After Retirement

With Volunteer Editor: Jeanette Wojcik

November 2026

The time has come for you to retire. With that decision comes uncertainity. What will you do all day? Can you maintain your current lifestyle on a retirement income? Will you have to make new friends? Do you have to have a hobby in retirement? Will you be able to spend time with your grandchildren? Will it be easy to travel? Retirement can be an exciting new phase in your life or it can be one of loneliness and isolation. How you prepare emotionally for retirement can make a big difference in the enjoyment you get from retirement.

For most people, retirement is more than picking a date, having a party and driving off into the sunset. Retirement may come because of a sudden health crisis or increased caregiving responsibilities. Katherine King, Psy.D. writes in *Psychology Today* that "It's normal to feel sadness, grief, or let's face it, abject terror at the prospect of retirement." She continues to say that many are shocked to discover the emotional turbulence that comes after retirement and manisfests itself in boredom, loneliness and purposelessness. She writes that others may get themsleves overly involved in activities to the point that they are busier than they were when they worked. Both of these patterns are unsustainable in long-term retirement.

When we think about retirement planning we often think about the financial aspect of retirement. Emanuel Maidenberg, Ph.D. at the David Geffen School of Medicine at UCLA, recommends taking 15 minutes each day while you are still working to visualize what your retirement days will look like. He advises that new retirees should make a schedule and stick to it. Suddenly not having to go to work can cause one to wake up feeling lost. "There's a direct line between depressed mood and lack of activities," he writes. Some other aspects that he feels makes a successful retirement are to stay physically and mentally active, find a purpose after retirement, and know when to seek help for mental health issues after retirement. He points out that feelings of hopelessness, irritable mood, lack of patience, loss of interest in activities that once brought pleasure and persistent sadness are warning signs that it is time to seek help for emotional pain.

In an article for *Kiplinger*, Brian Skrobonja, writes that "retirement should not be a label used to describe who someone is – it's not their identity – rather, retirement is a term used to describe the transition a person is going through from one phase of life to another." He continues by saying, "The transition of retirement is not the destination; it is the transition to what is next. It is your opportunity to reinvent yourself and live out the second half of your life with purpose."

The National Council on Aging recommends three strategies to prepare for life after work. These include staying socially active and mentally engaged, prioritizing your health, and exploring your financial options for retirement. Planning to stay connected with work colleagues and friends can reduce isolation according to the Mayo Clinic. The National Institue on Aging presents ways to stay healthy during retirement. AARP offers useful suggestions for exploring your financial options.

Whether retirement is imminent or several years in the future, enter retirement with a positive outlook. As Fred Rogers said, "Often when you think you're at the end of something, you're at the beginning of something else." That's the way it is with retirement.