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Old, Cold, Broke, and Alone

by Jeff Davidson

It's been unusually cold in Chatham County and across the state for too much of this winter. Combined with a sluggish economy, it's easy to feel a bit down. Indeed, the fear of being old, cold, broke, and alone are the four horsemen of aging baby boomers, but that need not be their fate.

Aging has been a fact of life since life itself appeared on the planet, and no one has ever doubted that they would age as time passed: It's the combination of aging with the prospect of being cold, broke, and alone that's terrifying for some boomers as they head into their senior years. Legions of others, however, in the same boat, and potentially powerful networks lie where there are shared experiences. Already Facebook, LinkedIn, Meetup, Inside911, CaptureCarolina, and other social/business networking sites are filling in some of the slack.

Miracle breakthroughs in energy production foreseen in the 1970s and 80s are clearly not here yet. Despite current price fluctuations, the long-term trend in heating, lighting, and relying upon energy to run one's home can only point upward in the near future. Prices will be only climb as boomers face the ends of their careers, retirement, and years of living on a fixed income. Perhaps it's time to re-explore group living arrangements like those of your college years.

With falling housing prices, fears of a retracted recession, and government debt rising to astronomical heights, the long-term savings of many a boomer has taken a big hit. Boomers close to retiring don't have enough time to recover, and even those who are 5, 10, and 15 years from retirement will face rocky roads. The prospects of going broke, or at least having to live out one's days on far less than anticipated, are real and alarming. Yet, the promise of the Internet means that the opportunity to start a viable enterprise right on your own screen!

For several decades in the U.S., one in two marriages have ended in divorce. This doesn't mean that one in two people get divorced, because first-time divorcees are unfortunately prone to being divorced again and perhaps again. In any case, the number of single adults over 45 is at an all-time high and growing. More people are heading into their "golden years" alone than at any other time in U.S. history. It's not a pretty picture to finish out one's life cold, broke, and alone.

Yet, demographic data reveals that significant numbers of boomers face this prospect. While there's not much one can do about macro-economics, the rising cost of energy, or loss in property and investment values, there are more potential partners today for aging boomers than ever before. Online dating services and a variety of the aforementioned local social networks all but ensure that those who don't want to face their senior years alone, don't have to.

Old, cold, broke and alone need not be your fate.

Jeff Davidson holds the registered trademark "The Work-Life Balance Expert" from the U.S. Patent and Trademark Office, has written 56 mainstream books, and is an electrifying professional speaker, making 774 presentations since 1985. Jeff believes that people today have responsibility to achieve their own sense of work-life balance, and he supports that quest through his websites www.BreathingSpace.com and www.Work-LifeBalance.net.

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