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Current Trends in Retirement: Implications for Career Counseling and Vocational Psychology

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Abstract

This paper provides an overview of emerging trends in retirement, examines demographic trends in the labor force, and provides practical recommendations for working with older workers across cultures (e.g., women and racial/ethnic minorities, among others). Increasingly, older workers in the United States remain in the workforce for reasons related to financial security, healthcare, and personal fulfillment. Although retirement trends have become more complex, there is limited empirical literature addressing this issue and the research available does not attend to the needs of a diverse workforce. Therefore, implications for training, practice, advocacy, and research with regards to working with older workers across cultures (e.g., women and racial/ethnic minorities, among others) are provided. Keywords: Cross-cultural/multicultural career issues, career development stages, elderly employees, career/vocational education/guidance

For various reasons, older workers are remaining in the workforce past the traditional retirement age of 65, even though they may have formally retired from a long-term job or field of work. According to the U.S. Bureau of Labor Statistics (BLS, 2008, 2011), between 1977 and 2007 the number of employed individuals 65 years and older increased by 101%, from 2,787,000 to 5,614,000. Within this group, workers 65–69 years of age increased by 85%. Although some of this can be attributed to the gradual increase in Social Security Retirement age from 65 to 67 for those born after 1938 (Social Security Administration, 2013), workers 70–74 years of age also increased by 98%, and workers over the age of 74 increased by 172% (BLS, 2008, 2011). The civilian U.S. workforce in 2012 included 3.1 million individuals (over 1.8 million men and almost 1.3 million women) over the age of 70 (BLS, 2013). Of this total, about 2.3 million were White, 221,000 were Black, and 112,000 were of Asian descent, representing 27.4%, 22.9%, and 25.4% of those over 70 for each group. Further, because of demographic shifts in the population, the percentages of older women and older racial and ethnic minority individuals in the workforce are expected to continue increasing at particularly high rates (Wegman & McGee, 2004).

Despite these changes, the unique and diverse needs of older individuals are not always sufficiently addressed in counseling and psychology training programs (Trusty, Looby, & Sandhu, 2002). Thus, helping professionals may not recognize the vocational needs of older workers who face increasingly complex decisions as they approach retirement age. Through an increased understanding of the factors influencing these retirement decisions, professionals can more effectively advise and support older workers.

Defining Retirement and Current Retirement Trends

The term retirement no longer refers only to the end of one's career or the cessation of paid work, but rather this term has taken on multiple meanings. One recent literature review listed eight definitions of retirement (Denton & Spencer, 2009). The concept of retirement may refer to a decrease in hours worked, leaving a long-term job, receiving retirement benefits, and/or identifying as retired (Denton & Spencer, 2009), and the definition can be further refined by age of retirement, type of retirement (e.g., involuntary versus voluntary), or completeness (partial or full retirement) (Beehr, 1986). Moreover, scholars have started to describe retirement as a process or career stage instead of a single event (Beehr, 1986; Wang & Shultz 2010). In this paper we examine factors impacting the modern older worker's need or desire for continued employment during the retirement process, including cultural variables affecting retirement decisions. This discussion will be framed in the context of three somewhat overlapping patterns of continued work for those who have reached retirement age.

Delayed retirement is a trend in which older workers continue working in their present career beyond the average or expected age for retirement. A survey by AARP (2008) indicated that one in five people ages 55–64 are planning to delay retirement, along with one in four people ages 45–54. Although some individuals planned on delaying their retirement, this trend has been linked to the fluctuating economy and family decisions (Szinovacz, Martin, & Davey, 2013).

