



The Long and Good Next Chapter

A practical guide to shaping retirement around security, health, connection, and purpose

Make room for a life that keeps growing.

SHAD EDDIE MONGRUE

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Every statistic, study finding and documented example is numbered and listed in the Sources, with a link to the page it came from. Each was checked word for word against its source in October 2026. Stories marked "composite example" are illustrations drawn from common situations; their names and details are not real people. Stories marked "documented example" come from the cited sources.

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Contents

INTRO	An Invitation
CH. 1	A Longer Life Is a New Kind of Gift
CH. 2	Retirement Is More Than Leaving Work
CH. 3	Build a Floor Before a Forecast
CH. 4	Make Money Serve Your Days
CH. 5	Practice the Habits That Keep Life Wide
CH. 6	Belonging Is Part of the Plan
CH. 7	Design a Life That Fits Your Body
CH. 8	Try the Plan Before You Need It
CH. 9	Protect the Life You’ve Built
CH. 10	Keep Rewriting the Next Chapter
RESEARCH	What the Evidence Says
PRACTICE	Your 30-Day Practice Plan
REFERENCE	Glossary
LETTER	Keep Going
BACK	Sources and Research Credits
BACK	About the Author

An Invitation

Retirement is often described as a finish line: you work, you stop, and then you are supposed to know what comes next. Real life is less tidy—and more interesting. Work can give you a schedule, a sense of usefulness, and people to see. When work changes or ends, some of those things may change too. You do not have to replace them all at once. You can begin by noticing what you want your days to hold.

The word retired does not describe one fixed way of living. Some people leave paid work completely; others keep working, by choice or necessity, part-time or in a new role. In a Federal Reserve survey, 15 percent of retirees had done some paid work or work for profit in the prior month, and 4 percent of all adults considered themselves retired while still working¹. Retirement, then, is not a single door that closes behind you. It can be a transition you shape, revisit, and sometimes reshape.

Money belongs in this conversation, but it does not have to take it over. Social Security is widely used: as of June 30, 2026, about 88 percent of people aged 65 and over were receiving benefits, rising to about 94 percent among people aged 75 and older². Those figures tell you how common the program is, not what your own benefit will be or whether it will cover your needs. A useful plan starts with your actual income, expenses, priorities, and questions—not with a rule that claims to fit everyone.

A longer life can bring uncertainty: health may change, costs may shift, and people you love may need more from you—or be able to offer less. It can also bring room to learn a skill, return to a neglected interest, deepen a friendship, or contribute in a new way. None of those possibilities is guaranteed, and they do not require you to be relentlessly cheerful. Hope is not pretending everything will go smoothly. It is making space for what could still matter.

Connection is not a decorative extra you add after the practical work is done. It is part of the life you are planning. A National Academies report describes social isolation as having few social relationships or infrequent contact, and loneliness as the subjective feeling of being isolated³. These are different experiences, and a full calendar does not automatically mean you feel close to people. The useful question is not whether your social life looks

impressive. It is whether it gives you enough belonging, care, and chance to contribute.

This book is an invitation to approach your next chapter with both care and curiosity. You will consider income and spending, but also routines, health, community, housing, and the small practical supports that help a day work. You do not need a perfect forecast before you begin. You need a willingness to look clearly at what you know, find out what you do not, and make choices that can be adjusted as life changes. That is a sturdy kind of optimism—and a good place to start.

Reasons to fall in love with this subject

- **Because the plan is yours to shape** There is no single correct picture of retirement. You might want quieter mornings, meaningful work, more time with family, or a mix that changes from season to season. The point is not to copy someone else's ideal. It is to identify what matters to you and make choices that support it. That gives planning a warmer purpose than simply collecting numbers: you are making room for a life you recognize as your own.
- **Because security can create choices** Understanding income and expenses is not about predicting every turn. It is about seeing the ground beneath your feet. You can identify reliable income, distinguish essentials from flexible spending, and note what you still need to check. Social Security choices have trade-offs: claiming early means a longer period of payments but a reduced monthly amount, while waiting beyond full retirement age can increase benefits ^{4,5}. Clear information helps you ask better questions without pretending there is one answer for everyone.
- **Because daily habits can keep life wide** Health habits are not promises of perfect health or a particular lifespan. They are ways to support the activities and independence you value. The CDC recommends that adults 65 and older include aerobic activity, muscle strengthening, and balance activities, while advising people to adapt activity to their abilities and conditions ⁶. You can start by asking what feels realistic, what you enjoy, and when professional guidance would be useful. A small sustainable practice can be more welcome than a grand plan you dread.
- **Because belonging can be built** Relationships are not fixed assets that you either have or lack. They can be tended through a regular call, a shared

meal, a group, a volunteer role, or simply making it easier to say yes when someone reaches out. Social connection has been associated with a greater likelihood of survival, though an association does not guarantee an outcome for any one person⁷. You do not need a crowd. You can look for a few real points of contact and ways to be useful to others.

