

So, Now What? Tips for Managing Life after Retirement

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Entering into retirement is an exciting adventure. You have worked for decades, and retirement from the workforce may feel liberating. Finally, you have more time to spend with your loved ones and engage in activities that you enjoy. The bucket list you have always wanted to tackle can finally be done!

Then something unexpected happens. You might realize that you miss feeling productive and you become uncertain of your purpose. You are not sure how to go about your day and you find that you are having a hard time adjusting to your new life. These uncomfortable feelings are normal and experienced by many retirees. It is important to understand that these ups-and-downs happen, and that eventually, you will likely settle into a comfortable routine, re-establish your sense of purpose, and enjoy your retired life.

Retirement can be a Rollercoaster

Retirement can be a rollercoaster of emotions and adventures, both fun and nerve-wracking. The Stages of Retirement highlight what some retirees may experience during their retirement years:

- » **Honeymoon.** Retirees enjoy their newfound freedom and spend their time relaxing and engaging in activities that their previous working schedule did not allow.
- » **Disenchantment.** Retirees may find a lull in their retirement, realizing that it may not be as exciting as what they had hoped. They may feel bored or lack a sense of purpose, missing the stimulation that work and colleagues provided. Retirees might ask themselves, “Did I retire too soon?”
- » **Reorientation.** During this phase, retirees will reassess their retirement, engage in new activities, and reinvigorate their sense of purpose. They might also develop a more realistic plan for their retirement years.
- » **Retirement Routine.** Retirees in this stage will effectively adapt to their new retired life and will feel content with their activities and purpose.

Stages of Retirement

Honeymoon

Disenchantment

Reorientation

Retirement Routine

Termination

Termination. Some retirees may terminate their retirement by returning to work, either part- or full-time. For most people, however, termination occurs when individuals become too sick or fragile to live their life independently.

If you are already retired, where do you think you fit in these stages? It is important to be aware of these stages and understand that you might experience ups-and-downs during retirement. Despite this, retirement is an amazing opportunity to thrive and enjoy your life. Here are some ideas to consider for making your retirement the best it can be:

Focus on Fundamental Relationships

Although retirement can bring fun, excitement, and new experiences to relationships, it is important to be aware of the effects retirement might have on your most meaningful relationships. Having more free time might mean that you have more time to spend with your spouse, family, and friends. Going from spending nights and weekends with your loved ones to being together more frequently can be wonderful but might

also be overwhelming at the same time. Having those feelings and emotions is okay! The key to success is talking about your fears, expectations, and concerns with your loved ones and friends. Do not let things get to a boiling point before you try to discuss them.

The transition to retirement can not only affect companion relationships, but also the relationship between a retiree and their adult child(ren) or

Tips for Having Conversations about Retirement with your Loved Ones

Initiate conversations with your loved ones about how things might change once you are retired and to set expectations for after you have retired. Use the following questions to help guide these conversations with your significant other, family, or friends:

Before Retirement

1. When I retire, I envision spending my time doing _____.
How do you feel about that? How/when would you like to be involved?
2. What would you like for us to accomplish together once I retire?
3. How do you envision balancing our separateness (personal privacy, pursuing personal interests) with togetherness (participating in joint activities or socializing together) once I retire?

After Retirement

1. Now that I'm going to be spending more time at home, let's talk about the family responsibilities. I'm comfortable doing _____, what do you think about managing _____?
2. Now that I have more free time, I'm comfortable visiting you _____, what do you think about that?
3. How should we make decisions together about issues that might arise now that I am retired?
4. What else might change now that I am retired?

After your conversations, try out what you discussed for a few weeks or months. If you find that you need to make adjustments, have another conversation and talk about what improvements could be made.

stepchildren. It is especially important to establish expectations with adult children regarding the care or babysitting of grandchildren. Be sure to have the conversation about your expectations and what you are willing to offer. If you are going to take a regular role in caregiving for your grandchild(ren), it will also be important to discuss potential differences in parenting styles with your adult child(ren).

Focus on a Healthy Lifestyle

Whether you choose the path of pajamas and relaxation or activities galore, it is important to ensure that you are taking adequate care of your physical, mental, and emotional health. A major challenge for retirees can be improving or maintaining their overall physical, mental, and emotional health. Some studies show that retirement can lead to a decrease in physical mobility and increases in physical illness, adverse health crises (such as heart attack and stroke), and mental health issues. Other studies show that retirement can maintain or even improve health, particularly in regard to physical activity and sleep. Regardless, researchers agree that retirement has the capacity to change how you manage your personal health. Remember to stay up-to-date on vaccines, have regular medical check-ups, take medications as prescribed, and stay socially engaged. Taking time for yourself and staying involved in the community can be important for your sense of belonging and well-being. Finally, a healthy lifestyle should include regular physical activity, a healthy diet,

Tips for Healthful Living during Retirement

- » Stay up-to-date on doctor's visits and vaccines. What health issues can you proactively address now that you have more time?
- » Stay socially connected with friends, previous co-workers, family, and within your community. Look for clubs or groups to join that interest you.
- » Volunteer for an organization that you are passionate about. Remember that volunteering does not have to become a full-time job – a small contribution can make a big difference.
- » Look into the wellness resources your community offers. Is there a retiree's program at your local fitness center? What courses are available from your local K-State Research and Extension office?
- » Adopt a healthy lifestyle – it is never too late!

challenging your brain, managing your stress in a healthy way, and getting at least seven hours of sleep each night. Remember, it is never too late to adopt a healthy lifestyle!

