

“... because retirement just isn’t what it used to be!”

An Introduction to Thriving Beyond Midlife

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1. What is this thing called “retirement?” What it is, what it isn't it, and how we might think about it.

- A. The social construct
 - 1. A 19th century concept unchallenged in the 21st century
 - 2. Defines life in terms of utility or productivity
 - 3. An essentially negative construct in our culture
- B. Brief History
 - 1. Bismark, 1880s
 - 2. Roosevelt, 1930s
 - 3. Johnson, 1960s
- C. Unpacking the realities: this is not your father’s / mother’s retirement!
 - 1. Longer life expectancy
 - 2. Earlier retirement
 - 3. Static in the cultural conversation: BOTOX
 - 4. The problem(s) of statistics

2. The definition of aging

3. Vocabulary “Quiz”

- A. Have you noticed friends having difficulty introducing their “significant others.” Do people in the 60s+ have “boy friends” or “girl friends?”
- B. When you’re retired, what’s a “vacation?”
- C. General Motors eliminates the OLDsmobile!
- D. When the culture speaks...
 - 1. The political context
 - 2. The entertainment context
 - 3. The media context

4. TRIPTIK for what lies beyond midlife

- A. A broader focus: When “retirement” isn’t about “retirement”
 - 1. There is more to consider in this period of life than “What will I live on?”
 - 2. Most people plan not to work for a living;
 - 3. Retirement from or retirement for: being “cut loose” is not the same as being “set free;”
 - 4. May well include a period of frailty;
 - 5. The cultural conversation dissipates;
 - 6. Requires a different language: “...this is about the process of living from midlife through dying;”
 - 7. Calls for a shift in objective.

B. Clearer Detail I: The “Triptik” of Aging

1. Extended Middle Age
2. Ready or Not
3. The New Me
4. Like It or Not (LION)
5. The Rest of Living
6. Dying

5. If it’s not “retirement” – what is it? At the very least it’s *One Life / Seven Domains* as a model of living and the fabric woven around our new definition of “... middle age through dying.” By the way: all models are wrong; some models are useful

A. Four operational domains that determine *functioning*

1. Health
2. Wealth
3. Home
4. Life Structure

B. Three inspirational domains that determine *quality of life/well-being*

1. Relationships
2. Cognition
3. Spirituality

C. Probable transitions and potential traumas

6. Clearer Detail II: The Seven Domains

A. Health

1. Nutrition
2. Exercise
3. Playfulness
4. Financial impacts on health
5. Health's impacts on financial matters

B. Wealth

1. Replacing “people at work” with “money at work” — or not
2. Providing for the cost of acute medical care and chronic drug therapies
3. Frailty planning
4. Legacy
5. Impacts on other domains

C. Home

1. Timing a move
2. Accounting for home equity: is it a manageable asset?
3. What about home equity conversion?
4. Strategic approaches to housing
5. Two timeframes: immediately before/after retirement and again in Like it or Not

Timeframe #1 ... from “retirement” to “Like it or Not”

Live near the kids/grandkids? Near the ocean or lake? Solitude or family free-for-all? What if kids are in different geographic locations?

Where are you going to put your STUFF?! Downsizing is not for sissies!

As in timeframe #2, are you grounded in a dream or in reality?

Have you as a couple thoroughly discussed?

Have you as a family thoroughly discussed?

Timeframe #2 ... from “Like it or Not” ‘til Dying

If you’re a “half-back” – now what?

7. Return to the seven domains

D. Life Structure

1. Routine and rhythm
2. I, Contributor vs. I, Consumer: role and identity
3. Relativity
4. Role and meaning

E. Relationships

1. Forgiveness is fundamental
2. Family
3. Circle of intimacy

4. Impacts on finance
5. Transitions and traumas

F. Cognition

1. Intentionality
2. Future orientation
3. Exercising the mind

G. Spirituality

1. The opposite of faith is ...
2. Getting “complete” with the Divine (however conceived)
3. Distinguishing spirituality from religion
4. Living where the mystery is the certainty
5. Creating a daily spiritual practice

8. Where will you live?

Five choices

- All grounded in a dream
- All equally valid
- Each has pros and cons
- All have issues

Home Sweet Home

The decision to stay where you live, often expressed as ... “this is my home, and they’ll have to carry me out of here in a wooden box.”



