

***“I think I am going to have to work until the day I die....”***

This distressing thought, expressed or not, is getting to be a fairly common mental refrain among those queuing up on the threshold of their so-called retirement years. The reasons are becoming a well-known and sobering litany:

- unsettling debate about the solvency of Social Security
- the huge drop in the stock market that wiped out many individual's 'secure' nest egg
- the increasing number of pension plans in financial difficulty
- the growing trend of passing on the escalating costs of medical care to people who retired on the assumption that the company would carry the bulk of that expense
- the decrease in other available sources of passive income in these years.

Worry about retirement finances has become endemic, like a chronic low grade fever. And these are the people who planned for retirement! Throw in those who pinned their hopes on winning the lottery, or who were otherwise unable to set aside much of anything for retirement (because they needed every single penny of their earnings just to *Get There*) and you add a great many more to the number of people facing their 'golden years' with the very real possibility of having to live them as if they were 'tin years' at best.

Once the shock of the money situation starts to diminish, an equally unpleasant realization often sinks in, having to do with the implicit bargain which many have made with their employers. So very often we have traded large chunks of our work lives for the security of the *Sure-Thing*, *The-Job-with-Benefits*, *The-Job-With- The-Great-Retirement-Plan*. Many of us could barely stand what we were doing, but we did it.... in tacit exchange for what have turned out to be illusions about what 'they' were going to do for us in retirement.

In addition to a sense of betrayal and breach of contract, the thought of continuing to do what we do for a living (if that is even physically and logistically possible) may be not only dismaying for many, it could be downright depressing!

Pardon my optimism, but what an opportunity!

If we really do need to work, isn't this a wonderful chance for us to rework what we do, and for whom, to reincorporate real choice in our work plans in a way that we may have believed we could not afford in the past. This is an opportunity to focus our efforts on finding and engaging in work which supports a cause, product, or service in which we truly believe... so that we have a reason to get up in the morning, so that we actually look forward to going to work! What a concept! Just how long has it been since you felt that way? Ever?

That kind of career-reworking cannot be accomplished overnight, nor should it be. This could literally require *changing* one's mind (never an easy task) about what 'work' entails, about the philosophical ideas and assumptions which we hold about work. Changing one's mind takes time – it can't be hurried. It is an important task to set aside sufficient time to think about what we might do with the rest of our lives, a

task every bit as important, if not more so, than the initial work/career thinking we did (if any) ---- waaaaaaay back when.

The only self-reflection that happens on demand is that of our physical image on a shiny surface – the outer ‘us’. Reflecting on the inner ‘us’, on what is important to us *now*, on what we may have been missing in our work life, on what skills we really want to highlight *now*, takes time. Our inner image is often much more mysterious and elusive, perhaps shy, even to ourselves. It may need some coaxing.

And while there is often a strong inner urge to ‘*Get on with it*’ or to ‘*Get Out of Here!*’, it makes more sense to approach it in a manner similar to a student entering college for the first time. Most (about 80%) first-year freshmen have little initial certainty about their ultimate major choice. Even for those college freshman who do have a pretty good inkling about what they are pursuing, the outcome is far from clear. Mature adults will often know one very important thing that traditional college freshman don’t. They will have a much better idea of what they DON’T want to do.... and that is extremely valuable time-saving information.

Self exploration about current or buried interests, current values, skills to use or skills to develop, plus one’s preferred approach to life, can be both eye-opening and affirming. When we get clear about what we have to offer, very often it is quite a bit more than we could imagine when we felt stuck in the same-old same-old. There is usually much more to the mature us than meets the eye, even our own.

Speaking of college, the local college setting is a very good place with which to connect; community colleges and universities often have career centers, resources, and skilled staff including career counselors, who can provide guidance in some basic and preliminary self-inventories. They often have some very good information about the local labor market as well. Some services may be fee-based, especially at the university level, but there will often be good access to free material.

Another possible route toward self-reflection/inventory is to work with an independent career counselor or career coach first, and then decide from that experience what your next steps might be. Each of these options has its advantages and disadvantages. While it might often be more expensive to work with an independent professional, it might also be a more rapid process. In neither case however, is it realistic to expect an instant positive realignment of life and career.

The very act of going through the self inventory process can sometimes uncover an immediate recognition of ‘the next right thing’; almost always it points in a direction. Next, we need to take the time to compare what we are ‘selling’ with what a particular labor market (or markets) may be buying. At this point, we may choose, or recognize a need, to return to an educational site for some additional training.

There are at least 33,000 occupational titles out there right now, with more being added all the time. The number of settings for work is also growing. We routinely hear about the number of jobs lost but there will always be fields adding work. Work doesn’t just dry up and blow away, it shifts. If one industry is decreasing, another is growing. We need to keep an eye peeled for where shifts are occurring which have

possibilities for us. There should to be at least a half dozen options *out there somewhere* that interest any of us enough to get us going of a morning.

Mature people often think '*I am too old*' or '*I don't have time and or money*' to go back to school, but if our work lives really do stretch out before us much longer than we had thought, it could turn out to be a very prudent use of time. If getting additional training is going to move us closer to what we really want to do, to what we sense that we can be an asset doing, it may be a relatively small price to pay in terms of time and expense. It might be more true that we can't afford not to consider some kind of additional training.

Actually, the current average age across the nation in the university or college classroom is around 30 years old, indicating that there are already many, many returning students on campus. There are few things as inspiring as seeing a returning student in the classroom - it gives a sense of hope and possibility to the entire room. Mature adults usually make good students too, for one very compelling reason – *they do their homework*, an activity that the traditional students don't always take as seriously as other activities in their young lives. Mature students often are seen as mentors by younger ones... even if the mature student is the newbie – don't deny an educational setting, or yourself, that experience if you feel pulled toward something which it can offer. .

There are two more considerations. The first is that there are actually some bonuses hidden here: research indicates that both continued employment and on-going learning appear to provide many health benefits - mentally, socially, and physically - for mature individuals. In fact, a Duke University study found that the top predictor of longevity was work satisfaction. There are many studies that validate the benefit of learning something new on mature brain function.

The second involves the time vs. energy equation. Frequently the mature worker prefers to work less than full time. What has been an unfortunate trend in the employment picture, moving many jobs from full- to part-time, might very well benefit the mature worker. We may encounter the perfect part-time opportunity, or we may need to practice some negotiating skills to develop one as a win-win for both employer and employee. Nothing ventured.....

If we really do have to work until the day we die, is that so bad if we truly enjoy what we do, if we really feel that we are still contributing something valuable to the world? And, if we can control the time expenditure? Why not do something that adds to our lives and our world beyond just adding money to our retirement budget? After all, working in the later years is rarely about striking it rich; it's usually about augmenting our resources. We would do well to look for work that augments us in the process.

I say again: what an opportunity!

I'm in; how about you?