Phased retirement is a term that varies by profession and has no legal definition; however, as defined in recent literature it refers to a voluntary, gradual progression from fulltime work to complete retirement from paid employment (Brainard, 2002; Sheaks, 2007). The United States General Accounting Office (GAO, 2003) defined phased retirement as the use of flexible hours or scheduling to gradually retire from a long-term job. Typically this process allows employees to access some of their retirement benefits and ideally to continue working for the same employer in the same position (Schopp, 2000; Sheaks, 2007). Phased retirement plans may include one or more of the following: decreased hours, sometimes through job sharing; extended leaves of absence; changes in work responsibilities; or becoming an independent contractor to one's former employer. These arrangements may occur either before or after full retirement or the complete cessation of work (Hutchens & Papps, 2005). Phased retirement also offers significant benefits to employers, allowing them to retain qualified employees, spend less resources recruiting and training new hires, and requiring less time to transfer skills from older workers to new workers (Brainard, 2002; Sheaks, 2007). Though some employers have created formal phased retirement programs,

the trend has been to offer this option to individual employees through special arrangements, at the employer's discretion (Chen & Scott, 2006).

Bridge employment, as defined by the GAO (2003) is the transition from a full time occupation to part-time work in a new field or with a different employer. According to Jones and McIntosh (2009), there are three types of bridge employment: same-career, same-organization, and other-field. Although some definitions of bridge employment overlap with the descriptions of delayed or phased retirement, this article focuses on same career (i.e., with a new employer) and other-field bridge employment.

Retirement Determinants

The decisions regarding when and how to retire are complex and may vary by gender, cultural background, field of work, and individual factors including personality. Below we review three common considerations in the decision to continue employment past normal retirement age, including health and healthcare costs, other financial factors, and well-being. Following this, we describe cultural variables that may affect each of these considerations.

Health and Healthcare Costs

The mental and physical health of older workers can significantly impact work and retirement decisions. Although there are psychological benefits to delaying retirement, some older workers may need accommodations to continue working due to health concerns (Ford & Orel, 2005). For instance, muscle strength and sensory systems tend to decline with age, and these issues may be of particular concern when occupations have physical demands. Further, Brewington and Nassar-McMillian (2000) reported that in addition to natural barriers, employer bias or assumed limitations are additional obstacles, particularly for those who desire bridge employment in a new field or for another employer.

In a qualitative study conducted in the Netherlands regarding the impact of health status on retirement decisions, de Wind and colleagues (2013) found that retired individuals between the ages of 60 and 64 cited both poor health and good health as reasons to retire early. Those who either were experiencing poor health or anticipated declining health in the future stated they retired because of an actual or expected inability to work to their full capacity. Others with current health problems reported that they would have chosen to keep working and did not perceive a loss of ability, but they felt that their employers had forced them out. Those in good health reported that they wanted to enjoy their retirement while they still felt well enough to be active; thus, the anticipation of future poor health was a factor for these participants, though an indirect one. The availability of adequate retirement income or retirement incentives offered by employers often increased the incentive to retire, regardless of current health status.

In 2006, life expectancy in the U.S. reached an all-time high of 78.1 years (Center for Disease Control and Prevention, 2008), and the average adult can expect to be in good health at least 15 years past retirement at age 65, as compared to 3 years prior to the 20th century (Grafova, McGonagle, & Stafford, 2006). This is clearly a positive change that allows individuals both to enjoy an active and healthy retirement as well as the opportunity

to continue working longer. However, the rising cost of healthcare for those who have left the workforce is one reason older adults may feel financially insecure as they approach retirement age. Contributors to a study by the Employee Benefit Research Institute (2007) reported that 43% of workers are not confident that they can cover their medical expenses as they age. Retirees are now considering their out of pocket healthcare costs in making retirement decisions, and people who expect high healthcare costs after the age of 65 retire approximately one year later than those who do not (Johnson, Penner, & Toohey, 2008). Thus, older adults need to consider how their retirement decisions affect their access to healthcare. This may be of particular importance to those who are not able to be covered by a spouse or partner's health insurance.

