

# Transitioning From Work Life to Retirement

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There's one thing I always wanted to do  
before I quit...retire! – *Groucho Marx*

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# “Retire”

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## Full Definition of RETIRE

1. to withdraw from action or danger : [retreat](#)
2. to withdraw especially for privacy <*retired* to her room>
3. to move back : [recede](#)
4. to withdraw from one's position or occupation: conclude one's working or professional career
5. to go to bed

*from <http://www.merriam-webster.com/dictionary/retire>*

# Schlossberg's view of retirement

“I think of retirement as the bridge between leaving one set of roles, relationships, routines, and assumptions and developing a new set... it is a transition to what's next.”





"Oh, you know with Leonardo, it's never retirement,  
it's always reinvention."

© Mott Barber 2007



# Retirement Statistics

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According to the U.S. Census Bureau:

- The average age of retirement in the United States is 63.
- The average length of retirement is 18 years.

# Are you ready for retirement?

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1. Are you ready to leave what you have been doing?
2. Are you prepared for the challenges of creating a new life?



# Are you ready for retirement?

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3. Do you have the resources to create your new life?
4. Is your total financial and emotional situation good?





# Are you ready for retirement?

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5. Are there supports you can count on?
6. Have you coped well with other transitions?



# Are you ready for retirement?

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7. Are you an optimist?
8. Do you have patience?



Some people spend more time planning a two-week vacation than they do their retirement – *Anonymous*



# Preparation for Retirement

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- 1565 retirees interviewed; approximately half (764) responded
- Findings: 33% said that they participated in NO planning for retirement.
- There were vast differences in what respondents had done prepare for retirement and what they would recommend others do to prepare for retirement.

*Rosenkoetter & Garris, 1999*

# Preparation for Retirement

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Participants recommended more planning in the following areas:

- use of time in retirement
- adjustment to retirement
- with family members for retirement
- life after retirement
- preparation for later life
- overall financial planning
- investment planning, and
- knowing retirement benefits

*Rosenkoetter & Garris, 1999*

# Preparation for Retirement

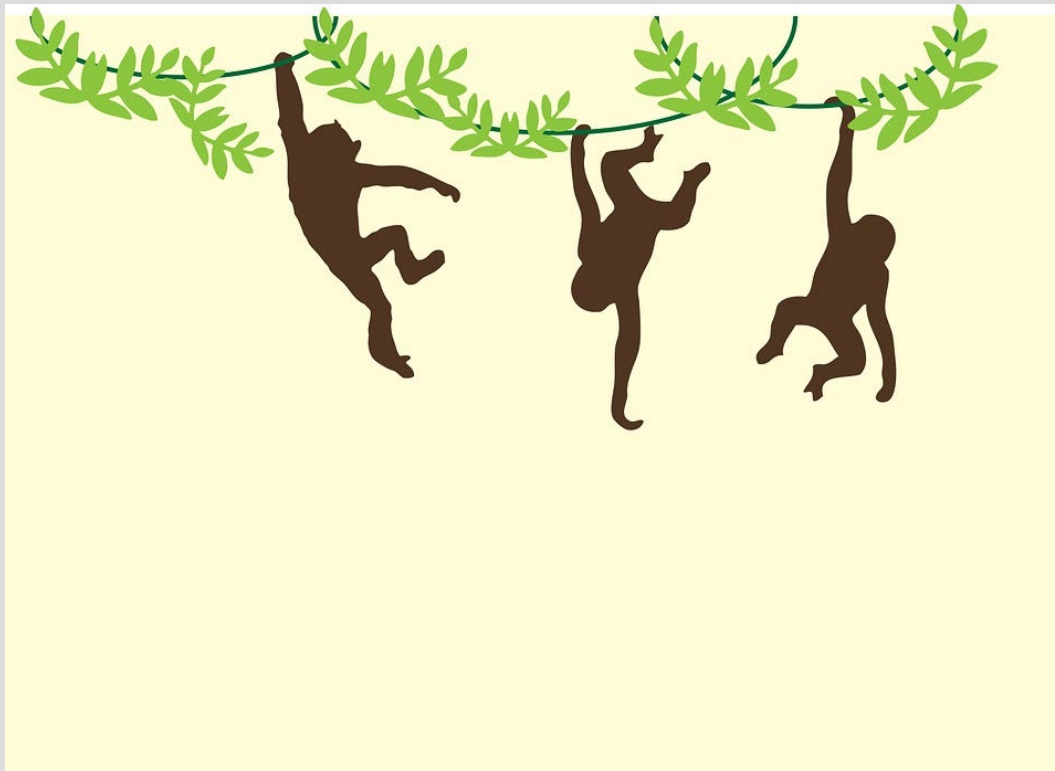
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- Most participants who said they did not plan for the various mental health considerations and psychosocial aspects of retirement recommended that others think about these issues while still working.
- Most pre-retirement planning had focused more on financial planning than mental health planning.
- This survey found a tremendous increase in the amount of time spent watching television and other sedentary activities
- The latter finding has obvious physical health and mental health ramifications and, in fact, 1/5 of the respondents had symptoms of depression.

