

ARE YOU PSYCHOLOGICALLY READY TO RETIRE?

By
Michael B. Friedman, LMSW

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Work is a central part of the lives of most people. It is source of personal identity and self-definition. It is a source of day-to-day structure and of social interaction. Work can be a source of self-esteem. Earning a living adequate to take care of yourself and your family is an important source of pride and self-worth. If you have been lucky enough to have a personally meaningful career rather than just a way of making a living, work may also have resulted in a sense of importance, of achievement, and of making a contribution to your community, nation, society, or even humanity. Work of this kind results in recognition and admiration that many people come to crave.

So, when you retire, there's a lot to make up for. Are you ready? How will you define yourself? What will you say when someone asks you what you do? How will you feel about not earning a living and perhaps being dependent on government or family for support? Are you confident that your savings will hold up? How will you structure your days so that they don't get away from you without doing what you wanted to do? Who will you chat with? How will you get recognition and respect when you are no longer a "star"?

Keep in mind that with increased life expectancy, retirement will not last just a couple of years before you die. If you retire in your mid-60s chances are you will still be alive and able to be active at 85—another 15 to 20 years. That's a lot of years. Some of you will be vital into your 90s and have 25-30 years of post-retirement life. This creates both a great opportunity to take on new roles and a great challenge not to miss out on the potential satisfactions of late life.

One danger is that without work, days can slip away unnoticed. Sleep a bit late, read more of the newspaper while having breakfast than you ever did before, take a walk or exercise a little, sit down for lunch, do errands such as shopping, visit a doctor to check out your aching joints, have a drink at 5 preferably not alone, dinner, a book, a favorite TV show, and before you

know it it's time for bed. Some people seem to be happy to live this way, but many get bored and disenchanting or feel they are wasting their lives.

Do you know what you will need to be satisfied with a life without the work you will retire from?

Here are a few possibilities.

For some people, having fun in recreational and social activities and being close with family and friends are enough. Family particularly can provide opportunities for close relationships, for teaching the young, and for being helpful—all of which contribute to a sense of self-worth. Not that these are easy achievements in families, which often fester with angers and disappointments and do not respect old family members.

Recreational activities—whether it's playing golf or poker, fishing with your buddies, quilting, following your favorite baseball team, reading, listening to music, or almost anything—offer opportunities to cultivate personal skills as well as to enjoy the company of others. Keep in mind that retirement can be very lonely. Work comes with opportunities to be sociable that don't exist when you are home by yourself.

For many people it is important to do something **meaningful**. Meaning, like beauty, is in the eye of the beholder. Some people find meaning in artistic activity. Others find it in working for a cause as a volunteer. For some getting paid is critical for economic or psychological reasons. For some meaningful old age is found in taking courses to pursue neglected interests or to develop new skills. Many people find satisfaction in work as part of religious, communal, or political organizations. So much needs to be done to repair the world that there is always room for another hand.

If you are a person who is much admired in your world and if, like most such people, you enjoy the admiration, enjoy being recognized, enjoy being respected, or enjoy being in charge, engaging in "meaningful" activity may not be psychologically enough. For many people, having-been an "important" person is not nearly as satisfying as being one. Taking pride in the past, tempering your personal ambitions, and taking pleasure in watching and contributing to the unfolding of younger people—which are critical components of aging well—can be hard achievements for people who in fact have much to be proud of.

The transition from work to retirement generally is not easy psychologically because so much of who we are and of our sense of meaning and value comes from work. Expect at least a small emotional roller coaster.