

What Your Mother Didn't Know about Life after 50 in the 21st Century

A Preliminary Life Planning Guide for Women 50+



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What do you want your life to 'look like' in the years ahead?

Life after 50: The Beginning of the End, a New Beginning, or Both?

As women, how we think about our lives after 50 will likely influence how we'll experience the coming decades. Because we are now living longer than ever (the Social Security Administration projects one in three of us will live at least into our nineties), it is important to consider what we want our lives to look like as we move into our fifties, sixties, seventies, and beyond.

Some women dread reaching fifty and all the 'over the hill' remarks that are associated with a milestone birthday. But research has also found that for other women, reaching their fifties and beyond is perceived as of the most liberating times of their lives—one filled with meaning and satisfaction.

What do you believe are reasons why some women dread turning fifty and beyond?

Why do you think some women might find life beyond fifty as a period of liberation and meaning?

Life After 50 Involves a Transition into a New Period of Life

When we enter our fifties and beyond, we may feel like we are entering uncharted territory. To some degree, we are. Most of our mothers couldn't imagine decades of life ahead. Many of our mothers may have also been homemakers and assumed they would continue doing the same work they had always done until the day they died.

For many of us, our lives have looked different than the lives of our mothers. First, more of us have worked outside the home. And, we have a good chance of living longer than women did in our mothers' generation.

Transition literature strongly suggests there are distinct stages individuals typically navigate as they move toward a new life and identity beyond 50.

Stage One: When we reach our fifties and beyond, many women experience a sense of loss. Our youthful looks start to fade, especially after we enter menopause. We may find it is more difficult to hold onto work positions or get new jobs. And others may also start treating us differently.

Stage two: As women start recognizing that they are losing youthful appeal and are no longer mortal, they usually go through a period of uncertainty. We wonder how we are going to fit into the world we'd always known. At the same time, many women also start grappling with the prospect of retirement as they enter their fifties and beyond. During this period, it is normal to feel a little anxious or lost.

The last stage is when we start embracing our new life and new identity as more mature women. Sometimes we find ourselves moving forward and trying to embrace our new identity but then trying to reclaim our younger identity. Again, periods of uncertainty are normal.

Transitions involve endings, periods of discomfort, and new beginnings. Understanding this process can help us navigate the future with more confidence.

Reflection Work: Use a separate sheet of paper or a personal journal to respond to each of the following questions:

1. When you think of the years ahead after 50, what are some possible losses you might (or did) experience such as identity/ status, meaningful work, co-workers/relationships, health issues, loss of a loved one, financial challenges, or other?
2. What are some ways you might manage the sense of uncertainty that some women experience as they consider the years / decades ahead?
3. Think about some other major life transitions you've experienced (divorce, losing someone important, moving, changing jobs, etc.) and consider what you learned about yourself from those experiences that you can apply as you think about the decades ahead. (*Consider the strengths and abilities you developed.*)

What Do You Want Your Next Decade to Look Like?

Reflection Work: For many of us, it may have been years (if ever) since we've had the luxury of choosing how we want to spend a decade of our life. If you are still working, you might be thinking about preparing for retirement. If you are no longer in the workplace, you have different considerations.

1. When do you feel your happiest or most positive? What are you doing? Describe where you are and any other people who might be involved.

2. What types of activities energize you?

3. What types of activities drain you?

4. What are some creative, physical, social, or mentally stimulating activities that you're curious about or might want to explore?

5. What are some ways you can cultivate and maintain a positive attitude towards aging?

6. What do you currently believe are some of the most important priorities or activities you want to focus on during your retirement* years?

**More women are working longer, continue to work at least part-time, or create their own jobs after traditional retirement age. For some women, it is a matter of finances. For others, it is a personal choice often related to having a sense of purpose or pursuing a passion.*

Current Levels of Life Satisfaction

How would you rank your current level of satisfaction with each of the following life areas?

Place an 'X' in the appropriate column for each life area description.