The Family Plan

The choice to move in with one of your children (and her or his family) or a sibling if (when) you can no longer function independently, often expressed as ... “my kids will take care of me (just like I took care of my mother or father.”



The Lifestyle Resort

The choice to move to a Continuing Care Retirement Community (CCRC) while you are still active and functioning independently, often expressed as ... “I’ll never be a burden to anyone” –or– “this is the best gift I can give to my children.”



The New frontier

The decision to pool physical and financial resources in intentional community living, often expressed as ... “surely we can do this better together than any of us could do alone” – or – “surely we can do this better than any institution.”



Progressive Retreat

A conscious, communicated strategy to maintain the status quo as long as possible and to move to different places later using pre-determined criteria, often expressed as ... “that’s how we’ll deal with it if the time comes.”



Exercise – “Where Will You Live ?”

Adapted from “Thriving Beyond Midlife,” by E. Craig MacBean and Henry C. Simmons

Home Sweet Home

Better known as “They’ll have to carry me out of here in a pine box!” Do you know anyone who aged this way ... and whose life may be the raw material of being drawn to this alternative? Who are those people?

(If *Home Sweet Home* feels like it might be your strategic choice, it will be worth the effort to check with others who knew the same person or people you identified above – to learn if their memories are as warm and happy as your own. Others may have seen “reality” somewhat differently!)

The Family Plan

While not often heard from the “baby boom” generation, *The Family Plan* is the notion that you’ll move in with your adult kids and they’ll take care of you. In your mind’s eye, what are the “pros” of *The Family Plan*?

And the “cons?”

(If *The Family Plan* is your choice or expectation, everyone who is involved needs to be part of the negotiation about whether or not this is an appropriate choice. This includes siblings who might not – ostensibly – be involved in the day-to-day aspects of *The Family Plan*.)

The Lifestyle Resort (Continuing Care Retirement Community – or “CCRC”)

A decision to move into a CCRC is often characterized as “I’ll never be a burden to my family or friends.”

Once again: do you know anyone who aged this way ... and whose life may be the raw material of being drawn to this alternative? Who is or are those people?

(If *The Lifestyle Resort* feels like it might be your strategic choice, it will be worth the effort to check with others who knew the same person or people you identified above – to learn if their memories are as warm and happy as your own. Others may have seen “reality” somewhat differently!)

The New Frontier

Options here range from 4 or 5 people living under one roof, to an eight-plex shared by eight couples – to co-housing developed for 100 by a core of committed individuals with the money and a dream. It’s not a CCRC – it takes much more involvement on the part of participants for the planning, maintenance, and management of the living situation.

While certainly not the communal living examples of the 60’s, it *is* communal living, with all its advantages and potential issues.

What might draw you to this alternative? What are the skills and talents you would bring to such an adventure?

What are the drawbacks?

(There are many on-line resources for looking into *New Frontier* options. Start with www.elderspirit.net as one example.)

Progressive Retreat

The *Progressive Retreat* is about planning for the alternatives as health deteriorates or other circumstances might dictate a change in housing arrangements. It's a conscious, communicated strategy to maintain the status quo as long as possible and to move to different places later using pre-determined criteria, often expressed as ... "that's how we'll deal with it if the time comes."

What do you imagine are the "pros" of such an approach?

And what are the "cons?"

(The *Progressive Retreat* will likely have an effect on family members and others close to the couple/individual choosing this strategy. We recommend that the planning process underlying this approach be communicated and assessed by all stakeholders.)

And finally ...

... have you discussed these issues with your spouse?!

Are you on the "same page?"

How will you resolve differences in outlook or expectations?

Seven Essential Questions

1. What is it you wish you'd known - if you could have known it - 15 to 20 years ago?
2. When it comes to contemplating "retirement," aging, friendships and "familyships," and frailty: what keeps you up at night (or wakes you from a sound sleep)? What's there when the "anxiety closet" opens? And if this doesn't happen - what is it in your experience that makes it so that you don't have this come up?
3. Do you have the experience of the "divine" in your daily life - and that no matter what happens - have faith that tomorrow will be a better day?
4. When you think about your dying - what comes up?
5. What do you wish you'd been better prepared for when your parents were dying?
6. What do you wish you could tell your kids that would make your death easier for them than it was for you with *your* parents? OR - what did you know that made it *not* hard, that you want to make sure your kids know?
7. List 3 things for which you'd like support *now* in the exploration of thriving from midlife until dying?