Six Perils of Retirement

by David Corbett

You couldnâ€™t wait to retire. Now youâ€™ve done it, and your life feels unhinged. Your calendar and email in-box are empty. Your spouse wants you to do anything that involves leaving the house. And you feel guilty for not being productive. Welcome to retirement. Even those who work part-time after leaving a primary career, as most people now do, face major logistical and psychological challenges. Retirees who donâ€™t anticipate these landmines may learn about them the hard way. But you can prepare for them, Here are six pockets of turbulence and suggestions for how to avoid them. 1. Where did the time go? Retired people often say theyâ€™ve never been so busy in their lives. But thereâ€™s a difference between being busy, on the one hand, and on the other, being engaged in doing things that satisfy, help us grow as human beings, or enable us to help others. You may ask, â€œHow did I get swept up in a bunch of activities that, to be honest, donâ€™t excite me all that much?â€• Certain activities, considered alone, may be good and worthwhile. but what about other demands on your time? everyone has to strike a balance between commitments and keeping the flexibility that lets us remain in control of our time. A key rule is to reject demands on your time that donâ€™t fit your short- or long-term goals.2. â€œI used to be . . .â€• People often make the mistake of allowing themselves to be defined by their careers. If they fail to diversify, they pay the priceâ€”unhappinessâ€”when a career is pulled away. For a driven type person who was a top corporate executive, it might take a while to get over the social awkwardness of not defining oneself by oneâ€™s career. In reality, you donâ€™t lose your identity when you quit a job. You lose that identity; and you shed one of your identities. But you who you fully are, inside, as a human being, is deeper. Look at your identity as a work-in-progress that evolves with you. Ask questions you may have thought were answered once and for all. Who am I? Do I matter? What can I do? New answers yield new purposes when the old underpinnings are pulled away. 3. Loss of work-related social bonds. Even if youâ€™re making new friends, a key set of relationships with people in your life have changed. Not facing this reality and, as a result, not taking time for proper closure with these relationships, can leave you feeling rejected when former colleagues donâ€™t call you up. That isolation can prevent you from moving forward in your life. Build your new networks before you leave your job. Find new social circles. Turn to family and old friends for supportâ€”and to new friends and colleagues as well. 4. Loss of support systems. This one is hard for people who had secretaries, lots of high-tech office tools to keep them on track and assistants to whom they could delegate tasks. They may lack the discipline or support they need to get through the day seamlessly. Having to replace the ink cartridge in the printer or make their own travel arrangements can drive them crazy. Self-reliance is simply the cost of leaving your job. You have to develop these skills. Yes you have to think big and follow dreamsâ€”but you may need to change the toner cartridge, too. 5. Fractured households. Marital strain often follows retirement, which reshapes intimate relationships. When both spouses are â€œhome aloneâ€• everyday, tensions often arise. Work keeps spouses apart for much of the week. But removing a job doesnâ€™t mean that the couple has to spend every minute together. Discuss this with your marital partner beforehand. Figure out how much time you need alone. Decide which activities will be done jointly and which individually. Sparks can also fly when one spouse is primed to de-emphasize work and the other wants to keep putting in long hours. Most women who entered the workforce 1970 to 2000 did so after age thirty-five. Having begun careers later, theyâ€™re not ready at the same chronological age as some men to dream new dreamsâ€”or cast off as camp cook in a big RV. By being open about your feelings and respectful of others you can minimize these strains. Recognize the need to amend preconceived plans and find some middle ground when choices conflict. If it seems tough, remember that weâ€™re dealing with essentially a new stage of the marital relationship. 6. Guilt. You may feel as though you are cheating your family out of money by not working. Instead of enjoying a movie during the afternoon, you may feel as though you should be at work. Among men, guilt may be linked to a socially conditioned premise that a man who is not productive is not a man. Remember, lots of terrible people have been very productive. And many poets, mystics and saints who left the world better than they found it appeared to do nothing. If you want to feel productive, give some full attention to your gifts, needs and goals, perhaps to the benefit of others. Examine your assumptions. Enjoy whatever you do.People who have it toughest during the post-career phase of life generally did not anticipate, prepare or plan for it. Sadly, people are still deluded into thinking that rest, leisure, and recreation will be enough or that retirement will evolve by

itself. They are at risk of being bored and without a purpose. Find a passion. Live that passion. It may add years to your life. Finally, remember to introduce change bit by bit. Challenge so-called â€œfactsâ€• and be willing to change habits. See life as new each and every day. Be grateful for it. Find ways to stay energized and optimistic. The evidence shows that such an attitude can make a difference.About the author: David Corbett is the founder of New Directions, Inc., in Boston, and author of Portfolio Life: the New Path to Work, Purpose, and Passion After 50, published by Jossey Bass. Visit him online at www.portfoliolifebook.com

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