


What Are You Doing After Work

WILL YOU RETIRE OR NOT?



Your Life - Your Way

Shirley Price
Lifebydesignover50.com

Welcome To What Are You doing After Work

Many of us can't wait for that day when we leave the workplace for the last time. We may have dreamed about this day for so long; 'Freedom at Last'. Maybe you've thought about all those things that you wished you were doing over the years instead of being trapped at work.

You feel that you've been kept away from your dreams and the life you really wanted. Some of those dreams may have been stolen but now, just maybe, you have all the time in the world to do whatever you want. Or do you?

- No more rigid schedules
- No more fighting the traffic
- No more boss

Permanently leaving your place of work is definitely a different kind of life...There are adjustments to be made and it's not always easy to do! Even if you've had a love hate relationship with your job there are things you'll miss about it.

Regardless of your age, when you are going out to work at a job your days are already shaped for you. Your time, energy, focus and the interaction with others are required on a daily basis.

When you stop working you will still need many of these same things in your life, especially the interaction with others. Only now it's totally up to you! You're the one that has to satisfy your own needs. When you leave a regular job, you're giving up much more than a job and income.

One of the problems that most of us have is that we don't know how to retire. And in today's environment many don't retire fully and some not at all. Since I first put this report together a number of things have changed. For one the retirement age has increased in many countries.

There are more people still working in their 70's and 80's than ever before. They are working either part or full time, some because they want to continue to work and others have no other choice. Now that fewer people are retiring with a decent pension or adequate savings they have to find other ways to support their present source of income to make ends meet.

Another thing that we've been seeing more of in recent years is that many of the older generation are still supporting their adult children. With many of their children still living at home and not contributing much if anything at all to the home.

Also many seniors are paying off their children's debts including student loans taking away their own ability to set something aside for themselves in case of emergency. This is leaving seniors even more strapped financially and have them dipping into any savings they may have set aside. It also means there are less seniors having any inheritance to leave when they eventually die.

Also 10 years later we are seeing many of those retirees leaving the workplace a lot more computer savvy than in previous generations. The good thing about this is that it does open the door for various types of work.

Many are now able to work from home using their online skills. There are more people that have chosen to do something totally different from their previous career. Many have even started their own business mostly online.

Retirement is a major transition

Retirement comes for many people while they're also dealing with other mid to later life issues. We have already made many other transitions throughout our life before without even thinking about this. From starting school for the first time, to entering the workplace, getting married and having children, or making a major career or location move. So why is this transition so different?

Mostly it's because we don't really know what to expect or what's coming next. We're not stepping into another system. And this time, it really is all up to us. No one is giving us the recipe, the job description, curriculum, check list or anything else. It's all up to you to create this chapter of your life for yourself, especially if you are totally retiring as no one is telling you what to do next.

There was a time when most people in their younger years would have at least thought about retirement. Maybe not a lot, but many made some type of plan for the financial side of their retirement. But when the time comes even if they have manage to save a bit most find that they are emotionally unprepared.

This may be hard to believe but many people will spend more time planning a two week vacation than they will on planning for how they want to live their life after retirement.

By making some plan there is a much better chance of retiring successfully.

Even though plans are always subject to change, at least you'll have thought things through and have some idea of how you'd like your life to be if at all possible.

During their working life, some people have had numerous jobs while others have spent their whole working life in one place. For 20 years or more they may have gone to the same place, day after day, seeing many of the same people.

Many have also had their social life tied to these same co-workers, sharing lunch and coffee breaks and maybe even social gatherings after hours. So when this era comes to an end, is it any wonder that many find they have a huge void in their life? They really miss their old life!

Some people manage to retire and don't miss a beat. They fall right into a retirement lifestyle that works for them. They are active, involved, and often so busy that they wonder how they ever had time to go to work. They are involved with their family, grandchildren, friends, hobbies, volunteering, and generally doing things they enjoy.

Others become anxious, depressed, lonely and bored. They have no sense of purpose, no reason to get up and get going in the mornings, no structure and no plan. And this is not at all good!

I want to share a post of someone that I know which emphasizes the need to have company and interests.

Networking is not just for working folks? Recent research shows that retirees may need a strong social network more than any other group. Loneliness, it turns out, is deadlier than obesity.

