



Volunteer Editor: Jeanette Wojcik
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Retirement!!! Are you ready? When most people think about getting ready for retirement the first question they ask is whether they can afford to retire. There's so much more to preparing for retirement than just looking at finances. There's the emotional aspect to consider. Leave the financial part of retirement to a financial planner while we look at the emotional side.

With personal retirement plans, social security and pensions the focus has been put on earning enough money during your work years to have money in retirement. We don't often look at questions that help us evaluate our satisfaction with our career and the work we are doing. Ronald E. Riggio, Ph.D., has written for [Psychology Today](#) that a person thinking about retirement should consider job satisfaction, job stress (Do you want to retire or do you need a new career?), social needs, and the hobbies and interests you bring to your retired life.

If you are thinking about retirement, think about what your days will be like when you no longer need to set the alarm, get up early, get ready for work, pack your lunch, and head off to work. Will you still get up early? Then what will you do? You can linger over that second cup of coffee or tea while you read the morning paper or check your FaceBook page to see what everyone in your social circle is doing. At some point you probably need to get dressed. You might focus on some household chores but once those are done, then what? You can feed the cat and walk the dog. Without a plan for how to fill those hours when you used to go to work you might find yourself getting depressed and wondering if retirement was really such a good idea. [Shoba Sreenivasan, Ph.D. and Linda E. Weinberger, Ph.D.](#) recommend that a person planning retirement should "Understand that retirement from the work force is not retirement from having a purposeful life. You can devote time and effort to activities that promote a sense of usefulness, such as volunteer work. You can also perform activities that would have great meaning for your family," you can continue to learn and grow and enjoy your retirement years.

Social isolation is a serious issue in retirement. It contributes to depression, anxiety, addiction and a sense of hopelessness. After spending your life meeting friends through work, retirement can leave you lonely. You need to take the initiative to maintain friendships. How can you continue to connect with them and with those who are still working? Plan lunch with your colleagues and other friends. With your retired friends, plan to attend a community function together. If you are married, set time aside to do something with your spouse. Invite another couple over for dinner or to watch the ball game. An [article](#) in *Psychology Today* tells us that, "People with supportive, emotionally validating families [and friends] do better during the transition to retirement than those who don't have that support."

Some people are forced to retire because they have suddenly become a caregiver for a spouse or family member. Or, after a short "normal" retirement they are faced with caregiving. Caregiving during retirement doesn't have to be a burden. It can be a blessing. Attitude plays an important role in how one deals with caregiving in retirement. In an article for MSN, [Kim Selby](#) writes that "At least some of one's retirement years meant a lot because they held many days or years filled with experiences, struggles as well as triumphs, that yielded personal growth as a result of being a family caregiver." If you find yourself as a caregiver in retirement, look at it as a blessing.

While you plan for retirement, think about how you want to spend your days, but don't forget to allow for the unexpected life situations and approach them with a positive attitude.