

EMPLOYEE SERIES

Tips on coping with retirement

There are many different social and cultural norms on retirement and one that usually glorified is the view that retirement means that you are living the good life. This is, however, not an accident but a series of intentional decisions that one needs to make before, during and after their retirement from their work. It a process that one gradually transitions into a place where they feel at peace with their decision for retirement; a process where you leave behind something significant to begin something new.

Consider the following ideas to successfully move through this phase of life;



Welcoming psychological flexibility. While some retirees ease smoothly into retirement, others may experience anxiety, depression and debilitating feelings of loss. Along with the financial stability, your emotional stability will play an important role through this transition. Your capacity to cope with the loss of your career can be increased by: replacing networks you had through work; spending more time than ever before with your loved ones and; finding new and engaging ways to stay active, etc., which will determine the quality of the retirement experience. If you are planning for retirement, invest time to figure out what makes you really happy and what post-retirement activities will help you get there. Remind yourself it's Ok to feel anxious and worried during this period. You, like many others, are trying to navigate through a period of uncertainty. Make a conscious decision to talk to someone you can trust if you are felling stuck and overwhelmed.



Increasing self-awareness. It is essential to consider and attend to your psychological needs during this process as it will build your confidence and motivation when making necessary and difficult decisions. Investing in your existing friendships and talking openly with family about your goals can help you avoid an unsatisfying retirement experience. In your retirement, engage in things that truly reflects your values, beliefs and interests. Whether you are committed to volunteering or paid part time work, these activities will help increase feelings of purpose and meaning in life as well as maintain your physical and mental health. It will also help you defend yourself against boredom and self-doubt and making impulsive decisions with your time and money.



Familiarising with emotional challenges. While there is no single way to prepare or plan for every high and low of a retirement transition, you can begin to be aware of the areas that may cause problems in advance and craft tentative solutions with the support of others. It would be helpful for you to acknowledge that retirement is not one, but many transitions. One's ability to negotiate the emotional challenges through this change may depend on many factors such as: the degree to which work has been satisfying and; retirement is planned; your expectation about retirement, the role of meaningful relationships and; your health and sense of financial security. Research has shown that

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'people most happy' in retirement enjoy a variety of activities, ranging from volunteer work, exercise, travelling, continuing education and so on. While retirement may provide time to do things you could not do while working, you may be exposed to new challenges that requires you to adopt new behaviours such as performing chores you did not do when you were employed. Leaving behind a structured life can be difficult and it is important for you to give yourself time to adjust to "a new life".



Planning and leaving room for change. Planning for retirement does not have to occur at a certain age. Careful, early preparation for retirement, whether it be financial or psychological, will assist you to make difficult adjustments to your life-style, which you have known for many years. While you examine your own motives for retirement, consider the retirement preferences and needs of the significant people in your life. As life itself is unpredictable, ensure you are Ok to modify your plans as years go on and circumstances change so that your retirement experience can be more satisfying and less anxiety arousing. Remember that retirement from work does not mean retiring from a meaningful life. Like any other developmental stage in life, you are required to pay ongoing attention to and enrich the social, intellectual, spiritual, physical and creative aspects of your life.



Staying connected. Identify sources of support and be willing to use them throughout the process of retirement. If you are experiencing any changes to your emotional stability or increased feelings of stress, remember to reconnect with those that are significant for you; family, friends or colleagues. Stay connected to your professional life by drawing upon your professional skills and experience to navigate through the new phase of life and its challenges. If an opportunity arises, support and mentor others to deal with transition to retirement with your own insights and wisdom. Keep yourself open to opportunities to form and develop new relationships. While retirement may bring about some challenges, it can also be a time when unknown experiences and possibilities emerge that can further enhance your life.

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