



SmartMoney

RETIREMENT by Peter Keating

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Facebook: The Fountain of Youth for Retirees?

THIS MONTH I'D LIKE TO introduce you to a concept called cultural age. The influential Russian psychologist Lev Vygotsky, who coined this term about 80 years ago, used it to describe the development of children: The more cultural (read: educational, not ethnic) connections a child can use to solve problems, the older his cultural age. I firmly believe the idea can apply to adults, too—with a twist. As we leave adolescence, enter the workplace and have families, our immersion in cultural activities tends to slow. So as we grow older, our cultural age is no longer a sign of our sophistication but an indication of when our learning curve flattened. You can think of your cultural age as the age of the youngest adult with whom you can have an informed conversation about what's going on in the world—in music and movies as well as politics and literature. There is no precise way to measure it, but if you know what Twitter is, you're culturally young. If you still worry about how many message units you'll be charged if you make a phone call (you know who you are), you're culturally aged.

Advancing cultural age is not simply a matter of fogginess. In our relentlessly forward-looking and past-forgetting society, seniors are in constant danger of falling out of our cultural conversations. We all know a few older folks who proudly call themselves Luddites, but cultural isolation can lead to social and even geographic isolation, which are strongly tied to debilitating loneliness and depression. Knowing that we count in other people's lives and make some difference in the world is a universal human need. Let yourself grow culturally old and you risk becoming like the target of Bob Dylan's "Ballad of a Thin Man," to whom the bard sang, "Something is happening here, but you don't know what it is, do you, Mr. Jones?"

Now, most expert suggestions for maintaining cultural connections are dutiful if not boring and usually don't come close to changing seniors' long-established habits. If you weren't motivated to give up a night of CSI to join a book club last month, you probably won't next month just so you can reduce your cultural age. Fortunately, however, there are ways to stay culturally young that are actually fun and could even be a boon to your financial life.

First, get wired. Just 19 percent of Americans age 65 and older have broadband Internet connections at home, according to a May 2008 survey by the Pew Internet & American Life Project. And it's attitudes more than costs that are limiting use: When Pew asked non-Internet users of all ages to explain why they're off the Web, 49 percent replied that they aren't interested, find it too difficult or frustrating, or consider it a waste of time, while just 19 percent said they don't have access or can't afford it. This, to put it mildly, is crazy. While personal computers may have been unnecessary (or even nonexistent) while you were growing up, today you need them to optimize your financial life: to bank without writing paper checks, keep up with the latest medical news, shop without traveling to malls, find and book the best travel deals, and so forth. But just as important, the Internet can strengthen your cultural connections. E-mail, instant messaging and videoconferencing are whole new modes of communication, more casual and easier than letter writing while not as intrusive as phone calls. Social networking sites (like MySpace and Facebook) allow you to share family news and photos—and to find associates from your past lives. And enthusiast Web sites, from eBay to political blogs to collections of restaurant reviews, will link you to people with common interests. Do yourself a favor and make sure you have a PC and speedy Internet connection at home. Costs are getting lower all the time, and local schools and libraries will often offer inexpensive classes in learning how to use basic hardware and software.

Also: Get a cell phone. Older Americans are among those least likely to have wireless phones, according to a 2008 survey by independent researcher Nicholas Sullivan. But not only is it important to have a cell phone in case of emergencies, it's another tool for easily staying in touch with other people—and with how the world works. Keep costs down by purchasing a phone (for as little as \$15) without a service-provider contract; then use prepaid minutes you can buy for \$20.

Second, go green. In the next few decades, the U.S. will undergo a fairly massive retrofitting, where industrial research, the development of consumer products and government investment in technology and infrastructure are all going to emphasize energy efficiency far more than they used to. Participate in this boom and you'll not only cut your bills, you'll go along for the ride as our country attempts a long-overdue shift toward energy independence.

You can reduce your carbon footprint by taking steps as simple as using compact fluorescent bulbs, buying produce grown locally (as opposed to fruits and vegetables trucked across the country) and recycling all paper products as well as cans and bottles. Driving a hybrid car instead of a gas-guzzling SUV is a bigger investment but makes a bigger impact. However deeply you dive into change, the point is that retirement, a time of transition, offers a great chance to take on and enjoy the task of making both your lifestyle and your budget more efficient. "Choosing to go green has been a surprising remedy for one of the curses of growing older: feeling sidelined in the slow lane for stuck-in-the-muds," essayist Ellen Graham wrote in *The Wall Street Journal* in July 2007. "Instead of merely stewing about climate change and foreign-oil dependency, it's bracing to have taken action....To me, that's powerful—and downright patriotic."


Third, hang with the grandkids. To stay culturally young, nothing beats spending time with young people, and your grandchildren and you are both likely to gain cultural wisdom if you find ways to spend more time together. There's a potential benefit here too. Sixty-five percent of grandparents plan to contribute financially to their grandchildren's college costs, but fewer than one-third have coordinated college savings with those students and their parents, according to a 2008 survey by The Hartford Financial Services Group. While you are telling your granddaughter about President Kennedy and she's explaining to you who Nas is, you have the perfect opportunity to learn about her interests and discuss how you, she and her parents can work together to continue her education.

Finally, keep at it—or help your parents to keep at it. The inertia that comes with growing older can be tough to fight, but eventually, most people can find enjoyable ways to stay culturally young. For years my father has been calling at critical moments of football games that we're watching at the same time but in different places. Now, most of Dad's living habits were sealed in bedrock around the time Benny Goodman played Carnegie Hall, and he didn't actually complete the calls, which would waste money; he simply gave a ring or two and then hung up. Last year, though, I noticed a strange number popping up on my caller ID during football games. It turned out my dad was actually using a new cell phone. True, my sister and I had been telling him to get one for a dozen years, ever since his car caught fire on a local highway. But the past is the past, and the future is a brave new world. I'd never been prouder.

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