

After some tough times, senior works toward peaceful, family-centered retirement

By Anne Marie D. Lee

Christine Rivera, 62, is a teacher *and* a learner. She truly believes in self-improvement and self-encouragement and lives by that mantra. It's what she says has gotten her through some very challenging financial times. It's also why she feels so committed to helping others. As an assistant instructor at the New York City Department for the Aging, and in her volunteer work with teens at a correctional facility, she is able to help to spread this motto to all ages.

Christine, a native New Yorker, and her husband, an assistant truck driver, currently live with relatives in the Bronx. It's a temporary situation as the two search for a new home away from New York City. As retirement approaches, the prospect of living in such a hectic city is less attractive to both of them.

"As you get older," she says, "You tend to want more of a peaceful environment, as well as a peaceful life."

Christine and her husband have set their sights on North Carolina, where they find the grass is greener, the air is cleaner and the real estate is much more affordable. It's also where their daughter and grandkids have been living for eight years—a hugely influential factor, she says.

In 2011, Christine lost her job of 15 years as an administrative assistant at NYU Langone Medical Center due to department downsizing. She was 58. Though the daunting turn of events took a toll, she says she never gave in to negativity.

"I didn't allow myself to get depressed and not to get so bogged down with what was going on," she said. "I tried to keep myself positive, knowing that a better day is coming."

Christine does admit that it took her about a year to collect herself, at which point she began taking free classes at the New York Public Library to give herself an "upgrade" and build up her self-esteem. Soon after that, she enrolled in the Department for the Aging's senior employment curriculum.

In 2013, Christine began her current job, working part-time, three days a week, as a classroom support aide within the New York City Department for the Aging's Senior Employment unit. She now helps instruct senior students, ages 55 and up, in the very same classes that helped her to get back on her feet.

As for being financially prepared for retirement, Christine feels that good savings plans provided by previous employers, along with her own planning and awareness, have set her on the right path. Having lost her parents at an early age, she taught herself to be self-sufficient early on, even planning for the long-term future, including retirement, which she began thinking about in her late 30s. She now advises her daughter and two sons, all of whom are approaching middle age, to do the same.

“When you’re young,” she says, “You never think retirement is going to happen. Maybe at a later age the realization hits you, ‘Oh my goodness, I have to maybe take more money out of my check, I have to do a 401k, I have to do all of these other things ...’ You save an IRA and then you start to really grasp the whole, ‘Oh my God, I am going to get older one day!’ ”

In spite of early planning, Christine believes she will continue working out of necessity into her early 70s, but there is a cut-off point. After 72, she doesn’t want to work unless it’s out of enjoyment. She hopes that will be the case, continuing on with her newly discovered love for teaching and encouraging those who find themselves feeling hopeless about their lives—a feeling, she says, is sadly common among unemployed seniors in need of an income. Her advice to them and others, “Each situation, don’t let it break you, let it make you, let it mold you—become stronger from it. You are someone, and you grow and you learn. And that’s what life is all about.”