice.

► A statewide coalition in Massachusetts is pioneering approaches to life planning for older adults. As part of this effort, a network of career counselors, coaches and human resources professionals formed a working group to develop a 3rd Age life planning curriculum for use in local libraries. They started by reaching agreement on principles of 3rd Age life planning that transcend individual differences.

3RD AGE PRINCIPLES FOR PROGRAM PLANNERS

- 1. Passion and purpose are key motivators.**
Exploring an individual's passions, values, gifts, talents and sense of purpose are essential when making life decisions. These qualities should be the starting point in the planning process.
- 2. Adults encounter developmental stages that have specific tasks.**
The tasks of the 3rd Age include finding meaning, giving back, building a legacy, passing on practical wisdom, rediscovering wonder, play and breaking rules.¹
- 3. Creating a positive post-work identity and developing realistic optimism are essential for a "successful" retirement and 3rd Age.²**
- 4. Love of learning is universal and lifelong.**
Motives for 3rd Age learning are diverse. In addition to traditional methods, sharing stories and experiences with each other can be an effective instructor and motivator.
- 5. Human beings are innately curious, growth-oriented and creative.**
There is evidence that certain kinds of creativity increase in later years.³
- 6. Personal growth and service to society are complementary.**
Most people in the 3rd Age find contributing to society integral to their personal fulfillment.

¹ See Erikson, Chinen, Vaillant, Hudson and McLean, Cohen.

² Sadler (Chs. 3, 4) and many others.

³ Cohen.

► Margaret Mark Strategic Insight of New York conducted research for Civic Ventures on Baby Boomers' attitudes toward aging, retirement and service. They found that "retirees miss the relationships they had with coworkers on the job, as well as the feeling that their experience counts." The firm also found that this cohort reacts positively to themes such as "adventure, connectedness, valuing experience and bridging the generations."

Margaret Mark. Recasting Retirement: New Perspectives on Aging and Civic Engagement. Civic Ventures, 2001. See www.civicventures.org.

7. **Different age cohorts have had different life experiences.**
We must take into account the impact of important social and cultural events, such as wars and depressions. These are captured to some extent in popular designations such as the '60s generation, Boomers, Gen X and Gen Y.
8. **People desire variety and balance in their life activities and roles.**
When child rearing and full-time work commitments end, adults will have a greater opportunity to develop multiple arenas of life such as part-time work, service, leisure, learning, health and fitness, family, friends and community.
9. **Maslow's hierarchy of needs is relevant in this work.**⁴
According to Maslow, basic security needs must be attended to before "higher-order" needs like self-actualization can be pursued. Some participants will need to give special attention early in the life planning process to fundamental issues like self-esteem and basic income needs.
10. **Change and transitions can be a positive fact of life.**
They allow for growth through risk-taking and mindful reflection. They are also psychologically difficult (often entailing loss and uncertainty) and, thus, are often resisted.⁵
- II. **The process of transitions is fairly structured and predictable.**
When individuals understand the process and acknowledge the emotional aspects, change and transition are easier to deal with.⁶

⁴ Abraham Maslow's hierarchy of needs: physiological, safety, belonging, esteem, self-actualization. He argues that the more basic needs must be relatively well satisfied before an individual can focus on the higher-order ones, especially self-actualization, which can be defined as reaching full use and exploitation of talents, capacities and potentialities.

⁵ Sadler, "risk-taking and mindful reflection" (Ch. 2).

⁶ See, e.g., *Bridges' structure: Endings — Chaos/Fallow Period — Beginnings*. The Hudson Institute (Hudson and McLean) provides a four-stage process for the Renewal Cycle: Phase 1 (Go for It), Phase 2 (Stuck in the Doldrums), Phase 3 (Cocooning), Phase 4 (Getting Ready for the Next Chapter).

MERLE SMITH

Telephone Repairman, Life Trainer, Theatre Improvisation



Merle Smith was never one for sitting. She has been employed as a baby-sitter, beautician, housekeeper, cocktail waitress, operating room supply technician, ammunitions inspector during the Vietnam War, and engineering specialist. At the end of her twenty-six-year career with South Central Bell in Memphis, Merle Smith “mastered climbing telephone poles and learned how to maintain telephone service like the big guys” at the age of 55.

In her late fifties, Merle began to attend a Leadership for an Independent Future (LIFE) class, an empowerment program for older adults created by Senior Leaders, Inc. Eventually, Senior Leaders asked Merle to become a LIFE trainer. The Memphis-based organization sponsors a variety of programs designed to help people deal with the issues of aging. Their mission is to empower older adults to remain independent and to become leaders in the community. The program draws participants from diverse ethnic and socioeconomic backgrounds. Most are concerned with the challenges of aging, their spiritual lives, good physical and mental health, and having the love and support of family.

Merle is active in the Senior Leader Improvisation Theatre Troupe, Age Stage, and currently serves as Public Relations Coordinator for Senior Leaders, Inc. “Finally I have found my niche,” she says.

She and her husband Cleo share the responsibility of caring for his ninety-eight-year-old mother and looking out for their adopted mentally challenged son.

They also have thirteen grandchildren. “Later in life, I’ve learned that attitude governs ninety-nine percent of our lives,” she says.

“To others, I want to say, age with attitude. Watch out world, here I come.”

Planning for transitions and beyond makes the process easier and satisfies a “need for control” on the part of many adults.

12. People’s paths and processes are more cyclical and periodic than linear and constant.

We can expect them to move in and out of a need for life planning, in and out of work or retirement. Program planners need to think in terms of phases.

Concepts for 3rd-Agers to Embrace

1. It’s important to understand and acknowledge the stage of life you are in.

3rd Age life planning calls for special emphasis on transitions, adult development principles and phases in the life stage, as well as the special opportunities and challenges of issues such as health and finances.

2. You will need to create and utilize networks, allies and other resources throughout the life planning process.

As part of this process *stories* — other people’s and your own — will help you explore options and inspire action.

3. Life planning is a continuous process of re-assessing, re-visioning, re-committing and acting once again.

In other words, it is a journey, which can start anywhere and move in many directions. You’ll need tools for maintaining momentum and reactivating the process when necessary.

