When Type A’s Retire

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Where This Talk Came From

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• School of Human & Organization Development
• Creative Longevity & Wisdom Initiative
• Aging, Culture & Society Concentration
Where This Talk Came From

“You can only play so much golf”
Retirement Is a New Invention

• Retirement is an entirely new invention
• Relic of the creation of social security and the safety net, and an economic theory known as the “lump of work” fallacy
What Is Retirement, Today?

• Several models, none mutually exclusive:
  
  • Gold Watch, aka Cold Turkey
  • Phased separation from “Work”
  • Volunteerism that ≈ “Work”
  • Volunteerism that ≠ “Work”
  • Encore careers
  • Hobbies unleashed
  • True leisure
Retired, but Still Working?

- “Working” past traditional retirement age is a function of education, engagement, and need for income
- “The economic extremes” work
- At least one-third return to work within a year
Only Reliable Test

- People who have “retired” will tell you they have “retired”
Are Type A’s Different?

• Type A defined: a hard charging careerist, someone who would mention career 1st, 2nd, or 3rd if you ask them, “What are the most important aspects of your life?” [If spouse is not present when you ask this...]

• A function head

• “A hard-driving, career-focused person” who, very often, has achieved significant success
Where “Type A” Came From

• Meyer Friedman, San Francisco-based cardiologist

• Aggressive, competitive, impatient, high strung, workaholic types

• *Never established conclusive link to heart disease*, and although Friedman had two heart attacks, he lived to 90...
Meyer Friedman, dead at 90, author of 542 articles, 5 books
Type A Test

• www.psych.uncc.edu/pagoolka/TypeAB.html

• I scored 360/380 (if you’re also Type A, you will want to beat me...)
Stress & Longevity

- Stress is associated with a shortened life span
- Type A’s have more stress
  
  but

- Not all stress is created equal
- Stress interacts with status
Type A’s, Stress, and Status

• Alpha male baboons have highest stress

*but* suffer the fewest illnesses and are three times more likely to recover from an illness
Type A’s, Stress, and Status

• Prof. Michael Marmot, epidemiology and public health, University College London: “demand-control model” of stress, in other words: If you are in control of your stress, it is less deleterious

• His finding: when controlling for all known lifestyle factors, people in the bottom quartile of civil servants were twice as likely to die as those in the top quartile
Type A’s and Work

• Type A’s *like to work*
• Line workers health improves with retirement
• *Function head health does not*
• Corollary to the introvert / extrovert continuum?
  
  i.e., are they “energized by work” ??
Are Type A’s Different in Retirement?

Good news and bad news... first the bad...

• Bad news: Type A’s don’t stop being Type A’s in retirement

• Good news: Type A’s don’t stop being Type A’s in retirement
Competitors Keep on Competing...

- Many Type A’s want to “win” at retirement
- So, this is not an individual decision, but a decision *driven by social context*

- Retirement is a “social event” and social forces greatly influence our behaviors
A Curious Bifurcation

- Some Type A’s can retire into leisure
- And some absolutely abhor that option
Let’s Look at Some Cases

• Provost home “exactly 2 weeks”

• Senior exec tried nonprofits, went back to work at alma mater
  “I tried some boards, but I got bored”

vs.

• Bob, shooting under 90...
Retiree with “Job”

• 94 year old director of consumer advocacy for TV station in San Francisco Bay Area
Retiree ≈ F-T Volunteer

• 74 year old tutor *almost* full time but all flex at local high school
Dr. Ruby Ausbrooks

• Physics 101 at 72
Sample Encore “Career”

• College professor → fire fighter
• Dean → buys a mountain, and a B&B
Sample “Hobbies Unleashed”

- Executive → wood crafts
- College professor → fly fishing lure entrepreneur
Sample Encore “Job”  
(as vs. “career”)  

Get-out-of-the-house jobs  

• College professor → cemetery attendant  
• Executive → grocery bagger (with Rolex)  
• Homemaker → designer for high-end furniture store
Retire into Social Entrepreneur

- Entrepreneur, veteran of 27 startups, “retired” into social entrepreneur role with “just a few companies”
Not Everyone Needs Work to Find Satisfaction & Meaning

• Retired pathologist (statewide medical officer for the State of California) – Physics problems
Warning!!

