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# **Baby Boomer's Retirement Survival Guide** (http://www.topretirements.com /blog/retirement-planning-2/retirementsurvival-guide.html/)

Category: Retirement Planning ()

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August 9, 2016 — If you are retired or just about to retire, congratulations - this retirement survival guide is for you! You have earned your retirement - and we wish you the greatest happiness. This survival article will give you some basic guidelines for making it the happy and successful time it was meant to be. We have tried to take a broad approach to retirement survival, going beyond the financial component that is the focus of many 'survival" books. If you search online you will find lots of "retirement survival kits" for sale the gag gifts they contain are fun, but this piece is meant to be a little more practical! You will note that for each topic we have included a link or two to more articles that give you more depth.

### Make a Plan

Everything goes better with a plan. Having a thought out approach with specific goals is bound to produce more successful results than just letting events overtake you. This is really important considering how many people end up experiencing depression and a decline in

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health after they retire. Your retirement plan doesn't have to be an encyclopedia either - check out "Your Retirement Plan on a 3 x 5 Index Card (http://www.topretirements.com/blog/retirement-planning-2/the-3-x-5-index-card-guide-to-retirement.html/)". Perhaps the biggest piece of planning involves the "Where to Live" question. This one involves lots of discussion, study, visits, etc. The resources on Topretirements can help with that!

# Get your finances in order

The biggest financial survival challenge you face in retirement is to not outlive your money. It will not be a pretty thing if you or your surviving spouse have to live on Social Security alone in your 80s or 90s, a time when your medical and care bills could be very high. The best way to face this challenge is to prepare a detailed budget that compares your expected expenses vs. known income from all sources - savings, Social Security, pension, 401(k)/IRAs, and part time employment.

If when you finish it looks like there is a problem, you are going to have to something while there is time to recover. That might mean delaying retirement, saving more, getting a part time job, and/or cutting expenses by moving to a less expensive home or location. Many people find a capable financial advisor a big help (e.g.; when was the last time you rebalanced your portfolio?), although you need to choose one carefully. The timing of Social Security is important. Reverse mortgages can be a good idea for some people. Annuities are an often overlooked consideration as a component in your portfolio. Here is a Retirement Budget Worksheet

(http://www.topretirements.com/blog/retirement-budget-worksheet/) to start with, see also our Financial Blog (http://www.topretirements.com/blog/category/financial/) category for more articles like How to Retire in Style on a Budget (http://www.topretirements.com/blog/financial/how-to-retire-in-style-and-on-a-budget.html/)

Figure out what you are going to do with your leisure time

Way too many people retire without having a good idea how they are going to fill the hours they used to spend commuting and working. You can only clean the garage or rearrange the pantry so many times. To find potential activities spend some time assessing what you like to do now and what you have always wanted to do, like hiking, learning a new language, or cooking. Developing a hobby, sport, or other form of activity like bridge, gardening, etc. will do much to keep you feeling fulfilled instead of bored and unhappy. See our Adventurous Retirement Series (http://www.topretirements.com /blog/category/adventurous-retirement-2/) for articles about interesting lifestyles some of your fellow Members are enjoying, or ideas for activities to do in your retirement like "The Best Road Trips for Baby Boomers (http://www.topretirements.com /blog/adventurous-retirement-2/the-best-road-trips-for-baby-boomers.html/)".

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/blog/work-and-volunteering/the-infinite-possibilities-of-volunteering-tell-us-about-your-experiences.html/)
How Topretirements Got Started – An

How Topretirements Got Started – Ar
 Interview on JungleRedWriters

## Put on your happy face - and mean it!

Have you noticed how many unhappy people there are in the world? And do you want to spend time with any of them? We are not sure why, but age seems to turn a certain percentage of the population into sourpusses. Perhaps it is boredom, or maybe it is the realization that life is passing them by and they haven't got what they wanted. BUT, this doesn't have to be you. Make a resolution to be cheerful, not to look to find fault, to be positive, and above all, to smile as much as possible. People will like you a lot more, and you will have more fun - we guarantee it!

We just had lunch with a friend and co-worker of ours who lost her husband suddenly a few years back. She related a story about a catastrophe shortly after his death when a worker forgot to attach a hose to her washing machine, causing her villa to be flooded. The contractor was beside himself at what he had caused this poor woman, who calmly said to him, "It's alright, this is not the worst thing that can ever happen to me." We recommend Kathy's chin up, positive attitude toward life.

