

## ARE YOU RETIREMENT READY?

*The trouble with retirement is that you never get a day off...Abe Lemons*

### WHAT TO KNOW!

- ❖ Retirement can be defined as the time when a person stops working completely
- ❖ It means the giving up of established relationships, routines, and procedures
- ❖ Retirement also involves losing one's identity, importance to oneself and to others, and for many people, their meaning in life
- ❖ While retirement is looked forward to and thought of as a singular event, in reality it is a series of transitions
- ❖ According to Dr. Nancy Schlossberg, retirement involves many transitions including: the role of family, the role of work, the timing of retirement, how satisfying was work, how much planning went into retirement, one's expectations about retirement, and the meaningfulness of life
- ❖ While work provides a sense of meaning and purpose, it can also fulfill social needs
- ❖ Retirement planning includes not only having the financial resources on which to live but also on the activities to enjoy; little time is placed on emotional planning
- ❖ People most happy in retirement enjoy a variety of activities, including volunteer work, exercise, continuing education etc.
- ❖ Research has shown that newly retired women tend to be more depressed than already retired or working women especially if their husbands are employed
- ❖ Research has also shown that newly retired men whose wives are working have higher marital conflict than newly retired men with non-working wives
- ❖ Many retired couples also find that they are spending more time together and too much togetherness can cause conflict
- ❖ Many people prepare financially for retirement but not psychologically
- ❖ Dr. Schlossberg theorizes six general approaches to retirement:
  - **Continuers** who continue using existing skills and interests
  - **Adventurers** who start entirely new endeavors
  - **Searchers** who explore new options through trial and error
  - **Easy Gliders** who enjoy unscheduled time letting each day unfold
  - **Involved Spectators** care deeply about the world, but engage in less active ways
  - **Retreaters** who take time out or disengage from life
- ❖ To best enjoy retirement, get involved and stay involved

### WHAT TO DO!

- ❖ Understand that retirement is not an endpoint but a transition
- ❖ Define your identity and strengthen it
- ❖ Develop new relationships to replace the ones lost at work
- ❖ Find meaningful activities that give your life purpose
- ❖ Stay active, volunteer, take courses, learn new skills
- ❖ Consider working at another job
- ❖ Have realistic expectations
- ❖ Seek professional help if you find yourself depressed and unable to adjust to retirement

### WE CAN HELP!

Call us at **954 755-2885** or email us at [DrKimmel@KimmelPsychology.com](mailto:DrKimmel@KimmelPsychology.com)

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