According to Hutchens and Papps (2005), informal phased retirement programs may limit access to healthcare since some employers do not offer these benefits to part-time or temporary employees. Further, Medicare is only available to individuals who meet the age requirement for eligibility, unless they have qualified for Social Security Disability; hence, employees who gradually retire before they are eligible for Medicare may struggle to find affordable healthcare options (Hutchens & Papps, 2005). For this retirement option to become more widely available, advocacy for legislative changes may be necessary. If the Affordable Care Act (ACA) is fully implemented, it is possible that this issue will begin to lessen (Costello, 2013). Specifically, Costello (2013) stated that as of 2014, when the ACA health care exchange opened, older adults would be eligible for income-based assistance to help cover the cost of their insurance and they would not be penalized for pre-existing conditions. A timeline of ACA healthcare reform has been mapped out and extends through 2020 (Obama Care Facts, n.d.). Regardless of whether or not these or other plans are implemented, it is likely that older adults considering or in retirement will continue to be challenged by a constantly changing landscape of healthcare options. Thus, it may be necessary for helping professionals to develop resources or referral sources to assist older adults in tracking these changes and adjusting their plans accordingly.

Other Financial Factors

Financial factors beyond healthcare costs, including the economic decline that began in 2007, also can impact retirement decisions. Despite ongoing efforts to improve the sustainability of the Social Security system, future retirees cannot expect to receive the same government supported benefits as prior generations, given the increased Social Security retirement age, rising Medicare premiums, and recurring political pressure to decrease Social Security benefits due to budget shortfalls (Munnell, Buessing, Soto & Sass, 2006; Ruffing & Van de Water, 2011). The changing structure of employer-supported retirement programs has added to the financial pressure, as many guaranteed pension programs have been replaced by defined-contribution plans, which are affected by market conditions and workers' variable understanding of investment management (Munnell, Sass & Aubrey, 2006; Munnell & Sundén, 2004). While the choice to remain in the workforce may be driven by the personal fulfillment associated with remaining actively engaged in a profession, this decision may also be driven by financial need (Wang & Shultz, 2010).

Delaying retirement could substantially raise an individual's standard of living in retirement, as working longer allows for older adults to earn more money, build up larger 401(k) balances, and accumulate additional Social Security benefits (Munnell & Sass, 2008). Therefore, delayed retirement appears to be a viable option for older workers who are concerned about their financial stability in retirement, or who want to continue working to maintain a sense of identity, fulfillment, and social connection (Wegman & McGee, 2004). Phased retirement can also offer increased financial security. However, some pension plans require full retirement before workers can access benefits; thus, employees may choose to formally retire in order to be rehired in a limited capacity (Wiatrowski, 2001). Phased retirement may provide a smoother and more rewarding transition to retirement (Brainard, 2002) rather than an abrupt separation from employment. Gradual retirement without switching employers may also provide higher wages compared to finding a new job as with bridge employment (Ghent, Allen, & Clark, 2001).

Individuals seeking bridge employment may also be motivated by the desire or need for supplemental income (Ulrich & Brott, 2005), in some cases due to a forced early retirement as a result of downsizing or disability. For some, this is a choice that allows them to achieve a higher standard of living than Social Security income, pension, or savings, alone. For others, this is not a choice but a necessity if their retirement income is not adequate. However, bridge employment in a new field often means beginning near an entry level and therefore reducing income and benefits in comparison to what individuals were accustomed to in their prior jobs. Starting with a new employer may result in decreased paid time off, which can be tied to seniority. Social Security policies may also discourage some individuals from seeking bridge employment since their benefits may decrease if they are employed full-time (Kim & DeVaney, 2005). Thus, older workers may have to choose between maintaining their financial security and accepting an opportunity to work in a new field. As discussed below, financial need can also be determined by relationship status, as those who share income resources and financial obligation with an employed spouse or partner may be more able to absorb a loss due to decreased work hours.

Well-being

Work in later life appears to offer a sense of structure, interactions and relationships with coworkers, and a sense of identity (Sterns, 1998; Sterns, Matheson, & Schwartz, 1997). Vaillant (2002) found that men who retire later have better social relationships, more job satisfaction when working, and richer nonvocational lives (Vaillant & DiRago, 2006). Further, data from a nationally representative study of individuals born between 1931 and 1941 found that older Americans reported fewer depressive symptoms than those who were officially retired (James & Spiro, 2007). However, the greatest psychological well-being occurs in those who are doing as much paid work as they would like to (Herzog, House & Morgan, 1991), which raises the issue that these benefits may not accrue to those who feel forced to work because of financial need. Thus, delayed retirement has potential benefits for quality of life beyond financial security.

