

RETIRING INTO THE COMMUNITY



**United Way
Centraide**
Windsor-Essex County



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RETIREE VOLUNTEER COUNCIL

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**"CONNECTION IS WHY
WE EXIST: IT IS WHAT
GIVES US PURPOSE
AND MEANING TO
OUR LIVES."**

PREFACE

28.1 percent of our population in Windsor-Essex is over the age of 55 years and it is likely that this trend will increase as the region continues its efforts to attract retirees to our area. As baby boomers continue to age and life expectancy increases, the percentage of the population in their "golden years" will increase.

You may be asking "Why this matters?" It is reported that 1 in 4 seniors don't feel connected to their community. Retirement is a transition not a destination.

Many people in their 50s and older find themselves revising their priorities, rethinking their careers, changing directions, and renegotiating important relationships. If you're like many people this age, you're in the process of reshaping your life.

This guide is designed to help you through that journey. In the pages that follow, you'll find information, tips, questions, and answers to help you begin to think about where you are now and what you want for your future. You'll be asked to think about your priorities and goals and to write down some of your thoughts.

Our hope is that retirees and seniors stay healthy and active by getting involved in their neighbourhoods, utilizing community resources that keep them physically active, socially connected, valued and able to better cope with life's transitions.

The "Retiring Into the Community" guide was created by United Way/Centraide Windsor-Essex County.

The following publications and articles were researched and cited in this publication:

The 2015 Well-Being Report—United Way/Centraide Windsor-Essex; The Cost of Poverty Report—United Way/Centraide Windsor-Essex; Transforming Retirement With Extended Life Options, A Resource and Planning Guide—United Way of Tucson and Southern Arizona; How do I volunteer my retirement years so I truly make a difference? — Craig and Marc Kielburger; Transitions, Milestones and Legacies — Volunteer Canada; 211 Ontario

COMMON MYTHS AND REALITIES OF RETIREMENT

If you are thinking about retiring from your job at some point, you probably have an image in your mind of what it means to "retire." Society holds many stereotypes about aging adults and the meaning of retirement. To carve out your own path to a successful retirement, you will have to set aside society's expectations and create your own. Take some time to examine some common myths about retirement and aging, and hold them up to the light to see if they are true for you. Chances are, many of them are not. Following are examples of some myths and realities of retirement.

MYTH: RETIRING IS EASY AND DOESN'T REQUIRE MUCH PLANNING.

REALITY: Moving from full-time work to retirement (or partial retirement) requires a lot of adjustments - financial, physical, and emotional. These can be welcome changes, but they can also make you feel elated one moment and scared the next. Self-awareness and careful planning will make the adjustment easier, but they take time and effort. You may experience a wide range of emotions as you adjust to your new life.

MYTH: ALL YOU NEED FOR A SUCCESSFUL RETIREMENT IS A HOBBY OR INTEREST TO KEEP YOU OCCUPIED.

REALITY: While it's great to have a hobby or interest that excites you, it doesn't fill up all of your time, nor should it. It's important to have a variety of interests to keep you enthusiastic about your new life.

MYTH: YOU'LL BE ABLE TO SPEND LOTS OF TIME WITH YOUR CHILDREN AND GRAND-CHILDREN, NOW THAT YOU ARE RETIRED.

REALITY: Unless you live very close by or do a lot of babysitting for your grandchildren, you may not be able to spend as much time with them as you would like. Children have busy schedules and school obligations that keep them occupied. Although they may love to spend time with their grandparents, they have their own lives, too.

MYTH: MEN AND WOMEN ADJUST TO RETIREMENT EQUALLY WELL.

REALITY: Men typically have a harder time adjusting to retirement than women do. Men's identities are usually more closely tied to their jobs, and they may not have the social contacts that women do to make up for the lost job identity. This gender gap will probably narrow as more full-time career women reach retirement age and grapple with the same identity issues that retiring men have been struggling with.

MYTH: PEOPLE QUIT WORKING AT 65 AND RETIRE TO A LIFE OF LEISURELY PURSUITS, LIKE TRAVEL, GOLF, AND BRIDGE GAMES.

