

What Do You Really, Really Want?

Baby boomers are re-inventing retirement. It's been widely reported that many baby boomers won't be able to retire at the average retirement age of 62 because of money concerns. But the other truth is that many boomers don't want to retire that early.

Baby boomers don't expect to get the golden handshake, retire, and never work again. So what do boomers really want out of the time traditionally considered retirement? Plenty.

Better Lifestyle Many boomers want to work through some of their retirement years, but that doesn't mean they want to continue working in the way they have been for decades. They want work that comes with less stress, less responsibility and more flexibility. Some of the new expectations include flexible schedules and an ability to put other things – like family or recreation – ahead of work.

Making an Impact While many baby boomers spent their formative years working to change the world they often settled into less revolutionary careers to raise their families. But once the kids are off on their own, the motivation for work is no longer to provide for the family. It's about nurturing the soul. Many boomers are returning to their passion for social change. They want to use the skills they've built over a lifetime and put them toward making a difference in the world.

Connection Retirement can feel very isolating. Boomers who try retirement cold turkey can feel very alone and missing social aspect of work. Some boomers who are financially safe to retire choose to continue working, perhaps in a low-key version of their former professional selves, for the sake of human contact. Working with others provides intellectual stimulation. Working together toward a common purpose is also a great way to build friendships. For baby boomers who worked all of their adult lives, personal identity can be intricately entwined with work. Continuing to work or volunteer keeps a person from feeling like they've jumped off a cliff into a world where they don't know who they are.

Passion Baby boomers have done the “do anything to get ahead” years. They've worked the long hours, missed the kids' school events and made the sacrifices. With the increased confidence and sense of self that maturity brings, they're done with all that. Boomers want to work not to get ahead but to match their skills and strengths with their passions. In their “retirement” years many boomers are making a different kind of sacrifice.

They step off the corporate track or jump out of highly skilled fields like law and medicine to work in areas that better reflect their passions. More boomers are looking at what they feel strongly about – whether it's children's welfare, animals, the environment, etc. – and putting their energy in that direction.

Money While some baby boomers are turning to volunteerism in retirement, the majority is finding they still need to work. Boomers can now expect to live about 20 years longer than not-so-distant ancestors, so they need to have the income or savings to live well in those extra years. But not only do those years need to be financed, they are being appreciated as creative, productive and exciting years. Baby boomers want the recognition and sense of purpose that an income brings as much as they want the money. But the money doesn't hurt.

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