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BOOK REVIEW

Thinking About Retirement? Think Again!

Reviewed by Amy D. Zavadil

Barbara B. Hildner. (2006). Thinking About Retirement? Think Again!: Goal Exploration and Employment Strategies for Midlife and Beyond. Hollywood, FL: Frederick Fell, 128 pp., \$10.95 (paperback). ISBN 0-88391-133-7.

More than 76 million Americans are at or near retirement (Maples & Abney, 2006). However, the picture of retirement today is very different from what it was in past generations. There are a growing number of stereotypes that misrepresent today's aging population. The sheer number of baby boomers and the increasing life span of Americans mean that all counselors should be aware of the challenges individuals may face as they approach the time to plan for later life. The book *Thinking About Retirement? Think Again!: Goal Exploration and Employment Strategies for Midlife and Beyond* by Barbara B. Hildner is a tool that can assist counselors by providing an overview of considerations that clients may be facing. This book is also an easily digestible self-help piece that could be recommended to clients.

This book is described as "a practical guide to help midlife and older adults evaluate their present status and explore life options" (Hildner, 2006, back cover). Divided into two sections, "Goal Exploration" and "Employment Strategies," the book first provides readers with an overview of the changes and challenges of employment beyond midlife and of retirement, guides them through self-exploration regarding thoughts about retirement, and offers guidance on goal setting for their future. The second part offers specific strategies for seeking employment, offering the reader guidance for self-assessment as well as tools and tips for navigating a job search.

Each chapter of the book provides a brief vignette of individuals from different walks of life who are approaching retirement. These vignettes offer a personalized look at current perspectives of retirement. As the author indicates, "the traditional concept of retirement is becoming obsolete" (Hildner, 2006, p. 26). An underlying theme of Hildner's book is that individuals in midlife today are often seeking opportunities, options, and personal growth rather

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than simply leisure. The early chapters present a brief overview of the history of retirement and changes in today's society that have influenced the way in which individuals approach their later years of life.

In Chapter 4, the author references Maslow's hierarchy of needs to assist the reader with personal goal setting. First is a look at the importance of maintaining one's health in order to pursue other interests. In Chapter 5, Hildner discusses financial security and then addresses barriers to security, providing a worksheet for estimating future expenses and various questions for the reader regarding their personal circumstances. Love and belonging are the focus of Chapter 6, wherein the reader walks through the creation of a basic developmental milestone chart to aid in identifying what is important and his or her level of self-esteem at this stage of life. This chapter helps the reader to begin the focus on goal setting for the future, as well as to identify potential deficiencies that should be addressed. Chapter 7 discusses the need for growth and encourages readers to challenge themselves and their preconceived ideas about what to expect in their retirement years.

Chapter 6 provides a useful tool for counselors who are working with clients facing life changes associated with middle and later adulthood. The author emphasizes the importance of personal relationships throughout the life span. A reality in later life is that there may be physical distance separating family members and that changing careers or retirement can also affect professional relationships that may not have been consciously valued for their supportive nature. The possible loss of loved ones also increases as people age, increasing the potential for loneliness. Readers are advised to pay attention to the importance of human interaction as integral to their overall health.

To assist readers in assessing, and possibly enhancing, their self-esteem, the author provides several suggestions for ways to reflect on their personal strengths and accomplishments. In addition to offering a few questions to consider about past experience, an explanation is offered for using the lifeline tool or the autobiography as a means to evaluate important life experiences as well as personal accomplishments. The chapter goes on to guide readers in defining their values and making the connection between their accomplishments and life satisfaction.

Part 2 of the book provides ideas for employment options beyond midlife. The author acknowledges that individuals approaching a job search in midlife or beyond, whether for financial reasons or a desire to work or volunteer in a new field, may be at a loss for where to begin. Readers are encouraged to assess their current skill set and are provided with questions to be considered as well as detailed descriptions of the various types of skills to be assessed (e.g., mechanical skills, communication skills, and leadership skills). The author goes on to outline a guide for considering how to approach the job search, résumé building, and interview skills. This overview serves to reduce the anxiety of facing a job search, acknowledging that it may have been some time since the reader last used such skills.

This latter portion of the book offers specifics that can be used by individuals who are changing jobs, changing careers, or pursuing volunteer roles for their future. Chapter 4 of Part 2 offers examples of a résumé and a cover letter and provides readers with a worksheet to assist in creating a résumé inclusive of their goals, experiences, and strengths. The author also offers tips for what to expect when completing job applications and how to present information in a positive manner.

At a time when the average life span is increasing, individuals in midlife are facing additional challenges beyond the concept of planning to support themselves later in life. Economic and social concerns facing the United States today include questions about the availability of Social Security benefits, potential loss from retirement savings and investments, increasing cost of health care, and the potential for age discrimination in the workforce (Maples & Abney, 2006). These factors combined with the aging of baby boomers emphasize the need for counselors to be prepared to assist individuals as they begin to consider their individual plans for retirement. Barbara B. Hildner's *Thinking About Retirement? Think Again!* is a useful tool to assist individuals on their path to personal growth later in life. Counselors could use this inexpensive book as a resource to recommend to their client for independent use or as a tool they can use together within the counseling relationship.

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