

Next Chapter Notes

A Newsletter for those in
pre-retirement or retirement

Better Work-Life Balance with Micro- Moments

Surprisingly, better work-life balance is less about finding more hours in the day than it is about making better use of the minutes you already have. Many people assume they need vacations, elaborate family activities, or large blocks of free time to feel they have balance. Not necessarily! Small daily interactions can often have the greatest impact. A 10-minute conversation over coffee, a short walk with a spouse, a thoughtful text, or completing a chore together can relieve the guilt of not achieving or enjoying "enough." The key is being intentional — finding opportunities and making them happen. Look for naturally occurring moments when paths cross and you'll quickly spot connection opportunities. Consistency is key. You're going to discover how easy meaningful contact actually is rather than waiting for the perfect moment to make a big event happen. Take special note both of what you are achieving *AND* enjoying. It can help with a greater sense of balance.

Learn more: Search online for "micro-moments in relationships."



Starting to Exercise When You're Out of Shape

If you haven't exercised in a long time — or ever — starting fresh can feel overwhelming. Motivation fades when the gap between where you are and where you want to be feels too large. Here's the hack: Make your first goal just 10 minutes of easy daily effort, which research shows is enough to gain health benefits. Get to the point where your habit is putting on exercise shoes with little mental effort. Fact: You're already making health gains if you can get this far. Once momentum exists, reward yourself and set rewards for additional mini-milestones — now you have real leverage for change. See your physician for approval first. Hint: Research shows sharing your goal with others will nearly double your chances of success.

Learn more: learningstrategies.com/article-share-your-goals-to-boost-your-success



Next Chapter by the Numbers: Next Chapter Latest Findings Part 1



One of the most encouraging findings in recent retirement research is that retirees and pre-retirees are open to help. On their wish list for desired services, both existing and pre-retirees identified retirement coaching as the #1 request. What we know: Since 2008, an estimated 10,000 Baby Boomers have turned retirement age (62) every day and all boomers will be 65 by 2030. Starting in 2027, the first of an estimated 65 million Gen Xers will begin turning 62 and start navigating the retirement landscape. What few are talking about and planning for: 76% of retirees have seen someone struggle with the transition. 43% of retirees reported that adjusting to retirement was harder than they expected. 45% said adjusting to it took longer than expected. In other words, as many as 75% of those boomers and Gen Xers turning retirement age are likely to struggle with some part of the transition, and almost half can be expected to at least fail at retirement. The problem is a lack of education and experience around the personal, non-financial side of retirement.

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Social Wellness Month

July is Social Wellness Month, building awareness of the importance of quality relationships. Loneliness is a growing concern because it is damaging to well-being and contribute to chronic illnesses. It is a worldwide problem linked to increased risk of heart disease, stroke, diabetes, depression, anxiety, dementia, and earlier death. This can be a particular risk post retirement. The fix is to increase social engagement and make it a regular part of your life. Do you have friends or relatives who remain isolated? Help them and yourself with this low-pressure approach: Text or call one person this week. Put one recurring social activity on your calendar. Spend time with other people, even if you do not talk much. Repeat weekly until connection becomes a habit. Make avoiding loneliness a life skill you will continuously develop.



Learn more: cdc.gov/social-connectedness/risk-factors/index.html

Three Sentences to Save a Relationship

Workplace conflict is often not about practical issues or performance but about how people treat each other. An example is a friend who makes a negative remark that causes you to feel hurt or offended. You are stuck with that gnawing reaction and festering anger. Here's the hack for stopping resentment before it takes root. It's called the "three-part assertion." It's a decades-old technique taught in couples counseling, parent education, and other venues. The rule for its use is to wait a day to cool down and then follow these steps before two days is up. Meet with your friend in private and share: 1) "What I observed/heard." 2) "Here's how it landed." And 3) "What I'd like instead." Here's an example after an offensive comment. "In the meeting yesterday, when I didn't know the answer, you said with everyone present that you were surprised — that's what I observed. It made me feel embarrassed and a little undermined in front of the others — that's how it landed. Going forward, I'd appreciate it if feedback like that came to me privately — that's what I'd like." This three-part assertion formula works in many contexts at home and at work. It's specific. It lets you own your experience. It requires "I" statements that reduce defensiveness. It doesn't take much time. You stay calm. And it has real impact to create change.



Stress Tips from the Field: When Every Priority Is a Priority

Competing demands become stressful when everything feels equally urgent. When several people want something at once, it's easy to feel overwhelmed by juggling every request simultaneously. The results are frustration, distraction, and a growing sense of falling behind. A better approach is to stop managing all demands at once. Instead, identify the next most important task and focus on that alone. Remaining tasks aren't ignored — they're queued for later. This simple shift reduces mental clutter and restores a sense of control. You may not be able to reduce your load, but you can reduce the feeling of being overwhelmed by it. When priorities compete, remember that not everything can be first. Clarity helps you regain focus, make better decisions, and move forward one task at a time.



Next Chapter by the Numbers: Next Chapter Latest Findings Part 2



How Self-Awareness Can Save Your Relationships

When relationship problems surface, the easy response is to look at external factors—a difficult boss, an unfair workload, family or friends who don't pull their weight. Those factors are often real. But if you consistently struggle, receive critical feedback, or find yourself in a consistent conflict, you may share a common blind spot: trouble acknowledging your own role in the problem. Attitude, tone, resistance to direction, chronic tardiness, or subtle interpersonal friction can quietly undermine your goals while you remain unaware. Self-awareness is not a personality trait; it is a skill to develop. If feedback from more than one person shares a common theme, it's time to look at your own behavior. You can do this. Consider asking a trusted mentor, family member, friend or colleague for candid input. Journaling about your frustrations is powerful. It will produce insight and point out behaviors, or ways of interacting with others that you can target for healthy change. Turn to a mental health provider for help if you don't seem to be making the progress you'd hope for. Together, you'll discover how to turn self-awareness into your greatest advantage.



There is a significant disconnect between what retirees know and have experienced and what pre-retirees think and expect as they approach retirement. There's a social network cliff: 40% of pre-retirees expected their social connections to increase in retirement. 84% of retirees report a drop in social interaction once retired, with 40% of those respondents reporting that there was a drop of 50% or more. There is a Honey-moon trap: The celebratory and carefree time new retirees experience initially after leaving work is not just lasting longer than expected, but it's also taking longer to adapt! 59% of pre-retirees expect it to last 3-6 months. 50% of retirees stated that the honeymoon period was actually 12 months or longer. There's a dark side to retirement: Retired people are twice as likely to report feeling symptoms of depression than those who are still working, and the possibility of suffering from clinical depression goes up by about 40% after retiring. 25% of all seniors aged 60 and above report feeling isolated and lonely, and 43% can go for days without talking to others and spend most of their time alone. The message is clear: we need to turn hindsight into foresight by educating people about the need to plan for the non-financial side of life after work.

Sources:

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