*Rosenkoetter & Garris, 1999*

Don't simply retire from something; have something to retire to – Harry Emerson Fosdick

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# Preparation for Retirement

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- **Recommendations**
- If you are retiring at age 60, you probably have many years ahead – ask yourself, how will I spend my time?
- Psychosocial health relies, in part, on being involved in enjoyable activities that keep you engaged in the world around you.
- Start developing activities that you enjoy in your 30s, 40s, and 50s.

*Rosenkoetter & Garris, 1999*



# Preparation for Retirement

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## **Recommendations** (continued)

- Plan for involvement in a range of activities
  - sedentary ones vs. active
  - solitary ones vs. social
  - recreational and community activities
- How much time do you plan to spend with your spouse, children, and friends? - talk with them about your expectations

*Rosenkoetter & Garris, 1999*

# Retirement Gains and Losses

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- As you look ahead and picture your retirement, what are some of the things you will gain?



# Retirement Gains and Losses

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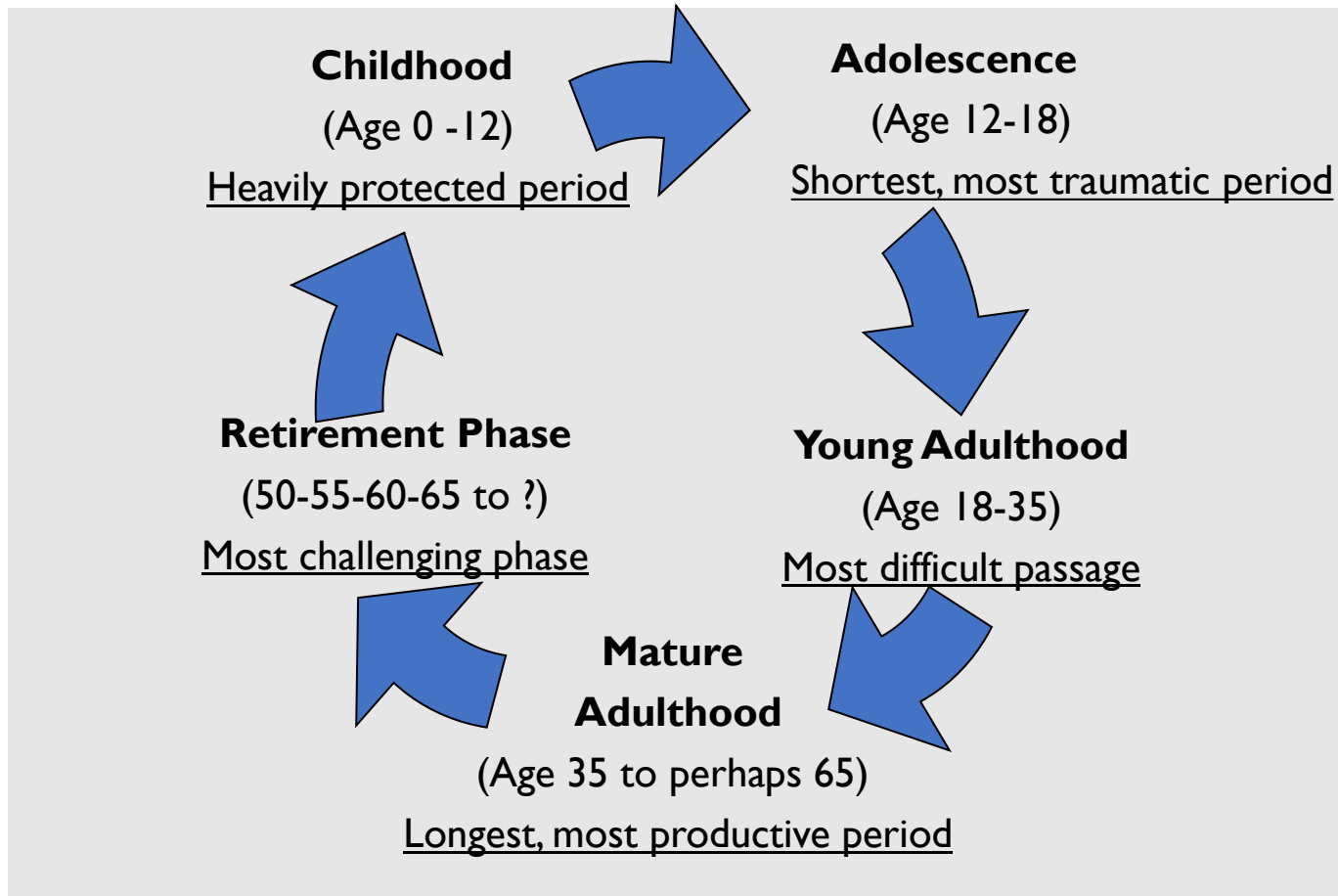
- As you look ahead and picture your retirement, what are some of the things you will lose or have fear of losing?
- These losses also include anything you may lose in the process of growing older.

