Easing the Transition Into Retirement

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For many people, retirement is one of the most challenging transitions we experience during our lifetime. Not only are you leaving a job we have learned to do well, co-workers who may have become friends, and the familiarity of a structured workday, but you also may be losing the part of your self-esteem that comes from recognition of a job well done. You are also dealing with the reality of a reduced income, which may require you to make some lifestyle changes.

How can you make this transition as smooth as possible? The most important thing is to plan ahead of time. Many people assume that having an abundance of free, unstructured time will magically create a feeling of joy. In fact, the opposite is usually true. Those who report the most satisfying retirements have put a lot of thought into how they will use their time. They have set up plans for each of the following areas:

- **Health**: Do your best to make sure you have adequate medical insurance coverage, and be proactive about recommended medical screenings. Talk with your doctor to find a nutrition and exercise program that is right for you. If sleep has become an issue, let your doctor know about that too. Minimize tripping hazards in your home such as area rugs and floor clutter.
- **Financial wellbeing**: This includes how much income will be available and how you will manage it, where you will live, whether or not you will need a part-time job, how often you can travel, etc.
- **Spending time in interesting ways**: Life is more satisfying when you have new things to think about and explore. Taking classes, learning how to do new household projects, and studying subjects you have always been interested in are great ways to keep your mind engaged. Many universities offer free or discounted classes to people over a certain age, and many online courses are free as well.
- **Social needs**: Retirement offers you the opportunity to have as much or as little social interaction as you want. Most people do best with some regular contact with

family and friends they enjoy. In addition, be open to meeting new people with values and interests similar to yours.

- **Fun**: Even if finances are tight, you can find ways to have fun and give yourself opportunities to laugh, dance or play. Look online or in local newspapers for free or low-cost events in your area. Include activities that will give you physical exercise when you can.
- **Personal or spiritual growth**: After retirement, people are often more interested in exploring their personal beliefs about the meaning of life in general, and their own lives and legacies in particular. Many people find satisfaction in giving back to others through volunteering or other community activities.

Feelings of sadness and disorientation are normal in any transition, and need to be acknowledged along with all the positive feelings that are accompanying your new life. Spend as much time as you can "in the moment," keeping worrying or regret to a minimum. If the transition seems harder than it should be, consider working with a mental health professional to help you make your way through these difficulties. With planning and support, retirement can be one of the best times of your life.

Talk to someone who can help! To find a licensed psychologist near you, use PPA's Psychologist Locator at https://www.papsy.org/locator. For information on other mental health topics, go to https://www.papsy.org, then "Resources" and then "Public Resources". PPA offers these articles for informational purposes only; they are not a substitute for professional diagnosis and treatment.