**Title**  
**The New Retirement: Planning and Thriving in Your Next Chapter**  
*Finding Your Vision - Creating Your Plan - Achieving Retirement Satisfaction*  
   
**Authors**  
Cheryl Waites Spellman, EdD, MSW, LMSW  
Lester Guy Spellman, MBA

**Overview**  
Retirement in the 21st century differs from retirement in the 20th century due to changes in social norms, financial systems, health care, and life expectancy. Retirement in the 20th century was typically a clear-cut event, where individuals left work at age 65 and stopped working entirely. It was a time of rest and leisure activities after decades of work. There was less emphasis on personal growth or starting new ventures. Many workers relied on defined-benefit pension plans provided by their employers, which guaranteed a certain level of income after retirement. Social Security also played a key role in supporting retirees, with fewer concerns about its long-term solvency. Retirement financial planning was viewed as male-dominated, where more men were likely to be the primary earners and planners. Fewer women lead their financial planning for retirement. Life expectancy was shorter, with many retirees living a decade or less after retirement. Health care was less advanced, many people faced significant health challenges, limiting their ability to stay active. Aging and retirement were often associated with decline and slowing down.   
   
The landscape of retirement in the 21st century has changed. Many people retire later, continue working part-time, or start "second-act" careers. Phased retirement has become popular, where individuals gradually reduce their work hours rather than stop all at once. Retirement is reimagined and a time to pursue passions, maintain a sense of purpose and an opportunity for personal reinvention. Many retirees pursue new careers, volunteer work, travel, or start businesses. Lifelong learning opportunities and technology help retirees stay mentally active and engaged. Access to online learning, e-books, and digital entertainment makes this easier. Defined-benefit pension plans have largely been replaced by defined-contribution plans (e.g., 401(k)s). Social Security faces funding challenges, causing uncertainty about future benefits. As a result, financial planning has become more complex, and retirees must be proactive in managing their retirement savings and investments. With more women in the workforce retirement now involves both genders more equally. Women are actively planning for their own retirements and are more financially independent. With advancements in medicine and  
health care, life expectancy has increased. Many retirees can expect to live 20 to 30 years in retirement, often with better health, more access to Long-term care services and a variety of retirement living arrangement options. There is a growing emphasis on "successful aging," which includes staying physically active, mentally sharp, and socially connected. Today retirement is seen as a time for a new beginning.  
   
So, how do you prepare for successful aging and retirement in the 21st century? Our book answers that question and addresses the diversity of our aging population, provides guidance on holistic retirement planning and how to thrive and “Achieve Retirement Satisfaction.” Starting with creating a vision for retirement, we walk you through Identifying life goals, passions, interests, and purpose. You will develop a holistic comprehensive plan for financial security, health, and emotional wellness, living arrangements, and supportive networks.  
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Let's get started by reading the book **"The New Retirement: Planning and Thriving in Your Next Chapter."** You'll be able to order the complete book here which will guide you in***Finding Your Vision - Creating Your Plan - Achieving Retirement Satisfaction.***