Lonely people have a 50% increased risk of dying before the age of 70 when compared with folks who have good social networks. Obesity, on the other hand, raised the risk by only 30%. It's not good news, especially when combined with the idea that we're now interacting less and less with our friends and neighbors. It's a deadly - but avoidable - trend.

It is avoidable! Time to turn off the computer, TV, face book and texting for a while and get out to meet real people face to face. If you can't get out have them come over to you. Join a group, or go to the seniors center but do something. Loneliness is one of the main causes of depression!

As a part of my research while planning a workshop on retirement now quite some time ago, I did a survey with close to 100 seniors. I asked them what it was like for them after they had finished work. Following are a few of the questions and answers that came out of that survey.

Question: "How did you feel when you first retired?"

Here's a selection of some of the answers I received.

Answers: "First off, it was great; like being on an extended vacation, but after a while that wore off.

"I felt bored and lost."

"I didn't know what to do with myself."

"The days were too long." "I didn't have a reason to get up in the mornings."

"It was a real shock."

Question: “What did you think retirement would be like?”

Answers: Many said they hadn't really given it much thought. Or that it was going to be mostly about travel, fishing and golf.

Question: “Knowing what you know now, if you had your time over, what would you do differently?”

Answers: Many answered that they would make sure that they were better prepared and made plans as to how they would spend their time.

Question: “What were the biggest challenges?”

Answers: Having no structure,

Not having a purpose.

Boredom

Loneliness

Feeling that life was just aimlessly slipping by

Many missed friends and even their workplace.

Some said it took them quite a long time to adjust to their new lifestyle. One man said it took a good 4 years before he could come to terms with his retirement.

Mostly the problems were because they didn't know what to expect , they were not prepared. And many, particularly males, felt that they were no longer a valued member of society because they thought they had nothing of value to contribute anymore.

Sadly many men judge their worth through their positions and income levels. Unfortunately this type of thinking has created many workaholics and consequently, many family and relationship issues too.

Some of the most common issues of retirees: Loneliness, feeling out of touch, no schedule, loss of identity, lack of purpose, not enough income, depression, diminished self worth, lower self image. Also how others see us and how we see ourselves.

We have to find ways to deal with these issues and not let them stop us in our tracks.

Couples Beware

On top of all of this, a lot of couples find that their relationships become very strained. All of a sudden those few hours a day spent together turns into full time. That in itself can be a huge adjustment for both partners. It's especially challenging when they may have both had jobs outside the home and very separate lives for 7- 8 hours a day.

For the wives that have been home alone for most of the day to suddenly have their spouse around all the time it can be really difficult. You will sometimes hear them complain that their spouse is always under their feet.

It's also important that one spouse doesn't totally rely on the other for meeting all of their needs. It's not a good idea to have your spouse as your only source of company.

I know of a couple where the wife decided to retire from her job, she was in her 50's. Then not too long after her spouse retired. With both of them being at home all day, it drove her so crazy that she decided to go back to work.

Just as it takes time to adjust to not having the same old routine, it can also take time to adjust to being together so much. I believe given time and patience most people can get through this period without too much bloodshed.

But on the other hand with the divorce rate being so high in the over 50s and 60s age group, I wouldn't be surprised if this may have some bearing on those statistics. That along with kids leaving home creating empty nests. Some people stay in a marriage for longer than they would like for the sake of their children.

Spending so much time together can either bring you closer or further apart. It can bring up a whole range of issues. Some couples find out that they have little in common anymore, or that they aren't actually that devoted to each other anymore. For others it's a great time to reconnect with each other.

Years ago, few couples over 50 would ever have considered splitting up. They would have stayed together no matter what. With people living longer now that's not the case. Today they still feel young enough to want to want more out of life.

Many choose to do something about it rather than stay in an unhappy situation where they may be making each other miserable. They decide to go their separate ways and start over again, trying to create the type of life they want. Things have certainly changed since the time of our parents and grandparents.

Then there are the single retirees. In general, women tend to fare better in retirement emotionally, even though not so well financially. Women are usually more social and tend to

have more friends. They also tend to make more of an effort to get together with others and stay in touch with their old work friends which is really important.

Men on the other hand don't usually have as many friends, and they are less likely to be as involved with their families. And usually they find it more difficult to meet new people. Yet, once men do make the effort to put themselves out there, they often do well.

Especially when it comes to getting invites from the single women who may feel that he could do with a good meal. And many of these women are quite happy to cook for him now and again.