REALITY: People's responses to the retirement question are as individual as they are. Some people continue to work for many more years. Some "retire" earlier than 65 and move on to second and even third careers. Others become even busier by taking on several volunteer projects while pursuing further education. Even those who opt for a more leisurely lifestyle find that continuing to learn new things and being engaged in life gives their lives more meaning. There are no set, defined roles for retirement as people are increasingly living active lives into their 80s and 90s.



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KEEPING RELATIONSHIPS STRONG

Relationships with friends and family are central to our happiness.

- Do you put time into building your relationships with family and friends?
- How good are you about keeping in touch with people?
- Do you have friendships outside work to fill your social needs if you retire or change jobs?
- When was the last time you made a new friend?
- If you have children and they live miles away, how will you continue to stay connected to them?
- How will you keep up your relationships in the future?

We need strong friendships throughout our lives, and perhaps more so after age 50 as our family lives and situations change.

Many studies have shown that in midlife, the men and women who feel most fulfilled and satisfied are those with strong friendships and social support. People with close friendships also suffer less anxiety and depression than those without close friendships. Keeping relationships strong takes work at any age. You can do many things to keep your relationships strong in your 50s and beyond.

1 **Make friendship a priority.**

Be willing to put time and effort into your friendships. When you were younger, you may have made friends naturally through school, work, or military service. In midlife you may need to work harder to maintain or build friendships. This will pay off now and in the future as you develop a stronger network of people who are important to you. Stay in regular contact with your adult children, close relatives, old friends, new friends, and co-worker friends.

2 **Make time for your friends.**

No matter how busy you are, make time every week for getting together with a friend, even if it's just to take a walk, have a cup of coffee, or catch up on the phone.

3 **Seek out friends across the generations.**

Invite a younger co-worker or member of your community to get together for dinner or to go to a movie. Broaden your circle by making new friends with people younger and older than you—through work or interests you share.

4 **Join a group or activity.** Seek out new people who share your interests. Join a cooking club, health club, outdoor club, religious group, political organization, or some other group that interests you. You might meet new friends by taking a class, volunteering for a cause, or getting involved in your faith community. If you once made friends through your children's school, find out if there is an organization in your community committed to helping children read, mentoring teenagers, or some other cause that interests you. Or become more active in a club or organization that you already belong to.

5 Expand your circle of friends now.

It's important to have a network of friends and a support system in place well before you downshift or retire from your job. You don't want to rely exclusively on friendships with people from your job.

6 Accept your friends for who they are.

Some of your friends may be great at staying in touch or remembering your birthday; others may not be as good at this but they are still true friends. Some may be great at offering help through a crisis while others may be helpful on a day-to-day basis. Here is good advice from *The Friendship Crisis* by Maria Paul: "People have different abilities to give. Cut people some slack if they have a busy schedule. Not taking things personally is important."

7 Give and offer support.

Friends may be going through some of the same things you are. Talking and sharing about midlife issues helps.

8 Be open to relationships with many kinds of people.

Be open to developing relationships with people of all ages whom you didn't have a chance to get to know when you were younger. For example, you might get to know someone at an adult education class or someone who volunteers at the same organization that you do.

9 Show that you value your "extended" family.

You may have old friends whom you consider "family." Show them how much you value this connection. Try to introduce them to relatives or include them in some family gatherings. Plan a special way to celebrate birthdays, holidays, or other important occasions.

10 If you are a grandparent, bring your grandchildren together.

Organize a get-together with cousins—for grandchildren and grandparents only.

11 Plan an intergenerational vacation.

Sixteen percent of all family vacations today include grandparents, according to America Online's Family Travel Network. "Grandtravel"—grandparents taking vacations with grandchildren—may even be the next big travel trend, according to travel experts. For tips on planning a family vacation, go to the Family Travel Network at www.familytravelnetwork.com.

Friends pick us up when
we fall down, and if they
can't pick us up,
they lie down and listen
for a while.



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RELATIONSHIP GOALS

What would you like to work on or change in your relationships with friends and family to make your life what you want it to be in the future? Take a few minutes to think about how you might build stronger relationships in your life. Then write down a goal or two to aim for and some steps to take to get started.

GOALS:

1.

2.

3.

NEXT STEPS:

1.

2.

3.

TIMELINE:

1.

2.

3.