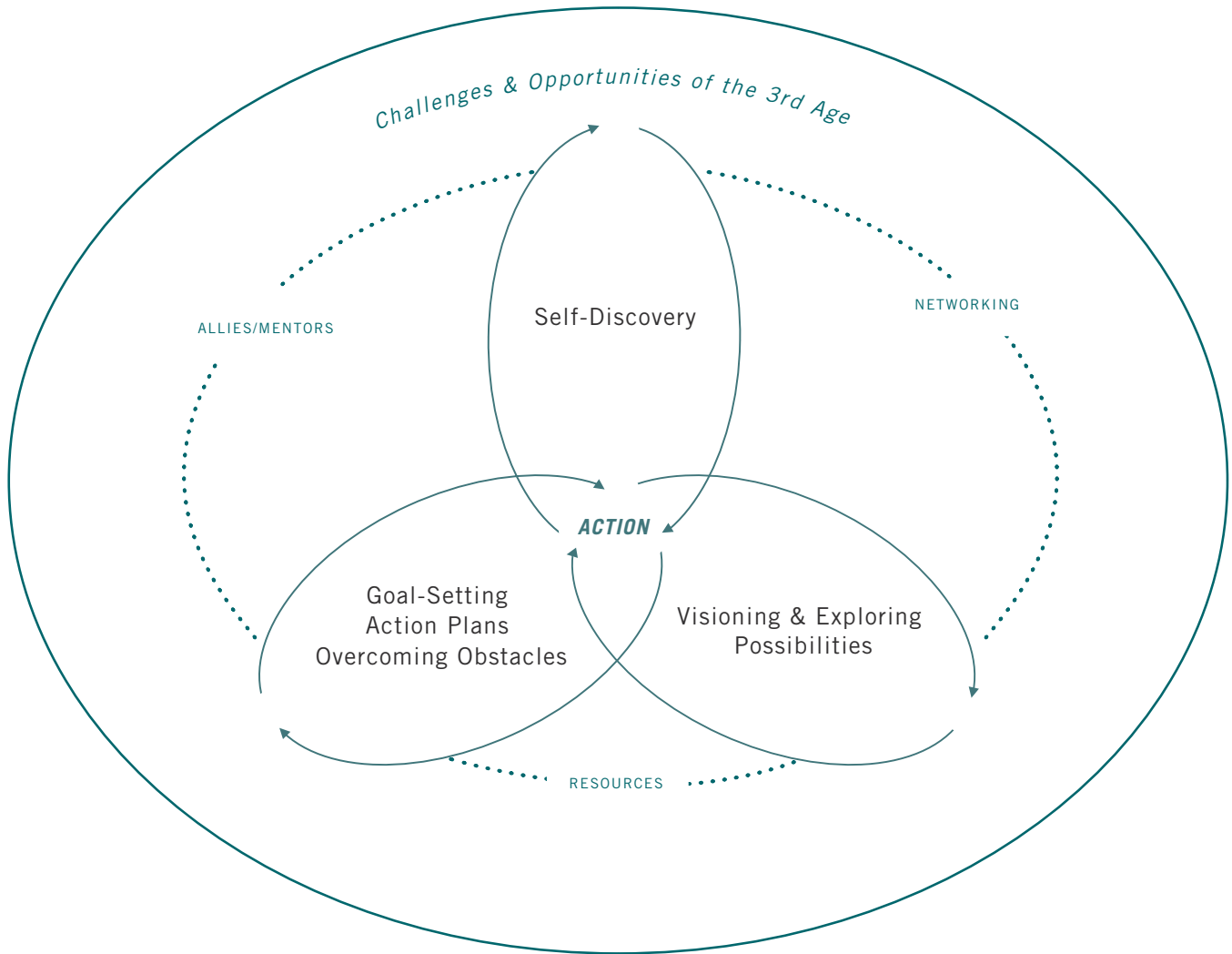
4. Action gets you beyond “navel gazing” and beyond the obstacles that keep you stuck in old patterns of behavior.

When you act, you get useful feedback for refining other parts of the process.

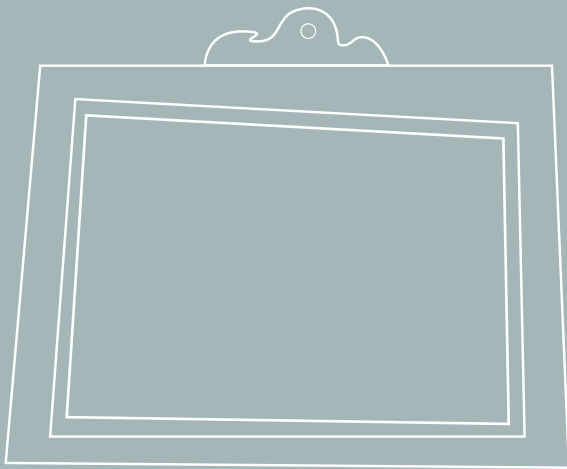
A COMMON MODEL FOR LIFE PLANNING

We recommend adopting a model of the life planning process that is common in career development literature. The life planning framework model shown in the following graphic adapts easily to a 3rd Age population by broadening the focus from work to finding fulfillment in all areas of life. A gift of the 3rd Age is the freedom (for most) to develop multiple pursuits rather than simply moving from full-time work into full-time leisure.

[THE 3RD AGE LIFE PLANNING MODEL]



A Framework for 3rd Age Life Planning Programs



Our framework for creating a 3rd Age life planning program is based on the 3rd Age principles summarized in the previous chapter. The program outlined in this *Guide* offers information on content from startup tools, core components, special considerations and optional elements. The goal is to use design principles that will maximize flexibility in content and means of delivery as well as account for the diversity of individual participants.

- ▶ A simple Mapping Guide developed at Central Florida Community College is used to help 3rd-Agers assess their needs in the areas of health, work, learning, finance and service. This tool can be found in the Appendix of *The 3rd Age Life Planning Toolkit*.
- ▶ The Council for Jewish Elderly in Chicago has devised a simple assessment quiz (*Mapping Your Future Your Way!*) that people can take to learn more about their goals and to identify strategies for living a healthy, satisfying future. To request a free copy of this tool, contact CJE at mappingyourfuture@cje.net.

BASIC PROGRAM STRUCTURE

Startup Tools

A brief front-end activity, or startup tool, can help people clarify what they want to do and help them identify where to start their life planning adventure. The activity may be a self-administered paper and pencil questionnaire, a Web interview or a one-on-one conversation with a “Navigator.” Although not everyone will use it, such a tool or process is efficient and user-friendly. The table below suggests the kinds of information that an initial “interview” might elicit.

FIRST STEPS	
Participant Needs	<ul style="list-style-type: none"> • I know what I want. • I think I know what I want. • I haven’t got a clue.
Things That Matter <i>(Time, Learning Styles, Focus)</i>	<ul style="list-style-type: none"> • How much time do I have to spend? • How do I learn best? • What topic is most important to me right now?
Resources <i>(Materials, Programs, People)</i>	<ul style="list-style-type: none"> • What’s available? • Where do I find what I need? • What does it cost?

*“All my life, I
always wanted
to be somebody.
Now I see that I
should have been
more specific.”*

LILY TOMLIN

Four Core Components

Most people who come to a 3rd Age life planning session will not have a clear idea of what they want, and they would benefit from a facilitated or guided process of introspection, reflection and planning for their 3rd Age. This primary focus is outlined in the Four Core Components, a basic set of inquiries that participants can use to clarify who they are and what they want. This is a process that will help them imagine, explore possibilities, set goals and consider approaches that will spur them on to accomplish their goals. The Four Core Components are designed to encourage a learning process that will inform whatever else participants do in the program. They are the basis for generating the change that targeted 3rd Age life planning is intended to bring about. The program designer will determine the most effective way to present these components, but we strongly believe they belong in every 3rd Age life planning approach.

For more information on the Four Core Components see pages 4-14 in the 3rd Age Life Planning Toolkit.

CORE COMPONENTS	MAJOR QUESTIONS
<p>Acquiring a 3rd Age Perspective</p>	<ul style="list-style-type: none"> • How can I achieve a successful 3rd Age? • What do aging and retirement mean to me? • How can I handle transitions effectively?
<p>Looking Inward: Self-Discovery</p>	<ul style="list-style-type: none"> • Who am I now? • What do I want to take with me into the next stage of my life and what do I leave behind? • What are my strengths, values, passions and purpose?
<p>Visioning & Exploring Possibilities</p>	<ul style="list-style-type: none"> • What are my dreams? • What is the right mix of such options as work, service, learning, family and leisure? • What is available in familiar and unfamiliar areas and places? • What can I create that fits me?
<p>Making Choices, Implementing Goals</p>	<ul style="list-style-type: none"> • How do I turn my dreams into goals? • What assets and barriers do I have? • How will I make the goals happen? • How will I get the help I need?

