The Emotional Effects of Retirement

Homewood Health

Let us call to mind our relationships with the Indigenous Peoples of the lands we are on today, and the histories and impacts of these relationships.

Let us acknowledge that we meet on the ancestral and unceded territories of Inuit, Métis, and First Nations peoples.

Let us acknowledge that our historical relationships impact present-day Indigenous experiences, and that each of our present-day actions shape the future.

Along with this, we also acknowledge our collective responsibilities and solidarity to restore our commitment to support action and meaningful dialogue.

We're grateful to have the opportunity to live and work here.

Some places to learn more:

https://www.whose.land

https://nctr.ca/records/reports/

https://www.thecanadianencyclopedia.ca/en/article/aboriginal-people

Aboriginal Peoples Television Network: https://www.aptnnews.ca/

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University of Alberta Assistance Programs Information

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The University of Alberta has assistance programs that are designed to support individuals dealing with personal, family or work-related issues.

Telephone:	780-428-7587
Toll Free English:	1-800-663-1142
French:	1-866-398-9505
TTY:	1-888-384-1152

Confidential Counselling Available 24/7

- Faculty and Staff: Employee and Family Assistance Program (EFAP)
- Graduate Students: Graduate Student Assistance Program (GSAP)
- Create an account at Homeweb.ca to access free eCourses, webinars and articles.

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Setting the tone

- Why are we here today?
- Respect for diverse perspectives and life experiences
- Maintain confidentiality
- Be kind to yourself and others

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Objectives

- Gain a better understanding of how closely your sense of purpose is associated with your job
- Define the lifestyle changes retirement represents to you
- Identify your values and envision your ideal retirement
- Plan for practical and psychological adjustments necessary to promote happiness during retirement
- Become aware of healthy aging practices that can promote physical and psychological health during retirement

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Agenda

1. What to expect in retirement
2. Living your values in retirement
3. Healthy aging

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Questions for discussion

How **far away** are you from retirement? Do you have a date in mind?

How **prepared** are you feeling about retirement?

Do you have any **concerns or worries** about retiring?

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Your ideal retirement

- Where are you living?
- Who are you with?
- What are you doing?
- What is a typical day like?
- How do you feel?

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Perspectives on retirement

Effective planning defines the issues and challenges central to realizing your goals. For most people, key issues for retirement concern…

- Attitudes
- Values
- Relationships
- Health and Aging
- Time Use
- Home
- Meaning of Life

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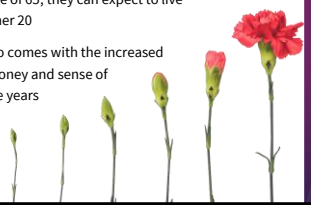
Retirement in the 21st century

- Babies born today can expect to live on average until 81
- For men who've reached the age of 65, they can expect to live another 17 years, women another 20
- While this is very positive, it also comes with the increased challenges of having enough money and sense of purpose to meaningful fill those years



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Retirement in the 21st century

- Retirement is no longer defined as the point at which we stop our full-time work
- It is that stage in life in which work is no longer our central focus and where we can start to re-allocate our time to spend it on activities, passions, pursuits, and relationships meaningful to us
- Retirement in the 21st century has the potential to be the best phase of our lives!

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The meaning of work

Positive

- Income
- Lifestyle
- Identity
- Time structure
- Social environment
- Productivity
- Creativity

Negative

- Routine
- Loss of freedom
- Time restrictions
- Uncertainties
- Pressure/Stress

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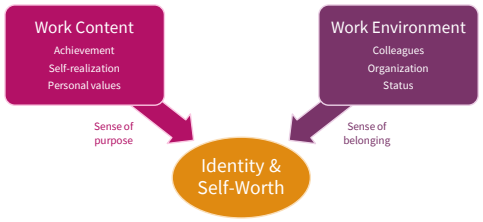
The meaning of work



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Group Activity

The meaning of work

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Life stages

Hudson

- 41 – 50 Taking charge
- 51 – 59 Interdependence
- 60 – 69 Beginning again
- 70 - (?) Living the fullness – summing up

