

Making a Positive Mental Transition to Retirement

Source: [Here to Help BC](#)

The term “retirement planning” is taken by most people to mean preparing financially to retire. While being able to afford to retire is critical, it’s just as important to prepare yourself mentally to ensure a smooth transition to this next phase of your life.

If you have worked full-time all of your adult life, the transition from work to retirement can be difficult. One day you are at work among your colleagues, with a set of specific responsibilities, and the next you are unemployed, with no schedule to keep and no specific tasks to perform, and much less social interaction. Initially, you go through the “honeymoon stage,” when retirement seems like a long holiday. Once this period is over, however, retirees may become bored, lonely and even depressed. They see the next 15 to 20 years looming in front of them, with no life task or passion to keep them focused or bring them joy.

The time to start thinking about how you want to live when you retire is before you actually make that transition. Think about what you find personally fulfilling (what you want to explore) and how you could make a difference (what you have to offer). Ensure your plans are practical: consider your health and the fact that you’re likely to be on a fixed income. And, if you’re living with a spouse or partner, make that person part of the discussion, even if you retire first. If you know what you’re after and it’s achievable, enjoying a satisfying retirement lifestyle will be easier.

Retirement anxiety

Even with a plan, you can expect to experience feelings of uneasiness as you begin your retirement. The key is to understand that these feelings are normal and to consider how to deal with them.

Loss of identity

After many years in the same profession, some people make the assumption that “they are what they do for work.” This is not entirely true. A person may work as an accountant; however, he or she may also garden, play golf, do home woodworking, and so on. These are defining interests as well, and just the types of activities that can become a focus in one’s retirement.

Of course, there are certain elements of the job that tend to become part of our identity, and these may need to be replaced. Routine is one. No longer being tied to a schedule can be a little bewildering at first, but refocusing on new interests is the key to coping with the loss of old routines, establishing new ones and creating a new sense of purpose.

Job satisfaction – doing a job well, working with co-workers – is a major part of a successful career. Continuing to find fulfillment in retirement is important. Doing volunteer work, taking

self-improvement courses and developing hobbies into small businesses are just a few ways that retirees continue to realize “job” satisfaction.

Achievement is another element that is clearly defined during working years. During this time, achievement is measured in promotions, paying the mortgage and raising a family. With retirement, these goals, for the most part, have been accomplished. New goals must be set. These new goals will depend on you, and your talents and desires.

Getting your golf game down to under 90, making a difference through a non-profit organization, learning a new language or taking dance lessons at the local community centre – these sorts of activities can become your new life goals and help you to make social connections.

Boredom

A second common cause of retirement anxiety is boredom, especially among those who are used to a busy schedule. The best way to fight boredom is through planning, over the long term and in the short term.

This sort of planning goes beyond simply creating a “bucket list.” Long-term planning means focusing on an objective and then taking the time to investigate it and iron out all the details so that you can achieve it.

Suppose you’re thinking of operating a bed and breakfast during retirement. Before taking that leap into a new business, there will be books to read, questions to ask, research and investigations to carry out. Any big event or project will probably require a significant amount of preparatory work to achieve maximum success. But give yourself a timeline to meet your objective, or you may find that you get stuck in planning mode.

Short-term planning means focusing on day-to-day activities. Having a list of jobs to do, home repairs to complete, people to visit, places to go or recipes to try is a good way to keep time from dragging.

Losing a sense of one’s personal value

Just because your career has ended doesn’t mean that you’ve lost value. You have skills and talents honed over many years; now you’re simply using them in a different way – whatever way you choose!

Most people want to be useful, even in retirement. If you don’t have anything to do, you may feel guilty about being idle. The solution is simple: Keep busy.

Work for the political party of your choice, offer tutoring free or at a nominal charge, spend time with your grandchildren, coach a sports team, do volunteer work, become involved in your religious group – you can think of many more areas in which you can be of value and service to your community and your family.

Does this sound like you’re creating a new job for yourself? That may be what you need to do initially as you transition to retirement. Over time, as you adjust to your new life, you’ll

likely find that you don't have to work so hard at staying busy. In the beginning, however, this approach will help give you a sense of purpose and accomplishment.

Retirement can be the best time of your life. But it can also be a major disappointment. The choice is up to you. Don't wait to begin preparing, even if the prospect of retirement seems a long way off.