- **Because practical adjustments protect what matters** A home, a route to the grocery store, or a way to get help with an errand can shape what you are able to do. Thinking about those details is not surrendering to age or assuming you will need a particular kind of care. It is noticing that circumstances may change and giving yourself options. A thoughtful plan can include what works now, what might become difficult, and whom you could ask before a small problem grows into a larger one.
- **Because you are allowed to revise** A retirement plan is not a verdict. It is a working guide, and working guides need updates. Your priorities may shift; income, health, relationships, or responsibilities may change. Reviewing the plan lets you keep the pieces that still fit and reconsider the ones that do not. You can make a modest adjustment without declaring the whole effort a failure. Flexibility is not a loophole in planning. It is one of the ways planning meets real life.

BY THE END OF THIS BOOK, YOU WILL BE ABLE TO

- Describe what you want to keep, leave behind, and try as your work and daily rhythm change.
- List likely income sources and compare them with essential expenses, without assuming one Social Security claiming choice fits everyone.
- Separate essential costs, flexible spending, and uncertain expenses so you can see what needs a closer look.
- Choose realistic health habits and identify when to seek guidance suited to your circumstances.
- Map the relationships and communities you value, then choose one manageable way to strengthen a connection.
- Consider how housing, transportation, accessibility, and practical support help you keep doing what matters.
- Test your plans against plausible changes and create a regular routine for reviewing and revising them.

How to use this book

You can read this book from beginning to end, or start with the chapter that feels most pressing. If money is on your mind, begin with income and spending. If your calendar suddenly feels too empty—or too full—start with work, habits, or connection. The chapters speak to one another, but you do not need to solve every part of retirement before you take a useful first step.

Keep a notebook, a notes app, or a few sheets of paper nearby. As you read, write down three things: what you know, what you need to check, and what might change. If an exercise brings up a question beyond your knowledge, mark it rather than guessing. You can bring that question to a qualified professional or a reliable source. The goal is not to produce a flawless plan in one sitting; it is to make the next conversation or decision clearer.

Try the practices in ordinary life, where a plan has to work. Revisit your notes after a change in work, health, housing, family responsibilities, or priorities. Some ideas will fit; others may need adapting or setting aside. You can share relevant parts with someone you trust, while keeping private details private. Progress may look like one clearer number, one helpful conversation, or one routine you can actually keep.

HOW THIS BOOK HANDLES EVIDENCE

This book is educational, not personal financial, investment, legal, medical, mental-health, nursing, or behavioral advice. Its factual claims are tied to numbered sources in the text; those sources provide information and findings, not guarantees about your circumstances. Illustrative composite examples are fictional and are not evidence about what will happen to you; documented examples are limited to what the cited source reports. Rules and personal needs can differ, so verify important details with reliable sources and qualified professionals when appropriate. You remain the person best placed to decide what matters in your life, and you can change your plan as you learn.

A Longer Life Is a New Kind of Gift

A COMPOSITE EXAMPLE • NAMES AND DETAILS ARE ILLUSTRATIVE

On a quiet Tuesday, Elena stands at the kitchen counter with a cup of coffee and a page torn from a notebook. For years, she has pictured retirement as a finish line: one last workday, a small celebration, then an open stretch of time. Now she is trying to picture the ordinary parts. Where will her mornings go? Which bills will keep arriving? Who will she see when the workplace conversations are gone? What might she be curious enough to try?

The questions make her feel both hopeful and slightly foolish, as if she should already have a complete answer. She does not. So she writes down what she knows: she wants more time outdoors, she values being useful, and she needs to understand her income before making big decisions. The page is not a forecast. It is a beginning.

Retirement planning can sound like preparing for trouble. But preparation can also make room for choice. You do not have to know exactly what every later year will bring to make thoughtful decisions now. You can begin with the life you would like to build, then leave space for the parts you cannot yet see.