SPECIAL CONSIDERATION	MAJOR QUESTIONS
<p>Money & Financial Planning</p>	<ul style="list-style-type: none"> • What financial base will I need to do what I love? • How can I creatively reduce my expenses and/or raise my income? • How can I best manage what I have? • What legal issues do I need to be aware of?
<p>Health & Wellness <i>Physical, Mental and Emotional</i></p>	<ul style="list-style-type: none"> • How do I remain active and fit as I grow older? • How can I manage my health challenges? • What will help me stay emotionally healthy?

Special Consideration: Finances and Health

It is obvious that life planning is conditioned by financial and health factors, but we take the position that planning needs to start with the individual’s “passion and purpose.” After participants define how they want to live and what they want to “do” and “be” in the different arenas of life, financial resources and health factors to support those goals come into play. In reality,

when fueled by passion and purpose, participants find many creative ways to achieve what they want, despite real or perceived limitations. There are many community and Web resources that explore financial and health matters; life planning programmers are encouraged to forge partnerships that provide the best 3rd Age focus for these topics.

Health and financial issues are just two of the options 3rd-Agers will want to explore. Our *Guide* encourages development of other optional elements to meet the particular interests and needs of your participants and to give richness, spice and uniqueness to each program. These

elements can build on the skills and knowledge gained in the basic program. Below is a sample of possible optional elements. Sample modules for the first six of the following optional elements can be found in the *Life Planning Toolkit*.

OPTIONAL ELEMENTS	EXAMPLES
Civic Engagement	<ul style="list-style-type: none"> • Jobs that make a difference • Volunteering • Civic leadership • Social entrepreneurship
Employment	<ul style="list-style-type: none"> • Down-shifting • Career change • Business entrepreneurship
Learning	<ul style="list-style-type: none"> • Formal education • New skills for work or leisure • Enrichment

OPTIONAL ELEMENTS CONTINUED	EXAMPLES
Relationships	<ul style="list-style-type: none"> • Important relationships • Family and friends • Grandparenting • Caregiving • Community life, intergenerational connections
Leisure	<ul style="list-style-type: none"> • Travel • Creative expression • Recreation • Enjoying “down time”
Lifestyle	<ul style="list-style-type: none"> • Housing options • Where to live • Downsizing, simplifying
Identity	<ul style="list-style-type: none"> • Self-esteem • Empowerment • New roles
Life’s Meaning	<ul style="list-style-type: none"> • Spirituality • Purpose • Leaving a legacy
Preparing for the 4th Age	<ul style="list-style-type: none"> • Loss • Health challenges and limitations • Leaving affairs in order • Death and dying

PETER GREEMAN

*Advertising Executive, Nonprofit Leader,
Bookstore Owner*



Former advertising executive Peter Greeman used to regard retirement with the dread usually reserved for a debilitating illness. He saw 20 or more years stretching ahead and wondered how he might fill them. What people in his situation need, he says, is a way to reclaim a sense of self and new directions for their lives.

It didn't happen overnight, but today Peter has found new passions: serious involvement in a nonprofit; an abiding interest in the arts; and ownership of a small, independent bookstore in his hometown.

One of the events that transformed Peter's life was the arrival of a non-solicited letter from The Learning Tree, a nonprofit that helps minority high school students – including some motivated drop-outs – to graduate and go on to teachers' colleges, then return as teachers and mentors to public schools in their own communities. This program struck a chord with Peter, who became involved instantly and now serves as chairman of the board of directors. Says Learning Tree President Arthur Serota, "Peter's involvement has made a central difference in the ability of The Learning Tree to move deliberately and with resolve toward leadership in a national home-growing urban teacher movement. It is hard to imagine having reached this point without his leadership and support."

Peter's advice to others facing similar transitions: "Recognize that your fears of retirement are really fears of change – which may not be bad – and get to them before they get to you. Giving up your career identity can be very scary. It's a lot like giving up smoking – but you'll feel so much better in the end."

LIFE PLANNING PROGRAM DESIGN

Formats for Flexibility

Life planning participants will come to you with different amounts of time to spend on the process. Some will prefer to work alone, some will want to work with others and some will want to

mix it up. There may be constraints because of limited resources, but the ideal program is one that delivers multiple approaches and allows people to “mix and match.” The table below gives examples of program elements according to the participant’s available time and preferred way of working.

TIME FRAME	SELF-DIRECTED	EXERCISES WITH OTHERS
Short (1/2 hr+)	<ul style="list-style-type: none">• Written questions for self-assessment• Web-based tools	<ul style="list-style-type: none">• Brief interaction with a counselor (professional or trained peer)• Brown bag lunches on specific topics
Medium (2–4 hrs)	<ul style="list-style-type: none">• Exercises in books or on the Web• Computer searches in organizational databases or on the Web (for information and opportunities)	<ul style="list-style-type: none">• Panels• Short workshops• Films• Lectures• Group instruction• Short-term coaching
Long (4+ hrs)	<ul style="list-style-type: none">• Full self-directed “programs” in books, classes, on-line courses or tele-classes• Data searches over time	<ul style="list-style-type: none">• Extended workshops• Classes• “Success teams”• “Conversation Cafés”• Peer one-on-one help• Long-term coaching

“We’re all going to get older. It’s how you handle the changes that will make all the difference.”

OPRAH WINFREY

The Modular Structure

Self-contained program elements (modules) that can be mixed and matched, edited and adapted to the needs of a given situation or audience will provide the most flexibility. This *Guide* develops modules in three categories: the Four Core Components, Special Consideration and Optional Elements.

The approach is similar to a student’s experience in a college setting. Students decide where and when they want to study, start with a set of “core” subjects and later have the option of taking additional courses of their own choosing. This is a logical sequence, but some will choose to bypass the startup phase and plunge into the core program. Others will start with a program on one of the optional elements that has particular interest or timeliness. In life planning, it doesn’t matter how the individual approaches the content. Program developers should offer the Core Components and a rich mix of Optional Elements that best suit their participants, rearranging or adapting them and creating new offerings as time and resources allow.

The outline below is a useful format for designers of individual modules. A group setting is assumed. The sample modules in the *Life Planning Toolkit* follow this format.

- The approach used in this *Guide* assumes that most people do better when working with others — one-on-one or in groups. The *Guide*, therefore, puts special emphasis on learning within a group structure, and most of the program elements proposed here are in a workshop or large-group format.

We also encourage planners to make print and Web resources available and to help participants use them successfully.

▶ OUTLINE FOR AN INDIVIDUAL MODULE

I. **Desired Outcomes**

- Assumptions, concepts, understandings

2. **Key Questions and Concepts**

- Participant-focused questions

3. **Suggested Design Features**

- For workshops: exercises
- For courses: rotating experts, projects
- For large meetings: panel, speakers, films
- Self-help resources

4. **Resources**

- Lists of book and Web resources

▶ ADDITIONAL MODULE CONSIDERATIONS

- Consider the characteristics of your target audience and plan accordingly.
- Consider the different learning and teaching styles that will suit participants' needs.
- Review adult learning principles (see “Incorporating Adult Learning Principles” on page 32).

Multiple Delivery Methods

Early in the design process, you'll need to determine how to deliver your program so that participants can take advantage of it. This *Guide* encourages using multiple methods that reflect your population, resources and philosophy. Possibilities for presenting and accessing information include:

- ▶ *Independent approach* — Internet, software or CD, workbook
- ▶ *Assisted* — one-on-one or small groups with peer or “professional” counselors/facilitators
- ▶ *Large groups* — panels, speakers, films, courses and workshops
- ▶ *Virtual groups* — on-line courses or tele-classes

The methods you choose will depend on what will work best for your target audience. Consider the following:

- *Appropriate formats.* Financial planning, health and legal issues, for example, may lend themselves more easily to large-group or self-administered formats than may self-discovery and goal-setting issues.