# Aging



- Not only is aging a very complex concept; it carries very different meanings for different people.
- Aging can mean:
  - Decay (e.g., after age 20 we lose millions of brain cells a year)
  - Seasonal change (e.g. the maiden's alluring blonde curls become the grandmother's beloved white bun)
  - Continued development right up to the moment of death (e.g. an oak tree or a fine Chateau Margaux wine)
  - All of the above

# Human Life Cycle





# The Six Adult Tasks

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- Identity
- Intimacy
- Career Consolidation
- Generativity
- Keeper of the Meaning
- Integrity

*Erikson, 1950*



# Retirement and Mental Health

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- Integrity versus Despair
- Individuals witness the flowering of seeds planted earlier in the prior seven states of development.
  - When people achieve a sense of integrity in life, they garner pride from their children, students and protégés, and past accomplishments.
  - With contentment comes a greater tolerance and acceptance of the decline that naturally accompanies the aging process.
  - Failure to achieve a satisfying degree of ego integrity can be accompanied by despair.

*Erikson, 1950*



# Preparation for Retirement

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Successful aging is contingent upon:

- Avoiding disease and disability
- Sustaining high cognitive and physical functioning
- Engaging with life by:
  - Maintaining interpersonal relationships
  - Maintaining productive activities

*Rowe & Kahn, 1997*



Life begins at retirement – *Anonymous*





# Healthy Aging

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Seven variables that predict healthy aging:

1. Not being a smoker or stopping young
2. Adaptive coping style (mature defenses)
3. Absence of alcohol abuse
4. Healthy weight
5. Stable marriage (helps physical and psychosocial health)
6. Regular exercise
7. Years of education

*Valliant, 2002*

# 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?



# Retirement Attitude Assessment

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- What are some special things I got at work?
- Where else or how else could I get those things now?

# Retire from work, but not from life – M.K. Soni





# Psychological Portfolio for Retirement

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- Identity – how we define ourselves based on what we do, our personality characteristics, and how we see the world.
- Relationships – our involvement with friends, family, workmates, and others with whom we interact regularly.
- Purpose – our passion and reason for getting up in the morning.

*Schlossberg, 2009*

# Revitalizing Identity in Retirement

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- Construct a personal narrative.
- Search for a spiritual home.
- Modify your ambition.
- Practice resilience.
- Take initiative, take control.
- Capitalize on your strengths.



*Schlossberg, 2009*



# Revitalizing Relationships in Retirement

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- Make new connections
  - Identify your connectors
  - Create new communities
  - Move to a new community



*Schlossberg, 2009*



# Revitalizing Relationships in Retirement

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- Energize your continuing relationships
  - Change the ground rules with spouses and partners.
  - Make time for family.
  - Use the Internet.
  - Find ways to overcome loneliness.
  - Fun and friends -> Best buffers against stress.