I had talked to a lady that had worked at the same job for 27 years. For months she had been counting down the days to her retirement. She could barely wait for that day to come. The day came and went, but 4 months later she couldn't believe how disappointed and let down she felt.

At that time she was so stuck in her present situation. She hadn't done any of the things that she thought she would do. In fact, she didn't even keep important appointments that she had made. She was feeling disappointed. Her bubble had burst and she was feeling pretty down. This is when you have to be careful that depression doesn't take over.

I'm pleased to report that even though it took quite a while she's doing well now. She's enjoying her retirement and got involved with amateur dramatics by volunteering. She didn't perform but helped back stage and with ticket sales and anything else that needed doing.

Consider this; Twice as many North Americans were born in 1955 compared to 1935. Things have definitely changed during those years.

Like any major life transition it takes time to adjust. It's like a marriage, or a divorce, or even having a baby. We think that when we get what we want and have been waiting for, that everything is going to be wonderful. The truth is, everything has its challenges, adjustments have to be made and nothing is smooth sailing all of the time.

The main thing is how we react to situations and whether or not we take the time to figure out what we can do to make things better. The key here is to not just think about it, and not just talk about it, but to actually take action and do something once you have figured it out.

Some will retire in their 50s or before it depends on circumstances, maybe even for health reasons. Some are forced to take early retirement because of company downsizing or because they're retiring from the military.

For others retirement will start at 60 or 65 plus, and some will continue to work well into their 70's and beyond. Many retirees return to the workforce, often in a very different capacity. We

may leave our regular jobs and venture out to start our own business. And some may even become more successful over the age of 50 than they have ever been in their lives.

Many of the people that I know are enjoying this time in their life. But there are some that now have health issues that are holding them back from doing things they wanted to do. And this is the very reason why I always advise not putting off things that you want to do until later. Do it while you are able to, because things can change so quickly.

One of my single friends moved away to live in the mountain region of Mexico to retire to a place that she knew and loved. She'd already spent some time there, and had wisely taken the time to do all the necessary research before making this big decision.

She was able to live there for a lot less than where she'd previously live. And at the same time have a better standard of living as a retired person.

More and more retirees from Canada, the US, the UK, and other parts of Europe have made the decision to live full or part time in other warmer countries. Places where their pensions and savings will usually go further. And this has created large communities of ex-pats in many countries.

Other friends may not be doing anything quite as adventurous. Some are still working but generally enjoying life. They belong to various groups, go dancing, travel and have diversified hobbies. They work on taking care of themselves and generally have good attitudes.

Attitude is everything and it's your choice how you use it...so choose wisely!

The Million Dollar Question is What About You?

What are you doing? Do you have a plan?

Are you feeling a bit stuck in your life? If you are, here are a few useful tips and things that you can do to create some focus and ideas, just to shake things up a bit.

Create some balance in your life?

This following exercise is very important for anyone, but especially useful if you're planning to retire because it will help give you some focus.

Take a sheet of paper and divide it into 9 boxes/squares. Before you start to write, think about what you do with your time and how you presently live your life.

See how many boxes you can fill in with some area of your life where you actually spend some of your time.

For example it could be Work, Family, Hobbies, Health & Fitness, Education, Study, Volunteering, Religion/Spirituality, Friends, Travel, etc. I'm sure you've got the idea. Just be sure to fill in your own list.

Don't just write down what I've put here. It's important for you to think about it and do it for yourself. It's for your benefit and no one else needs to see it.

Be honest with yourself. If you end up with only one or two boxes filled in, you could find you'll have a problem. The more boxes you can honestly fill in, the better off you'll be. The more interests you have, the more satisfying your life will be. If you're looking at a lot of empty boxes, it's time to work on it and get some filled in order to get a bit of balance in your life.

This is a good exercise for anyone to do. Imagine a woman that just lives for her family. She has spent all of her time taking care of her children. Sooner or later they leave home and she is going to be totally lost.

However, if she has friends that she spends time with, and she takes time to care for herself by eating healthy and exercising things will be easier for her. Ideally she'll have some interests and hobbies too. Yes, her life without her kids at home will still be different, but it's going to be much less difficult to deal with by having other interests in her life.

The same applies to the man who has his one and only box filled in with work. If he is work focused it's likely going to be at the expense of his family life, health, and everything else. And then one day he loses his job or retires. He is soon going to discover that he has a huge void since he's had no other interests in his life. And sadly some are so seldom around that they'll often even miss the special occasions. Sometimes a family becomes so accustomed to it that they get on with their lives without him. Of course this can apply to women workaholics too!