- A significant % of Type A’s *do not like* _not_ working

- Q1: What %?
- Q2: Which ones?
Two Theoretical Frames

- Substitution Theory
- Phases of Retirement Theory
Replacing What Work Does for You

- Money
- Meaning, Sense of Purpose
- Identity
- Status, Prestige
- Sense of Belonging, Camaraderie, Common Purpose
- Structure (time)
- Social Connections, Social Capital
Never Underestimate the Social Value of Work

• Laguna Beach
  – bagging groceries with a Rolex

• Temecula
  – getting a job as cemetery attendant

• Midwest
  – ½ million-dollar donor with demanding 60-hour-week job
Phases of Retirement

Robert Atchley:
1. Pre-Retirement (i.e., planning and prep)
2. Retirement (including the “honeymoon”)
3. Disenchantment (is that all there is?)
4. Reorientation (often: re-engagement)
5. Mastering Routine (satisfying stasis)
6. End of Retirement (decline unto death)
Retirement & Leisure

• Not everyone is attracted to leisure, or like it as much as they thought
• “You can only play so much golf”
Also, Warning

- Watch out for

  (a) grandbaby gravitational pull

  (b) lowered tolerance for high noise-to-signal ratio
What Retired People Want

To volunteer or to work:

• Flexibility
• Absences for travel, family, etc.
• Make a difference, have an impact
• Good treatment
• Chance to socialize (the flea market in Indiana)
• High signal-to-noise ratio
Type A’s Don’t Always Plan

- 10 to 40% of older workers report that they do not know when or how they will retire, what they will do, etc.

- Provost: “Here’s my plan: I’m going to take a year and figure this out”
• No right answer

• Good News: People who do no planning are not less happy in retirement all other things being equal

NOTE: people with no $ are demonstrably less happy
Older Adults Are Better Workers (& Volunteers)

- Call in sick less than young workers
- Get injured on the job less than young workers
- Are more likely to say they like their jobs
- Are less likely to say they are working just for the $$.

HR managers are starting to figure this out...
You CANNOT Abuse Them

• Most older adults don’t work for money
• They’ll quit if you harass, annoy, disrespect, disgust, offend, or fail to appreciate them
The Three Boxes of Life

- Work
- Learning
- Leisure
Success?

• “Successful” retirement can only be defined by the person experiencing the retirement...

• Only the actor knows the value of the play
• Time Permitting, What about All Retirees?
Retirement & Health

• Retirement does not cause morbidity or hasten death
Age, “Time” & Longevity

• 100 years ago: 47, now
  81.7 for 50 year old male
  84.7 for 50 year old female

• Extended middle age, not old age

• The way we measure age, psychologically, is backwards, i.e., we measure against what we’ve lived so far, minus the first decade or so…

• 60 or 70, plan to live to 90 or 100…
  3rd half of life
Longevity Calculators

Statistician, Dean P. Foster, Wharton:

- [http://gosset.wharton.upenn.edu/mortality/perl/CalcForm.html](http://gosset.wharton.upenn.edu/mortality/perl/CalcForm.html)
  (me: 87)

US Social Security Administration:

- [http://www.socialsecurity.gov/cgi-bin/longevity.cgi](http://www.socialsecurity.gov/cgi-bin/longevity.cgi)
  (me: 82)
Why Consider Longevity??

• "If I knew I'd live this long, I would have taken better care of myself“
  --Mickey Mantle (baseball player)

• “If I'd known I was going to live this long, I would have taken better care of myself. ”
  --Eubie Blake (pianist)
First, A Few Terms

• Older Adults  “Seniors” is out

• “Golden Oldie”  VS.

• “Classic Rock”
Discipline or Movement?

- Positive Aging
- Conscious Aging
Redefinition of Aging

Old way of looking at older adults, medical/physiological model:

• They had less myelin around the axons of their neurons, a “pieces and parts” approach
• They had a longer stopping time in a traffic emergency due to slower response times, a “laboratory” approach to driving

*but what about functionality in the real world...*
New Way – Functionality

Senior Moments, yes, Older Adults do have more trouble than younger adults at grabbing nouns, but,

1. Younger Adults also have this problem
2. Older adults know far more nouns in the first place
New Way – Functionality

• Laboratory projected stopping times don’t reflect actual driving records:
• Most dangerous drivers on the road: 20-24
• Drivers 75-79 less likely to be involved in fatal accident than drivers 25-29

Insurance Information Institute
Older People & Driving

Grandma beats Mom

Kids are safer riding with grandparents than with parents

In fact, 50% less likely to be in an injury accident

*Pediatrics, July/August 2011*
WARNING

• Know when to quit driving

• "Birthdays don't kill. Health conditions do"
  --Joseph Coughlin, head of MIT’s AgeLab
Older People & Happiness

• Happiness is U Shaped (or, perhaps more accurately, M shaped)

• Depression is not a normal part of aging
Older People & Memories

• Memory not “accurate”
• Remembered life ≠ lived life
• The mind constantly reconstructs historical reality: We remember a better life than the one we actually led
You’re Only as Old as You Feel

• University of Exeter's Catherine Haslam found:

  • Random, normal adult subjects primed to think of themselves as older and in mental decline, then subjected to cognitive testing:

    • 70% met the criteria for a dementia diagnosis! (vs. 14% in control group)
Men have real, clear benefits to being married in retirement and old age
Married men are provably happier
Women, less clear advantages
“Studies show that married people are:
• less likely to die early, particularly men
• less likely to die from heart disease or stroke”
Why?