A longer horizon is a reason to prepare, not a promise

The phrase longer life can bring up two very different feelings. One is possibility: more time to deepen a friendship, learn a skill, care for someone, or make a change you once postponed. The other is uncertainty: more years may also mean more decisions about money, health, housing, and support. You are allowed to feel both. Being hopeful does not require pretending that every year will be easy.

A useful first step is to separate what you know from what you imagine. You may know what your current income is, what expenses arrive every month, and which activities make an ordinary week feel worthwhile. You may not know how long you will work, what your future health needs will be, or whether your priorities will change. Planning is not a way to eliminate those unknowns. It is a way to notice them early enough to keep choices open.

One Social Security measure offers a helpful reminder about what a number can and cannot tell us. The average age of retired-worker beneficiaries was 74.4 in 2025, compared with 72.4 in 1960; the agency says that average has changed little over time⁸. This is the average age of people receiving retired-worker benefits, not a measure of how long people live or how long any one person's retirement will last. Still, it helps guard against treating retirement as a single moment that happens at one standard age.

A longer life is not a schedule. Your own path may include paid work, caregiving, time away from work, or a gradual shift in responsibilities. Some changes will be chosen; others will arrive without asking permission. The gift is not certainty. It is the chance to keep asking what matters and to shape the parts of life that remain yours to shape.

Replace the finish line with a set of questions

Many people inherit a simple picture of retirement: work stops, leisure begins, and the plan stays mostly the same. Real life is less tidy. You might leave a job but continue working in another way. You might be ready for rest before you are ready to give up the structure and company of work. You might look forward to more freedom and still miss being needed at 9 a.m. on Monday.

Instead of asking only, "When will I retire?" try asking, "What do I want my days to contain?" That question has practical parts. What do you want more of: time with family, movement, quiet, learning, service, or a slower pace? What do you want less of: commuting, financial strain, work that drains you, or a calendar packed too tightly? What parts of your current life are worth carrying forward?

Then ask what those hopes require. A wish to spend more time with friends may depend on location and transportation. A desire to volunteer may depend on energy, schedule, and access. More rest may require a financial plan that makes reduced work possible. You are not trying to turn every hope

into a project. You are looking for the connections between the life you want and the choices that could support it.

This way of planning makes room for revision. A plan can have a direction without being a contract with your future self. You might decide to explore a new routine, then discover it does not suit you. That is useful information, not a failed retirement. You can adjust the pace, try a different activity, or return to a choice later. Treat the first version as a draft, not a verdict.

It can help to make a small two-column list: “I want to keep” and “I might try.” In the first, include things that already give your week meaning, such as a regular meal with someone or a role you value. In the second, put possibilities that feel interesting but not compulsory. This lets you honor what is already good while making room for what could be next.

Make room for both possibility and practical footing

Hope is easier to work with when it has a practical base. That does not mean turning every good idea into a budget spreadsheet. It means noticing which decisions depend on resources, and checking those resources before you rely on them. If you hope to reduce work, for example, you may need to understand how that affects income and benefits. If you want to move, you may need to compare housing costs and support nearby. The details deserve care; the hope deserves a place in the conversation, too.

Social Security is one piece of that picture, not a complete retirement plan. As of June 30, 2026, about 88 percent of people aged 65 and older were receiving Social Security benefits; the estimate was about 94 percent for people aged 75 and older². Those figures describe how common benefits are in those age groups. They do not tell you what your own benefit will be, whether it will cover your essential expenses, or what claiming choice fits your circumstances.

It is also wise not to assume that everyone feels equally prepared. In 2024, 67 percent of adults had assets specifically designated to produce income in retirement⁹. At the same time, 35 percent of non-retirees thought their retirement saving was on track⁹. These findings describe different measures, not a verdict on any individual household. Having an account does not automatically mean you feel secure; feeling uncertain does not mean you have no options.

If money decisions feel complicated, start with information you can verify: your expected sources of income, your essential expenses, and the questions you still need answered. You can ask a qualified professional for advice suited to your situation. This chapter offers education, not individualized financial advice. You are not behind simply because you do not have a polished forecast today. A clearer next question is progress.

Finally, leave room for delight. A plan that only protects you from unwanted outcomes can become a narrow plan. Include the small things that make an ordinary week feel like yours: a walk, a shared meal, a project, a place to go, or an hour that belongs to nobody else. Those details are not decorative. They help you describe what your planning is for.