Sheehy

- 45 – 65 Age of Mastery
- 65 – 85 Age of Integrity

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Atchley's 6 stages of retirement

1. **Pre-retirement**
   - You start to disengage from your job and focus more on plans for the future
2. **Retirement**
   - The period immediately after retirement, Atchley identified three common types:
     - **The honeymooner:** you feel like it's a vacation and get active with all the recreation you didn't have time for before
     - **The immediate routine retiree:** if you already had a stable schedule outside of your job, you simply expand it until it fills all your time
     - **The rest and relaxation retiree:** while a honeymooner is busy, you prefer to do nothing too demanding (often because you are exhausted from a hectic life at work)

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Atchley's 6 stages of retirement

3. **Disenchantment**
   - Some people go through a phase of unhappiness or uncertainty. A big life event such as being widowed or regretting a move can trigger this, but it can also happen once you've gone through the honeymoon or rest period and start feeling the desire to do something else.
4. **Reorientation**
   - You start taking stock and making new plans (more involved in your community, new activities, new path etc.)

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Atchley's 6 stages of retirement

5. **Retirement routine**
   - Some people get here right away, while others have to go the long way around. You've discovered that's comfortable and fulfilling and you finally settle into a structure that can work for years or decades
6. **Termination of retirement**
   - Your health starts to fail and your focus shifts to managing it as comfortably as you can

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What to expect…

Potential Losses

- Job
- Group to belong to
- Social interaction
- Identity
- Reputation

Interpersonal Relationship Changes

- Time
- Expectations
- Role definitions

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Preparing for retirement

Assumption vs. Reality

Once you're retired, you'll be poverty stricken.

Once you retire, you just rest and take life easy.

When you retire, you're isolated and lonely.

All you really need to do to get ready for retirement is to find a hobby.

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Characteristics of the happily retired

- **Active behaviors** – active use of time
  - Recreation/Sports
  - Volunteering
  - Part-time work
  - Hobbies/Taking courses
  - Travel
- Able to **define own interests/goals** and what gives life meaning
- **Aware** of talents, strengths, weaknesses and skills
- **Identity not tied to job**
- **Involved** in things/seeking personal improvement

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Five-point approach to life

To help lead a fulfilling life consider the following five areas when deciding how to fill your time when retired…

- Social
- Physical activity
- Mental
- Creative
- Spiritual

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Values

What are values?

- Standards, principles, goals, ways of being that are most important to you
- Values drive your choices and behavior
- If you'd like to know what a person values, look at what they do in their spare time
- A job is often one of the key purposes in life, giving direction and motivation – but what else allows us to lead fulfilled, meaningful lives?

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Examples of values

- Security
- Freedom
- Adventure
- Fun
- Health
- Love/Connection
- Honesty
- Passion
- Intimacy
- Commitment
- Loyalty
- Positive Thinking
- Friendship
- Success
- Respect
- Happiness
- Self-worth
- Entertainment
- Health
- Excitement
- Survival
- Escape
- Creativity
- Confidence
- Solitude
- Courage
- Gratitude
- Satisfaction
- Closeness
- Peace
- Humor
- Contentment
- Comfort
- Learning/Growing
- Being the best
- Contributing
- Creativity
- Helping

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Clarifying your values

1. Write down your list of top ten values
2. Rank order your list of values
3. Evaluate your values
4. Modify your list, if necessary
5. Compare your current activities against your list of values
6. How can you plan to live those values in retirement?