On the other hand, skilled seminar leaders can make even large-group formats feel personal and personalized.

- *Different learning styles.* Extraverts and aural and kinetic learners will generally prefer groups; self-disciplined introverts and visual learners or readers tend to work effectively with printed or electronic materials.
- *Your resources.* Self-administered and large-group formats are less costly than smaller group and one-on-one formats.
- *Your phase of development.* It is easier to start with a few large-group events and expand and develop once you have a target audience and can assess their needs.
- *The profile of your community.* Socioeconomic factors, cultural attitudes and the educational capabilities of your potential users will suggest appropriate delivery methods.

Incorporating Adult Learning Principles

Your program should account for learning principles, especially those adapted for adult learners. Try to build in a mix of presentation, exercises and assignments when developing a workshop. Use different varieties of exercise formats — in triads, alone or with the larger group.

According to Cusack and Thompson in their study of *Leadership for Older Adults*, adults learn best when:⁷

- **information is**
 - ... personally relevant.
 - ... useful.
 - ... related to experience.
 - ... connected to prior knowledge.
- **interactions encourage**
 - ... respect.
 - ... participation.
 - ... reflection.
 - ... different perspectives.
 - ... shared experience and wisdom.
- **formats are varied with**
 - ... mini-lectures.
 - ... handouts.

... discussions.
... group work.

- **facilitators are**
 - ... enthusiastic.
 - ... knowledgeable.
 - ... concise and clear.
 - ... organized.
 - ... respectful.
- **the environment**
 - ... is physically and emotionally comfortable.
 - ... has appropriate furniture, lighting, temperature control, and acoustics.

Marketing research on how older consumers process product messages applies to program design as well. Older consumers rely less on reason and more on intuition and emotion to determine interest, but once interested they want more information. They are more resistant to absolute propositions, more sensitive to metaphorical meanings, nuances and subtleties, and more receptive to a holistic view and to stories than to data.⁸

⁷ Adapted from Cusack and Thompson, pp. 181, 183.

⁸ From *Developmental Relationship Marketing "New Paradigm"* at www.idrm.com. Another excellent resource is Lois Lamdin, *Elder Learning: New Frontier in an Aging Society*. American Council on Education. Oryx Press, 1997.

Accounting for Diversity

Planners need to consider differences in socio-economic status, age cohorts, ethnicity, gender, degree of empowerment and location (urban/rural) in their program design.

- Evaluate the level of basic skills and attitudes of your participants at the outset. For example, low-income participants or those with lower levels of educational attainment may need initial approaches that focus on empowerment, building networking skills or dealing with financial concerns. Creative approaches will help them both dream and realize those dreams.
- Make sure that exercises, stories and examples fit the audience. Be especially sensitive to language.
- Adapt the teaching methods to participants' reading or language proficiency.
- For workshops, assess participants' comfort with group process and self-disclosure.
- Consider methods that work best with a dispersed population such as rural or home-bound individuals. Some successful models include on-line courses, tele-classes and phone support groups.
- Develop accessible information tools and resources. If you plan to rely on Web resources, be sure your participants have access to computers, Internet access and the necessary skills to take advantage of the technology.
- For some populations it may be more effective to train representatives from the local community to deliver the life planning program. Community representatives should be consulted about adapting the design and approach so that it is appropriate for the target audience.

Developing Resources to Support 3rd Age Life Planning



Creating a life planning program without resources would be like leading a horse you have inspired to drink to an empty trough. Resources provide information, inspiration, models and opportunities for action and they are essential to the mission of life planning and Life Options centers.

INFORMATION RESOURCES

Steps in the Resource Development Process

1. **Program resources should be developed in tandem with the program elements.**

Knowing what is available to participants will help you shape your program. Collect the most appropriate resources and include them in each of the components or modules. Make decisions about instruction methods based on the types of resources available. It helps to develop scenarios for prospective participants and to keep in mind the broader program goals.

2. **Develop answers to key questions about your target audience.**

- Who are your potential participants?
- What are they likely to be looking for?
- What is their degree of sophistication with both content and technology?
- Are they likely to be browsers (with vague or general goals) or searchers (looking for specific resources/information)?

- If they are searchers, what general categories and specific types of information will they be interested in?

3. **Decide how participants will access the information.**

At the very least, programs should produce printed lists of resources that participants can pursue on their own. A searchable centralized database is ideal, and Internet access to it through a Website is even better. Your organization's financial and technical resources will play a big role in what you can offer, but there are creative ways to make resources stretch. Be sure to consider ways to partner or use volunteers to build resource information.

4. **Choose appropriate categories.**

Categories should be driven by participant characteristics and the structure of your program. Make the system "user-friendly" by testing it with your advisory group or potential participants.

5. **Build a budget for resource development.**

Include costs to collect, generate and main-

tain the system. Depending on your partners, volunteers and the scope of your program, this can be done on a financial shoestring or can cost tens of thousands of dollars. The project will likely require someone to coordinate and supervise the initial creation and another to maintain the system.

6. Decide which resources can be imported wholesale or adapted.

If you choose the less costly route of using pre-existing resources, you will need to evaluate whether they are appropriate to your audience, appealing and user-friendly. Keep in mind copyright permissions and the rules of source attribution. You may decide that it is better to adapt existing resources to ensure they are comprehensive or provide local information.

7. Identify new resources that need to be developed.

What will you do if the desired resources don't exist, at least in a form that older adults will want? For example, some organizations may not be prepared to engage older volunteers in satisfying ways, or some companies may not

offer opportunities for old workers to phase out of full-time work through part-time jobs or job-sharing. You can't do it alone, but you can help raise awareness with local organizations and encourage them to develop more meaningful work and service opportunities.

8. Develop allies in support of your efforts.

Some promising allies for resource development include libraries, one-stop career centers, the local workforce board, United Way, the Retired Senior Volunteer Program (RSVP), senior centers and local colleges.

9. Content supervisors and technical specialists will need to collaborate effectively.

Ideally, the lead person responsible for the creation of the database or Website will have background in both content supervision and technical work. Failing that, the ideal is to take the time to share basic information and communicate clearly and often.

► The Vital Aging Network Website was developed as a resource with support from the University of Minnesota Career and Life Planning office. Staff and Network members worked with Web developers to create a design that reflects the broad concepts and curriculum of the Vital Aging Network. The site also offers supporting resources. See www.van.umn.edu.

Resource Examples

- **Print:** Books, articles, magazines, journals on aging, transitions, and the 3rd Age; relevant fiction.
- **Films, videos, audiocassettes:** Documentaries and inspiring stories, feature films.
- **Lists, directories, databases:** Jobs or internships, service opportunities, educational travel and volunteer vacations, formal educational programs.
- **Referral to specialized organizations such as:**
 - Employment*
Operation ABLE (Ability Based on Long Experience)
 - Civic Engagement*
RSVP (Retired Senior Volunteer Program)
 - Health & Fitness*
Silver Sneakers
 - Lifelong Learning*
Elderhostel
- **Professionals:** Coaches, counselors, financial planners, peer mentors.
- **On-line resources:** The Vital Aging Network; Senior Net.

► SEVEN TIPS FOR WEBSITE DEVELOPMENT

Hosting a Website is a great opportunity to broaden your outreach capacity and engage participants in ongoing interactive communication.

There are many questions to consider when designing your site, and clear planning at the beginning stages will ensure a more useful and attractive end result.

For instance, if you want to produce a simple Web project with staged improvements, you'll make upgrades easier if you have the full version in mind at the beginning. If you take the time to gather sufficient resources up front and opt for a more sophisticated system from the outset, here are some features you may want to consider:

1. **For your home page, create pathways — categories and subcategories to reflect your concepts and content — in a user-friendly way.**

Make sure the Website shows the path used to get to any one spot, so that the participant can navigate easily (known as “breadcrumbing” in the jargon).

