**(short version 628 words-not counting boiler plate at the end)**

**I’M RETIRING, NOW WHAT?**

**Or**

**WHAT TO EXPECT WHEN YOU ARE RETIRING!**

***by Tammy Glenn, Executive Director, National Volunteer Caregiving Network***

If you were born between 1946 and 1964, you are considered a “baby boomer” and if you have not already retired, chances are you will be retired within the next few years. In the U.S., more than 10,000 ‘boomers’ turn 65 every day, and according to *Investors Business Daily*, in 2024, more Americans will reach the traditional retirement age of 65 than at any other time in history.

Many retirees enter this new era with no plan for how they will spend their golden years beyond not working and many are not prepared for the physical, mental and social changes that occur during these years. Over the last several decades, I have had the honor of working with hundreds of amazing people over the age of 60, both personally and professionally. I have heard a lot about the many challenges of aging. Here are three of the most common refrains and a few suggestions to deal with them.

1. ***“I didn’t think I’d live this long; I’m not financially prepared!***

If you haven’t retired yet, don’t panic.  Plan. Plan for the worst and hope for the best. **Before you retire consider these suggestions**:

* Consider relocating to ensure you have a second bedroom or storage space that can be used for rental income.
* Pay off all of your credit card debt
* Budget so that you are not dependent on tapping into your savings to make ends meet each month
* Try not to take a Reverse Mortgage on your home too early in your life. A Reverse Mortgage should be one of your last options.
* Get a part-time job while you’re still able to work.

1. ***“My body is changing and not for the better!”***

In working with hundreds of people over the age of 60, I’ve come to realize that older adults come into their age based on their individual mind, body and spirit.  A variety of factors play into how gracefully we age, and one of those key factors is how free you are to move. Good mobility is made up of several ingredients:  balance, flexibility, muscle tone, joint health, weight, cardiovascular ability, and strength  *The greater command you have of each of these ingredients, the more likely you will be able to move about freely*.

1. ***“I don’t know what to do with myself now, I’m kind of lonely!”***

Loneliness in senior adults is no joke and as seniors get older, their risk of isolation increases. To prevent the negative effects of loneliness and isolation in seniors, it’s important for seniors to be proactive about staying engaged throughout the day.

So, what can you do? Things are changing! If you are retiring from a job, you will no longer have the regular comradery of co-workers and will need to seek a different way to regularly socialize. Similarly, if you are moving, you may need to make new friends in your new home and build new social systems.

**Volunteering in your community** may be one of the first important steps in building your social network of support. A social network of some kind is so valuable when it comes to building friendships. It’s all about the “give and take.”

**Have a little faith!** Growing old and aging in place is not for the faint of heart. People don’t plan for the inevitable, so when they arrive at that moment where it becomes evident that “We’re old!” most people scramble to address the challenges in front of them. Even if you have a good support system of family and friends, this new health incident defines you. No matter how many people you have around you, this is a personal battle where you can’t count on your body the way you used to.  It’s comforting to have a little faith.

*Tammy I. Glenn was a family caregiver to her bed bound mother for 20 years and now leads the National Volunteer Caregiving Network* ***nvcnetwork.org*** *while directing one of the original pilot programs for volunteer caregiving in Ventura County, California****vccaregivers.org.*** *Tammy is not a medical professional, so check with your medical professional regarding your own personal health.*

*In 1984, the Robert Wood Johnson Foundation began providing seed money for volunteer caregiving and its initial grants pioneered the model that eventually scaled to serve the entire United States through more than 1,000 organizations, now present in every state. Forty years later, this national model continues to thrive, supporting people with disabilities and older adults seeking to age in place.*