Strive to Achieve Balance

While it is beneficial for your health to remain involved in your family and the community, it is also necessary to establish a balance between involvement and time for yourself. Some people may thrive from 20 hours a week of volunteer work, while others may do better with less. The challenge is that balance can look different for everyone, so finding what works best for you and adjusting accordingly is the key.

Start by identifying what activities you would like to be involved in. Maybe you would like to volunteer at the pet shelter, take a new exercise class, or join the library's book club. Work to develop a daily routine and a weekly schedule that includes what is important for you. Once you have tested your schedule, you might find that you can add in activities, or you might realize that you feel better if you let one activity go. Remember that it is okay to say, "No, thank you" to opportunities if you are not interested or do not have the time to participate.

Continue Planning for Your Future

Even after you have retired, there are still plans that you can make for your future that will benefit both

you and your loved ones. Focus your initial efforts in three main areas — finances, health, and home — then consider what else you can do to plan ahead.

Finances. Financially preparing for retirement can be stressful, but the planning should not stop once you have retired. Remember that people are living longer and spending many more years outside of the workforce than in the past. Therefore, it is important to continue appropriately managing your finances and ensuring that you are living within your means. Also, be sure to complete your advance planning documents (wills, trusts, power of attorney, etc.) that will safeguard you and your finances in the event you become unable to speak for yourself. For more information on financially preparing for retirement and managing your finances after retirement, contact your local extension office.

Health. Planning for potential future medical crises can be a simple process in many states and can have highly beneficial outcomes. In Kansas, for example, advance health care directives (including a durable power of attorney for health care, living will, and HIPAA authorizations) are fill-in-the-blank documents that can be easily completed without the use of an attorney or legal professional. If you have not done so already, complete the necessary forms now. It is also important to ensure you are staying on top of your Medicare and prescription drug plans. Free, trained counselors are often available through your local extension office or your Area Agency on Aging to assist with Senior Health Insurance Counseling for Kansans (or SHICK).

Home. Which would you prefer — living in a long-term care facility or living at home? Most individuals say they would prefer to stay in their own home for as long as possible, so it is important to take steps that will help you live independently for a longer period of time. First, make the necessary repairs to your home so that it is a safe, comfortable space to live in. Fix unsafe stairways, replace flooring that might be a trip-hazard, and ensure there is proper lighting inside and outside your home. If you have mobility issues, consider installing a ramp and making your home more accessible. Walk around the inside and outside of your home with a loved one or friend and take notes of what could be improved to help you stay there for as long as possible. Then, prioritize repairs and improvements based on need and affordability. Finally, if you live in an apartment or have a proprietor, advocate for yourself and ask that the necessary repairs be made so you

Tips for Managing Your Time During Retirement

- » Use a planner or online calendar to keep track of your commitments. Observe the week or month ahead and ask yourself, "Am I doing too much?"
- » Schedule in downtime for yourself. Maybe your downtime will be relaxing and reading a book, or maybe you have to schedule time for exercise. Regardless, make sure you are taking time for yourself.
- » Many people will have a list of things they want to accomplish once they retire. Try to spread them out over a period of time, rather than trying to conquer everything at once.
- » Be sure to understand what is expected of you in volunteer opportunities before you agree to participate. Consider the role and decide if you will have enough time to fully participate.

can stay in your home as long as possible. Research consistently shows that quality-of-life is higher for individuals who are able to continue living at home, so working to better your living environment can have more impacts than what you may realize.

In addition to repairs and home modifications, it is important to consider the quantity of belongings in your home. Take time during retirement to sort through your possessions and rid yourself of items that are no longer wanted or needed. Having more belongings than needed can be stressful and overwhelming, and it will be especially challenging for family members to manage excess possessions after your death. Although it may be a difficult process, going through your belongings can also be exciting. You may find things that you forgot you even had that are meaningful or useful to you now. Sorting through your items while you are still able can be fun, rewarding, and beneficial.

Enjoy Retirement!

Use retirement as a time to thrive and enjoy life, but also to take care of your relationships, yourself, and your future. Aim to accomplish things you have never had the time to do before and cross those items off your list. Then, go take a nap or walk around the house in your pajamas all day — you deserve it!

Tips for Planning for Your Future

- » Make a list and set reasonable goals of when you would like to have items completed. It might even be helpful to divide them into categories such as this week, this month, and this year.
- » Start small. Accomplishing something, even if it is a small task, can feel good and motivate you. If you have a monumental task, try breaking it down into several smaller tasks to make it more manageable. For example, if you would like to clean out belongings and clutter, start with a closet rather than tackling the whole home at once.
- » Ask for help. Inviting family, friends, or a neighbor to help with any task can make it more enjoyable and efficient. If you need professional guidance with your finances or another matter, find a qualified individual to help you.
- » Remember to dispose of unwanted items responsibly. Try having a garage sale, auction, or selling some items safely online. For items that you are not able to sell, try to recycle what you are able.

References for this publication are listed in the leader's guide for this lesson, MF3427.

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