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STAYING HEALTHY

PHYSICALLY, MENTALLY AND EMOTIONALLY

Retirement can be a time of freedom and reward after a lengthy career of service. For many it is a chance to do the things they've always wanted to and are finally able to. Most people live active fulfilling lives in their retirement years. But it's also a time of change that can catch people off guard.

At first the time away from work can feel like a vacation but later it may feel like a loss of your identity, your routine and the social aspect that work may have provided.

This can lead to feeling isolated from regular social interactions. With time this can be unhealthy for your physical and mental health. That is why it is best to prepare for the changes and think of activities you find meaningful and enjoy.

If you do feel lonely, depressed or have anxiety regarding your retirement, take care of yourself. Talk to a professional. Take care of your mental and physical health by staying active and making sure you have regular check-ups such as eye exams and hearing tests etc. If you have been putting "you" on the back burner this is the time for you to take control of your health and well-being.

Our community has many inexpensive ways to stay active, walking clubs, community centres and Life After Fifty offer a variety of physical and recreational activities. Our region is blessed with a vibrant wine industry, walking trails, beaches and cultural activities that make for great day trips. Explore the area with the lens of a tourist, taking in all that it has to offer with your new found time.

TEN WAYS TO LIVE A LONGER AND HEALTHIER LIFE:

1. Eat a variety of healthy foods every day.
2. Get regular exercise.
3. Quit smoking.
4. Avoid abusing alcohol or drugs
5. Get enough sleep.
6. Strengthen your ties to family and friends.
7. Have regular medical checkups.
8. Find ways to manage stress.
9. Get help if you feel depressed.
10. Have a sense of purpose in life.

HEALTHY GOALS

Now take a few minutes to think about your health habits and goals.
Are you satisfied with your diet and the amount of exercise you get?
With your weight and how you feel? Do you have regular checkups?
Do you take care of your emotional health by managing stress?
Do you take time off to relax?

GOALS:

- 1.
- 2.
- 3.

NEXT STEPS:

- 1.
- 2.
- 3.

TIMELINE:

- 1.
- 2.
- 3.

TAKE A LIFE LONG LEARNING APPROACH

Finding new ways to engage our mind as well as our body and spirit is necessary for good health, regardless of our age. Learning as we age helps keep our minds and memory working well: some of us actually learn better as we age, because we are more mature and have more life experience to draw from. Remember how learning just for the sheer joy of exploring and expanding your knowledge felt?

Seeking out practical ways to gain new skills, obtaining a paying job in a new field or learning new skills through volunteering may be right for you right now.

There are a number of ways to learn something new. You can access courses through many community groups or educational institutions such as the University of Windsor, St. Clair College or the Elder College. You can also learn skills that are not academic but fun or practical by taking an art, woodworking or cooking class.

**"NEVER STOP
LEARNING
BECAUSE LIFE
NEVER STOPS
TEACHING."**

LIFELONG LEARNING GOALS

Now take a few minutes to think about how you might plan a future that includes ongoing learning. Then set a goal or two for yourself and some steps to take to get there.

GOALS:

NEXT STEPS:

TIMELINE:

STAY CONNECTED STAY ACTIVE

Stay connected with friends old and new. If you don't have a retiree chapter to join through your workplace or union, START ONE. It can be as simple as extending a lunch invitation to a group and asking each person to invite someone. **Here are some activities that can stimulate you and keep you connected to the community:**

- Volunteer in the community
- Join a retiree chapter
- Travel near or far depending on what you can afford
- Explore your own community like you are a tourist
- Learn a new skill
- Teach a skill you have
- Renew your interests in a hobby
- Join a retiree club
- Take a cooking class at your local grocery store
- Take an art class
- Get some exercise everyday—garden, walk, swim, take a Zumba class, play a sport
- Stay connected with family, friends, and former co-workers
- Renew old friendships
- Spend time with family and friends of all ages. It will keep you young.
- Make a list of things you always wanted to do but did not have the time
- Learn a new language
- Attend university courses
- Play and enjoy!

ACTIVITY GOALS

When you think about day to day activity in your retirement, what are some of the activities you would like to incorporate into your life. Set some preliminary goals and make changes as time goes by.

