

# Retiring Minds May Want to Know...

Dale Rampell, LICSW, CEAP  
Faculty/Staff Assistance Program  
[FSAP@american.edu](mailto:FSAP@american.edu)

# Retirement from Work

- ▶ A new, untried experience
- ▶ For many, first time for meaningful choices regarding time, space and mission without a map or script

# Retirement is Paradoxical

- ▶ Retirement
  - ▶ Can be freeing AND
  - ▶ Can engender anxiety
- ▶ Retirement results in many surprises both
  - ▶ Positive AND
  - ▶ Negative
- ▶ Retirement is both
  - ▶ Complicated AND
  - ▶ Exciting

# Retirement Presents Challenging Questions

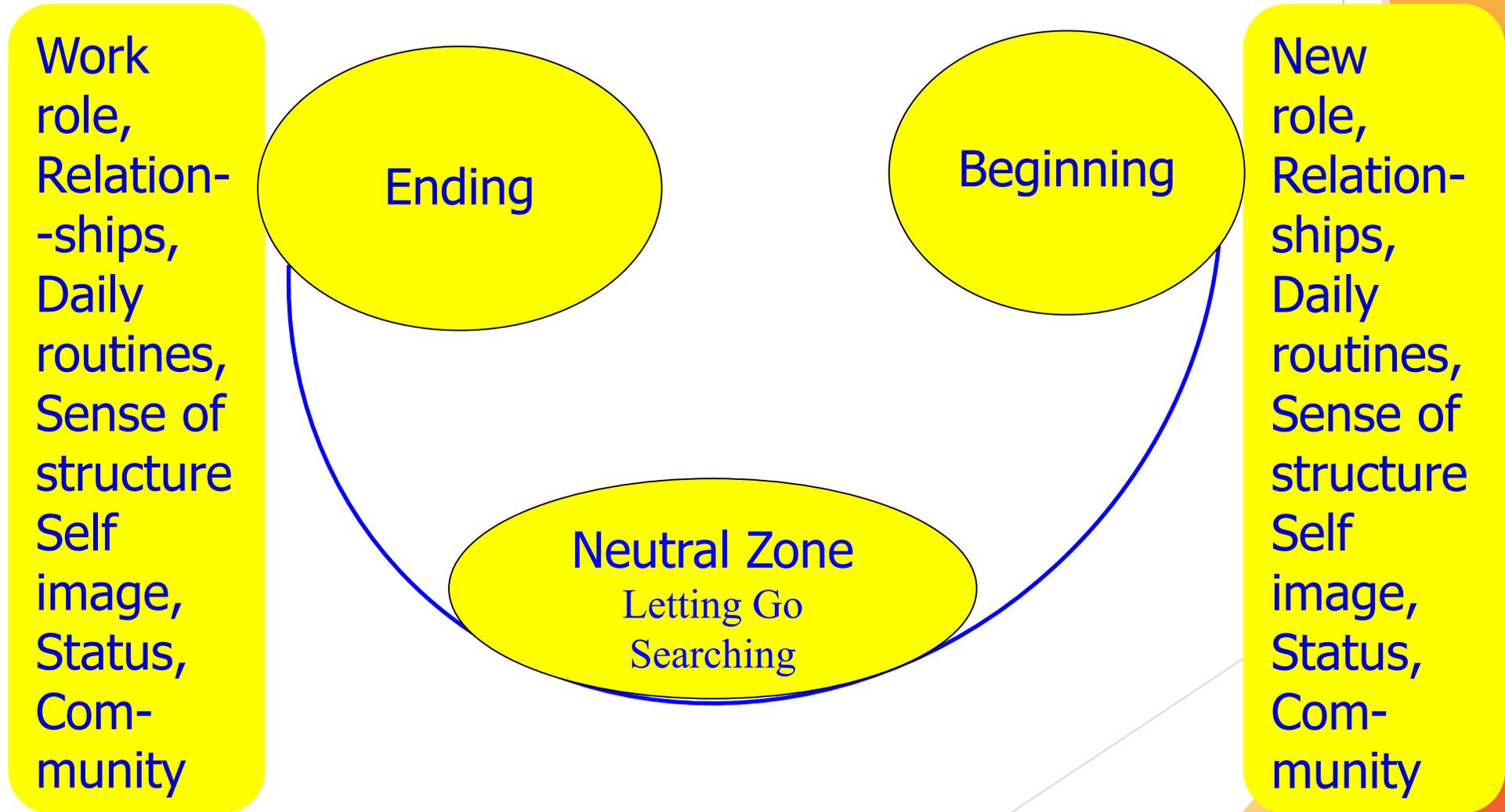
- ▶ Who am I?
- ▶ Do I matter?
- ▶ Do I have a focus?
- ▶ How should I spend my time?
- ▶ Am I competent to cope with whatever the future brings?