According to Hershey and Henkens (2013), work volition is also associated with psychological well-being, and individuals who were able to voluntarily retire reported

higher levels of satisfaction than those who retired involuntarily or remained employed, perhaps out of need. Further, studies involving individuals seeking bridge employment have revealed that people often seek a second career within a structure or line of work that is different from the one from which they formally retired (Ulrich & Brott, 2005; Rau & Adams, 2005). For those whose financial and personal resources allow volition in their career choice, internal motivators may include a sense of connectedness and purpose to their work and psychological well-being (Kendrick, 2008). For many, flexibility with regards to working hours and arrangements may be desired or needed, depending on one's circumstances. Rau and Adams (2005) noted that flexibility is a perceived benefit of post-retirement employment in which individuals are able to balance work with leisure and the ability to exert more control over their work lives. Flexibility, including options that allow a person to work from home, may be necessary in order to accommodate physical limitations, family or caregiver responsibilities.

Cultural Factors in Retirement

According to Wegman and McGee (2004), individuals from racial and ethnic minority groups as well as women face extra challenges that impact retirement planning such as health disparities, inequalities (i.e., education opportunities), and discrimination. While the Equal Employment Opportunity (EEO) laws and Civil Rights Acts (The U.S. EEO Commission, 2002) protect most minority groups from workplace discrimination, the residual effects of institutionalized discrimination in retirement programs, the education system, and the housing market have negatively affected the accumulated wealth (i.e. "nest eggs") of minorities and limits intergenerational equity (Wise, 2010). Further, legalized discrimination impacts the job security and retirement planning of sexual minorities since the EEO laws do not protect sexual orientation (The U.S. EEO Commission, 2002) and survivor benefits are often denied to same-sex couples (Adams, 2011). Although the Defense of Marriage Act has been overturned, federal benefits are only available to same-sex couples who are legally married, and marriage is still controlled at the state level (Human Rights Campaign, 2013).

While some researchers (i.e., Vaillant, 2002; Vaillant & DiRago, 2006) have focused on the health benefits to White men who delay their retirement, the mental and physical health implications for women and racial and ethnic minority individuals who work past the age of 65 have been relatively overlooked. This is particularly true for women, who are more likely to provide unpaid labor (i.e. caregiving), which is not always addressed in the current literature (Wegman & McGee, 2004). For instance, periods of unpaid work to care for children or other family members could impact the continuity of work, resulting in fewer accrued benefits and lower salaries, which may lead to delayed retirement (Flippen & Tienda, 2000). Joint retirement occurs when partners choose to plan their retirement together and such retirement determinants as health care and financial factors may impact the feasibility of spouses retiring together (Kapur & Rogowski, 2007). Evidence suggests that individuals from racial and ethnic minority groups are less likely to retire together and women were more likely to retire with their partners when they had health insurance (Kapur & Rogowski, 2007). In terms of same-sex couples, plans for joint retirement will depend on

whether the couple is married or not and whether the state in which they live recognizes same-sex marriage.

Phased retirement may be a viable option for people who are eligible for pensions, have access to healthcare, and those who may need to balance their time between paid and unpaid work. Flippen and Tienda (2000) reported that older White adults tend to have superior benefits and greater access to healthcare than older workers from racial and ethnic minority groups; thus, phased retirement may be more feasible for this group. Individuals who need to consider their family responsibilities may choose phased retirement out of necessity. In an Australian study of the determinants of pre-retirement intentions and actual engagement in post-retirement paid and volunteer work, Griffin and Hesketh (2008) found that more men intended to engage in paid work than women, but this difference disappeared after controlling for financial variables.