• Safer behavior

• Socially connected

• Health helper

• Happily married - follow doctor’s orders
Not All Marriages Are Good, However

• Divorce is up among 50+ couples, *it’s doubled in last 20 years*

• If you expect to live to age 90, *that’s 40 more years*...
What (some) Women Say

In traditional gender roles couples, the man coming home can be a crisis

_for the woman_

- “Too much husband, not enough money”
- “Telling me how to fold towels”
Gender & Post-Career

Not clear what generational changes will bring, but we do know this:

Gender roles become less differentiated:

• Men become more feminine, more intuitive, more comfortable showing a “soft” side, less machismo

• Women become more masculine, more assertive, dress more androgynously, less likely to use qualifying language
Warning - When I Am an Old Woman I Shall Wear Purple
By Jenny Joseph

When I am an old woman, I shall wear purple
with a red hat that doesn't go, and doesn't suit me.
And I shall spend my pension on brandy and summer gloves
and satin candles, and say we've no money for butter.
I shall sit down on the pavement when I am tired
and gobble up samples in shops and press alarm bells
and run my stick along the public railings
and make up for the sobriety of my youth.
I shall go out in my slippers in the rain
and pick the flowers in other people's gardens
and learn to spit.

You can wear terrible shirts and grow more fat
and eat three pounds of sausages at a go
or only bread and pickles for a week
and hoard pens and pencils and beer nuts and things in boxes.

But now we must have clothes that keep us dry
and pay our rent and not swear in the street
and set a good example for the children.
We must have friends to dinner and read the papers.
But maybe I ought to practice a little now?
So people who know me are not too shocked and surprised
When suddenly I am old, and start to wear purple.
Older People & Mood (Affect)

• Older people score higher on scales of “well being” because:

• They worry a lot less about things that are not going to happen

• They worry a lot less about things they can’t do anything about

is this wisdom?
Older Adults & Brains

• Less myelin but...

• More dendrites, that is, more connections

• Some research: more creative problem solving (not sure I agree)

• And a late-life reconstruction of your memories and resorting
Again: We Remember a Better Life than the One We Led

- “Nostalgia is amnesia of the bad and memory of the good”
  --Aaron Karo, columnist
Older Adults & Thinking

Most fascinating of all...

- Better able to hold conflicting views simultaneously
- Better able to deal with ambiguity, complexity, nuance, and paradox

is this wisdom?
• “The test of a first-rate intelligence is the ability to hold two opposed ideas in the mind at the same time and still retain the ability to function”

–F. Scott Fitzgerald
Older Adults & Thinking

• **Fluid Intelligence:** slower or worse at abstract, laboratory-style processing tasks, such as remembering sequences of digits or items in a list.

• **Crystallized Intelligence:** better at many applied tasks, like making judgments, avoiding excitation, creatively solving problems.

• **Having a demanding job** like being a judge or a doctor or a college professor or a journalist *but* puzzles and brain exercises not proven to do anything at all.
More on Neuroplasticity

BOOK
The Wisdom Paradox: How Your Mind Can Grow Stronger As Your Brain Grows Older
by Elkhonon Goldberg

TED VIDEO
Michael Merzenich: “Growing evidence of brain plasticity”
www.ted.com/talks/michael_merzenich_on_the_elastic_brain.html
TED Talks Neuroscientist Michael Merzenich looks at one of the secrets of the brain's incredible power: its ability to actively re-wire itself.
Older People & Technology

• **Myth:** Older People Aren’t Good at Technology

• More stick-to-iveness in learning
• Lack of exposure, *not lack of ability*
• Don’t have social milieu of digerati
Three Elixirs

• Education
• Exercise
• Social Interaction*

*family, clubs, volunteering, civic and political engagement, you name it
Education

• “All other things being equal, the more years of school a subject had, the better he or she performed on every mental test. Up to age 75, the studies showed, ‘people with college degrees performed on complex tasks like less-educated individuals who were 10 years younger’”

Margie E. Lachman
Psychologist, Brandeis
Opportunity Cost

People with advanced degrees...

• Live longer *and* work longer
More?

• Gene D. Cohen, MD/PhD, *The Mature Mind: The Positive Power of the Aging Brain*

• Jacob Lomranz, “Personal Creativity and Creative Aging” in *Lessons on Aging from Three Nations: Vol. I: The Art of Aging Well*
Society

• Do we really want 8-10 million executives to stop contributing?

• Be Job Creators (go start that business)
• Transfer Skills (teach)
• Solve Problems (local to global)
Lots of Cool Stuff to Do:

S.C.O.R.E.

“In 2011, SCORE helped U.S. citizens start 40,537 new businesses”
Service, Job, Entrepreneurship?

Is There Much Difference?
Work and “work-like” experiences:

• Work
• Encore Career
• Hobbies Unleashed
• Volunteer vs. Work
• Volunteer ≈ Work
What’s the Difference?

• Retire into leisure and happy as a clam
• Would find leisure unsatisfying

What’s the difference?
• I dunno yet

What do you think?
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Success?

• “Successful” retirement can only be defined by the person experiencing the retirement...

• Only the actor knows the value of the play