

One Big Advantage of Retiring

By Tammy Flanagan

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I've met some very good federal retirement specialists over the years. One of them, Denise, recently wrote to let me know she won't be there the next time I lecture at her agency. She's not retiring from her job; she's just retiring from her long commute by transferring to another federal position closer to home and at a lower grade.

Commuting issues are among the top reasons many federal employees look forward to retirement. Here's what Denise told me about her daily travails:

I was commuting 4 ½ hours each day (no telework available unless expecting inclement weather), five days a week. In commuting 22 ½ half hours every week (providing there were no Metro delays, no traffic issues, or weather to impact the traffic), I found that not only was I missing out on life, I was not living a quality life. I was exhausted, cranky and basically spent more time commuting than I did with my family Monday through Friday. I also found out that I developed mild high blood pressure for which I now take medication.

Many thought I was crazy for taking a downgrade. I did the math; my downgrade actually gave me an increase in my pay, as I had to be placed at a higher step in the lower grade. I also now receive a raise as I am no longer paying for parking, supplementing my Metro fare due to the shortfall of the Metro subsidy and toll road fees. I was spending \$5,000 annually out of pocket to go to work -- and this does not factor in my gas, car maintenance or upcoming Metro increases.

The most important outcome of my decision is the priceless time that I have gained back in my life to spend with my family, and time to do things that I enjoy and want to do in my life. My job no longer is my life; I have taken control and now have my life back. I meet friends for dinner, joined a gym, cook family dinners, watch movies and do things with my family instead of falling asleep on the couch from exhaustion.

Denise provided a link to an informative article from *Time* called "[10 Things Your Commute Does to Your Body](#)." It notes that the average American's commute to work is 25.5 minutes each way. That adds up to 204 hours per year, or more than five 40-hour work weeks. This just happens to be almost equal to the 208 hours of annual leave accrued each year by most federal employees.

Commuting, as Denise notes, can be expensive, too. You can use this [online calculator to determine the cost of your commute](#) in dollars and cents. Keep in mind that the [2014 mileage allowance](#) computed by the General Services Administration for federal employees who use privately owned transportation for traveling on official business is 56 cents per mile. Based on this allowance, a 30-mile daily commute would cost \$16.80 per day, or more than \$4,000 a year for a person on a normal full-time work schedule.

Ending your daily commute is just one reason to consider retirement. If you would like even more, read the [Top 25 Reasons to Retire Early](#), compiled by Ernie Zelinski, one of my favorite authors on the subject of the mental preparation for retirement.

By the way, thanks to all of you who registered for the upcoming webinar series I'm presenting with certified financial advisor Micah Shilanski. The June sessions have filled up. We decided to limit the audience size so we could pay more attention to the questions asked by attendees. But you can [sign up to be on the priority list for the next session.](#)

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