Life Area	Very Satisfied	Satisfied	Dissatisfied	Very Dissatisfied
Activities that provide a sense of accomplishment/satisfaction				
Emotional health (including maintaining a positive attitude)				
Sufficient mental stimulation / mental challenges				
A sense of purpose /meaning				
How your time is managed				
Physical well-being				
Relationship with significant other, if applicable				
Social network/friends outside of the workplace				
Relationship with children or other family members				
Relationship with the boss and co-workers				
Finances / financial security				
Spirituality				

Reflection work: Use a separate sheet of paper or a personal journal to respond to each of the following questions:

1. Are there aspects of your life that you find especially satisfying? If so, think about why these areas are especially satisfying.
2. If you indicated that you are dissatisfied or very dissatisfied with any area in your life, take time to write / and or discuss those areas that are not satisfying for you.
3. Ask yourself how long you have felt dissatisfied and why. Has something changed that has contributed to your sense of dissatisfaction?
4. Are there things within your control that you could change or modify to increase your satisfaction in one or more areas?

Any Concerns about Your Future?

Go with your gut on this exercise instead of over-thinking each of the following items:

Place an 'X' in front of any items that might be of concern as you think about the years ahead.

- Self-acceptance as I age (including physical appearance)
 - Not having enough money as I get older
 - Outliving my *money*
 - Outliving my *memory*
 - Losing a loved one
 - Losing my work identity
 - Losing my job (if still working)
 - Experiencing age-related stereotyping or discrimination
 - Health/healthcare
 - Social relationships / friendships
 - Staying connected to things that matter to you
 - Finding a new purpose or meaning for my life
 - Feeling trapped because of demands others might place on me
 - Natural changes due to aging (new challenges and limitations)
 - Other _____
-

Reflection Work: Use a separate sheet of paper or a personal journal to respond to each of the following questions:

1. Are any of the concerns you might have identified ones that you've thought about consistently over the past few months or more?
2. What experiences have you had or information have you read or heard about that might contribute to your feelings of concern for some of these areas?
3. What are some possible ways to plan for or address any concerns you have? (*Responses to this question may take time and some reflection.*)

What Matters Most?

After spending most of our adult years in the workplace and/or taking care of others, it can be challenging to rediscover what really matters to us based on our core values and beliefs. To live our best life, it's important to carefully examine what that means to us as individuals.

This exercise will take some time. You may need to circle back and add to your thoughts over the next several days or even weeks.

Reflection Work: Use a separate sheet of paper or a personal journal to respond to each of the following questions:

1. Identify some of your basic values?
2. What is so important in your life that you would be willing to give up just about anything not to lose it?
3. Identify and describe the values and beliefs you think are important for a life well-lived?
4. How do these values and beliefs currently influence your attitudes/ feelings and behaviors?
5. Have you experienced anything in your work (current or past) that has felt inconsistent with your values or beliefs? If so, what?
6. How will you (or do you) live in ways that are consistent with what you value and believe?
7. Are there any changes you wish to make in your life that would better align your actions with your values and beliefs?

What Kinds of Connections are Most Important to You?

Reflection Work: Use a separate piece of paper or a personal journal to respond to each of the following questions:

1. Consider what types of social interactions you enjoy most. Do you like small, intimate settings or do you tend to enjoy social settings that involve a lot of people?
2. When around a lot of social activity, are you more likely to feel energized or drained?

3. Do you enjoy getting together with one or two people or a large group of people?

4. Describe what you think makes a close relationship or a good friend. This could include the different levels of disclosure you share with a given individual such as surface-level friends (you exchange pleasantries), or social-level friends (you may do activities together and share some common experiences that you discuss), or intimate friends (friends with whom you can share your heart and soul without judgment).

It is common to have different types of friendships. We may have several surface-level friendships and social friendships, but most of us only have a few 'heart and soul' intimate friends. The most intimate people in your life could include partners, spouses, long-time friends, siblings, or other family members.

Think about the people in your life. These people could be co-workers, neighbors, family members, partners, people you see regularly when you are out in the community, or volunteers. List some of these people you usually see or stay in touch with on a regular basis (e.g. daily, weekly, monthly, etc.).

On a scale of 1-5, how would you rate these individuals as personally close to you (1 being a surface-level relationship and 5 being a 'heart and soul' relationship):

Name	Closeness (1-5)

1. Do you have different types of connections in your life?

2. Do you have some social and some 'heart and soul' people in your life?

3. Are there some connections you are missing or need in your life that you don't have? If so, what are some ways you can cultivate these needed connections? Brainstorm at least three ideas for developing new connections (this could include inviting people for a meal or activity, joining a group or cause, taking the initiative to contact someone you haven't heard from for a while, etc.).