2. **Distinguish between linking internally (within your Website) and externally.**

It is desirable to keep the external links to a manageable number of *high-quality* links; annotations, with periodic review, help keep up quality.

3. **Make your site user-friendly.**

For the visually impaired, consider color contrast, large fonts and buttons, and uncluttered formats; for the “technologically challenged,” make it easy to navigate.

4. **Are you going to allow for participant input?**

Central Florida Community College (CFCC) plans a Web feature that allows participants to enter their skills and interests so that agencies can recruit them. How about setting up chat rooms or other interest groups? Or a participant resource database containing services participants offer – for pay, barter or free?

5. **How easy will it be to change content?**

With a Content Management System (CMS), anyone with access to the site can change content from a word processing program or a database. Otherwise, the Web developers must do it, which costs something in flexibility and dynamism. Of course the CMS systems can be costly, ranging from a few hundred to thousands of dollars.

6. **Will it have a Search feature?**

This would allow someone to search the databases for references and potential paid or volunteer jobs, courses and other services. The proposed CFCC Website has a Search feature, for instance, enabling participants to identify volunteer opportunities by interest area, availability, age and other indicators.

7. **How will you market your site?**

Evaluate who is visiting the site and whether or not it is meeting their needs (both intended and actual participants). After a year, the Vital Aging Network believes that most of the visitors to their site are providers rather than end-users. The most used part of their Website by far is the chat room feature.

- The *Fairhill Center* in Cleveland, Ohio, is pioneering a unified Human Resources approach that will combine paid staff and volunteers into a single system. The Center will use the same process to streamline recruiting, interviewing, hiring, orienting, training and performance evaluation of all staff — paid and volunteer.

PEOPLE RESOURCES

It's difficult to imagine a situation that won't need staff to provide the life planning programming. Staff will be needed if only to conduct assessments and to provide information or help navigate resources; these are functions that can be offered by trained volunteers. Several projects that are under way plan to use volunteer "Navigators," "Ambassadors" and "Co-Pilots" who are age-peers of program participants. Small-group workshops will require trained facilitators and presenters. Coaching options may include professional or trained volunteer peer coaches.

The bottom-line message for planning people resources: Uphold standards for professionalism in screening, training, supervision and evaluation regardless of paid or unpaid status.

Recruitment

I. Consider using both volunteer and paid staff.

In addition to hiring paid staff or contracting with individuals, be creative about how you will compensate your life planning staff. Perhaps you can persuade professionals to provide *pro bono* service or reduced rates. Retired professionals may be a source of qualified volunteers. Stipends can help volunteers cover their out-of-pocket expenses such as transportation and supplies.

IAN DURAND & APRIL CORMACI

Engineer/Manager, International Consultants, Community Builders



If there's no such thing as a quick errand into town for Ian Durand or his wife April Cormaci, they have only themselves to blame. As founders of The Center for Community Renewal in Edison, New Jersey, they have become two of its better-known citizens.

After traditional retirement from AT&T Bell Laboratories, Ian and April set up a management consulting business. "We had a great time and learned a great deal," working with companies here and around the world. While they enjoyed their new work, "there was a major piece of our lives that was missing," says Ian. Although each had long-time associations with their hometown of Edison, they felt disconnected from the community. They decided to do something about that and in 1997, after six months of brainstorming with family and friends, they launched The Center for Community Renewal. Its goals include providing financial, consulting and educational support to community activists, both individuals and local grassroots groups.

The Center offers Mini-Grants of up to \$500 for projects such as a Hunger Banquet sponsored by a local high school, a Celebration of Community to honor community activists, an environmental education grant for a teacher from the Peruvian Amazon rain forest, and support for an inner-city group which pursues entrepreneurial opportunities for youthful offenders. Ian and April also serve as President or on the Boards of a number of local associations. They are more involved in the community of Edison than they might have anticipated.

They wouldn't have it any other way.

2. **Decide whether you want staff to mirror the age, gender, ethnic/racial and socioeconomic diversity of the community or the program participants.**

You can't discriminate, but you can make extra efforts to recruit qualified applicants from your target audience or community.

3. **Determine and insist on the basic level of skills required.**

Useful skills for life planning facilitators include the ability to:

- ... listen well, with empathy.
- ... be flexible, tactful and open-minded.
- ... keep information confidential.
- ... learn new skills.

Training⁹

Beware of the temptation to scrimp on training because all the other parts of the program are clamoring for attention and funds. Training assures a minimum standard of quality and consistency of service, and if it is an ongoing process it provides invaluable opportunities for feedback, program improvement and group cohesion.

These are some staff training basics.

- **Develop clear outcomes that you want the training to achieve.**
Know how you will measure and evaluate acceptable competence.
- **Design the content and duration of the training.**
Content and duration depend on the desired outcomes for each function, what skills trainees bring, available resources and performance standards. Some kind of ongoing supervision, whether by trainers or other professionals, is desirable.
- **Plan for different needs of trainees.**
This requires an early and ongoing assessment of needs. For example, some "Peer Navigators" may have relevant professional experience and need no more than an orientation to content, while others may need extensive training for process skills as well.
- **Be creative about funds for training.**
Can you get volunteers? *Pro bono* assistance from existing agencies or organizations? Reduced (nonprofit) rates from professional trainers?

⁹ *Special thanks to Margaret Spontak for sharing her insights and experience.*

- **Identify trainers.**

You'll find them in community organizations, local businesses and professional training organizations.

COMMON TRAINING ELEMENTS FOR A LIFE PLANNING STAFF	
PROCESS	CONTENT
<p>Basic Skills</p> <ul style="list-style-type: none"> • Listening • Questioning • Goal-setting techniques • Tact, flexibility, empowerment, empathy • Inclusiveness 	<ul style="list-style-type: none"> • Transitions • Life stages • The 3rd Age • Emotional factors • Available resources
<p>Coaching Skills</p> <ul style="list-style-type: none"> • Powerful questions eliciting deep insights • Curiosity, intuition • Forging an alliance with participant; following participant's agenda 	<ul style="list-style-type: none"> • Coaching philosophy • Specific tools and techniques
<p>Workshop Skills</p> <ul style="list-style-type: none"> • Teaching techniques — experiential, didactic, small-large-group interaction, role plays, co-leading • Structure, flow and timing • Facilitation skills • Sensitivity to group energy and dynamics 	<ul style="list-style-type: none"> • Workshop design and content

► *LIFE COACHING FOR THE 3RD AGE*

Life coaching can be an especially rich and rewarding process for people transitioning into or navigating the 3rd Age, when desires for creating a meaningful life tend to peak. It would be an excellent resource for a life planning program to offer, especially as follow-up to workshops or other group programs.

Life coaching is an ongoing partnership in which coach and client work together to envision and achieve a fulfilling life in all its dimensions for the client. A coach brings to the partnership structure and tools to help clients identify and clarify what they truly want to experience in their lives. A coach will help clients to prioritize, organize and then achieve their goals, creating lives that reflect their unique passions, values and gifts. An effective coach champions and supports his/her clients, while at the same time calling them forth to bigger visions, holding them accountable for their commitments and keeping them motivated and learning.

