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### Who Says Retirement Is All About Relaxation?

By Helen Dennis

**QUESTION:** I am 66 years old, widowed and have been retired for one year. I was an administrator with lots of responsibilities at a university and loved my job. I now maintain a tight schedule of activities because that's comfortable for me. I work part-time in a museum gift shop, teach Egyptian history at a public school, daily visit a 99-year-old friend in a nursing home, etc. Many tell me I am wasting my retirement by not going to lunch, to the movies or taking trips. How do I respond to such criticism?

**ANSWER:** Your friends or acquaintances may know only one model of retirement -- theirs. Consider providing a little information to them on the subject. You might even share this column.

Here are some recent changes to the traditional retirement:

- Age is no longer the determining factor in making a retirement decision. Because mandatory retirement has been abolished for most jobs, other factors have become part of that decision. These include the availability of a pension, sufficient retirement income, job conditions, family circumstances, and the ability to perform the job.
- Retirement can last a long time. For the first time in history, Americans may spend more time in retirement than working.
- Retirement is a dynamic time in life. It is not static. Preferences, priorities and opportunities change. Retirement at 60 is likely to be different from retirement life at 80.
- Retirees and preretirees have high expectations. Many expect an even higher quality of life compared to their working years. Today, older adults are healthier, more educated and vital than any other generation in history. This mature generation generally wants to use their capabilities in retirement. And it may not be just for income.
- Retirement is no longer viewed as a passive experience or as a time for a rocking chair. Although many new retirees may welcome a rest, they typically don't want exclusive relaxation for the next 30 years.
- Employment has emerged as the new option or need in retirement. Some may work for needed income, the structure it adds to one's day, social relationships or just the love of work. According to an AARP survey, almost 70 percent of workers 45 and older indicate they plan to work in retirement.
- Most employees want a retirement that is active and engaging. They often seek involvement with causes, people and organizations. Their motivation may be to make a difference and fulfill their desire for intellectual stimulation, physical activity or for spiritual or emotional interests.
- Almost all older adults are productive in retirement. Of course, this depends on the definition of productive. Productivity does not necessarily mean working for money. It means engaging in an activity that produces value, goods and/or services. Caregiving, volunteering and working are examples.
- Retirement is more of a journey rather than a destination. It is a time of transition and change that continues throughout the retirement years.

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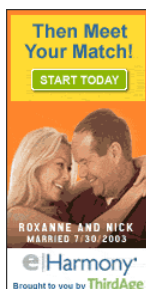
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