

# Chapter 1

## The Dawn of a New Stage

*Twenty years from now, you will be more disappointed by the things that you didn't do than by the ones you did do. So, throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.*

—Mark Twain

If you had been born in the early 1900s, your life expectancy would be no greater than age fifty. If you lived beyond that time, you would be someone very special. In earlier ages of human culture, warriors who could no longer hunt for food were given simpler tasks in the tribal home. Individuals in their forties and fifties were regarded as elders with wisdom, experience, and skills that were valued by the tribe.

The stage of life that you were in often defined the norms of behavior, the pattern of expectations for you and your peers. The Hindus offer four stages of life (ashramas): student (brahmacharya), warrior (grihastha), householder (vanaprastha) and sage (sannyasa). Erik Erikson, a major thought leader in understanding stages of life, identified eight stages of life.<sup>1</sup> Six of these stages focus on the individual from birth to young adulthood. Then, there are adulthood and old age.

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<sup>1</sup> Erik Erikson, *Identity and the Life Cycle* (London: W.W. Norton & Co., 1980).

In 1909, the Dutch writer Arnold van Gennep wrote *The Rites of Passage*.<sup>2</sup> This is one of the first Western attempts to publish a description of the stages that people go through in life:

- being born
- coming of age
- marrying
- having children
- joining the circle of elders
- dying

Then, something began happening. Somewhere in the twenty-first century, we've recognized that life is extending to the eighties and nineties and even over one hundred years. There are those who believe that there are individuals alive today who will live to 150 years old.<sup>3</sup> Perhaps there will be a time when people will see this as commonplace. Even if the generation of people currently turning sixty don't live that long, they will still likely have twenty or thirty and possibly forty years of active, useful, productive, and "to be determined" life ahead. It is almost like being twenty-five years old without the need for a career or children. You've already done that. There is a lot more to life than defined by the traditional views of life after working and raising children – retirement.

In this chapter, we will explore the context for understanding life through a series of stages. There is much research about the stages of life, and an increasing amount of research is focusing on this age of retirement. At this point in time, one can look back on one's life and see how it has progressed through different needs, interests, and pursuits. And we are not done with life. We are healthy. We are curious and growing and wanting to make a difference. There are journeys and challenges ahead of us, waiting for us. Within the history of civilizations, this is a unique time. We can appreciate its importance by viewing it within the context of life's multiple stages. The tasks we have ahead are

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<sup>2</sup> Arnold Van Gennep, *The Rites of Passage* (Chicago: University of Chicago Press, 1961).

<sup>3</sup> "The First Person to Live to 150 Has Already Been Born—Revisited!" *Forbes Magazine*, (February 3, 2013).

different from other times and require a special mastery if we are to make the most of these years.

While Erikson did not focus much on the stages adults experience, he did offer an important lesson for how we grow. Before an individual can successfully move from one stage to the next, he or she develops certain capabilities to overcome the challenges of the current stage and prepare the individual for the next stage. For example, before a child can sleep through the night, he or she must learn to trust that Mom or Dad will be there when care is needed. Learning to trust enables the child to develop to the next stage and ultimately sleep through the night. This skill enables a young child to develop a sense of hope and build trusting relationships. These are the foundational elements of all relationships and of being happy. Before young adults can have relationships and learn what it means to love, they need to experience both isolation and intimacy. From these experiences, they see the complexity of relationships and the value of tenderness, and they discover the meaning of love. This enables them to form committed relationships that may evolve into marriage and children, both centerpieces for experiencing love and enabling the human species to endure.

Conventional wisdom was that when one finished working, then he or she would relax, enjoy leisure time activities, and wait to die. These were to be regarded as the golden years. However, there are approximately ten thousand people per day turning sixty-five, and this will go on for nineteen years or more.<sup>4</sup> These are the baby boomers who are redefining what retirement means and what people do during this time of their lives. They will not go quietly; they never have. This increasingly large group of people wants action, adventure, and meaning in their lives, and many will simply redefine the expectations by their behaviors.

Much has changed, and we are learning about our lives, environments, and bodies. Within developed countries, the average life expectancy is currently over eighty, and some research shows that this expectancy is increasing by three months each year. Medical science has been able to identify and address many illnesses previously thought to be terminal; they are replacing body parts once regarded as physical

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<sup>4</sup> “Baby Boomers Retire,” FACT-TANK, Pew Research, December 29, 2010.

disabilities. This is giving extended life to many people and makes them healthy, vibrant, and active for many years beyond the historically normal life span. This is the first time in the history of humankind when this extended life will be possible for a large number of people. And this is not a temporary change; it is permanent.

One thing is clear: many people have grown throughout life, dealt with many challenges, and created meaningful and admired lives. Those of us reaching retirement age have learned many things so far. As we approach the time when we are no longer needed by our children and our jobs have transitioned to a younger generation, we face the prospect of living another generational lifetime—twenty or more years. We still have our health, energy, curiosity, and passion for adventures. We have become very good at many things, yet we wonder where these skills and talents can be applied. What will guide us as we start and move forward in these years?

Some people can't wait to leave their current employers because they have many things they want to do. They relish the free time and the choices that await them. They have a list of places to travel, people to see, golf or tennis skills to strengthen, and books to read. They worry about some things, but mostly they want to be free and create the active lifestyle they have dreamed about for many years.