# Part time job, or new career?

Getting back to the boredom factor, it is possible that leisure activities might not just cut it for you. Perhaps you need more purpose and structure in your life. Or maybe your finances dictate that you make some money to make ends meet. There are probably many different part time jobs in your community, at least of few of which you might find interesting. Or, perhaps you want to completely reboot your career and become a teacher, tour guide, youth counselor, start a new business - almost anything you dream up could become your reality if you follow through. See "Working in Retirement, How to Find a Job That Works For You (http://www.topretirements.com/blog/work-and-volunteering/working-in-retirement-how-to-find-a-job-that-works-for-you.html/)", or "The Sharing Economy Might 'Lyft" You to a More Secure Retirement (http://www.topretirements.com/blog/financial/the-sharing-economy-might-be-the-ticket-to-your-comfortable-retirement.html/)".

#### How about volunteering?

(http://www.topretirements.com/blog/general-retirement/how-topretirements-got-started-an-interview-on-jungleredwriters.html/)

- 10 Prettiest Retirement Towns
  (http://www.topretirements.com
  /blog/great-towns/10-prettiest-retirement-towns.html/)
- Baby Boomer's Retirement Survival Guide (http://www.topretirements.com /blog/retirement-planning-2/retirementsurvival-guide.html/)
- Edenton, NC (http://www.topretirements.com /blog/great-towns/a-retirement-town-so-pretty-it-hurts-edenton-nc.html/)

· A Retirement Town So Pretty It Hurts -

- Share Your Experience: Tips on Being a
  Fabulous Grandparent
  (http://www.topretirements.com
  /blog/family-and-retirement/sharing-your-experience-tips-on-being-a-fabulous-grandparent.html/)
- Pre-Retirees Underestimate How Soon
   They Will Retire By up to 7 Years
   (http://www.topretirements.com
   /blog/retirement-planning-2/pre-retirees-underestimate-how-soon-they-to-retire-by-up-to-7-years.html/)
- Anatomy of a 50th High School
   Reunion (http://www.topretirements.com/blog/baby-boomer-issues/anatomy-of-a-50th-high-school-reunion.html/)
- 1 in 4 Recent Retirees Would Delay Taking Social Security, If They Could (http://www.topretirements.com /blog/financial/1-in-4-recent-retireeswould-delay-taking-social-securityif-they-could.html/)
- As Oldest Boomers Turn 70, IRS Says
  Happy Birthday!
   (http://www.topretirements.com
   /blog/financial/as-oldest-boomers

We hear many great stories about people who have volunteer gigs. They typically report that they love certain aspects of their volunteer roles: the structure, meeting people, and feeling useful. Libraries, hospitals, tourist bureaus, active adult communities, schools, nature preserves, community gardens - all of these types of non-profits and many more need talented volunteers to do important work. The Work and Volunteering section

(http://www.topretirements.com/blog/category/work-and-volunteering/) of our Blog has other interesting ideas to help.

# Couples

If you are a couple you have to work to keep your relationship strong and facilitate each other's retirement happiness. These are some of the issues you face, almost all of which can be resolved happily by frequent and open discussions. See "I Married You for Life – Not for Lunch! (http://www.topretirements.com/tips/Family\_Life /I\_Married\_You\_for\_Life\_-\_Not\_for\_Lunch.html)"

- -Timing: According to a 2004 Study by the Center for Retirement Research about 1 in 4 couples retire in the same year. Another 30% retire within 2 years. That means 50% of couples do not retire closely in synch with their partners. You need to be in agreement about the timing in your family, or how to work out the issues that come up when one person is retired and the other working.
- Men and women are different? Yes they are, and so are their respective ideas about retirement, including what to do in retirement, how to spend their money, etc. A study by TIAA found that while women are more likely to spend time socializing, caregiving, and volunteering, men tend to spend more time in sports related activities. See "Spousal Compatibility Survey: Our Members Report High Degrees of Compatibility and Happiness (http://www.topretirements.com/blog/family-and-retirement /topretirements-members-report-high-degrees-of-compatibility-and-retirement-happiness.html/)".
- Where to live. Not every couple has exactly the same idea of the ideal place to retire. The woman might like the beach, the man a golfing community. You need to understand each others' preferences and find a way to make both people happy.