*Schlossberg, 2009*

# Revitalizing Purpose in Retirement

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- Identify your passion/focus
  - Creative focus
  - Learning focus
  - Working focus
  - Volunteering focus
  - Kinkeeping focus
  - Leisure and play focus



*Schlossberg, 2009*



# Revitalizing Purpose in Retirement

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- Choose your retirement path
  - Continuers – continue to use existing skills and interests.
  - 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.

*Schlossberg, 2004*

# Four Basic Retirement Activities

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- Retirees should replace their work mates with another social network
- Retirees must rediscover how to play
  - lets us maintain self-esteem while giving up self-importance
  - makes retirement fun
- Creativity like play should be a primary goal.
  - time and resources to support creative outlets
  - chance to grow and improve while we age.
- Retirees should continue lifelong learning.
  - combine the fruits of maturity with the recovery of child-like wonder.

*Valliant, 2002*

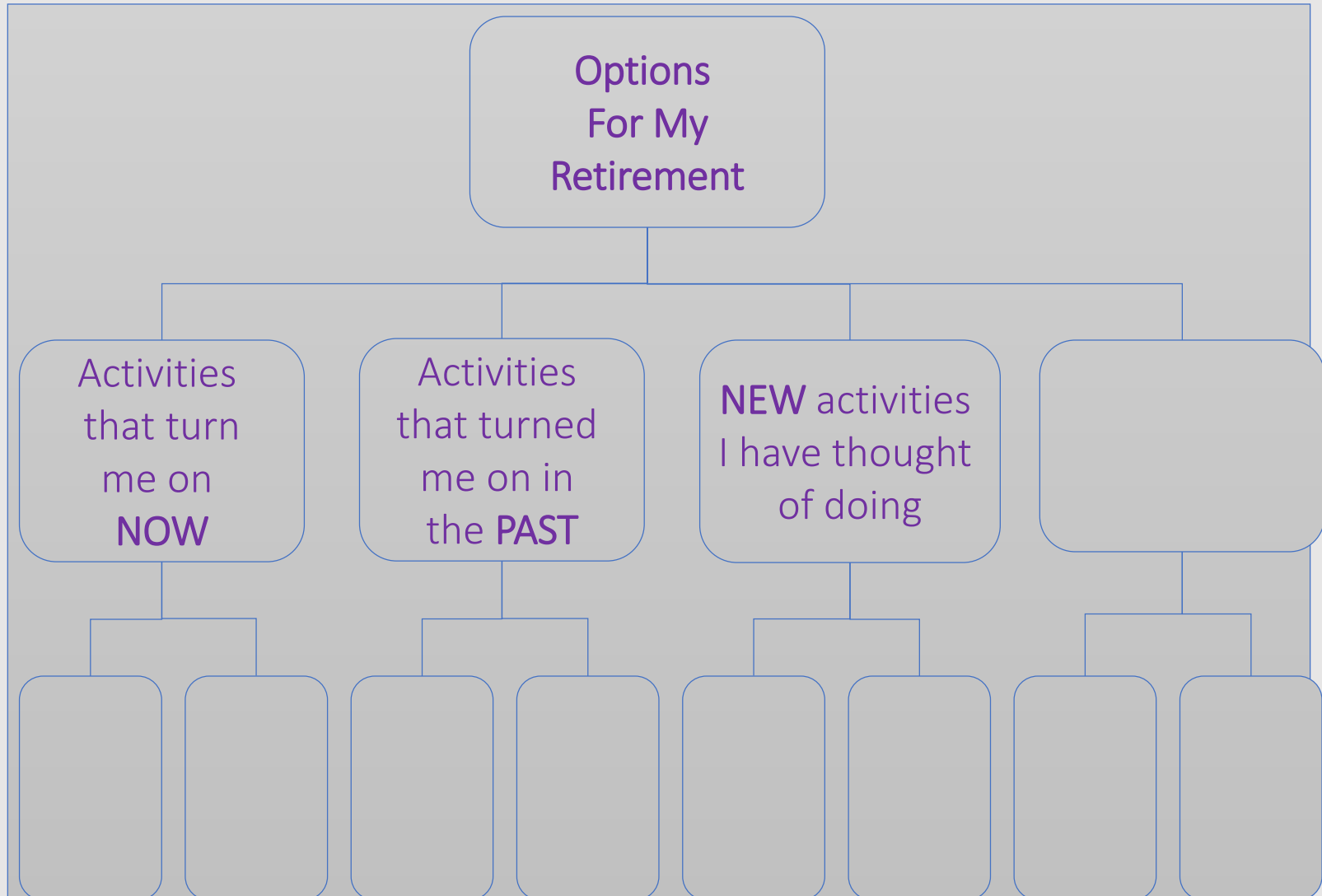
Half our life is spent trying to find something to do with the time we have rushed through life trying to save – Will Rogers