In addition, due to educational disparities that can affect vocational opportunities throughout an individual's working life, cultural variables can affect whether retirement might be delayed out of financial necessity (Flippen & Tienda, 2000). Specifically, older White workers are approximately twice as likely to be high school graduates in comparison to Blacks and Latinos, and Asians fall on both ends of the educational spectrum. Compared to Whites, a higher proportion of Asians have not completed high school, but as a group Asians are also more likely than Whites to have a college degree (Wegman & McGee, 2004). These educational inequalities can have cumulative negative effects over an individual's working life, limiting prospects for work and eventually limiting retirement options.

Health can also be a cultural concern. Besides the pressures of discrimination, many racial/ethnic minority immigrant groups in the U.S. face language and credentialing barriers, which limit their job opportunities to work involving unskilled and often physical labor. This can result in the need for earlier retirement, as age-related health issues can limit productivity. Physical labor and exposure to industrial contaminants also can lead to health problems earlier in life. Access to healthcare has been limited for some minority groups, and the Department of Health and Human Services. (n.d.) has outlined a plan to reduce health disparities. Aside from financial concerns, members of LGBT couples may need to continue working to maintain their own employer-provided healthcare, even if their partner's employer offers benefits to spouses.

For some individuals, the opportunity to retire may lead them to follow a calling to another form of work, which may be based on religious or spiritual values. Traditionally, a calling refers to the experience of being drawn to a vocation due to an external summons (e.g., God or society) and is meaningful (Dik & Duffy, 2009). Although following a calling has not been found to be linked to age, little has been written about calling with older adults. Gaede (2009) wrote about the challenges of discerning a religious vocation in retirement, as older adults search for meaning in their lives, and she particularly noted that it may be difficult to accept a transition to retirement if an individual's source of self-worth is closely tied to her or his work. It is possible that for some, the desire to remain employed is driven by struggles with identity in retirement and uncertainty about whether it is still possible to make a difference.

Age itself becomes a cultural variable, both in the current workplace and when individuals seek work with a new employer. As individuals remain in the workplace longer they may experience conflicts in work-related values between older workers and younger generations (e.g., Generation X or the Millennial Generation). For younger workers, identity may not be as closely associated with their work, and they may also seek more of a work-life balance (Leiter, Jackson, & Shaughnessy, 2009). While bridge employment offers the freedom to pursue a variety of opportunities without limitation by restrictive policies encountered by those who wish to delay or phase their retirement, this option still presents challenges for older workers. Older adults report feeling less valued in comparison to younger applicants, citing prejudice against older workers with regards to hiring, wages, and an unwillingness of employers to invest in training an older worker (Adams & Rau, 2004). It may also challenge to join an entry-level cohort in a new field, having become used to a level of status and respect in a prior career.

It is also important to consider the intersections of multiple identities as they impact older adults who remain in the workforce or who attempt to find new employment. While all older workers can experience ageism, individuals whose lives have already been affected by racism, classism, sexism, heterosexism, or ableism may experience ageism differently than, for example, older White men who may be experiencing workplace discrimination for the first time. Nearly 70% of older Black and Hispanic workers are concerned about ageism in the workplace (AARP, 2002), and older adults who have already dealt with years of racial discrimination tend to be more attuned to the impact of age discrimination (Wegman & McGee, 2004). In some cultures the cohort effect could also exacerbate these combined issues across generations. For example, older lesbian, gay, bisexual, and transgender (LGBT) workers may have had a different experience with homonegativity than younger generations due to the historical context of homosexuality (Ponterotto et al., 2010). Further research is needed to examine the influence of age discrimination on minority groups (Yang & Levkoff, 2005), and how this may impact retirement decisions.

Implications for Training, Practice and Advocacy

Career counselors and vocational psychologists need to consider the personal, environmental, legal, and multicultural factors that influence the vocational planning needs of older workers who face increasingly complex options and considerations as they approach retirement age. Through increased awareness of the implications surrounding retirement options (e.g., socioeconomic status [SES], gender, marital status and race, among others), professionals can more effectively advise and support individuals facing these decisions through education, practice, and advocacy. Further, awareness and knowledge in these areas can help counselors overcome their own biases toward older workers.

