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How Can I Ease My Transitioning Into Retirement?

By Dorothy N. Ashman, M.A.

Retirement is one of the most challenging transitions we experience during our lifetime. Not only are we leaving a job that we have learned to do well, co-workers who have become friends, and structured expectations for our work day, we also may be losing the part of our self esteem that comes from company recognition of a job well done.

The retiree also faces the strong possibility of a reduced income and the reality of physical limitations that come with an aging body. Smaller incomes may also result in moving to a new, smaller home, less extensive vacations, or restrictions in life style.

How then can we make this transition as smooth as possible? The most important idea is that of planning for the transition ahead of time. Too many people just assume that having an abundance of free, unstructured time will magically create a feeling of joy. Exactly the opposite is usually true. Those who report the most satisfying retirements have put a lot of thought into how they will use their time. They have set up plans for each of the following areas:

1. **Basics of living:** This includes how much income will be available, where we will live, whether or not a part-time job will be needed, how we will manage our investments, how often we can travel etc.
2. **Mental needs:** Because we usually have been mentally engaged and challenged at our job, it is important to replace this with new areas that stimulate our mind. Taking local classes, learning how to do new household projects, studying subjects we have always been interested in are ways to keep our minds engaged.
3. **Social needs:** Creating opportunities to share our time with others is very important, whether this is done with relatives, close friends or new people that we meet.
4. **Fun:** Even if finances are tight, having fun, appreciating the little things in life and finding opportunities to laugh, dance or play is very important. Include activities that will give you physical exercise as well.
5. **Personal or spiritual growth:** After retirement, we are often more aware of death and more interested in exploring our personal beliefs. It is also a time we may want to give back to others some of what we have been

blessed with, through volunteer organizations, teaching, community activities, etc.

After retirement, set up each week with all of the above needs in mind, and pencil activities into your calendar from each category. Remember to give some time for reflecting on thoughts and emotions. Feelings of sadness and loss are normal in any transition, and need to be acknowledged along with all the positive feelings that are accompanying your new life. Spend as time “in the moment,” keeping worrying or regret to a minimum. If transition seems harder than it should be or if negative feelings seem to be taking over a day, consider working with a psychologist to help through these difficulties. With planning and support, retirement can be one of the best times of life.

Talk to someone who can help. If you would like the name of a qualified psychologist in your area, please try our Psychologist Locator.