

Oh no! How'd I get here?

Coping with Retirement

Hey! You made it! Retirement is at your fingertips. You can't wait because you've spent years daydreaming about all the fun things you'll have time for: travel, sleep in, quality time with grandkids and spouse, take piano lessons, exhaust your bucket list.

Throughout our careers, we fantasize about retirement. Unfortunately, sometimes those fantasies don't adequately fill in the realities and retirement may come as something of a shock.

Retirement is another of those transitional phases we experience throughout life's journey, and can expose negatives along with the positives. In his article titled "*Journey Through the 6 Stages of Retirement*," Mark P. Cussen, CFP, CMFC, AFC, discusses the six stages most individuals experience in that "Final Frontier."

Stage 1: Pre-retirement – Planning Time

Over our working life we spend little time actually planning for retirement but it's impossible not to occasionally think of. After all, life is happening with mortgages to pay, loans to take care of, etc. Before you know it the kids are off to college and our parents need our help, so where are we going to be in twenty years as retirement nears? Will we be ready?

Stage 2: The Big Day – Smiles, Handshakes, Farewells

It's here! How did it happen so fast? A lifetime of anticipation and the reality of retirement is staring us in the face. Stage 2 is short and sweet, a celebration or dinner with friends/co-workers/family or just quiet farewells as we close the doors on a past that occupied so much of our life.

Stage 3: The Honeymoon – I'm free!

Dust off the fishing gear, get out the golf clubs, closet the alarm clock, crank up the car ...you can do whatever you want! This honeymoon phase can last any length of time, depending on how much money was saved or how creative your leisure plans have been.

Stage 4: Disenchantment – So this is it?

As the honeymoon fades, we begin to look around and reality sets in: this is it! After years of work/career, we might wonder where we are and who we have become. Who is there to talk to? What happens when television gets boring or the weather stinks? Depression, loneliness, a sense of loss might rear up.

Stage 5: Reorientation – Building a New Identity

It's time to reestablish yourself. Discovering ways to feel useful and with it a sense of satisfaction is often the biggest challenge. If you and your spouse are retiring around the same time, you may have different opinions as to how to spend your golden years. This is the time to jot down your "bucket list." Volunteer, take a class, get a new hobby. Chat with others who have managed to comfortably cope, pick their brains and find out how they did it.

Stage 6: Routine – Moving On

Just like marriage, having your first child, or beginning a new job, we must develop a retirement routine. Find that balance between spousal time and independence. Find new

friendships and activities. Adjustment can be achieved as we move into this newest of life's many stages.

If you are approaching retirement, are newly retired or experiencing a struggle through one of the six phases above and find yourself suffering depression or anxiety, talk with someone such as a friend, pastor or a counselor. As with all life's many hurdles, retirement is a mixed bag of highs and lows. Remember, that feeling of momentary disillusion or confusion is normal, not specific to you, and most importantly you do *not* have to face it alone. Develop a plan to enjoy the new you!

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