Scholars such as Ponterotto and colleagues (2010), Sue and Sue (2008), as well as Trusty and colleagues (2002) consider age as a dimension of diversity and emphasize the importance of acquiring the knowledge and skills relevant to this population. As professionals within a field whose roots are steeped in vocational development, career counselors and vocational psychologists need to develop an expanded view of the retirement phase of life, recognize career development as a life-long process, and incorporate this

approach within the standard curriculum of training programs. Specifically, Russell (2007) argued that expanding vocational theories to include the changing needs of older workers would provide guidance to vocational training programs and as a result, assist older workers with remaining or re-entering the workforce. The second paper in this special section expands on the strengths and limitations of existing vocational theories with regard to older workers and retirees.

In addition, we recommend that counseling and psychology training programs consider planned practicum experiences with older individuals, to increase exposure, help eliminate age-based biases, and to provide students with the opportunity to learn essential skills to help support both vocational and personal development throughout the lifespan. We believe that trainees would also benefit from classroom discussion and experiences that address the intersection of multiple identities to prepare for working with clients from non-dominant groups, who may face other forms of discrimination in addition to ageism.

Although a thorough discussion of barriers that prevent older adults and minority populations from accessing care and utilizing resources is beyond the scope of this special issue, this is a concern that counselors should be aware of, and readers may refer to others who have addressed this topic in more detail (e.g., Chatterjee & Zahirovic-Herbert, 2010; Mackenzie, Gekoski, & Knox, 2006; Pepin, Segal, & Coolidge, 2009; Sorkin & Ngo-Metzger, 2009; Wolff, 2006). Leong and Hartung (1997) suggested that counselors working with clients from diverse cultural backgrounds should begin the counseling process by assessing clients' decision to access services, including an evaluation of how cultural factors have influenced the career issue. Thus, it would be beneficial for counselors working with older adults across cultures to explore how their clients overcame barriers to utilizing care, especially if these barriers could impact the utilization of resources. For instance, as employer-supported retirement programs become increasingly scarce, older adults may need to learn about financial planning on their own. According to Chatterjee and Zahirovic-Herbert (2010), the utilization of financial planning resources tends to vary based on gender, SES, and education level. Specifically, individuals with higher incomes are more likely to utilize services (e.g., hiring a financial planner) and resources (e.g., self-preparing with books and seminars) whereas person with lower incomes may rely on family and friends for advice. Moreover, we suggest that counselors collaborate with community agencies serving older adults in order to raise awareness regarding availability of counseling services and explore opportunities to provide psychoeducation to groups of older adults, possibly through local high-school adult education programs.

While financial needs are often viewed as the most important aspect of retirement preparation, counselors should remember that retirement represents another step within the process of career development, and needs to be viewed from a broader perspective. As Wang and Shultz (2010) note in their literature review, retirement decision-making involves the consideration of individual, family, organizational, and societal factors, in addition to financial concerns. We recommend that counselors working with individuals approaching retirement help clients explore their values, interests, and abilities and how these may have shifted as they approach retirement. Although counselors may be comfortable with formal career assessment instruments, and some measures have been normed on working adults

who may be in career transition, there are no career assessments that have been normed specifically for older adults (Kirk & Belovics, 2005). Thus, we suggest that counselors use care in interpreting the results of these instruments with older adults, and to focus more on in-depth interviews to explore clients' personal needs, goals, interests, work values, and potential barriers (Harper & Shoffner, 2004).