- **STYLES.** Coaching styles and formats differ and can include in-person, telephone coaching, individual and group coaching, and sessions varying in length and content. There is often a minimum commitment – three months, for example. Many coaches will offer free sample sessions. Peer coaching can also be very effective, but training is a big issue. Coaching training is a long and substantive process. An alternative to having to train peer coaches is to recruit older coaches in the community to volunteer their time.
- **RAPPORT.** To work openly and effectively with a life coach, “chemistry” – an alignment of values and personal communication style – is an important ingredient. Ask for sample sessions, and make sure that coaches meet certain standards of quality and experience.
- **QUALITY.** If you offer a list of coaches, ensure quality by requiring that each coach supply information about training, certification, niches and experience, along with a disclaimer of responsibility. Consider any issues of liability.

- **EXPERIENCE.** How much experience does the coach have, and in what areas? Do these areas match participants' interests? There are several training programs, including Coaches Training Institute (CTI), Coach U, and The Hudson Institute—check their Websites for training guidelines. The International Coaches Federation, the professional association for coaches, has a standardized and rigorous certification process, as do some training organizations (e.g., CTI).
- **EXPERTISE.** Does the coach have a special area of expertise—e.g., transitions? the 3rd Age? entrepreneurship? unlocking creativity?
- **ALLIANCE.** Does the coach see the relationship as a partnership or alliance, with the participant as the best source of wisdom, rather than seeing him or herself as the expert on the client's life?
- **VISION.** Will the coach both support and stretch the client's horizons?
- **LOGISTICS.** What are the coaching fees, structures and requirements (including termination procedures)?

Web Resources and Organizations

www.coachfederation.org The International Coaches Federation, the professional organization for coaches; includes a directory for finding coaches in your area.

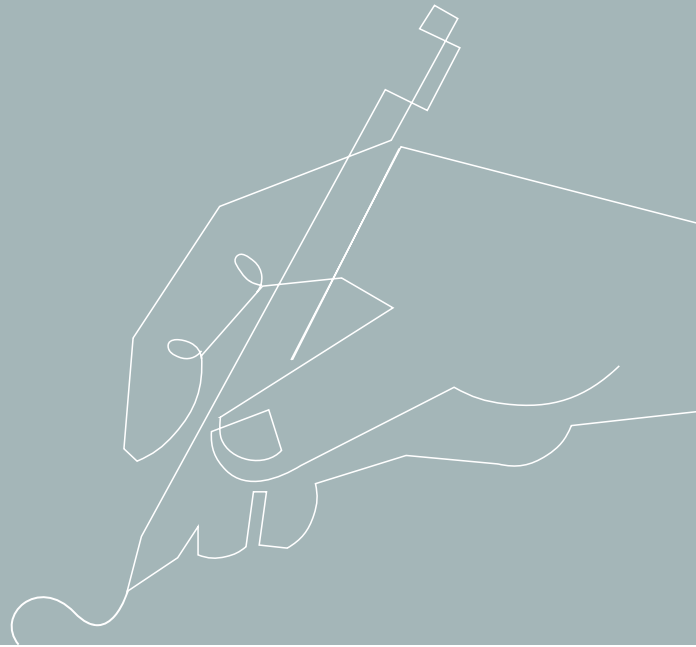
www.coachu.com Coach U is the largest coaching training organization. The founder of Coach U, Thomas Leonard, is also the author of *The Portable Coach: 28 Surefire Strategies for Business and Personal Success* (Scribner, 1998).

www.hudsoninstitute.com Among other activities, the Hudson Institute trains coaches and has produced some excellent written materials.

www.thecoaches.com The Coaches Training Institute, generally considered the premier coaching training organization, certifies coaches who have gone through their training program and then passed the exam. Their Website includes a coach directory.

Planning Your Program

Create a vision from which priorities and first action steps will emerge. Take steps to identify the following needs and assets; find ways to maximize resources, especially through partnering; develop effective marketing and outreach strategies; and ensure quality control through ongoing evaluation. The entire plan is supported by a commitment to involve older adults from the start and to tailor the program to the community's needs and desires.



“There are no secrets to success. It is the result of preparation, hard work, and learning from failure.”

GENERAL COLIN POWELL

START WITH A ROADMAP: CREATING A VISION AND INITIAL PLAN

A community-inspired vision will provide the motivating energy for the long haul and help you determine your priorities and plan of action.

- **Establish an advisory committee that reflects the diversity of the people you hope to serve.**

This approach will ensure that you design with — not for — your participants.

- **Build a network of stakeholders.**

Engage community members with an interest in life planning for the 3rd Age to help shape your vision. These could include community leaders, educators, employers, career counseling professionals and business and service providers for the older audience.

- **Working with your stakeholders and advisors, create a broad vision of what you and the community want and need for life planning.**

Use your vision as a constant touchstone as you make each decision about priorities. It is helpful to periodically reevaluate the mission itself.

▶ Central Florida Community College (CFCC) in Ocala, Florida, and the Council for Jewish Elderly (CJE) in Chicago paid attention to market research in designing their very different programs. CFCC involved all the major stakeholders in an advisory group. CJE included a marketer on the design team for their assessment tool and conducted 25 interviews with consumers and professionals to ensure a “customer-friendly” product.

- **Set some priorities and create a set of action steps for getting started.**

Analyze your situation: 1) Where is the most energy for the vision? 2) What program offerings would establish momentum quickly? 3) What will give you high visibility in the community? 4) What would most effectively attract resources (human and financial)? 5) What approaches are cost-effective? Make an action plan with desired outcomes and timelines.

KNOW YOUR AUDIENCE: TAILORING THE PROGRAM TO PARTICIPANTS

You’ve already involved community stakeholders in your vision and priority setting, but you may well need to conduct some market research in order to ensure that people will come to the program you create.

Consider an external assessment. Whom are you hoping to attract? What are their interests and needs? Involve community groups and residents in focus groups, key informant interviews and surveys. Consult your advisory and planning groups. Let them help you decide on delivery methods and the best modules for your audience. Be aware that life planning may be a new concept to people in your community, so enlist them around your vision by giving them a few examples of what you have in mind. There is an interplay in program development between the innovative

vision of the organizers and the desires and imagination of the community.

TAKE STOCK: IDENTIFYING NEEDS AND ASSETS

You will be taking stock of your resources, assets and needs throughout the planning process, considering trade-offs and making choices. Try not to let limited resources constrain your program goals too much. Be creative.

- **Analyze available resources.**
Include all forms of resources: financial, in-kind, corporate sponsorships, time and energy of planners, current staff, volunteers.
- **Identify potential program partners.**
You can stretch resources by finding good partners with services and programs that already exist. Consider partnering with career centers for job-related skills, adult education centers for courses on financial planning, and hospital wellness programs for health and fitness classes. Colleges and universities have readymade partners in

career or human resources offices as well as computer instruction programs.

- **Be prepared for tensions and trade-offs.**
Consider the trade-offs between “high-tech” and “high-touch” approaches to life planning. Determine the balance you want. Expect tensions between social good and individual passions, between satisfying the existing needs for community volunteers and enabling individuals to craft meaningful work.

EXPAND YOUR RESOURCES: PARTNERING FOR MORE OPTIONS

No one is likely to have all the resources needed to offer a comprehensive program for life planning. Effective partnering will ensure that your vision isn't limited by your current resources. Broadening your base of support will shorten startup time and expand what you can offer.

Collaborative partnerships can produce imaginative new ideas and solutions. In some communities, college or university career services

departments already offer a type of life planning that can be adapted to a 3rd Age clientele. Many workshops and courses offered through adult and community education centers can be adapted to fit a life planning model. Low-cost or public career offices such as “One Stop Career Centers” can be enlisted as partners, particularly those designed for older adult employment. Last but not least, public libraries can often serve as a rich community resource, especially for supplying information and as a venue for Life Options programs. Organizations in Maricopa County, Arizona and the Massachusetts Coming of Age Coalition are both creating promising partnerships with local public libraries.