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# The Get-a-Life Tree

From: Zelinski, Emie J. (2008). How to retire happy, wild, and free.  
Berkeley: Ten Speed Press.



# Retirement Plan A – Pure Leisure

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- Leisure activities keep your mind challenged
- You receive satisfactory rewards from activities, they make you feel good.
- Keep in contact with the kind of people you enjoy.
  - Your social contacts make you feel good about yourself.
- Your creative nature is satisfied.
- Your activity mix provides you with a sense of exuberance and richness.



# Retirement Plan B – Leisure Plus Money Job

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Work Rewards: Why do so many retirees work part time?

- What are the rewards that cause them to give up much of the leisure time they worked so hard to get in the first place? Check the rewards you want. The more rewards you check, the more satisfaction you would derive from Plan B.
- Reward 1 Additional money
- Reward 2 Insurance benefits
- Reward 3 Ego satisfaction
- Reward 4 Scheduled activity
- Reward 5 Leisure hours appreciated more



# Retirement Plan B – Leisure Plus Money Job (continued)

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- Reward 6 Eliminates down periods
  - Reward 7 Better home life
  - Reward 8 People contacts
  - Reward 9 Feeling of purpose
  - Reward 10 Therapeutic
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- Working should not be something simply to fill time. It should provide both tangible and psychological rewards.

# Retirement Plan C – Leisure Plus Volunteer Opportunities

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- Reward 1 Comradeship
- Reward 2 Recognition
- Reward 3 Freedom to withdraw
- Reward 4 Sense of purpose
- Reward 5 Keeps mind active



# Retirement Plan C – Leisure Plus Volunteer Opportunities (continued)

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- Reward 6 Beautiful substitute for work
- Reward 7 Compatible people
- Reward 8 Chance to develop new skills
- Reward 9 Enhance leisure hours
- Reward 10 The give-back idea



# Approaching Retirement

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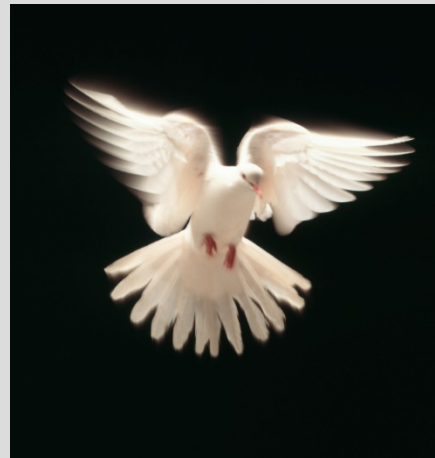
- Do your retirement planning now.
  - Work on turning negative thoughts on retirement into positive thoughts about the future.
  - Your plan(s) will help you see your present working environment in a better light.
  - Anticipating a well-planned future will enable you to lighten your daily work routine and maintain better relationships with co-workers and superiors.
- Let your enthusiasm toward retirement show
- Communicate a new image.



# Approaching Retirement

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- Be mysterious about your plans.
- Dissipate any hidden resentments
- Restore any broken relationships or do your best to leave them behind you.



# Approaching Retirement

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- Don't take things too seriously as you approach retirement.
  - This does not mean to cast off your job responsibilities and lower your personal standards.
- Accept farewell arrangements with grace.
  - Your attitude is the main thing that will allow you to retire with class and dignity. Make the time between now and your departure enjoyable and positive, and your retirement will be more successful.

Congratulations and Enjoy!



If people concentrated on the really important things in life, there'd be a shortage of fishing poles – Doug Larson

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- <https://youtu.be/lmBJ-beXaW0>

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