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Are You Ready for Your Next Stage?

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When the Commonwealth introduced the first old-age pension in 1909, it was only for ‘men of good character’ over 65 - and less than 4% of the male population reached that age threshold. If you retired at all, it was to spend a few years pottering around before decline and death.

Now we are living longer and healthier lives, we may have 30 good years or even more between leaving work and the end of life, so the old ideas of retirement that our grandparents followed just don’t fit any more. And even if you could afford it, 30 years of bingo and golf would surely only appeal to a very diehard minority.

There is a real sense of uncertainty, even dread, about the future amongst many Australians who are 50 and over. They feel adrift in this changing world and can’t see their way forward. Many think it is just their own problem and feel somehow responsible for it. But that’s not true – retirement is a social construct, not a biological necessity. If it is no longer fit for purpose, we can and should change it.

Some (including me) are questioning whether ‘retirement’ is even a thing any more. I do refer to retirement as a term from time to time as it is still a meaningful handle for many people. And quite a bit of the academic research I will rely on in my new book is framed around the concept of retirement - though it is defined quite differently by different researchers.

We don’t have a cool new word for this yet, but I tend to think of it as ‘next stage’, which has more of a sense of positive possibility for me. Whatever it’s called, though, you can absolutely make it into whatever you want to…

My book will include the things you need to think about when planning for this new stage of life. Of course, we all know you need to organise your finances, but

there are plenty of other areas that are also important. In fact, the keys to making this a happy and satisfying stage of life are largely in your control. Ideally you will take the time to reflect before you start making big decisions, but reflection at any stage is very helpful and will make a difference.

Key areas to think about might include work replacement, leisure, health, finances, self (identity, meaning, growth), relationships (family, friends), community and legacy. For more ideas, download my free resource on focus areas.

What are your biggest questions about your next stage?

12 Questions...

Here are some questions to start you thinking.

1. How much do you see your work as defining who you are?

2. How will you manage your time in your next stage? Will you have a schedule, goals, and personal objectives? (Hint: these can be vary helpful!)

3. How will you replace the status and sense of engagement you had in your work after your retirement? (Or will you continue to work?)

4. How will you satisfy your socialisation needs after your retirement?

5. How will you develop or maintain a sense of usefulness in your next stage?

6. What are the necessary and essential components of a successful retirement for you?

7. Who is in charge of your tomorrow?

8. How 'well' are you? In body, mind and spirit?

9. How satisfied are you with your retirement savings and investment plan? What is enough?

10. How important is leisure for you now? In your next stage?

11. Do you anticipate any changes in your relationships during retirement?

12. How would you like to find connectedness and engagement in your retirement?

There are so many other questions you can play with, of course - and the most useful exercise of all may be to let yourself become curious about the things that you are looking forward to or the things you are fearful of in your next stage.

I hope this list is a helpful start.

I hope you have found this free resource interesting.

If you are interested in occasional blogposts about getting older, Aussie style, please sign up for my newsletter on my website, where you'll also find more free downloads and other information.

I run workshops from time to time and am happy to come and talk to your community group about flourishing as you age.

joannamaxwell.com.au

joanna@joannamaxwell.com.au