

# Preparing yourself mentally for retirement

Nanci Hellmich, USA TODAY

*When you retire, you have to establish a new identity, purpose and relationships.*



(Photo: Rod Millington for USA TODAY)

When Nancy Schlossberg, a professor of counseling psychology at the University of Maryland, retired at 67, she thought it would be smooth sailing. It wasn't.

"It took me a while to figure out who I was. It was a difficult transition. At first, I literally couldn't say the words — 'I'm retired.' "

Over the next few years, she interviewed more than 150 retirees and conducted several focus groups with retirees, and she realized that many people had prepared a financial portfolio for retirement, but they hadn't taken stock of their psychological portfolios.

Schlossberg, now 84 and living in Sarasota, Fla., found that some people spend years preparing themselves psychologically for this transition, but others don't think about it until they actually quit working. Based on her research, she wrote *Revitalizing Retirement: Reshaping Your Identity, Relationships, and Purpose*; and *Retire Smart, Retire Happy*.

Even contemplating leaving a job creates a lot of anxiety for some, she says. "They love their work, and they are busy. They have an established life, an established routine, established relationships at work and established assumptions about themselves and the world. When you leave all that to retire, you have to establish new routines, new relationships and a new way of seeing yourself and the world."

To prepare yourself mentally for retirement, Schlossberg recommends taking a hard look at three areas of your life:

- **Your identity.** It's who you are to yourself and the world. You can think of it as what you put on your business card or your tagline under your e-mail signature, she says. "When I was a professor at the University of Maryland, it was very easy to say that, and people got a picture of who I was. If you are a roofer, painter, artist, teacher — that's part of your identity. One man who retired as CEO of a *Fortune* 100 company had plenty of money for his golden years, but he said his retirement felt 'hollow' because he hadn't thought about his new identity."

Some people may be OK with saying "retiree," but others will be happier if they strive to define a post-retirement identity that will provide structure to their days and meaning to their lives.

- **Your purpose/mission.** This is related to your identity. It's what gets you going in the morning. It's your passion. It can take some time to sort out, and you may have several different missions or purposes during your golden years, Schlossberg says. You can ask yourself what you wish you had done in your life and turn that into a new focus. "One woman said to me, 'I help organizations develop mission statements, but I don't have a mission statement myself.' "

- **Your relationships.** When you leave your work life, you often lose touch with people who were once a part of your everyday life, so you need to develop new relationships, new communities. You might do that by engaging in volunteer activities, going to a health club or even hanging out at Starbucks, Schlossberg says.

This is the perfect time to spend more time with your children and grandchildren. "I love to play in the sand with my grandchildren."

Your relationship with your spouse or partner may change, because you'll probably be spending a lot more time together, Schlossberg says. Sometimes too much togetherness causes people to get on each others' nerves for minor things, so couples may need to negotiate some new ground rules, she says.

Developmental psychologist Adam Davey, a professor of public health at Temple University's College of Health Professions and Social Work, agrees. "There's an old statement about couples and retirement: 'I married him for better or for worse but not for lunch.'

"Suddenly having a husband home and underfoot can be a source of irritation. Since men's friendships are very often concentrated around work or activities, the transition to retirement can place unwanted expectations for wives."

Davey says one good strategy he heard from a retiring couple is they told friends and family that they were going to take the first three months of retirement just for themselves so they could fully "enjoy the honeymoon period of their retirement."

The important thing is to make sure you realize that you still count, Schlossberg says. "When you retire, you can feel marginalized. Some people feel they no longer matter, but feeling that you matter, that you are appreciated and depended upon is important to experiencing a happy retirement."

Based on interviews with more than 150 retirees, Schlossberg identified the following ways that people approach retirement:

- **Continuers who keep using existing skills and interests.** They still use skills, interests and activities but modify them to fit retirement. "I am a continuer. I don't teach or have a salary, but I still write and speak about things I've always been interested in."

- **Adventurers who start entirely new endeavors.** They see retirement as an opportunity to make daring changes in their lives. "I'm not talking about becoming mountain climbers, but these are people who start something new. For example, a bank teller might become a docent in a museum. An investigative reporter might become an artist. It is about adventures in new arenas."

Often, people take some of the regrets they have about things they wish they'd done and turn them into a plan, she says.

- **Searchers who explore new options through trial and error.** This means you look into different activities. You talk to people in the fields you're interested in. You volunteer for different projects or programs, and if you don't like one, you try something else. This is much like what happens to many high school and college graduates who don't know exactly what they want to do when they graduate, so they search and struggle to find their way, Schlossberg says.

- **Easy gliders who enjoy unscheduled time letting each day unfold.** "They let the day unfold. Maybe they'll babysit the grandkids one day. Maybe they'll go the movies. They may just hang out. They don't have an agenda, and they are comfortable not having one."

- **Involved spectators who care deeply about the world, but engage in less-active ways.** This may be an art director who is retired but still goes to art museums, or a politician who is still a news junkie, she says.

- **Retreaters who take time out or disengage from life.** There are two kinds of these folks: people who are couch potatoes and people who are taking time out to figure out what to do.

"Many combine paths, and over time, one's path might change," Schlossberg says. "The point of looking at paths is to realize the many options for everyone during retirement."