If you spend 8 hours a day at work and don't have any other boxes filled in with other interests, maybe it's time to think about changing that. It's time to actively start doing something so that you won't have those same problems as those who have nothing to fill the void.

Next -

Answer the following questions to generate some ideas for yourself.

1. How would you like to spend your days?
2. What would your perfect day look like?
3. If you were to do whatever you wanted to do, not what you or others think you should do, what would it be?
4. If money wasn't an issue, what would you do?

5. What activity do you do that gives you pleasure and causes you to lose track of time?
(This is a good indicator of something that you enjoy doing and that you likely have a passion for.)
6. When is it that you feel good about what you do?
7. What opportunities do you see that are available to you?
8. Do you feel that your life is going in the right direction?
9. If not, what do you think could be the right direction for you?
10. What needs to happen for you to change directions?

Are you faced with options and don't know which to choose?

If you are I recommend you do the following exercise:

Start with 2 sheets of paper, or however many options you have open to you. (One sheet per option) At the top of each sheet of paper write Option # (number)

Example: Option #1 is to ... start my own business (you fill in the blanks) while Option # 2 may be to retire to the Bahamas. Keep your options in front of you and answer the following questions for each option.

Do I really want this?

Why do I want this?

What do I have to do to make this happen? (The steps I need to take.)

What is my time frame? (When do I want this to happen?)

What obstacles could come up that may stop me?

How will I handle those obstacles?

Who will support me? (Who can I ask for help and support if I need it?)

What is my plan B? (If things are not going the way I predicted or hoped for and I change my mind, what will I do instead?) It's always good to have a plan B.

Finally

Make a Vision Board:

Most people that do this exercise love it. The process is fun and creative. It is particularly useful to those that are very visual and that applies to most of us. They find this project is a great help in finding out what they want.

Make a Vision/Dream Board. Get some poster board or something similar. (You can even use an album if you want.) Find images, words and symbols from magazines or pictures you have, and anything you like, you'll also need glue.

Find anything that you feel you can use to create a picture of what you want your life to be about. Take your time and make it attractive so you can really feel the meaning it has for you. Once it's complete, display it someplace where you'll see it often.

I did this exercise at a college with a group of instructors that were getting close to retirement age. I took magazines, scissors, glue and paper and left them to it. None of them had done this exercise before but they totally enjoyed doing it.

Most had really great results coming up with things they'd never even considered before. That's mainly because they'd never actually thought about what they really wanted. One man was particularly pleased to find what he wanted to do when he retired was learn to sail and get a sail boat to spend time out on the water.

You'll be amazed as you look back at your dream board over time and see that you have already achieved some of the goals that you set there. Maybe it's to travel to a specific location, or have a family reunion. Perhaps it's to meet someone special, live in a certain type of home, reconnect with old friends. Even to start a business or achieve a personal fitness goal. This exercise is very powerful and it's fun to!

Children know how to experience life

If you spend time watching a child they have great imaginations, are creative, inquisitive, and always learning. They aren't thinking about what happened last week or what might happen tomorrow. They live in the moment. We can learn a lot from them.

We can miss out on many of life's experiences by focusing on the past and not living in the present. Be a bit more like a child once in a while and really experience things.

This is a quote I've heard several times. *"Make the decision not to let an old person into your body."*

Here are a few comments from real people...

Tom: I am not "officially" retired but have been out of the corporate world for a couple of years.. I had missed feeling I had a purpose. I used to produce huge conventions. I am finding new interest and purpose in things. I feel fired up again.

Charlie: A wise woman once told me to have hobbies and sometimes you can turn those hobbies into a nice business. I've done that with a couple of opportunities so far...

J.L.: I need to have something going on. I cannot sit at home and watch TV all day.

B.D: I hear this from retired friends all the time. They offer to come and help me in my business for free just to have something to do. Most days are a little hectic but, for me, it beats sitting home turning grey.

EW: Fortunately, I can now pick & choose which projects I want to be involved in. I can step back and take a breather if I need to. It's all about choice since I've always worked for myself. I don't know, if after 30 years I was sent home with a watch, what I would do. You have to keep learning.

GP: Selling my business and retiring was the worst thing I could have done. I get so bored. I try to pick up a bit of work now and again just to keep me sane.