Healthy Living

As women, we often ignore our own health and needs because we are so focused on the needs of others. What we cannot afford to ignore is our health. Maintaining or restoring good health is one of the most important things we can do for a longer, healthier, and more satisfying future.

On a scale of 1 to 5 (1 is poor and 5 is excellent) rate how well you feel you are practicing good habits in each of the following areas:

___ Healthy diet (appropriate portions, limited process foods, sufficient fruits, vegetables, nuts, whole grains, etc.)

___ Sufficient intake of water

___ Tobacco use

___ Alcohol (no more than one drink per day)

___ Weight management

___ Routine medical examinations (doctor, dentist, etc.)

___ Routine strength exercises

___ Routine stretching

___ Routine balance work

___ Routine cardio workouts (as approved by your doctor)

___ Regular, sufficient, restful sleep

___ Regular meditation or other stress management activities as appropriate

1. Are there any new health-related opportunities you want to take advantage of in retirement such as taking a healthy cooking class, joining a walking group, etc.? List some of them:
2. Do you have any health concerns as you look ahead to retirement?
3. If you do have any health-related concerns, what steps have you (or will you) take to monitor/manage these concerns?

Reflection Work: A measurable action plan is different than simply writing goals or creating a to-do list. A measurable action plan identifies a range of performance. By doing this, we can not only track our progress, we avoid the ‘succeed or fail’ mindset. If we break a goal (like improving our overall exercise quality and amount) down into specific measurable aspects, then we can see what we are doing well and where we can improve.

Here’s an example:

Focus: Increasing Exercise Quality and Amount	Achieving	Maintaining	Struggling
Strength training per week	60+ minutes	30-59 minutes	<30 minutes
Distance walking per week	15+ miles	10-14.99 miles	<10 miles
Time working on balance per week			
Time working on flexibility per week			
Cups of water consumed each week			
Percent of meals that qualify as healthy each week			

Passive Income Needs

Women tend to outlive men by a few years. However, women also tend to have more health expenses than men do. Because women usually earn less money than men, more women end up living less comfortably than they might have anticipated.

Before you set a date to retire, you might want to carefully review your finances. Hopefully, your actual financial retirement planning has been something you have been working on for several years.

The following is just a partial check-list. Nothing in this planning guide is a substitute for professional advice that you should receive from a qualified financial advisor. Speak with a qualified professional financial advisor if you need financial advice.

Reflection Work: Answer the following with either Yes or No:

___ Do you know how much money you currently spend each month? (*I personally created a spread sheet and tracked every cent I spent for an entire year before I actually retired.*)

___ Do you have an idea of how much money you will need to have set aside for emergencies?

___ Do you know approximately how much money you will need for health care premiums and health care expenses in the future?

___ Do you still have a mortgage or other significant debts?

___ Do you have an idea of how long you could potentially live?

___ Do you know how much passive income you can count on after retirement (pensions, Social Security, other investments, etc.)?

____ Are you anticipating other passive income such as royalties from creative works, rental income, etc.?

____ Do you plan to work at least part-time after retirement?

Your Legacy: Financial and Personal

Reflection Work: Use a separate sheet of paper or a personal journal to respond to each of the following questions:

1. As appropriate, have you created a financial plan for yourself or for others (including creating a will)?
2. Are there people in your life with whom you need to discuss your retirement plans? If so, list:
3. Have you shared verbally or have you written down information about your life that you would like some family members to know about? For example:
 - What are some of your most important values and beliefs and from where did they come?
 - What are some valuable insights you gained throughout your life?
 - What experiences are you most grateful for?
 - What were some of the biggest challenges you faced and what did you learn from them?
 - What accomplishments make you most proud?
 - What do you want loved ones to remember about you?

Personal Goals and Action Steps

Reflection Work: Use a separate sheet of paper or a personal journal to respond to each of the following questions:

1. Can you identify people (past or present) who have modeled a life that you admire? What values, attitudes, beliefs, or behaviors did these people demonstrate?
2. Are there specific visual images that come to mind when you think about your best life now and in the future? If so, describe what you see, where you are, how you feel, and what you are doing. Note: *You might also consider collecting images from magazines or other sources that you can add to your journal that help you 'see' your ideal self and your ideal life.*