On the other hand, there are those who dread leaving their current workplaces. Work provides a meaningful place to be and a feeling of importance. They are challenged, feel the spirit of accomplishment, and have a clear identity of which they are proud. They look at the future as a big, dark hole and wonder what they will do. They also like the income and the benefits that come from working. They know or have heard of others who have died within six months of leaving their jobs. Did they die from boredom or a loss of purpose and meaning? Did they miss an opportunity to pursue freedom? These are people who want to hold on to images of themselves as teachers, specialists, sales professionals, technicians, managers, or executives. They want to get up in the morning and have a place to go and a reason to get the day started and feel the pressure and vibrancies of the workplace. They want to be around young, energetic people; they fear being alone. Yes, they want more time for golf, being with grandchildren, traveling, and

engaging in church or social activities. After they have retired, where do they go and what do they do in the afternoon or the next day? Will Tuesday look no different from Saturday?

The father of one of the people I interviewed said about his retirement, “Sometimes I just sit and think, and other times, I just sit.” Retirement offers great openings for some and great uncertainty for others. Some look forward to unstructured time, and others fear endless days with nothing meaningful to do. This is a time when one can pursue new, exciting adventures without the constraints of time or commitments, but some people worry about who they are, what they will become, and how to describe who they are to others. For some, the word *retirement* has negative, useless images associated with it. What do you feel when you say, “I’m retired”?

Most of us are somewhere in between. We have ideas about things that we want to do when we have more time but are concerned about the sense of identity and community that we used to have at work. We like the idea of having more than a one- or two-week vacation and being able to find play times during the week when the course or courts are not so crowded. We see some friends having a great time, and we both want to and feel a sense of uncertainty about joining them. It feels like we live in the middle of a paradox. Many questions emerge within us, and we wonder just what to do with this time and whether we’ll really be able to make it work. We may have parents who lived a long life or a short life. What does our genetic lifetime clock say about our remaining time? There are more questions than there are answers.

One thing to remember as we face these times of opportunity and concern is that humans are a learning species. We learn, adapt, and develop skills and abilities that often enable us to evolve to the next stage of life. We create the capabilities to build on the skills we have developed. The issues we face now can be addressed by many of the skills and abilities that we currently have. Our challenge is to discover them. The lessons of Erik Erikson apply to us too.

As adults facing this time of great uncertainty, undefined schedules, and unclear identity, we also need to find the answers for how we live. By looking back, we can identify what has given us great pleasure, satisfaction, and meaning. By looking back, we can discover what is

unfinished and needs to be redone. By looking forward, we can chart a path to lead us to the next stage of life. Perhaps we can do things that build on our unique skills and abilities—and address those things that were left undone from an earlier age. We can also use this transition to just let go and move on from those things that used to haunt us. This stage is not defined by our obligations to others but by what we want, feel, and can do. This is the *want-to* stage, the *go-for-it* stage, and the Reinventing stage of life.

This stage usually starts when one is in her or his mid-to-late fifties. The children, if you have them in your care, are for the most part set to leave or have left the household. One may still be working, but the prospects of that next big promotion, that deal that will make you rich, or the goals you have been seeking throughout your career are now behind you. You have done most of what you wanted or could do in your professional life whether in business, professional services, or social services. The career-oriented stage is now behind you, and what is ahead has not yet been defined. It is time to change, reinvent, and reorient your life. And there are always people who are an exception to this direction.

As we come to understand this stage of life, it is important to consider it within a context of life's journey. There are stages we all experienced earlier in our lives, some with great satisfaction and some with guilt and disappointment. Some of these struggles have been overcome, and some remain with us today. We can leave some experiences behind, and others remain and influence who we are. This is not the final stage of life. If we are lucky, there will be stages after this *want-to* time with different characteristics. We are likely to face times when our world becomes smaller and simpler.

Many people do not fear what happens after they die, but they do fear what happens *before* they die. What kind of condition will we be in, how much pain will we need to endure, and who will be around us at this time? How dependent will we be on others? Will our independence and dignity fall away? Will we live totally dependent on others? We may find that these are the experiences of our next stage or the one after that, but we are not there yet. This is the time for active adults with free time and some level of resources, talents, and interests to live and pursue those things they have dreamed about.

Individuals who are moving into this new era of retirement are facing challenges to develop new structures and activities that create meaning. Individuals at this stage do not have to fulfill the obligations imposed by an employer or family responsibilities, and they need to address a number of important issues to be successful in this stage of life. This is a new stage in the cycle of life, and one can look forward to remaking, reinventing, and rediscovering what is important. Now is the time to create or utilize opportunities that reinvent their lives because life is now much shorter than when they were in their twenties. We are closer to the end of the journey than to the beginning. So, there is a clear sense of urgency.

Attention is now focused on addressing some key questions that will directly impact one's life and one's self-image. What do you want to do now that work obligations and career interests are no longer defining your daily activities? How much income will you need? Who do you want to live with? How do you stay healthy as the challenges to health are harder? Who are you—and how will this identity impact how you live? This is a time for redefining the path, the style, and the nature of your activities.

We are all at some point on the life continuum. Where we have been often defines many of the opportunities and capabilities we have. You may have certain conditions that limit some elements of your life. We all make choices and have constraints in which to live. We may have physical, financial, or relationship restraints on our choices about the future. It is important to understand the true constraints and determine which ones are there because we have chosen to hold on to them. The nature of these restraints differs depending on your age, your amount of resources, and your expectations about what may likely come your way. This includes income and financial investments as well as the cultural, religious, and family habits that define your identity. It may also include certain health conditions that you have to live with or address. We each have a unique package that has defined our lives.

Consider this: This is the only time left where you may be able to make choices about where, how, who and why you want to live your life. You cannot create more time, and you don't really know how much time you have left on this planet. You cannot change the past, but you can create the future. So, if not now, when?