RETIREMENT LIVING

For Your Next Gig, Join the Peace Corps

TRIVENI RAO WORKED FOR DECADES AS A SENIOR scientist at Brookhaven National Laboratory on Long Island, N.Y. When she reached 65 years old, she was thinking about what to do with the rest of her life. She loved her job, but she also wanted a change.

She had always been interested in serving in the Peace Corps, but with her demanding career and raising her two children, the timing hadn't worked out. So, at 66 years old, she decided it was now or never.

"I got chosen when I was 67," Rao says. She served in Thailand from 2018 through 2020. "It was a fantastic experience. I thought it was going to be about my service to others, but I also learned so much about myself."

The Peace Corps, established by President John F. Kennedy in 1961, served in about 60 counties pre-pandemic, 45% of those in Africa and the rest spread among the Middle East, Asia and the Pacific Islands, Eastern Europe, Central and South America and the Caribbean. The stints are typically two years plus three months pre-service training.

While there is an 18-year-old minimum age to join the Peace Corps, there has never been an upper age limit. The Peace Corps has always been popular with twenty-somethings, but only about 7% of those in the Peace Corps are 50 and older, according to Troy Blackwell, a spokesman for the organization.

Each year the organization deploys between 3,000 and 4,000 volunteers. These numbers are pre-COVID; In March 2020, like the rest of the world, the Peace Corps suddenly had to shut down when the coronavirus started spreading, mobilizing the largest evacuation in the corps' almost 60-year history.

The Peace Corps is now getting back up to speed, Blackwell says. It began returning volunteers to the field in spring 2022 and as of late September, 25 posts were filled, with more coming.

Are You A Good Candidate?

First, can you afford to do this? The Peace Corps provides housing, full medical coverage and a \$375- amonth stipend. If you have many debts, the Peace Corps may not be right. But it can also be a financial boon, says David Jarmul, who served in the Peace Corps just after college in the late 1970s in Nepal, where he met his wife, Champa.

In their early sixties, they decided the time was

right, and they again applied. They were sent to Moldova from 2016 to 2018.

Jarmul, now 69, was the former head of news and communication at Duke University. In their late fifties, before he and Champa, a sonographer, retired, they began planning their adventure, with the goal of being ready by age 62.

"All four parents were gone, our two children were on their own and doing well and it was time to do it," he says. "We didn't tell anyone, but we began accelerating our mortgage so we could pay it off. A year out, we began to quietly downsize our possessions."

One side benefit of joining the Peace Corps in one's early sixties, Jarmul says, "is from a financial standpoint, it's a pretty good deal. The Peace Corps pays all your living expenses, and when I came back at 65, I was eligible for Medicare."

They rented out their house in Durham, N.C., and while overseas, didn't need all those things - cell phones, streaming services and the like – that add up financially.

Another major consideration is health. There is no list of specific medical conditions that bar volunteers from serving, but health issues that can be managed in the U.S. may not be possible to address in some countries abroad. Each case is decided on an individual basis, Blackwell says, but in general, those who want to



join need to be in good shape before being accepted.

"They review your health records intensively," says Jarmul, who wrote Not Exactly Retired: A Life-Changing Journey on the Road and in the Peace Corps, and runs the websitewww.notexactlyretired.com.

The rigorous review process makes sense, he says, because the U.S. government assumes full medical responsibility for volunteers. Once overseas, the medical care is "exceptional," Rao says. The Peace Corps will fly you to another country or to the U.S. for medical care if need be, picking up all costs.

According to a report by the organization, in 2018, 11.6%, or 1,260 out of 10,818 volunteers, did not complete their service. The highest early termination rate, as the Peace Corps calls it, was among those in their seventies and eighties, at a 20% dropout rate, followed by those in their sixties, at 17%. A little over a quarter of the total left because of medical issues.

What to Expect

The Peace Corps allows you to apply to a specific country, based on the openings available and type of jobs, or you can choose to volunteer where most needed. The core areas available for volunteers are education; public health; community economic development; environment and agriculture; and youth development.

One thing Rao learned that was a bit humbling, she says, is "it's not what I know, but what they need." Coming in as a career scientist with a PhD, she assumed she would be asked to work in the sciences but instead taught English.

Even those who loved it and served their entire two years – and in some cases re-upped for another two years - say there are, of course, challenges. One is the three months of training everyone needs to take in the country where you're assigned. The entire cohort lives and learns together; when finished, they are placed in the areas they will live for the next two years.

"The hardest part for me was the pre-service training," says Cathie Healey, who turned 50 when she started her Peace Corps stint in Botswana in 2018. "You're all in a town or village and living with host families. It's six days a week, including language training." Volunteers also learn about the country's culture, basic hygiene and first aid.

Healey says even with her experience working long hours as a nurse, "It was pretty intense." And when classes are over, "you're staying with a host family, so you're still operating in that language and culture."

After the training, though, Healey loved her service

in Botswana, where she helped mitigate HIV/AIDs.

"When you learn a language as you're living in the culture, it's just such a gift and a blessing to be able to really learn the values and how that culture approaches life," she says.

Living arrangements can also vary widely. Clint and Madeline Kellner, now both 69, served in a Guatemalan village from 2016 to 2018 some 10,000 feet above sea level. There was no heat in their rooms and the walls weren't insulated, so Clint says he spent a lot of his time in two jackets and a stocking cap.

Nonetheless, their experience was so rewarding that they re-upped with Peace Corps Response, which is an attractive option for those over 50. Unlike the twoyears-plus training of the regular Peace Corps, volunteers serve three to 12 months, with an average of 10 months, addressing a specific need.

The Kellners arrived in January 2020 to serve in the Peruvian Amazon, only to be sent back to their home in Novato, Calif., that March. "That was very disappointing," Clint says. They did manage to work with a virtual program the Peace Corps set up during the pandemic-and returned to Peru last August to work in Lima. They now live in a small apartment in an urban area, very different from their home in Guatemala.

Being far away from family—especially grandchildren—is tough. So is the loss of autonomy, as the Peace Corps has strict supervision, with rules including a ban on volunteers driving and, for security reasons, requiring permission to travel anywhere, even to visit a spouse or friend in the next village.

"As an older person who had been on my own for many, many years, it was a challenge to accommodate Peace Corps regulations," Jarmul says. "But it's also part of the package we signed up for."

For Aurora Fox, who joined the Peace Corps at age 62 and served in the Caribbean, on the island of Dominica, being a white minority for the first time was both unexpectedly hard and a great opportunity. "I look at racial tensions in a whole different way," says Fox, an Alaska native who now lives in Bellingham, Wash. "It got me out of my American complacency."

Joining the Peace Corps "was the best decision I ever made," she adds. She said while in Dominica, she realized how often she felt pure happiness, something she hadn't experienced for a while.

"I had been treading water," she says. "It was like a joy that was just slumbering. And when I got out of the Peace Corps and came home, I thought, 'I'm going to have to hang onto that." K ALINA TUGEND