# Psychological Considerations

- ▶ Identity - how we define ourselves based on what we do, our personality characteristics, how we see the world, self awareness
- ▶ Relationships - our involvement with friends, family, workmates, and others with whom we interact regularly; avoiding loneliness; use of social media
- ▶ Purpose - our passion, what is meaningful and satisfying, life long learning, leisure and play, creativity and fun, giving back

Schlossberg, Nancy K. (2009). *Revitalizing retirement: Reshaping your identity, relationships, and purpose*. Washington, DC: American Psychological Association.

# Retirement is a Major Life Transition



# The Ending

- ▶ **Disengagement**

Letting go of roles, activities, relationships, settings to which we have been attached

- ▶ **Disidentification**

Loss of ones existing ways of self-definition

- ▶ **Disenchantment**

The discovery that ones 'old world' is no longer real

- ▶ **Disorientation**

A sense that one has lost ones bearings

# The Neutral Zone

- ▶ Surrender to the uncertainty
- ▶ Letting go
- ▶ A time to take stock
- ▶ Reflecting
- ▶ Priorities and values
- ▶ Spirituality - meaning of life

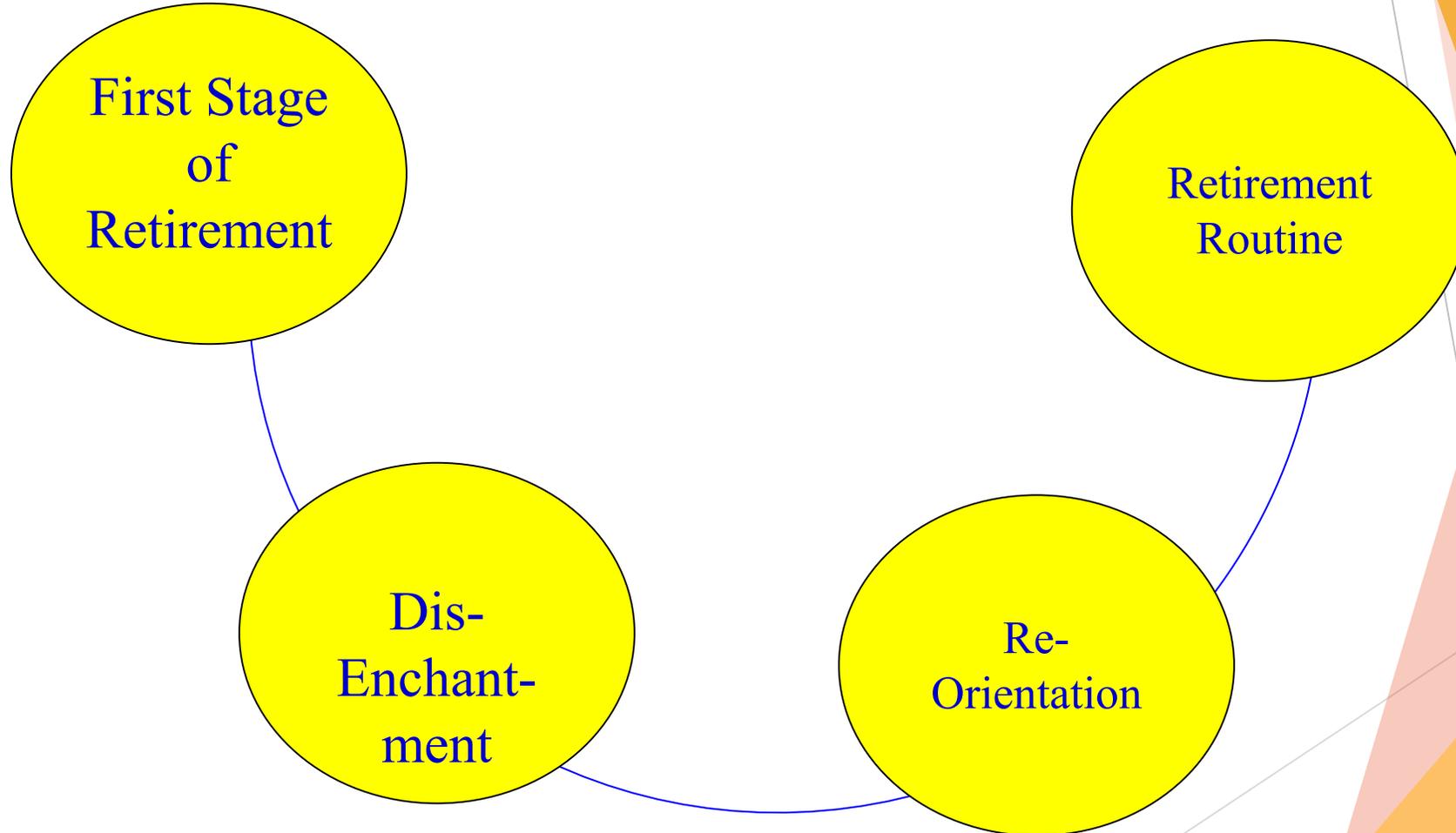
# The Beginning

- ▶ Create your desired future
  - ▶ Imagine your life three years from now
  - ▶ Imagine it as if it is already a reality
  - ▶ Suspend judgement on the practicality of your vision or on how you are going to achieve it
- ▶ Create your plan and write it down
- ▶ Take everything step by step