Collaboration can extend to provide leadership and community service opportunities. The participants in some community leadership programs can connect with community agencies, nonprofits and schools to learn about community issues and to design solutions.

REACH YOUR TARGET GROUP: EFFECTIVE MARKETING AND OUTREACH

Marketing is a crucial aspect of the life planning program. If you plan *with* your audience, not for them, you’ll be clearer about whom you are trying to reach and you’ll understand where and how to reach them. Experiment continuously and measure how you’re doing. Review and refine your approach.

Language

We know from numerous studies about older adults that language is important and that certain terms are unappealing. We know in general to avoid words that have to do with stages and ages, such as “seniors” and “elders,” although some cultural groups (e.g., East Asian, Native American) who have a tradition of revering elders are more comfortable with age-related language. From the work of Margaret Mark summarized in *Recasting Retirement*¹⁰ we know that older adults respond positively to the following messages:

¹⁰ Margaret Mark, *Recasting Retirement: New Perspectives on Aging and Civic Engagement* (Civic Ventures, 2001). See www.civicventures.org.

- Life is a continuing journey with never-ending opportunities to learn, give and grow.
- New bridges are being built...from generation to generation, from skill to need, from interest to opportunity.
- Your experience, wisdom and talent are needed and will be valued.
- Your freedom and autonomy will not be compromised.
- You have many chances to experience the unique satisfaction of “relationships with a purpose.”

The implication here is to focus on generic terms like journeys, transitions, giving, learning and planning. Test your ideas about language with your potential audience. Ask them to review your marketing materials to be sure they avoid jargon and communicate a simple, clear message.

Stage in Life and Target Audience Labels

The New York Times recently reported on a study that showed age as the most prevalent form of bias; negative attitudes about aging were shared by young and old alike. Civic Ventures—sponsored research, reported in *Recasting Retirement*, found that while older adults hold very positive views about the newfound freedom that retirement brings, they remain largely in denial about the downside of aging and don’t like to be reminded of it.

Unfortunately, we know a lot more about what people don’t want to be called. The safest approach is to test language with an advisory group made up of adults you hope to serve. Enlist them to help you create a solution that works for your local program.

SHIRLEY JUAREZ

Payroll supervisor, Retiree, Literacy tutor



Shirley Juarez serves with Experience Corps® in her hometown of Port Arthur, Texas. “I was born here in Port Arthur,” she says, “but my parents came from Mexico. My father had to learn English because he started working at the refinery, but Mom never did.” When she saw an ad for Experience Corps®, she knew, “That’s what I want, to work with the children in the school, especially the bilingual students.” Now Shirley volunteers in a kindergarten class helping bilingual students navigate their first year in an American school system. “I’m enjoying my retirement, because I’m able to help these kids.”

Experience Corps® is the groundbreaking program that engages Americans 55-plus in vital public and community service. Today more than 1,000 Experience Corps® members serve as tutors and mentors to children in urban public schools in a dozen cities across the country. Experience Corps® members help teach children to read and develop the confidence and skills to succeed in school and in life.

“I enjoy being with the children. Today, the children need discipline – they have none whatsoever. But you can see the children help each other. Some of them can’t speak English too well or don’t understand too well and they’ll translate and help one another, you know. The special thing that I bring is patience. At this age, you take more time. You don’t expect the kids to do everything right the first time. I’m not in such a hurry anymore. Maybe I’m seeing myself in some of these kids. Maybe that’s why I have patience with them, because I remember the things I used to do. I really do understand more about the schools now that I see them. They need all the help they can get because it all boils down to kids. It makes you feel so good when you’ve had even a small part in helping to do this.”

- ▶ Life Options and life planning programmers are testing names: *Pathways* (Central Florida Community College); *The Chicago Life Options Initiative* (Council for Jewish Elderly, Chicago); *Discovering What's Next: ReVitalizing Retirement* (Newton, Massachusetts); and *LifeSpan Initiatives* (Cambridge Center for Adult Education, Massachusetts).

Tailored Messages

Marketing efforts — both language and content — will need to address different segments of the over-50 population. There is still much to learn about how the segments differ, but the following are some factors to consider.

- **Cohort differences.**
Baby Boomers, for example, have different values and life experiences than do members of the pre-Baby Boomer generation.
- **Health status.**
Life Options planning efforts are not currently directed toward the frail elderly, but health status varies widely even among younger cohorts.
- **Employment status.**
Successful messages about life planning in the 3rd Age will need to be different for workers and retirees because they have different time constraints and priorities.
- **Gender differences.**
Although “purposeful relationships” seem to be important for both men and women in later years, evidence points out that relationships tend to be a stronger motivational factor

for women, while men tend to be more responsive to the notion of “purposeful activity.”

- **Cultural differences.**

Consider educational, social, ethnic and regional differences. For example, ads that highlight careers or service opportunities may need to be adapted for professionals, skilled workers or those who are not currently in the workforce.

- **Topic and theme.**

Audiences will vary by life planning modules. For example, large-group sessions on “Can I Afford to Retire?” or “Working in Retirement” are likely to attract a younger audience than an offering on “Housing Options” or “Death & Loss.”

Communication Vehicles

- Use community papers, organizational newsletters, public and cable television, and radio stations. Get to know the relevant journalists. Ghost-write stories for publicity.
- Engage community partners as conduits for publicity.
- Message repetition from many sources works best, especially for the very busy.
- Word-of-mouth and e-mail networks are very effective.
- Enlist a community “Connector”¹¹ in your cause – someone who is connected widely in the community and will spearhead the outreach and word-of-mouth campaigns.
- Prepare clear, simple answers to the “Who, What, Where, Why, and How” questions to focus your media relations campaign.

¹¹ William Gladwell coined this term in *The Tipping Point* (Back Bay Books, 2002).

► Evaluation Tips

- There is often a trade-off between having a sophisticated evaluation process and its cost in dollars and time.
- Find community members or partner organizations with expertise to help with the evaluation task.
- Use structured questions so you will get feedback on things that interest you; this also makes it easier for people to respond. Make sure you include an “other” category for each structured question. Include at least one open-ended question for unpredictable responses.

ASSURE QUALITY: EVALUATING THE RESULTS

Evaluation is essential if you’re going to continually improve your program in ways that participants need and expect. Ideally, each program or interaction would have an evaluation component — from training programs to the startup process, workshops, large-group events and one-on-one sessions. Quick paper-and-pencil formats work well in these settings. In addition, on-site or on-line “suggestion boxes” can be used to collect comments and suggestions about resources. It is important and cost-effective to record the number of participants over time — including Website visitors. If resources permit, follow-up written, phone or electronic surveys at 6–12 months can determine any lasting, concrete effects from program participation such as jobs, volunteer work, other civic engagement or other significant life change. The follow-up survey can also serve to find and recruit future volunteers and mentors.

There should be ongoing supervision of staff and volunteer “Navigators,” coaches, mentors and workshop facilitators. The entire recruitment and training process should receive ongoing assessment in order to improve processes and quality.

