

# Thinking of RETIREMENT?

Only 13% of retirees have actually worked as long as they had intended and the average age of retirement is just 59 years old.

## People Who Do Best In Retirement

Retirement is a transition that alters our roles, relationships, routines and our assumptions. What is critical is how able we feel to cope with the changes. Studies have shown that those who handle their retirement well-

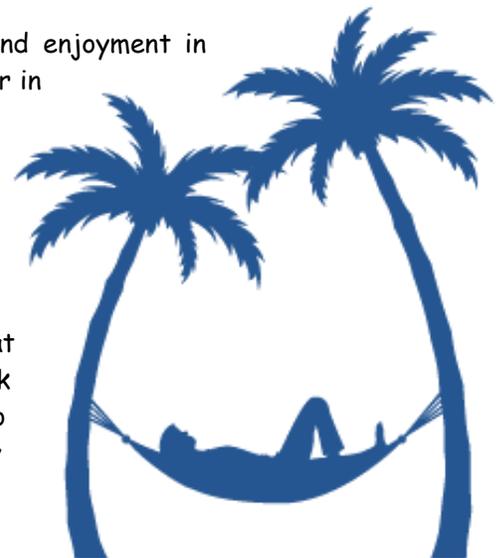
- **Have Financial Security** Maintaining a standard of living in retirement is an issue for many. In fact, money is often mentioned as the key to a happy retirement, but a Rutgers University Psychologist has found another much more important fact. His research shows that once we have a certain minimum amount of money, life satisfaction depends mainly on how much time we spend doing things we find meaningful.

Retirement planning should include - deciding how to use your skills and interests after you retire.

- **Retired Voluntarily** Those who are forced to retire for reasons of poor health or the golden handshake do not tend to manage as well.
- **Have Outside Interests** Individuals who, prior to retirement, found enjoyment in activities outside work (such as hobbies or other interests), do better in retirement.

It is suggested that a person should begin retirement by taking some time to pursue an adventure that is purely his / her own, one which the person did not have the time for before retirement.

- **Did Not Like Their Jobs** Seriously, on retiring, most people find that their work is much of whom they have become. Therefore, when work is abandoned, a large part of their identity is lost. Individuals who have dedicated their lives to their jobs without developing any outside interests, feel the loss most severely.
- **Anticipate Problems & Plan Ahead.**



## Getting Help With the Transition

A counsellor can assist by helping you examine your resources or strengths. Potential problem areas that could be examined include-

- **Situation** How does the person view the situation? Positive, expected or desired? Or negative, unexpected and dreaded? What about the timing? Is retirement seen as on-time or off-time? Is it surrounded by other stressors? Is it voluntary or imposed?

- **Self** What inner strengths does the person have to cope with the situation? Is the person basically optimistic and able to deal with ambiguity? Does the person have a strong sense of identity?
- **Supports** What supports (financial assets, emotional support, etc) does the person have? Joint retirement is becoming an issue for many couples and makes decision-making more complex. Dealing with transitions such as retirement requires support, not sabotage, from their employer, co-workers, family, and friends.
- **Strategies** What coping strengths does the person have? While there is no magic bullet, the individual who copes creatively uses a number of strategies including those that change the situation or the meaning of the situation as well as those that help the individual to manage stress.

By reviewing these possible problem areas now, a plan for retirement can be developed. Suggestions can be made to help modify problem areas thereby controlling how the transition at retirement will affect the individual.

By systematically sizing up transitions and our own resources for dealing with them, we learn how to build on strengths, cut losses - and even grow in the process.



## Retirement & Health

It is a myth that retirement can take years off your life. Studies have shown that deterioration in health after retirement, when it occurs, usually results from some prior illness or disability. Many retirees actually thrive on the more leisurely pace and opportunity to get involved in other areas.

Increased alcohol and/or drug use can be a temptation upon retirement. Increased leisure time and independence makes it easier to lift the limits that kept the addiction in check. Alcoholic retirees can be an especially tough group to help because of intense pride and a sense of *I have worked hard, I deserve to drink, or use drugs more*. There is help available to the retiree and to family members if alcohol or other drug use presents a problem.

## A Second Career

Another consideration is - **What about a second career?** A second career can make this transition a most rewarding one. There can be great personal satisfaction in continuing to make a contribution, albeit in a different job or work environment. Many retirees are choosing to become self-employed, making flexible retirement paths more prevalent. If a second career is attractive, planning today will enable you to end up with what you want tomorrow.

Another satisfying career is **volunteer work**. Many retirees still apply their expertise and are greatly appreciated. For example, senior business people advising young or small businesses, active church or political work, charities, and volunteers in health care. It is estimated that **1/3 of retirees do volunteer work**. There is even evidence to suggest that individuals who take an active role in their community tend to be healthier than those who isolate themselves socially. For example Berkman & Syme, in a 10 year follow-up study of administrators of general hospitals in California, found that persons who got sick most often and had the greatest difficulty recovering from their illness, regardless of the illness, were those who were lonely and isolated. The lonely and isolated elderly, in particular, were heavily represented in this particular group.

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