

## Avoid the Shock: How to Ease into Retirement

By: Nanci Hellmich | January 18, 2015



*(Photo: Thinkstock/Getty Images)*

Some people make a smooth transition to retirement, jumping into their new lifestyles with gusto, but others have more trouble adjusting.

There are several steps you can take to make it easier, and one of them is to consider retiring in phases, says gerontologist Ken Dychtwald, 64, the CEO of Age Wave, a research think tank on aging issues.

"Most people assume that in retirement they have to go from working full time for 40 years to stopping cold turkey one day, but there is some benefit to doing it in phases," he says.

Some companies are letting people cut back to three or four days a week, says Dychtwald, who is a psychologist and the author of 16 books on aging, health and retirement issues. That makes the transition "kind of a glide path instead of a hard stop."

Norman Abeles, professor emeritus of psychology at Michigan State University in East Lansing, suggests discussing retirement plans with people who care about you to get their perspective.

And begin planning for the transition a year or two in advance, says psychologist Kris Ludwigsen, 69, of Martinez, Calif. "Start thinking about what activities are important to you — hiking, traveling, cultural events, family events. This could include what you've been doing and/or what you've always wanted to do."

Here are some other suggestions for making the transition easier:

- **Do some homework.** Don't just think of this time as the end of your work career, but think of it as the beginning of your retirement life, Dychtwald says. Read articles about it, and visit websites. Talk to people who are retired. Talk to your partner. Sign up for classes, workshops or volunteer work. "It's really a new beginning. With our longer lives, there are ample opportunities for both new activities and new purpose."
- **Make a list of things you have always wanted to do.** Select those activities that rank highest on your list and assess which ones are possible, Abeles says.
- **Work on replacing your social network.** Retirees often say what they miss the most is the social interactions from work, Dychtwald says. Before retiring, it's helpful to get some replacement social networks through classes, workshops, your fitness center, church, volunteering. If you don't, you may spend a lot of time sitting around at home watching TV, which the average retiree does for 48 hours a week, he says.

Abeles also suggests maintaining contact with friends and with people who are involved in the activities that you value. Invite them to lunch.

You have to keep making new friends, because there are "inevitable losses" as some friends move and others pass away, Ludwigsen says.

- **Consider volunteering.** Many people get a sense of personal pride from being productive at work, Dychtwald says. "Pulling the plug on that and going dark for the rest of your life and not feeling useful can be stressful," he says. Volunteer activities can help fill that void and make the transition "more comfortable and nourishing."

Retirees have a lot of knowledge, skills and ability, and there are many activities in communities that could use their wisdom and perspective, he says. Volunteer activities help fill your day and give you a sense of self-worth, he says. "Giving back is good for the soul, and it's good for the mind."

- **Come up with a new structure for your days and be prepared to revise it.** This could include church and volunteer activities that fit your values, Ludwigsen says. Identify your top five priorities and then allocate 95% of your time to them, she says. "It simplifies the decisions you have to make and is more satisfying in the long run."
- **Do things you've put off doing.** This might include medical tests, home remodeling or visiting family or friends in different parts of the country, Ludwigsen says.
- **Contemplate getting a new job.** "It might be part time, or it might be something you've never done before," Dychtwald says. "It might be less about the money and more about the chance to

keep your mind active and your life productive. Retirement doesn't have to mean a complete full stop from work."

He says some people find that after a year or two of not working, they want a job but they don't want to work full time or the pressure of their old job. Some people decide to sit on a board or help someone start a business. Or they might think, "I am going to work at Home Depot and have some fun helping people get the supplies they need."

- **Get fit.** Make your health a priority, Dychtwald says. "Retirement can be a great time to focus on your own well-being."

- **Stay mentally alert** by keeping up with the news and sports, Abeles says. If you can afford it, travel for short periods to see places that you might enjoy. And challenge your memory by reading, doing puzzles and reminiscing.

- **Consider retirement as a period of trial and error.** You may not get it right on your first try, Dychtwald says. You have time to try out different activities, different social activities, different ways to organize your day. "There's a whole world of opportunities sitting in front of you and now you have the time to poke around," he says. "What is particularly traumatic is thinking that everything is final, and all your decisions are permanent. They need not be."

Think of your retirement as "an adventure. It is an exploration."

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