Planning for Retirement

by Bob Worcester and Maureen Reilly

The Minnesota Senior Federation’s Center for Career Change has offered pre-retirement planning seminars for the past dozen years. Last year a CURA intern helped the center evaluate the success of its seminars by surveying past participants. Survey forms were mailed to 303 persons and 109 responded. Two focus groups were held to add more depth to the survey. Questions concerned changes in lifestyle, financial circumstances, access to Social Security and medical coverage, and family transitions. The findings were encouraging and brought insights into the changes that retirement brings.

People who participated in the survey and who were retired cited the need for earlier planning as well as the value of good information and planning assistance. Most felt that their transition to retirement was a positive experience, and that the planning and counseling offered in the Center for Career Change’s seminars had been consistently helpful. As they adjusted to a span of retirement years likely to be longer than any experienced by previous generations, they said the decisions and choices faced at retirement were more complicated than they had anticipated. Many wished they had taken the seminars earlier.

Three-quarters (82) of the people who responded to the survey had fully retired, though at least 32 had taken a voluntary early retirement. One quarter (27) were still working, many beyond the age of sixty-five. Reasons for continuing to work varied. Some worked out of economic necessity. Many worked because they found self-esteem and satisfaction in the workplace. Others enjoyed the flexibility of part-time or seasonal work. A surprising number, working part-time after retirement, found it more enjoyable than anticipated. They cited reasons such as control over their choice of work or schedule, the ability to say “no,” and being able to stay aloof from workplace politics. Most were able to find suitable work, either continuing in their former career, or branching out into a different field that had always interested them. Their employment, however, was often at a lower level of pay and responsibility.

Over half of those in the survey did volunteer work. Their activities ranged across a large number of disciplines. Volunteer opportunities were easy to find, they said, but often involved lower skills and responsibilities than they wished to contribute. A clear note of altruism was sounded by those choosing to do both volunteer and paid work. These individuals noted their desire to contribute, to help others trying to do what they had done years before, or to find “work that is important.”

The people in the sample appeared vibrant, concerned, and active. They provided long and varied lists of personal and recreational activities that were important to them. Continuing education was frequently mentioned.

The daily experience of the Center for Career Change has been that people approaching retirement tend to focus on the near-term unknowns of retirement transitions—how to access and structure retirement income, medical payments, and finances. The study showed that these arrangements are made over a short period of time, and retired persons are then left with time on their hands. One man chose to go back to work after several years of retirement, having found “you can only play so much golf.” But only a few of those surveyed found the transition to retirement

Center for Career Change

The Center for Career Change was established in 1985 as a program division of the Minnesota Senior Federation—Metro Region. It provides group seminars, information, and individual counseling about all aspects of retirement with emphasis on personal planning. In actual experience this has also included employment assistance and job search counseling, financial counseling, and development of referral programs for financial planning, legal assistance, and estate planning.

The center has been active in developing “productive aging” concepts, advocating appropriate community roles for active-retired persons—roles that are matched to their talents, experience, and willingness to contribute either as volunteers or in continuing paid work. The center is currently administering a “Pension Rights Project” for the Administration on Aging, funded through the Research and Education Center of the National Council for Senior Citizens. This fifteen-month demonstration project uses retired people as volunteers to provide claims assistance and pension counseling for individuals who need such help.

A session on Social Security is part of the preretirement planning seminars presented by the Center for Career Change. This session, led by Jan Green, Minneapolis Office of Social Security Administration, is presented to the members of the Minneapolis Federation of Teachers, Local 59.
genuinely difficult. These individuals reiterated the need for early planning and for finding enjoyable leisure activities long before retirement. If one only finds self worth in the workplace, where will one find self worth after retirement?

While the overall tone of this group of people in retirement was clearly positive, the range of their experience varied. Some had made mistakes, some had not used the counseling advice they had received, and quite a few encountered surprises along the way.

“You have to ensure that your pension and Social Security payments are correct. Many errors occur.”

“Drop in interest rates caused financial hardships.”

“Too young for Medicare; employer’s insurance costs were very high.”

“Death of thirty-six-year-old son.”

“Greatest difficulty in the first six months after retirement was adjusting to getting a paycheck (laziness for doing nothing).”

Several individuals noted that pre-retirement information and counseling helped them to “ask the right questions” when assessing Social Security or pension benefits. Health care and financial issues were major concerns both at retirement and after for many people.

The seminars and counseling provided by the Center for Career Change focus on a number of factors to be considered before retirement. They provide information on pensions, but also ask people to consider the personal issues which will affect the quality of their retirement long after Social Security checks begin coming. Additional information, including a summary of responses, is available from the Center for Career Change at the Minnesota Senior Federation-Metro, 1885 University Avenue, St. Paul, MN 55104, (612) 645-0261.

New CURA Publications


The inauguration of the Minneapolis Neighborhood Revitalization Program in 1991 and the unprecedented level of funding it provides to neighborhood groups, gives the program the potential to significantly affect neighborhoods and their organizations. This study looks at the impact of NRP on three neighborhood organizations: The Whittier Alliance, the Stevens Square Community Organization, and the Jordan Area Community Council. Intensive in-person interviews with neighborhood activists and city staff members revealed the changes each neighborhood group went through as they prepared their NRP plan. The study concludes that NRP is deepening the bias toward middle class, white property owners and that in two of the neighborhoods it has increased factionalism. A summary of the study is presented in this CURA Reporter.


In the early 1980s CURA studied the impact of introducing micro-computer technology in nonprofit organizations. Five projects showed how computers could be used with volunteers to enhance the work of nonprofits. Information management systems were developed using standard equipment for: East Side Neighborhood Services, Artspace, Volunteers in Action (Robbinsdale schools), Minnesota Office of Volunteer Services, and Sabathani Community Center. This report details how each project was set up and how the computers have been used in subsequent years. It includes a list of questions agencies might ask when considering acquiring personal computers.


When people build things, they literally put down their roots in the land. They create not only the real property assets in the economy, but also the substance of the world’s changing human geography. The relationship between real property value and geography is explored in this study of the twenty-three counties in the commuter areas of the Twin Cities, Rochester, and St. Cloud. The study presents a regional profile of property values, shows how legacy and location have shaped variations in property values, and explores the changing value of property over time and how assessors records, if they are incorporated into geographic information systems, could provide a national system for monitoring land and value. A summary of this study was presented in the March 1994 CURA Reporter.

Whoops! Our Mistake

In the last issue of the CURA Reporter (March 1994) the photo credits were inadvertently omitted. Photos on page 1 were by Neil Kveberg, reproduced courtesy of the Minnesota Department of Transportation. The photo on page 9 was from The Daily Journal in International Falls. And the photos on pages 12, 13, and 14 were by Nancy Conroy.

In the same issue of the CURA Reporter, there was a mistake in Figure 3 of the lead article by John R. Borchert and William Casey. The error has been corrected in the full publication (Real Property Value in the Heart of the Upper Midwest) on which that article was based. Interested readers can order a copy of the full publication, just off the press, free-of-charge.

Bob Worcester is a program coordinator of the Center for Career Change and is retired from a career with the Federal Reserve Bank of Minneapolis. He has been involved with retirement planning and counseling programs since the center was established in 1985. Mo Reilly was the CURA intern on this project. She was associate director for the Center for Nonprofit Management at the University of St. Thomas and since completing her master’s degree in English works for the Central and Eastern European Training and Research Projects Program at the Humphrey Institute of Public Affairs, University of Minnesota.