GOALS:

NEXT STEPS:

TIMELINE:



VOLUNTEERING

Volunteering can also have a positive impact on life-style transitions on us as we age and retire. Volunteering can play a vital role in healthy aging. Remaining active and staying connected to the community can have a tremendous positive impact on a person's social, physical and emotional well-being. Studies have found that older volunteers have reduced stress-related illnesses, higher self-esteem and are less likely to feel isolated. If down-sizing brings you to a new neighbourhood volunteering in the area may help you connect with your new surroundings.

According to Statistics Canada, our senior adults volunteer an average of 223 hours each year, more than any other age group. They are an extremely important part of the volunteer sector. When volunteering you open a door of opportunity to discover your passions, learn a new skill or share one that you have. You most likely have donated to charitable or social causes during your work life and will continue to contribute during retirement. What better way to really know an organization you support than through volunteering.

Volunteering can help you learn a new skill, teach a skill, meet new people, improve your resume, and help you give back to your community. In addition, there are dozens of local non-profit and charitable organizations who could use your help, your skills your time!

To find volunteer opportunities that fit with your volunteer goals, go to wevolunteer.ca and create a profile to find your match.

THINGS TO CONSIDER:

1. Explore various types of volunteering
2. Discover volunteering opportunities that fit with your life circumstances and what matters to you
3. What skills do you have to share?
4. What skills do you want to learn?
5. Do you want a volunteer opportunity that provides you with a routine or schedule?
6. Would you prefer a series of one time experiences like helping out at an event?
7. Do you like to work with children or older adults?
8. Does the volunteer opportunity require a police check?
9. Does it offer an opportunity to meet new people?

“How wonderful it is that nobody need wait a single moment before starting to improve the world.”

Anne Frank

VOLUNTEER GOALS

Take a few minutes to think about how you might plan a life that includes volunteer involvement now and into the future. Then set a goal or two for yourself and some steps to take to get there if this is something you'd like to do.

GOALS:

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NEXT STEPS:

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TIMELINE:

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3.

BUDGETING TIPS FOR RETIREES

One of the determining factors in staying stress free is having a good financial plan. Making smart choices with your money is a lifelong process. The good news: you can start at any age. Even better, as a retiree, you have even more ways to save than younger folks do.

1. USE BARGAINS AND BENEFITS

Maybe you aren't a senior yet or don't feel like a senior, look like a senior, or act like a senior, or maybe you do. Either way, make sure to use your age to your advantage. Numerous age related discounts are available, such as discount days at your local grocery store or drug store, reduced pricing on movies and dinners at many restaurants.

2. MAKE IT FUN AND GENERATIONAL

To reduce your monthly budget, challenge yourself to a game—the goal: to find new ways to spend less on your everyday purchases. Turning this process into a game puts your subconscious to work, so there will always be a part of you on the lookout for ways to save. Encourage family members to join your new way of thinking. This could be a perfect opportunity to teach grandchildren better spending habits too.

3. ALLOW CHOICES

The rebel in us makes it hard to stick with a budget that feels like a diet. Instead, frame your spending habits in terms of choices. For example: you can have both the coffee and an expensive glass of wine, but perhaps not both on the same day. Having flex money rather than strict categories works well for many. If you can't figure out where to cut back or what kind of trade-offs to make consider using an online budget calculator to look at how much you spend and determine what areas may need adjustments.

4. USE SYSTEMATIC WITHDRAWALS

If you are not working with a defined pension plan but utilizing retirement savings, don't give yourself unlimited access to investment funds. Instead, set up direct deposits from your investments into your chequing account. This is called taking a systematic withdrawal. Using systematic withdrawals provides a consistent paycheque and helps prevent overspending.

5. CONSIDER HOUSING ALTERNATIVES

At some point you may decide to lower costs by trading in a high maintenance house for a condo, or flat in an active living community. Or you can move somewhere where you can walk to shopping and entertainment. If you own a home, you can also consider renting to bring in extra money. Roommates offer companionship and save money.

6. USE PUBLIC TRANSPORTATION

With gas prices at hefty levels, look for ways to use public transportation or carpooling with others when available. Not sure where bus routes go: Dial 311. Find markets within walking distance.

7. VACATION FOR LESS

Look for travel deals online. For hotels and flights utilize websites that cater to savings dollars to travel. Senior Home Exchange allows you to look at ways to take vacations by swapping homes/ motorhomes with people all over the world. You can also search sites like Vacation Rentals VRBO to find a hotel alternative. Check if your retiree chapter or club offers any travel discounts.

