



Being eligible for Social Security and Medicare at age 65 are the milestones that many people think mark the end of “middle age” and the beginning of “old age.” But as we live longer and healthier lives, and as the baby boomer generation begins to age, the way we view and live past age 65—the very notion of old age—is being challenged. Many elders want to stay involved in activities and work into their 70s, 80s, and even 90s.

Exercise and Fitness

Many people assume that it’s normal for elders to slow down and become less active, but being inactive can cause elders to lose ground in four areas that are important for staying healthy and independent: strength, balance, flexibility, and endurance. Exercise and physical activity can help elders maintain or even partly restore function in these four areas. Some exercise is possible no matter how old or frail an elder becomes, and it can be just as important as medication in the treatment of certain chronic diseases, such as diabetes.

Fitness programs also offer a chance for elders to socialize. This may help some elders overcome their resistance to exercising. The elder's doctor may know of programs at local medical centers. YMCAs, local churches, and senior centers may offer programs specifically designed for elders.

Keep in mind that it is important for you or the elder in your care to talk with the elder's doctor before starting a new exercise routine. For more information, contact the following:

- The **National Institute on Aging** at www.nia.nih.gov/HealthInformation/Publications/ offers free online publications and an exercise video. Visit its Web site or call 800-222-2225 toll free.
- **NIH SeniorHealth** at <http://nihseniorhealth.gov/> is an elder-friendly Web site from the National Institute on Aging and the National Library of Medicine. This site features information on popular health topics, and it has both a large-type and a “talking” feature that reads text aloud.

Employment or Retirement?

What does it mean to retire? There is increasing evidence that the full-start/full-stop model of paid work is no longer feasible. Many people are not financially prepared to stop working at 65, and even those who are may miss the intellectual stimulation and social benefits of working. In addition, some companies are beginning to experience a shortage of talent for skilled jobs, just as experienced workers are beginning to retire. To help address these changing forces, both workers and employers are experimenting with new models of work.

- **Phased Retirement:** A transition from full-time work to full-time retirement by decreasing workload and/or responsibilities over time. Phased retirement is prevalent in fields such as education, where teacher shortages have spurred some school systems to create incentives to keep experienced teachers in the classroom.
- **Bridge Jobs/Careers:** Jobs that facilitate moving from one field of work to another, including a significant or modified career change.
- **Flexible Work Arrangements:** Jobs that allow for adjusting the start and end times of the workday, part-time work, telecommuting, job sharing, and other arrangements that make the hours and location of working more amenable to the worker.

Not only is the way people work after 65 under scrutiny, so is the purpose of working in later years. Many elders want to use this time of life to become more involved in their communities. Their experience can be especially beneficial to organizations that are already facing labor shortages such as education, health care, and social services.

Civic Ventures at www.civicventures.org is a nonprofit organization that explores new ways for people over 65 to continue to make a contribution. For information on how retirees can find public service jobs, see its online pamphlet, “The Boomers’ Guide to Good Work.” Click on “Publications,” then “Booklets.”

Volunteer Opportunities

About 45 million Americans volunteer each year, and elders make up about one-third of those volunteers. Elders contribute many valuable services, from work that relates to their prior work experiences or hobbies to jobs that offer a chance to try something new, or simply to help someone in need. The following organizations provide a variety of opportunities for elders:

- The **Experience Corps** at www.experiencecorps.org invites people over 55 to volunteer in public schools and youth-focused organizations. The volunteers work one-on-one with young children, create before- and after-school programs, get parents more fully involved in schools, and serve as advocates for children and their needs.

- **Family Friends** at www.family-friends.org/ organizes elders over 55 who are interested in working as advocates for children with special needs. There are no income guidelines for either volunteers or families, and volunteers receive extensive training.
- **Points of Light Foundation** and **Hands On Network** at www.pointsoflight.org/programs/50plus/ have partnered to form an organization that helps connect people and resources for creative solutions to community problems, including a network for older adults called the “50+ Volunteering Initiative.”
- **Senior Corps** at www.seniorcorps.org, 800-424-8867 toll free or 202-606-5000 (select Senior Corps), runs three programs that rely on elder volunteers. For two of the programs—*Foster Grandparents* and *Senior Companions*—the elder must be age 60 or older and be able to serve between 15 and 40 hours a week. In return, elders receive training, transportation, some meals, a free physical, and insurance protection while on assignment. Income-eligible volunteers also receive a modest weekly stipend.
 - 1 *Foster Grandparents* help disadvantaged or disabled youth. They offer emotional support, tutor children with low literacy skills, mentor troubled teenagers and young mothers, and care for premature infants and children with physical disabilities and severe illnesses.
 - 2 *Senior Companions* provide assistance to disabled adults who wish to continue to live independently at home.
 - 3 *The Retired and Senior Volunteers* (RSVP) program places adults age 55 and over in nonprofit organizations and faith-based institutions to provide a variety of services, from leading local museum tours to teaching adult education computer classes. RSVP volunteers serve without compensation, but may be reimbursed for expenses such as transportation.
- **The Senior Environment Corps** at www.easi.org of the Environmental Alliance for Senior Involvement (EASI), is a national, nonprofit coalition whose mission is to increase opportunities for elders to play an active, visible role in protecting and improving the environment in their communities.
- **Senior Medicare Patrols** (SMP) at www.aoa.gov/smp programs teach retired professionals, such as doctors, nurses, accountants, investigators, law enforcement personnel, attorneys, and teachers, to help Medicare and Medicaid beneficiaries become better health care consumers. It focuses on issues such as identifying billing errors and preventing potential Medicare fraud.
- **Service Corps of Retired Executives** (SCORE) at www.score.org/index.html 800-634-0245 toll free, is an association made up of retired executives and small-business owners. Sponsored by the Small Business Administration (SBA), it coordinates volunteer counselors to assist first-time entrepreneurs and small-business owners in the areas of planning and management.

