

Am I Prepared for the Psychological Challenges of Retirement?

Over the span of working years, employment fills many important needs for individuals:

Belonging

- ❖ An employer or an organization provides its employees with membership in groups--work groups, teams, committees, departments--and it provides them with colleagues.
- ❖ Each person is a part of the whole and each person has a sense of belonging.
- ❖ What other groups can be found to provide a sense of belonging in the retirement years?

Socialization

- ❖ Organizations provide individuals with opportunities for socialization--contact with fellow workers, colleagues, employees of other local governments, and even with friends.
- ❖ When the reality of the work group is cut off by retirement, either the person's existing socialization patterns must be maintained or new ones must be acquired.
- ❖ What other groups can be found to provide opportunities for socialization in the retirement years?

Use of Time

- ❖ Organizations provide individuals with schedules and routine to their lives—time to rise, time to go to work, time for staff meeting, time for lunch, time for monthly report, time to leave work—they provide a routine of comfort and stability.
- ❖ At retirement, the control of all twenty-four hours in the day is returned to the individual who then faces the task of rearranging ways to use time that generate energy and expend it toward rewarding goals.
- ❖ What activities and interests can be found or rediscovered that are stimulating and satisfying and will provide purposeful consumption of time in the retirement years?

Goals

- ❖ Organizations provide goals and tasks to be performed, even long range personal goals such as earning a living, supporting a family, buying a home, educating children, and gaining financial security are tied to the meeting of organizational goals.
- ❖ After an individual retires from a work organization, they are free to create goals that are self-rewarding rather than organizationally rewarding.
- ❖ What personal goals (either short or long term) can be pursued to produce a joy in living during the retirement years?

Achievement

- ❖ Opportunities for achievement are usually offered in one's work organization. These may be opportunities for external recognition, or these opportunities may simply allow an individual to feel personal satisfaction and pride in accomplishment.
- ❖ At retirement, the work structure is no longer there to provide opportunities for achievement and the motivation for achievement must come from within the retiree.
- ❖ What opportunities for personal achievement can be developed to make the retirement years satisfying?

Positive Role Image

- ❖ A work career helps to underscore the image of one's role(s) in life: He/she is a . . . His/her responsibilities are . . . For many people, their role images are affected by their career.
- ❖ People who are separated by a work career because of retirement may feel uncertain about their values as perceived by others.
- ❖ What current activities can be pursued to provide a positive role image during the retirement years?

Power and Influence

- ❖ No matter how small the amount of power and influence that is possessed, giving it up at retirement can be difficult. The transition of power and influence, in whatever degree it exists, is important in the passage to retirement.
- ❖ The transition should be one of shifting focus—from external to internal.

External power is that exerted by an individual at work. His or her use of that power is subject to and must respond to outer forces—the other powers in the organization.

Internal power is that exerted by people who create for themselves an active and self-rewarding life and, in that process, gain control over it and themselves.

Plan Now

Reasons for Planning

- ❖ In 1900, two out of three men past 65 worked for a living. Today, only one in five does.
- ❖ Retirement is a time of change that differs from other transitions in one's life.
- ❖ People devote much effort and time to preparing themselves for entering work life. They must prepare to enter retirement if they are to successfully leave work life for a new stage.
- ❖ Planning is essential to maintain your life style and to continue to fulfill the basic human needs that are either fully or partially satisfied by your work.

Hazards of Not Planning

- ❖ Failure to have a good financial program.
- ❖ Difficulty with adjustments in roles and attitudes.
- ❖ Lack of a base of interests and outlets.
- ❖ Feelings of uselessness and lowered self-esteem.

True or False?

Pre-Retirement Planning is not really optional
but an essential part of the Life Planning Process!