Throughout the counseling process, helping professionals should be mindful of the unique needs of older workers, such as workplace accommodations for acquired disability, flexible scheduling, or support with a transition back to work following a medical leave (Wegman & McGee, 2004). We recommend that counselors should be able to provide information to their clients regarding their rights in the workplace, and it may be necessary to coach them as they prepare to negotiate needed workplace accommodations to which they may be entitled. Helpful resources in this area might include AARP's (n.d.a) online content on work and retirement (<http://www.aarp.org/work/>), the United States Department of Labor's (n.d.) information page for workers (<http://www.dol.gov/dol/audience/aud-workers.htm>), and the Job Accommodation Network (n.d.) (<http://askjan.org/>). In addition, helping professionals can help educate older workers about current retirement trends and explore the advantages and disadvantages of each option. Career counselors and vocational psychologists may also find it helpful to review literature from the fields of human resource development and management to help older adults who have decided to delay their retirement or bridge their employment. For instance, a training needs assessment focused on previous experiences, motivation, and learning style may help older workers acquire and apply new skills and information (van Rooij, 2012).

Perhaps the most significant challenge to anyone who is considering retirement is the lack of formal guidance and training for workers in the late-life job search process. Adams and Rau (2004) explain that older individuals tend to engage in fewer formal job-seeking activities than do individuals under the age of 40. As career counseling and vocational psychology traditionally have focused on the choice of a first career, or more recently on mid-life career change, individuals seeking new work in retirement might not benefit from the existing structure while making decisions about next steps. Russell (2007) suggested that counselors could help older adults by exploring their work histories and vocational goals in order to identify decision-making themes, transferable skills, and interests. Counselors can also help older workers who are applying for new jobs to identify their strengths and weaknesses, refine their resumes to highlight their skills, and explore how to address their areas of growth (Russell, 2007).

Moreover, we recommend that career counselors and vocational psychologists be reasonably informed regarding how laws and regulations may impact older workers, in order to make effective recommendations when working with these clients and to advocate for changes that protect their civil rights. For instance, the Age Discrimination in Employment Act (ADEA) was implemented in part to prevent employers from forcing older workers into retirement (Wiatrowski, 2001), but this same legislation prevents employers from offering phased retirement programs that may benefit older workers due to the burden of having to prove that these plans are not discriminatory (e.g., favoring high salary employees or certain age groups) (Johnson, 2011). Therefore, in some cases, the ADEA may be hurting the very

individuals it was meant to protect (Sheaks et al., 2010). We suggest that helping professionals encourage their clients who are considering their retirement options to consult with a financial advisor, if possible, to assist them in navigating certain unclear laws and IRS regulations that remain barriers (i.e., in-service distribution and age restrictions on drawing benefits; Sheaks et al., 2010; Shilling, 2012). If this is cost-prohibitive, informative websites on this topic include AARP (n.d.a) (<http://www.aarp.org/work/retirement-planning/>), and the Social Security Administration's Retirement Planner (n.d.) (<http://www.ssa.gov/retire2/>).

Counselors and training programs may consider the field's grounding in the promotion of human strengths, well-being, and positive life outcomes (Gelso & Fretz, 2001; Lopez & Edwards, 2008) when helping individuals make retirement decisions. Research indicates that older adults who participate in structured activity, whether leisure or professional, are more mentally healthy and happy than those who do not (James & Spiro, 2007; Vaillant & DiRago, 2006; Wink, 2006). It should be noted that work involvement is not the only pathway to happiness in retirement; a number of other factors including physical health, financial stability, and a fulfilling social life are also important predictors (James & Spiro, 2007; Wink, 2006).

Older workers may also continue to be vulnerable to other forms of discrimination based on their minority status beyond age; thus, it is recommended that counselors become familiar with state laws regarding discrimination. For instance, it is legal to fire someone due to sexual orientation in many states (Human Rights Campaign, 2011). Thus, counselors can advocate by empowering their clients with knowledge about the system or act as an agent of change through lobbying (Lewis, Arnold, House, & Toporek, 2002). In addition, other cultural considerations, such as religion, could influence career development as well as retirement. Hernandez, Foley, and Beitin (2011) suggest that counselors working with religious or spiritual clients help facilitate the process of identifying and maintaining a calling to work. Perhaps one's calling to a second or third career could also influence their retirement decisions, and clinicians may need to examine the influence religion has on continuing employment. For instance, Dik, Duffy, and Eldridge (2009) made specific recommendations for integrating calling into career counseling such as developing meaning and purpose as well as encouraging pro-social principles at work.