► 3RD AGE LIFE PLANNING PROGRAMS

PIONEERING 3RD AGE INITIATIVES

Elderhostel has led the way since 1975 in lifelong learning for older adults. The well-known travel study programs throughout the world also include service learning, intergenerational and outdoor adventure programs.

www.elderhostel.org

The Elderhostel Institute Network supports college-sponsored Lifelong Learning Institutes in over 300 communities in the U.S. through a Website of rich resources for member-led, community-based learning models.

www.elderhostel.org/ein/intro.asp

Leadership Greater Hartford's Third Age Initiative is a leadership training program that taps the experience, talents and skills of Hartford 3rd-Agers to address vital community projects and issues.

www.leadershipgh.org

North Carolina Center for Creative Retirement, UNC Asheville. A pioneer in the field of university-based 3rd Age education and service programs, NCCCR has a statewide focus with some national outreach projects. Note especially their volunteer programs, diverse "Creative Retirement Seminars" and the "Un-Retirement Option" program.

www.unca.edu/ncccr

University of Minnesota's Vital Aging Network (VAN) is a state-wide collaboration supported by the College of Continuing Education's Career and Lifework Center. The VAN promotes self-sufficiency, community participation and quality of life for older adults through courses, advocacy and resource networks, and a model Website.

www.van.umn.edu

PILOT LIFE OPTIONS INITIATIVES

Cambridge Center for Adult Education hosts LifeSpan Initiatives, comprised of a wide range of courses and life planning workshops, lectures, films, regular brown-bag lunches on compelling topics and an annual one-day conference.

Central Florida Community College has a Life Options Center and a Pathways Program offering a gathering place, courses, information and other resources, including a personal assessment tool. Community partners work together centered around five focus areas: Choice Careers, Significant Service, Wellness (Body, Mind, Spirit), Lifelong Learning and Friends & Fun.

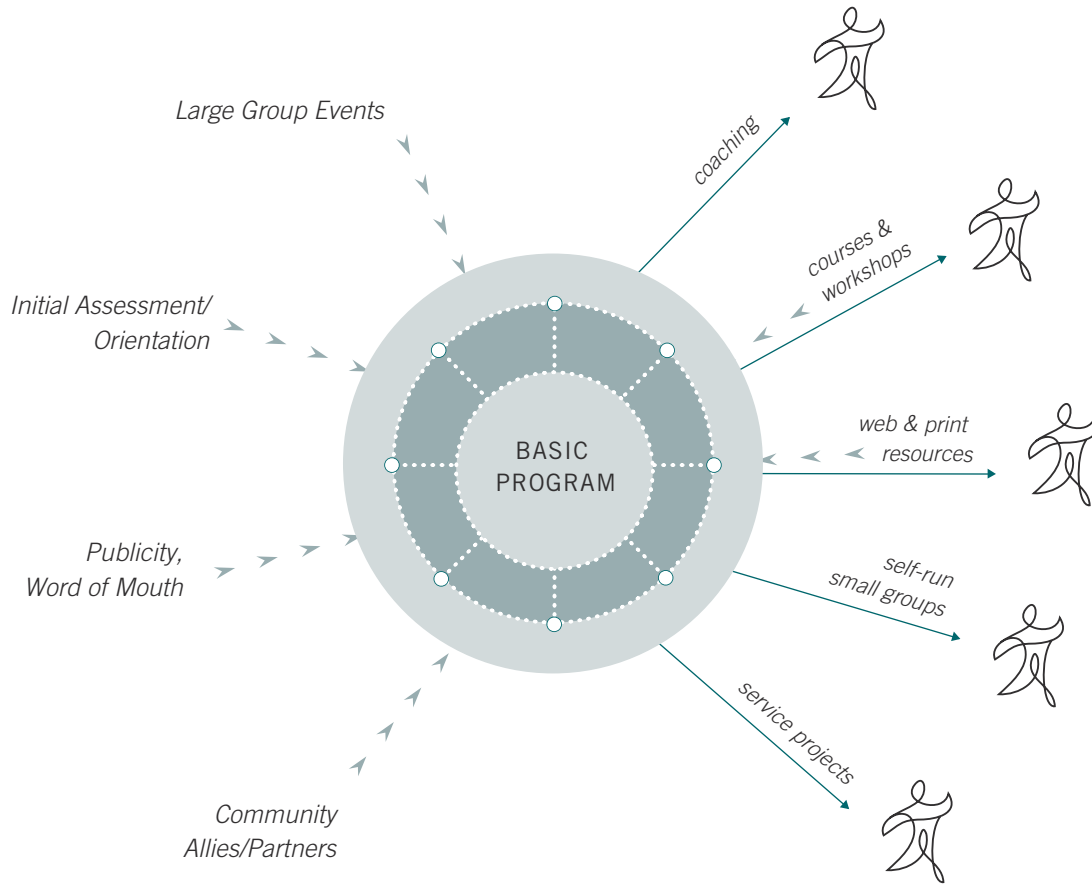
Chicago's Council for Jewish Elderly (CJE) has conceived a "Life Options Center Without Walls" that will engage close to 30 organizations to provide programs and services throughout greater Chicago. The pilot project is funded by the Chicago Community Trust. Also available from the organization is an individualized assessment tool, "Mapping Your Future Your Way!"

Cleveland, OH. Five local nonprofit organizations have received funding from The Cleveland Foundation to develop Lifelong Learning and Development Centers. The grants are part of the community-wide Successful Aging Initiative. www.successfulaging.org

Maricopa County, AZ With funding from the Virginia G. Piper Charitable Trust, Civic Ventures and Libraries for the Future are leading an effort to establish Life Options Initiatives in libraries and other community centers. As part of the project, the two organizations published the *Life Options Blueprint*, which is designed to help organizations and planners create effective Life Options programs. The *Blueprint* is available online at www.civicventures.org and www.lff.org.

Newton, MA. A volunteer-led community partnership has created a series of library-based forums called "Discovering What's Next: ReVitalizing Retirement." Standing-room-only crowds have heard experts and community members share their expertise on a range of 3rd Age topics.

[3RD AGE LIFE PLANNING: PUTTING IT ALL TOGETHER]



RESOURCES: people, information, opportunities

KEY

- > > POINTS OF ENTRY
- OPTIONAL & SPECIAL CURRICULUM COMPONENTS
- CONTINUING PATHWAYS

PUTTING IT ALL TOGETHER

This graphic representation of the life planning program design shows how the various elements of the program fit together. Whether you are designing for a Life Options Initiative or other venue, we suggest that this framework will give participants a strong base from which to explore the opportunities and challenges of the 3rd Age.

It is meant to convey flexibility in how participants come into the process – through publicity, a preliminary orientation, a community partner recommendation, or other avenue – and how they will navigate through the program, choosing the options that best suit their needs. Participants are encouraged to start with the Four Core Components of the Basic Program and branch out into the Optional Elements. The model also indicates possible pathways for continuing engagement after the basic and optional programs have been explored. We suggest using multiple resources throughout the program – people (professionals, community partners, mentors, etc.); information (print, Web, video); and opportunities (for work, for service, for learning,

for partnering). The continuing pathways will be unique for each participant, and will depend in large part on the information that has been made available for them to explore.

The model is multifaceted, flowing, and flexible. It provides for many entry points and multiple delivery methods (both independent and assisted), and it allows for participants to develop their own direction once the core program has been explored. There is dynamic interaction at all stages of the journey, and we encourage you to be creative in composing your own 3rd Age life planning programs.

C O N C L U S I O N

As a reader of this *Guide*, no doubt you're already enlisted in its goal to help 3rd-Agers plan how they want to spend their time, energy and talents in personally fulfilling and socially productive ways. A life planning program, wherever it resides – in a Life Options Center, a community education institution, a library – makes an essential contribution to realizing the vision of a vital, engaged 3rd-Ager. Life planning seeks to help midlife adults make a transition to a time of life that includes creative and meaningful ways to make the world a better place to live. In doing so, it gives everyone cause to look forward to this life stage.

Our *Guide* is a call for collaboration in shaping the life planning effort. We encourage you to share your experience and innovations and join a growing community of life planners for the 3rd Age.

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