Additional information that may help you

Your Personal Life

Sometimes you can feeling a bit stuck in life and getting unstuck on your own can be a challenge. If you want some help you may want to check out [Magic In Your Mind](#) a 6 week coaching course with Bob Proctor, Sandy Gallagher and Mary Morrissey. They really make a dynamic team.

You may also be interested in it if you like personal development and making your life better. Bob Proctor has been around for many years, he's know as the grandfather of personal development he really is inspiring . And he was also involved with "The Secret".

I first saw Bob speak live about 30 years ago and he's still going strong he has a real passion for what he does and helps people to find their own. He's still helping numerous people to get their life together.

These are just a few of the things they cover in the sessions...

- Have your life look exactly as you want it to be

- The importance of having positive and productive thoughts
- Developing your higher mental faculties
- Bridging the gap from where you are and where you want to be

You can check out more here [Magic In Your mind](#)

Work and finances

Have you Considered starting an online business or working online from home or anywhere.

As I mentioned earlier more people have computer skills than ever before. And many of them have made the leap to finding work online. Many online opportunities have opened up for making extra income. It is also something that's become more appealing to seniors and retirees which is no surprise.

If this is something that you've been considering read on...

First I want to give you a couple of warnings.

This is the type of advice or warnings I wished I'd had and followed when I first got started online over 10 years ago as a total beginner. One thing I will say is as far as getting started and getting things done now is that it's far easier today than it was back then.

You may have read about how by working just a few hours a week that you can make lots of money fast. I don't want to burst your bubble but this is not true - at least for 99% of people.

If you're serious especially when you're starting off you'll probably end up working many hours to get something going. It takes time to build up momentum and start making money. Some may start making a little money within a few weeks others it's several months.

One of the worst things you can do is to get caught up in getting distracted by different offers and programs which will have you going off in all different directions. Most people that get online hoping to make money get caught up in what's called 'the shinny object syndrome.' It's the main thing that keeps them from succeeding because they take your focus and your time away from what you need to be doing.

Plus you end up spending a lot of unnecessary money because you keep seeing all these great sounding online programs and tools which you're convinced is the answer to all your dreams. And often you buy them but don't ever use them. All this does is frustrate, overwhelm and stop you getting what you really want.

If you're ready to follow the online path there are many so called gurus that you can follow. Some are great others not so much. With that said whatever you decide to do I would recommend that you first check out [Wealthy Affiliate](#)

I am recommending this because I know it personally and it does offer everything you need in one place. This alone will help keep you on the right track. Their training, support and tools are excellent! Most of the tools you'll ever need they provide for you and they show you how to use them.

You can build your own website easily and very quickly. They have website hosting covered, great technical support and any questions you have are answered. Wealthy Affiliate has a huge community of people of all ages, backgrounds and skill sets.

There are new people joining them all of the time, it's an ideal place to start. They are an interactive group that support and help each other out when they need it, so you don't ever need to feel like you are on your own.

I have done many courses and could recommend several but this is the one that I really think is the best all round program I have seen, and especially for total beginners. And it's a platform that grows with you, so you don't need to look for something else down the road when you become more experienced. You can [check out Wealthy Affiliate here](#) and take advantage of the **free trial** that's open to everyone.

I really like that you get to try it for free first so that you can check it all out to see if it's for you. Wealthy Affiliate has been around for a number of years. I haven't heard any negative reports. The owners are two Canadians, Kyle and Carson, they are always available and involved with the running of the Wealthy Affiliate Platform.

There are many option when you're considering getting online some are...

- Start your own blog,
- Sell your own service like consulting, coaching or some other expertise you may have etc.
- Many decide to sell items on Amazon or eBay,
- Have an online store like shopify
- Become an affiliate for someone else's product. Affiliate marketing is when you make a commission for sending people to their product and they buy it.
- Some offer services to other online marketers like writing services or social media management, building websites etc.
- Offering services to local brick and mortar businesses.

My final note on this is I definitely recommend sticking to one program and one niche (topic) especially in the beginning as you can drive yourself crazy and waste a lot of time and money if you don't.

It's Your Life ... Make the most of it and remember that a positive mindset and a good attitude makes all the difference

'What Are You Doing After Work?'

Author: Shirley Price

Originally written May/2009

Updated June 2019 <https://lifebydesignover50.com>