

Dr. Kathy McCoy



Q & A: Midlife and Beyond

Q. What are some of the major challenges people over 50 face today?

A. There are several, including:

- Growing older in a changing marketplace where those over 50 are vulnerable to layoffs and take longer to find new jobs—if at all. Some give up and retire earlier (and poorer) than planned, at a time when some lawmakers are expecting seniors to work longer and postpone retirement.
- Transitions with adult children: Kids coming back home after college, a job loss, or divorce; or kids becoming estranged from loving parents as they struggle for independence and begin to question parental values or marry spouses who may come between them and their parents.
- Caring for aging parents who are living longer and often at a distance.
- Creating a retirement plan that works both financially and emotionally.

Q. How are present middle-aged and older generations different from previous ones?

A. They're better educated, more likely to be healthy and fit longer than their parents, but have fewer safeguards as they age. They're less likely to have pensions and more likely to have adult children (and perhaps aging parent) who are still dependent on them.

Q. Is it true that older people today are more likely to divorce?

A. In the past 25 years, the divorce rate has doubled for those over 50 and is even higher for those over 65! Part of it is that this generation is more likely to have been divorced when younger, and second or third marriages are much more likely to end in divorce. In my work with couples, I have found that marital breakups in those over 50 are rarely impulsive or a matter of midlife craziness. Sometimes couples realize that they have little in common after the children are grown and gone. Sometimes radically different retirement dreams cause a split. Most often, those who have been unhappy for years, but stayed to keep the family intact, see this time of life as a "now or never" chance to experience joy and peace or make a fresh start. In general, late life marital crises are most often rooted in long-ago differences that have increase with time.

Q. How are Boomers and Generation Xers re-inventing retirement?

A. While some still opt for the golf course and leisure, many others are busy with encore careers or with volunteer or part-time work. Some are deciding not to retire until much later in life. Work, either by choice or by necessity, is a larger part of the new generation's plans for their later years.

Dr. Kathy McCoy is an award-winning author, a journalist, and a blogger, as well as a psychotherapist. Her book, *We Don't Talk Anymore*, is available at Amazon.com and barnesandnoble.com.