8. STAY HEALTHY

A gym membership and healthy cooking lessons may be the best investment. To keep your medical expenses down spend time learning how to stay healthy and fit. Some of the simplest ways to stay healthy are also the least expensive - like taking a daily walk or swimming at the local aquatic centre. If you are using vitamins, medication or supplements look for the cheaper generic brands.

9. DON'T RETIRE FROM GIVING BACK

Consider giving back at a capacity that makes sense with your new budget. Organizations that rely on donations are being hit hard by the large number of baby boomers exiting the workplace. Donating helps out the community and will help you with your income tax deductions.

BUDGET GOALS

When you think about your spending and saving in retirement what are some of the things you want to achieve and what steps will help you achieve these goals.

**"YOU'VE GOT TO TELL YOUR MONEY WHAT TO DO
OR IT WILL LEAVE YOU."**

GOALS:

1.

2.

3.

NEXT STEPS:

1.

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TIMELINE:

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WRITE A PERSONAL MISSION STATEMENT

Now that you've given your future some thought. At this point, many people find it helpful to pull their thoughts together into a personal mission statement. This is a short document you write to help you stay on track as you make changes that will have real meaning in your life. You may even want to keep your personal mission statement in a place where you can refer to it easily. It will help you prioritize the goals and steps you've set for yourself and help you focus on the ones that are most important to you.

To get you started in developing your “Personal Mission Statement” try writing down what’s important to you. Take some time to write down what feels right about your life and what you would like to change in the future.

Your mission statement will address basic questions about who you are and who you want to be, such as:

- What do I want from my life going forward?
- What do I value the most?
- What are my talents?
- By the end of my life, what do I hope to have accomplished?
- How would I like to be remembered?

A personal mission statement should give you a quick reminder of what is most important to you as you move forward in life. It will change as you change and you will likely need to review and rewrite it as you keep thinking about your priorities and values. Your mission statement doesn't need to be perfectly written. Just get it down, then try living by it, and make changes as you move toward the future you want.

PERSONAL MISSION STATEMENT:

HOW IS UNITED WAY WORKING WITH RETIREES, SENIORS AND THEIR FAMILIES

- Making sure retirees are connected to community programs and services they may need to access through 211
- Keeping retirees, seniors and individuals connected through offering volunteer options through WEVolunteer.com and the Retiree Volunteer Council
- Promoting Seniors independence for low-income seniors by making sure activities are taking place where they live
- Providing food programs for retirees, seniors and their families living on low income to make sure everyone has access to fresh, nutritious food
- Through the Community Counselling Partnership making sure retirees, seniors and their families have access to counselling services when they need someone to talk to
- Many retirees have children and grandchildren. United Way has many programs in place across the city and county to strengthen kids and their families through after school programs, youth mentoring and family supports so they can grow to be all they can be

COMMUNITY RESOURCES FOR RETIREES AND OLDER ADULTS

211—YOUR GUIDE TO SOCIAL SERVICES

211 is the source Canadians trust when seeking information and services to deal with life's challenges. 211's award-winning telephone helpline (2-1-1) and website provide a gateway to community, social, non-clinical health and related government services. 211 helps to navigate the complex network of human services quickly and easily, 24 hours a day, 7 days a week, in over 100 languages.

This service connects people to the right information and services, strengthens Canada's health and human services, and helps Canadians to become more engaged with their communities. 211 Windsor-Essex is funded in partnership with the Municipalities of Windsor and Essex County, as well as United Way.

VOLUNTEERING IN THE COMMUNITY

For information about volunteering in the community, contact United Way:

United Way Volunteer Centre

519-258-0000 x 1124 | www.WEVolunteer.ca

United Way Retiree Volunteer Council

519-258-0000 x 1184 | www.weareunited.com

STAYING ACTIVE AND INVOLVED

Life After Fifty

519-254-1108

West Location: 635 McEwan Ave., Windsor

East location 8787 McHugh St., WFCU Centre, Windsor

Canadian Association of Retired Persons (CARP)

www.carp.ca

Congress of Union Retirees Canada

www.unionretiree.ca



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