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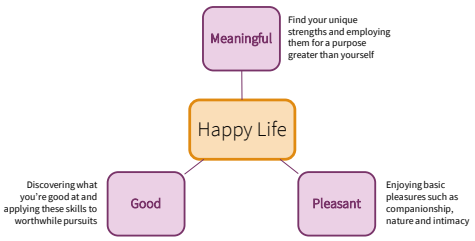
The value of meaning



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Practicing retirement

- It's important to assess how closely your sense of purpose is associated with your job
- Those who are inclined to find meaning elsewhere are more likely to experience the transition to retirement as a positive change allowing them to spend more time on things they already love
- Those who are dedicated to their work may take longer to adjust
- It's a good idea to prioritize non-work-related activities and values before you retire
- Practicing your retirement will allow you to make the practical and psychological adjustments necessary to promote happiness during retirement

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Retirement readiness checklist

- ☑ Financial
- ☑ Home
- ☑ Location
- ☑ Partner
- ☑ Family/Friends
- ☑ Health
- ☑ Use of Time
- ☑ Activities
- ☑ The Unexpected

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Retirement readiness checklist

Preparation Ratings

- ☑ None needed/Not applicable
- ☑ Needs lots of work
- ☑ Needs a little work
- ☑ In good shape

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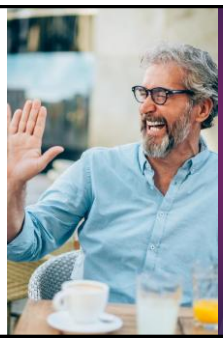
Healthy aging

1. Physical Activity
2. Healthy Minds
3. Healthy Relationships
4. Hobbies
5. Technology in Retirement
6. Building Resilience



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Physical activity

- On a daily basis, being physically active improves your **quality of life** by improving your:
  - Energy level
  - Mental sharpness
  - Mood (regular aerobic exercise can help manage depression, anxiety, and stress)
  - Balance, strength, and flexibility, which are key to preventing injuries and falls
  - Odds against chronic illness
- Aim for 2.5 hours of moderate activity each week or 1.25 hours of vigorous exercise and muscle strengthening activities on at least two days/week

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Healthy minds

"Use it or lose it"

- The drop from daily challenge to quiet retirement may be tough on your brain
- "What's good for the heart is good for the brain too"
- A heart-healthy lifestyle helps reduce your risk of cognitive loss and improves the brain's ability to sustain long-term health
- A brain-healthy lifestyle involves approaching daily routines in new ways that may be as simple as brushing your teeth with your left hand instead of your right

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Healthy relationships

1. Take your time
2. Speak up
3. Stay connected
4. Share responsibilities
5. Stay active together
6. Take time out
7. Make plans

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Hobbies

- One of the joys of life is what psychologists call “mastery:” the feeling that you’re capable of something, and you know what your doing
- Hobbies can be the perfect way to master something new, or raise old abilities which is great for self esteem
- Find things you enjoy and there’s a good chance your confidence and well-being will increase along with accomplishments, keeping you not just occupied but contented with life and yourself

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Technology in retirement

Older adults are the fastest growing group among internet users and used wisely the internet can be an outstanding resource in retirement:

1. Staying connected
2. Following the news
3. Shopping
4. Shared interest groups
5. Community action
6. Reviews and guides
7. Entertainment
8. Family history

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Building resilience in retirement

- Problem-focused coping
- Emotion-focused coping
- Social support
- Cognitive reframing
- Keeping a sense of humour

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Summary

What is your vision for retirement?

What steps do you need to take to be ready emotionally for this step in your life?

How can you incorporate a few guidelines for healthy aging into your lifestyle?

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Questions?

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Suggested readings

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Suggested readings

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- Warner, Ralph E. **Get a life: You don't need a million to retire well**. Berkeley, CA. Nolo Press, 1996.
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University of Alberta Resources

The University of Alberta has a number of resources that may assist Faculty and Staff during times of stress, uncertainty and transition.

Culture + Well-being webpage

Facing Facts (University of Alberta Anti-Stigma Campaign) – Learn more!
- Effects of Change on Mental Health
- Is stress getting you down? You are not alone!

EFAP eCourses: Embracing Workplace Change; Resilience; Taking Control of Stress

Life Lines articles:
- 6 Steps to Reducing Work Stress
- Me-Time: Managing Stress and Finding Work-Life Balance
- Mental Wellness at Work
- 10 Steps to Achieving Work-Life Balance
- Self-Care: Time and Attention for You

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