



OCCOA

OTSEGO COUNTY COMMISSION ON AGING



Submitted by
Dale Gehman
DIRECTOR

*We Help.
We Care*

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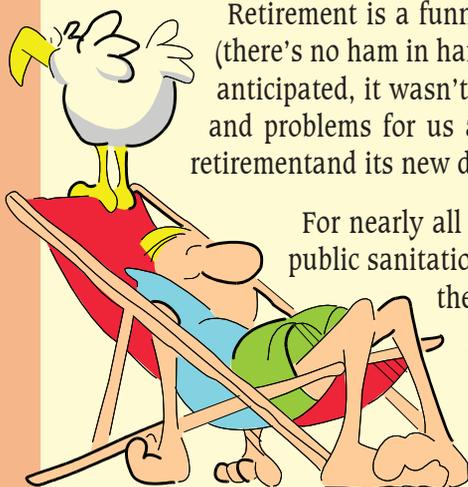
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120 Grandview Blvd., Gaylord, Michigan 49735

Not Your Father's Retirement?



Retirement is a funny word. It's becoming one of those words, like hamburger, that isn't really what it appears to be (there's no ham in hamburger!). Retirement used to mean time for sleeping in, hobbies, and travel, and although eagerly anticipated, it wasn't expected to last very long. But that is changing, rapidly, and it will mean both new opportunities and problems for us at the OCCOA, as well as many others in Otsego County. I'd like to share some thoughts about retirement and its new definition.

For nearly all of the past 10,000 years, our average human life expectancy at birth was 18. By 1940, improved public sanitation, food preservation, and medicine, had pushed the average life span in the U.S. to 64. As of 2010, the expectation is 78+ years. So many people are living longer now, in countries everywhere, that 2/3 of all people who have ever reached 65-years-old are alive right now. Ironically, though, we are still using age 65 as the standard for retirement, which was first declared in the 1880s by Prussian President Otto von Bismarck.

So the demographics are changing enormously, but how will that change our world? For one, the barrier between working and retired will blur. According to noted gerontologist Ken Dychwald, 70% of Baby Boomers want to work after retirement, and this is independent of those who feel they need to work because of financial concerns. Additionally, 56% of those who want to work want to do something different than they did before. So, a wave of 60-and-70-somethings is washing around our knees who are capable and vital, who still want jobs, who will start new careers and businesses, and who will need training. Are we ready for that? Are our hiring and employment policies geared for those workers?

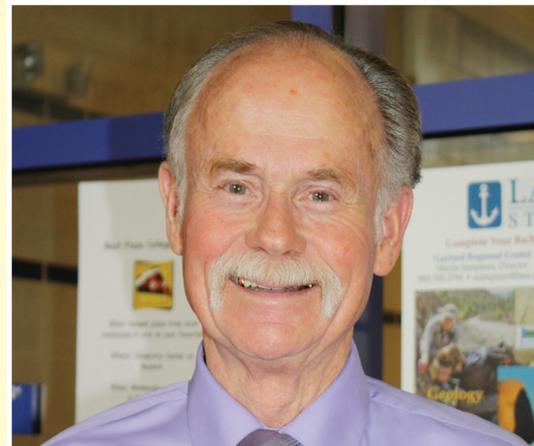
A second issue changing retirement years is the need for caregivers, both for the elderly and the young. Longer lives mean we often have elderly family members with chronic diseases and dementia, and we become their primary caregivers. At the same time, the number of older adults who have grown children living with them out of economic necessity, or who are raising their grandchildren, has increased. Current estimates tell us that 60% of us will be caregivers at some point in our lives, often in the time when we were expecting to be retired. Instead, many find themselves providing constant, and perhaps round-the-clock care to a loved one. This is why caregiving and supporting caregivers has become a focus for the OCCOA.

A third change is a rethinking of the traditional life timeline, in which we went to school, got a job, got married, worked to raise a family, saved for retirement, and then kicked back with no intention of working again. Today people are looking to make the most of what Dychwald calls the "longevity bonus" by using those added years much earlier in their lives to travel, learn new skills, and impact issues in their communities. The standard life plan will be fractured by many turns, twists, and restarts, and that only makes sense. After all, why postpone adventure to the years in which our aches and pains limit what we can do?

In Otsego County, the 60+ population has hit almost 25%, and that's not just from locals aging. Our area is actually attracting older adults as a good place to live. There's easy evidence of this in area housing projects. Aspen Ridge and Sheldon Place apartments are two of the most recent housing complexes built in Otsego County, and they are for seniors. And now, The Brook Retirement Community will soon be opening its new facility in Gaylord. But besides housing, are we ready to meet the needs of the Baby Boomers? Does our area have the employment, educational, social, and recreational opportunities that meet their wants and needs? Some businesses have gotten the message, obviously, but do opportunities remain for business willing to target this market segment? Those are questions that we are working through at the OCCOA as we evolve to meet the needs of a newer generation of older adults.

So, do we need to revisit the whole concept of retirement? The idea of retiring at age 65 was started 130 years ago in a time when life expectancies were much shorter. Advances in medicine and public health have made living into one's 80s or 90s not at all unusual today. And, there's a good likelihood that we will have responsibility caring for family in our own later years, and that can be as much work as any job. Finally, we're finding that most people don't necessarily want to retire in their early or mid-60s. Senator John Glenn may have summed that sentiment up best on the eve of his last journey into space. When asked by a reporter why he wanted to go, he said "Just because I'm 77 doesn't mean I don't have dreams."

Perhaps what we need to say is that instead of retiring, we'll be transitioning, moving into the next phase of our lives. That really describes the reality of today's retirement years.



BILL BROWN, RETIRED FROM GLEN'S MARKETS, WORKS PART-TIME AT THE UNIVERSITY CENTER GAYLORD, PROVIDING TECHNICAL SUPPORT. HE LOVES BEING AROUND PEOPLE AND HELPING THEM. HE SHARES, "I ENJOY MAKING EVERYONE FEEL WELCOME!"



RETIRED FROM AN ANN ARBOR NEWSPAPER, DAVE BURGETT, HAS TWO PART-TIME JOBS. HE PROVIDES TECHNICAL SUPPORT TO THE UNIVERSITY CENTER GAYLORD AND WORKS PART-TIME AT THE TREETOPS GOLF SHOP DURING THE FAIR-WEATHER MONTHS. FOR HIM, BOTH JOBS ARE "ALL ABOUT BEING WITH THE PEOPLE."

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