#### Travel

Travel is fun and fulfilling - if you like to do it and you can afford it. A survey done by British Airways found that 20% of baby boomers say one of their biggest regrets is not traveling enough. A great idea is for you and your significant other (or friends and relatives if you are single) to draw up a list of the places you most want to visit, and then compare and prioritize the lists. Over the years you can knock off the top choices. Recognize that there are a million ways to travel, and it doesn't always have to be expensive. Roadscholars.com offers a huge list of travel options that are easy and sometimes inexpensive. See "Wow, Your Bucket Lists Are Amazing (http://www.topretirements.com/blog/adventurous-retirement-2/wow-

turn-70-irs-says-happy-birthday.html/)

## Blogroll

Asheville Retirement

(http://www.ashevillencretirement.com)

Best Places in USA

(http://www.bestplacesinusa.com)

CBS MoneyWatch-Best Places to Retire

(http://moneywatch.bnet.com/retirement-

planning/article/best-places-to-retire-

2010/432057/)

City-Data.com (http://www.city-data.com)

Community Associations Network

(http://www.communityassociations.net/)

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(http://www.facebook.com

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Lucy Burdette Food Critic Mysteries

(http://www.lucyburdette.com)

National Association of Realtors

(http://www.realtor.org/)

Pinterest page at Topretirements

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Retire in Phoenix

(http://www.retireinphoenix.com)

Retire in Tennessee

(http://www.retireintenn.com)

The Boomer Blog

(http://www.theboomerblog.com/)

The Boomer Cafe

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Wall St. Journal MarketWatch

(http://www.marketwatch.com/story

/10-of-the-best-things-to-do-

in-retirement-2013-04-09)

Wikipedia (http://wikipedia.org/)

## Post Archives

August 2016

(http://www.topretirements.com

your-bucket-lists-are-amazing.html/)" as well as the Travel category (http://www.topretirements.com/blog/category/travel/) in our Blog.

## Friends and family

We could write a book about all of the family and friends issues there are when it comes to retirement. As with every other category of retirement survival, recognizing your needs and reconciling those with the other people in your orbit is helped tremendously by frank and open discussion. Here are some things to consider:

- How close, or how far to live to family and friends. See "Is Retiring Near Family a Good Or a Bad Idea? (http://www.topretirements.com/blog/family-and-retirement/is-retiring-near-your-family-a-good-or-not-so-great-idea.html/)"
- You need friends. When looking for a place to retire, consider how hard or easy it will be make new friends. Have a conscious strategy to make new friends
- Stay in contact, regularly. Retirement can be a great time to resume contact with the people you have liked the most in life

## Planning for the long term

Lastly, as many of our Members have pointed out, retirement is not a static thing. You don't retire at age 65 and live the same life until you die. Instead, it is a moving conveyor belt where your activities and needs change as time goes by. So when you make decisions such as where to live, what activities you will do, how much money you will spend, staying fit and healthy - keep in mind you should be thinking flexible and long-term.

Comments? What have been the keys to your ability to thrive in retirement? Do you have concerns about certain areas that you might cause you trouble. Please share your thoughts in the Comments section below.

#### For further reading

Survey Results: Less Than Half Our Members Expect to Maintain Pre-Retirement Lifestyle (http://www.topretirements.com/blog/financial/survey-results-many-people-expecting-a-healthy-retirement-income.html/)

3 Steps for Surviving Your First Year of Retirement (http://www.fool.com/investing/general/2014/09/27/3-tips-for-surviving-your-first-year-of-retirement.aspx)

How to Avoid Living Unhappily Ever in Retirement (http://www.nextavenue.org/how-avoid-living-unhappily-ever-after-retirement/)

How to Survive Retirement – Wikihow (http://www.wikihow.com/Survive-Retirement)

Men and Women View Retirement Differently (http://www.nextavenue.org/retirement-life-women-and-men-do-it-very-differently/)

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"Put on your happy face – and mean it!" There is no way to possibly overemphasize how important this is. I am not one of those constantly happy people, but I was fortunate to learn how magical a smile can be while just a sophomore in college. I was walking between classes with a friend when something said made me turn toward him and laugh with a big smile. That smile remained in place as I turned back and happened to catch the eye of one of the most attractive and popular coeds on campus (our future Homecoming Queen). When she caught my smile, her face glowed and she gave me the most wonderful smile back! Such a small thing, but it made my day, taught me a great lesson, and gave me a memory that I cherish to this day.

by Rich - August 10, 2016

"Put on a happy face - and mean it"

As we age we change and sometimes what is going on within ourselves is not pretty. However, just because an older individual has a frown or appears unhappy does not mean they are... Muscles in the face get weak as we age and when it happens around the mouth it can look like a frown. We still have the ability to smile but not always easy remembering to raise the corners of our mouths. We should all take a moment to "remember" to have a big smile. Even if we are alone. :))

by Harold - August 10, 2016

Very true Harold. Unfortunately, so many elderly people have loss so much elasticity in their facial skin, that it appears they have a continuous frown.

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# by Bubbajog - August 11, 2016

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