



How Bob W. Redesigned His Retirement

Like most baby boomers today, Bob W says “retirement” seems like an outdated word to him. He thinks of himself as “refocused” rather than “retired”, and for good reason. Bob is far from “withdrawn” or “disengaged” from life!

Bob retired four years ago at the age of 53 after working thirty years for state and federal governments. In his last position, he supervised the Massachusetts state mammography licensing program. While Bob says he continued to enjoy his work “tremendously”, his wife’s retirement five years earlier, due to a disability, forced him to give serious consideration to an early retirement opportunity. Since accepting the early retirement offer, Bob has addressed many key areas that contribute to a satisfying, meaningful retirement.

Work and work-replacement activities. Bob knew he wanted to work after he retired from his job with the state. And he jokingly says that his wife, Sarah, said it was ok if he retired, as long as he got a job. Prior to participating in our workshop five years ago, Bob’s vision of retirement was that he was going to “do some consulting, work a few hours a month, and make huge sums of money”. As Bob sees it now, he was really kidding himself. The workshop gave him the opportunity for some self-examination and to get back in touch with who he is and what he really enjoys doing. He realized that he really enjoys working with others, rather than solo as a consulting practice would normally require. A part of his career that he always really enjoyed was training. He also really enjoys being outdoors. As it turns out, Bob stumbled onto the perfect situation while volunteering at a birding festival. The owner of a boat line was just starting an eco-tourist business, and after chatting with Bob, offered him a job on the spot. He is now an Eco-tourist Interpreter. Three days a week, Bob works from 9:30 to 4:30, pointing out wild life, telling the history of the area and facts about wildlife on two-hour tours given by boat on the inter-coastal waterway. He is asked his availability a month in advance, so if he and Sarah have travel plans, he can schedule his work around their trips. The commute is also a considerable improvement over his previous situation – his job is only 3 miles from home. The 3-days a week schedule and the flexibility of his work schedule are characteristics of the job that many retirees value.

Where to live. Sarah’s health problems make it difficult for her to tolerate the cold winters in Massachusetts. Bob and Sarah vacationed on Cape Cod for many summers and developed a friendship with people who had a place in Cocoa Beach, FL. After visiting their friends there several times, Bob and Sarah decided this would be a good place for them to retire. They bought a condo in Cocoa Beach 6 years ago. Initially Sarah spent winters there while Bob continued to

work in Massachusetts. After Bob retired, they spent part of the year in Florida and part of the year in Massachusetts. Bob says he didn't like this lifestyle, because he felt like he didn't really live in either place. So they took up permanent residency in Florida about a year ago. There was an economic benefit to doing so as well – Florida has a “homestead rule”, which means you get some tax breaks if you live there full time.

Marital Relationship. Bob and Sarah have been married for thirty six years. Prior to retiring, Bob worked 60 hours a week, traveled overnight on business, and was a “summertime bachelor” while Sarah lived on Cape Cod and he visited for long weekends. Because they adjusted well to this balance of alone and together time, they knew 24/7 togetherness in retirement wouldn't work for them. Although they now enjoy spending more time together, Bob's part-time job along with involvement with church activities provides them with the space they need in their relationship to keep it working well.

Social Networks. Retirement usually means you need to develop new social networks. This is particularly true if you relocate after retiring. Bob says meeting people in their new area was difficult at first. Because they retired early, they found themselves in the minority in that most people their age were still working. Nevertheless, they have made some friends and acquaintances where they now live. They also joined a church in the area and have made additional friends through their church activities.

Learning and Personal Growth. Bob says it has been important to him to keep learning as well. He has participated in an Elderhostel program and is finding other opportunities for adult learning through the local community college, his church and The Teaching Company.

Coaching Questions for You to Consider

- ◇ In what ways are you “kidding yourself” about retirement?
- ◇ What ideas do you have about what you will do with the time that will be freed up when you are no longer working in your current job?
- ◇ What activities have you “put on the back burner” over the years that you might like to re-engage with in retirement?
- ◇ Where will you make new friends once you're retired?
- ◇ How will you and your spouse (or significant other) deal with your increased time together in retirement?

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