RESEARCH SPOTLIGHT

Research spotlight

Two Social Security figures help put retirement in perspective. The average age of retired-worker beneficiaries was 74.4 in 2025, up from 72.4 in 1960; the agency notes that this average has changed little over time⁸. Separately, about 88 percent of people aged 65 and older were receiving benefits as of June 30, 2026, rising to about 94 percent among people aged 75 and older². These figures show that Social Security is widely received among older adults and describe the average age of beneficiaries. They do not tell you how long you will live, how much you personally will receive, or whether benefits alone will meet your needs. Use them as context, not as a forecast for your household. For personal claiming or planning questions, check your own records and seek advice suited to your circumstances.

A life example

A DOCUMENTED EXAMPLE

A role that makes room for contribution

Experience Corps offers one documented example of a later-life possibility rooted in contribution. The program was designed to create meaningful roles for older adults while meeting needs in public elementary schools¹⁰. In Baltimore, older volunteers served in schools for 15 hours a week in roles

intended to support children's academic outcomes and increase volunteers' physical, cognitive, and social activity¹¹.

A pilot evaluation randomly assigned older adults to Experience Corps or a waiting-list control group¹¹. At follow-up after four to eight months, 53 percent of participants reported being more active than the previous year, compared with 23 percent of controls¹¹. That result is encouraging, but it is not a promise that volunteering will have the same effect for everyone. It concerns a particular program and a pilot group; it does not tell us what every volunteer will experience or establish that one kind of service suits every person.

The larger idea is simple: retirement can create space for roles that are different from paid work but still involve purpose and connection. Maybe a school program fits you; maybe it does not. The useful question is whether there is a form of contribution that matches your interests, energy, and circumstances. You can explore without needing to turn a possibility into a permanent commitment.

TRY THIS

Sketch the life you are preparing for

Set aside a little quiet time and make a first-draft picture of a satisfying ordinary week; you can revise it as your circumstances and wishes change.

1. Write down three things you hope to have more room for in later life.
2. List two parts of your current routine, work or otherwise, that you would like to keep in some form.
3. Name one thing you are unsure about, such as income, housing, health, or how you will spend your time.
4. For that uncertainty, write one question you could answer by checking a reliable source or talking with someone qualified.
5. Choose one low-stakes possibility to explore, such as trying an activity, asking about a volunteer role, or talking with someone whose routine interests you.
6. Put a date on your calendar to revisit your notes. Treat what you learn as a reason to adjust the draft, not as a test you have passed or failed.

Myths and honest truths

- **Myth:** If I plan well, I can predict what my retirement will look like. **Truth:** Planning helps you prepare and preserve options; it cannot remove uncertainty. A useful plan includes room to change.
- **Myth:** Retirement means stopping work and knowing exactly what comes next. **Truth:** People's transitions differ. You may stop paid work, continue in a different form, or change your plans over time.
- **Myth:** If I feel uncertain, it is too late to make a meaningful plan. **Truth:** Uncertainty is a reason to identify the next useful question, not proof that you have no choices. Start with what you know and build from there.

KEY TAKEAWAYS

- A longer life can hold possibility and uncertainty at the same time.
- Retirement is not a single age or a fixed script; your path can be revised.
- Planning works best when practical needs and meaningful days are both part of the picture.
- Broad statistics offer context, not a personal forecast.
- Small explorations can help you learn what kind of next chapter fits.

REFLECT

1. *What would you like an ordinary week in later life to include?*
2. *Which part of your current life do you hope to keep, even if its form changes?*
3. *What is one uncertainty you could turn into a clear question this month?*

Nine more chapters are waiting

You've read the Introduction and Chapter 1. The full 92-page book continues with:

CH. 2 Retirement Is More Than Leaving Work

CH. 3 Build a Floor Before a Forecast

CH. 4 Make Money Serve Your Days

CH. 5 Practice the Habits That Keep Life Wide

CH. 6 Belonging Is Part of the Plan

CH. 7 Design a Life That Fits Your Body

CH. 8 Try the Plan Before You Need It

CH. 9 Protect the Life You've Built

CH. 10 Keep Rewriting the Next Chapter

Plus the research analysis "What the Evidence Says", a 30-day practice plan, a glossary, and every source with full research credits.

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Sources for these chapters

Numbers in the text (like ³) point to these sources. Every statistic, finding and documented example was copied from its source page, checked word for word against that page in October 2026, and is restated here in plain English. Figures can change as sources update. This book is for education and is not personal financial, legal, medical, mental-health, nursing, investment or other professional advice.

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