Additional Volunteer Resources

Although the following organizations are not specifically geared towards elders, they are additional resources for volunteering.

- **The Peace Corps** at www.peacecorps.gov, 800-424-8580 toll free, provides 27 months of training and service for elders interested in volunteering in another country in business development, education, youth and community development, agriculture and the environment, and health. The Peace Corps prepares volunteers with extensive language, technical, and cross-cultural awareness training, and covers the cost of transportation and medical care during the volunteer period.
- **Volunteers in Parks (VIP)** at www.nps.gov/ provides those with an interest in history and the outdoors volunteer opportunities with the National Park Service, the federal agency entrusted with preserving more than 360 national parks in the United States.

Additional resources can be found on the Web site of the **Administration on Aging** at www.AoA.gov. Click on “Elders and Families,” then “Volunteer Opportunities.” You may also find volunteer opportunities at your Area Agency on Aging (AAA), senior center, or faith-based organization.

Lifelong Learning

The benefits of remaining intellectually engaged as people grow older is an area of active investigation by neuroscientists and physicians. “Engagement” is defined as a behavior that involves a high level of both intellectual and social function, and there is growing evidence based on longitudinal studies that leading an intellectually stimulating life seems to foster cognitive vitality. It is also well established that lifelong learning has a protective effect with respect to dementia.

Colleges, Universities, and Libraries

A good place to start looking for courses and adult education classes is your local college, university, or public library.

- The **National Center for Education Statistics (NCES)** at <http://nces.ed.gov/>, a division of the U.S. Department of Education, helps locate the lifelong learning resources nearest you. At the bottom of the home page, click on “School/Library Search,” then enter your city or town and state. The search will generate a list with addresses and telephone numbers. You can also search by type of institution (public and private higher education institutions and libraries) or look up all institutions within 50 miles of your Zip Code.

- **The Osher Lifelong Learning Institutes (OLLI)** at www.usm.maine.edu/olli/national is a network of 101 university and college programs that are designed for older students. Each institute reflects the culture of its own university and its learning community. To see if there is one in your community, visit the Web site. Click on “Find an OLLI Near You,” then click on your state.

Travel and Other Learning Communities

- **The Elderhostel Institute Network (EIN)** at www.elderhostel.org/, 800-454-5768 toll free or 877-426-8506 toll free, coordinates more than 400 programs in the U.S. and Canada. This includes short-term educational travel opportunities for adults 55 and over. To receive a free catalog, call or visit the Web site.
- **Senior Net** at www.seniornet.org is a national, nonprofit organization that offers older adults both local classes and online, self-paced instruction in computers and the Internet. In many states, on-site courses for elders 50 and older provide a low-cost, friendly introduction to computers as well as topics such as genealogy, graphics, personal financial management, and tax preparation. Senior Net sites offer open lab time, user groups, workshops, and social activities. To learn more, visit the Web site and click on “Learning Centers,” then “Courses.”

Other Learning Opportunities

To learn about other opportunities for lifelong learning, check with your local Council on Aging (COA) or senior center. Some offer their own classes; others partner with local schools and colleges. Some faith-based institutions offer adult education programs, tours, and day trips. Many museums offer free tours and lecture programs, as well as discounted admission for seniors. For a complete list of museums, go to the Web site of **Museumlink** at www.museumlink.com/ and click on “U.S. Museums by State.”

Caregiver and Elder Advocacy

With the aging of the population and life expectancy increasing, elder issues have become increasingly important in public discussions and public policy. There are several national organizations that promote legislation, influence public policy, conduct research, and provide public education on a wide range of issues of concern to elders and caregivers. As a caregiver—or a future caregiver—you may want to become involved in one of the following organizations:

- **AARP** at www.aarp.org/issues, 888-OUR-AARP (888-687-2277), is the largest organization of seniors in the United States. Its “Grassroots America” initiative is designed to mobilize AARP’s 35 million members to impact the outcome of legislative debates and elections on both the state and national levels.

- **National Alliance for Caregiving** at www.caregiving.org/ is a nonprofit coalition that provides support and education to family caregivers and eldercare professionals. It conducts research and policy analysis, develops national programs, and increases public awareness of family caregiving issues. It also provides ongoing support, resources, and Webcasts to more than 20 local caregiving coalitions.
- The **National Center on Caregiving** (NCC) at <http://caregiver.org/caregiver/jsp/home.jsp> 800-445-8106 toll free, is a program of the Family Caregiver Alliance. NCC is a central source of information and technical assistance on caregiving and long-term care for policy makers, health and service providers, media, program developers, funders, and families. Visit its Web site and click on “Public Policy and Research.”
- **National Council on Aging** at www.ncoa.org/, 202-479-1200, works to improve health, find employment, and improve access to government and private benefits for older Americans. It is a leading advocate on national issues affecting elders and has shaped programs such as Meals on Wheels and Foster Grandparents. It also leads a nationwide network of organizations to advocate for and provide ways to improve the quality of life for elders.
- **National Family Caregivers Association** (NFCA) at www.nfcacares.org, 800-896-3650 toll free, supports, educates, and advocates for more than 50 million people caring for an aged, chronically ill, or disabled loved one. Its Web site has information about eligible tax deductions for caregiving.
- **National Senior Citizens’ Law Center** at www.nsclc.org, 202-289-6976, advocates for the independence and well-being of low-income elders and people with disabilities through litigation, legislation, and assistance to attorneys and paralegals.

In addition to these organizations, many organizations linked to a specific disease (e.g., cancer, heart disease), have significant advocacy and legislative initiatives that benefit elders and their caregivers. (See also the Caring for the Caregiver section.)

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