To summarize, we suggest that career counselors and vocational psychologists consider doing the following when working with older adults: (a) assess personal, financial, familial, and cultural determinants of retirement, (b) assess values, interests, and abilities in relation to remaining in the workforce, (c) provide psychoeducation on retirement options and current trends, (d) if career assessments are utilized, confirm whether the measure has been normed with older adults or individuals from racial and ethnic minority groups, and if not, interpret results with caution, (e) provide psychoeducation about the rights of older workers, and (f) consider how aspects of clients' identities intersect with age to impact work decisions.

Implications for Research

Researchers have just begun to examine the financial and psychological benefits of delayed retirement, phased retirement and bridged employment separately. However, it is not yet fully clear who chooses each path and why. As discussed in the second article in this special section (Authors, current issue), vocational theories have generally addressed retirement as the end of working life and have not yet been extensively validated with older adults who continue to work past traditional retirement age. Further, due to the ever changing economic, political, and business climate, it is difficult for research data addressing specific trends to remain current. The least understood variables include the multicultural dimensions of retirement decisions, including the racial/ethnic and gender disparities that exist with regards to employment status and retirement plans among older workers. This work can build on existing research that documents the effects of cultural variables in the workplace, as well as cultural variables in aging. In addition, researchers should consider examining the impact of legalized discrimination on the retirement decisions of LGBT older workers, which may contribute to decreased financial security upon retirement and unequal access to retirement benefits. As previously mentioned, age is a dimension of diversity that needs to be considered when career assessments are normed. To date, career assessments have not been normed with older adults (Kirk & Belovics, 2005). Therefore, another area for future researchers is to obtain norms and psychometric data for the use of career assessments with a culturally diverse population of older adults.

Further, evidence suggests that older workers tend to remain in their current jobs for a longer duration than younger works (Brooke, 2003); hence, it may be beneficial for employers to consider how they can maintain their older workers. In a human resource management literature review, van Rooij (2012) suggested that older workers should be included in the process of developing training programs. Though this recommendation would facilitate the training and development of older workers, it may not be feasible depending on the size and structure of an organization. Thus, qualitative research about the learning styles, motivation, and training needs of older adults may help employers maintain their older works and foster the development of newly hired older adults.

The potential outcomes for this line of research include helping counselors to advise and support individuals facing these decisions as well as developing best practices and recommendations for older adults facing vocational concerns. It is also essential to consider the routes through which older individuals of different cultural groups learn about and choose to access (or not) vocational counseling services. An informal review of retirement topics online reveals that the majority of retirement planning information currently available to older adults is highly focused on financial issues. Programmatic research may help determine the best ways to make more comprehensive career counseling services more available and attractive to a wider range of older adults. Such services can potentially provide support a more holistic form of counseling, which draws on the strengths of career counselors and vocational psychologists.

Conclusions

Retirement decisions involve a range of options beyond simply ceasing paid work, and career counselors and vocational psychologists need to consider a wide array of factors when assisting clients in making retirement decisions. When working with clients approaching retirement age, counselors will be increasingly challenged to help clients navigate retirement as a new phase of vocational and personal development as opposed to the end of their work lives. Multiple factors influence the decision to continue to work or retire, such as eligibility for Social Security, employer pensions, norms in one's work setting or occupation, new public policies, and changing attitudes of the worker. As helping professionals, we must educate ourselves as well as future counselors about the issues that affect older workers and be mindful of the particular considerations of each individual. However, additional research is needed to address the gaps in knowledge, especially regarding culture. Therefore, in the next two papers we will examine current retirement and vocational theories as they apply to older workers across cultures, and empirically evaluate components of both Social Cognitive Career Theory and the Theory of Work Adjustment with a large sample of older working adults.

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