# Some Predictors of an Easier Transition

- ▶ Individual personality; creating your own role
- ▶ Degree of attachment to work role
- ▶ Balanced portfolio of activities; Structure
- ▶ Pre-retirement self-esteem; Positive attitude; Future orientation
- ▶ Presence of friends, social support, family
- ▶ Good health
- ▶ Financial security
- ▶ Written goals and plans
- ▶ Voluntary decision to retire
- ▶ Use of resources - retirement seminars, books, other retirees, AARP, counselling

# The Stages of Retirement



# Various Retirement Paths

**Continuers** - continue to use existing skills and interests; degree of attachment to workplace, job and career

**Adventurers** - start entirely new endeavors

**Searchers** - explore new options through trial and error

**Easy gliders** - enjoy unscheduled time and letting each day unfold

**Involved Spectators** - still care deeply about previous work, but are no longer major players

**Retreaters** - take time out or disengage from life

# First Stage of Retirement

- ▶ **Honeymoon Path**
  - ▶ An indefinite vacation, many leisure activities, especially travel
- ▶ **Immediate Retirement Routine Path**
  - ▶ Already had a full and active schedule in addition to employment
  - ▶ Establish comfortable, yet busy schedules soon after retirement
- ▶ **Rest and Relaxation Path**
  - ▶ A period of very low activity
  - ▶ Persons who have had very busy careers with limited time to themselves
  - ▶ Frequently, activity levels do increase after a few years of rest and relaxation

# Second Stage: Disenchantment

- ▶ Following stage 1 there may be a period of disappointment or uncertainty
- ▶ A person may miss the feelings of productivity they experienced when working
- ▶ Disenchantment with retirement may occur if there is a significant disruption in the retirement experience, such as the illness, death of a spouse or an undesired move

# Third Stage: Reorientation

- ▶ Some people take inventory of their retirement experience and outline ways that will improve their retirement
- ▶ Some becoming more involved in community activities
- ▶ Some take up a new hobby or relocate to a more affordable setting
- ▶ A common goal of reorientation is to design a retirement lifestyle that is satisfying and enjoyable

# Fourth Stage: Retirement Routine

- ▶ Mastering a comfortable and rewarding retirement routine is the ultimate goal
- ▶ Some are able to do this soon after they leave employment, while others take longer
- ▶ Once a fulfilling and comfortable retirement routine has been found, this phase of retirement can last for many years

# Retirement Attitude Assessment

|   |                      |  |
|---|----------------------|--|
| Retirement is going to be the most exciting part of my life.      | 10 9 8 7 6 5 4 3 2 1 | I dread every hour in the future.                                  |
| There is an abundance of exciting opportunities after retirement. | 10 9 8 7 6 5 4 3 2 1 | After retirement, everything is downhill. Opportunities disappear. |
| I will turn changes into opportunities.                           | 10 9 8 7 6 5 4 3 2 1 | I am not up to coping with changes.                                |
| I want to stay in charge and be an active, involved retiree.      | 10 9 8 7 6 5 4 3 2 1 | I just want to withdraw from it all.                               |
| I intend to expand my sense of humor.                             | 10 9 8 7 6 5 4 3 2 1 | What is humorous about getting older?                              |

# Retirement Attitude Assessment

|   |                      |   |
|---|----------------------|---|
| Retirees have advantages over others in our society.                    | 10 9 8 7 6 5 4 3 2 1 | Retirees have no advantages; society is cruel to them.                    |
| I can make new friends of all ages.                                     | 10 9 8 7 6 5 4 3 2 1 | Nobody wants to know me. I am obsolete.                                   |
| Retirement is the best time of life to have fun and take new risks.     | 10 9 8 7 6 5 4 3 2 1 | This is the time to draw back.  |
| Now I can use my creative talents and contribute.                       | 10 9 8 7 6 5 4 3 2 1 | I have nothing left to give.  |
| It's possible to have a positive attitude even with a physical problem. | 10 9 8 7 6 5 4 3 2 1 | People with physical problems should give up. Why fight an uphill battle? |

# Questions to Answer

- ▶ What type of retirement lifestyle do I want?
- ▶ How well do I anticipate adjusting being home every day?
- ▶ What are my greatest concerns about transitioning from work to a more leisurely life?
- ▶ What do I most look forward to about retirement?
- ▶ Will I want to work at all?
- ▶ How do I plan to use my free time?
- ▶ If I am what I do, who am I once I am no longer doing it? Who would I like to be during retirement?
- ▶ What activities do I want to do, and what are their costs? Travel? Hobbies? Service organizations? Classes?
- ▶ Do I have friends I will be able to see frequently who are not friends from work? Will I be able to develop new friendships through sources other than work?
- ▶ Do I have a healthy lifestyle? Do I exercise regularly, have good eating habits, and get enough sleep? Do I have routine health checkups?
- ▶ How does my family fit into my plans?
- ▶ What do I really care about? What has value and worth?