

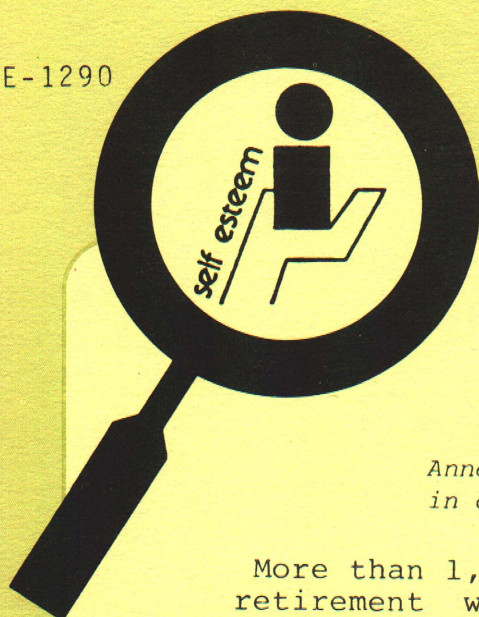
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The Later Years – Retirement A Time For Action
Michigan State University Extension Service
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The Later Years

II. RETIREMENT: A TIME FOR ACTION

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More than 1,000,000 Americans will retire this year. With retirement will come a necessary period of adjustment, a shifting of gears that will be painful for some and which will require a reassessment of goals for future directions. Many will be surprised by the intensity of new feelings that develop with the abrupt onset of this new era.

"Retirement Shock" What Is It?

In industrial societies such as ours, much of our self-esteem is tied to our work roles. While deeply involved in the demands and challenges of our job, we frequently fail to cultivate the tools needed to handle the leisure time that is thrust so suddenly upon us. The result, too often, is an unnecessary loss of role identity upon retirement, as well as helpless feelings of being out of the mainstream. What we had been working toward for many years -- freedom from the pressures of the work world -- perhaps now seems a great void ... a frightening nothingness.

Who Feels It the Most?

Men or Women?

Formerly, retirement shock was not as critical for women. Their work, if they had remained in the home, generally continued much as before their husband's retirement. Having a husband home all day, rather than just in the evening, required the

most adjustment for them. With the large numbers of women entering the job market and staying there since World War II, however, the phenomenon of retirement shock is now a problem for women as well.

What Gives Me Satisfaction?

For those of us who find retirement initially hard to contemplate or to deal with, a first step may be to back off and take a realistic look at ourselves -- an inventory for the new years ahead.

We have to identify our greatest sources of satisfaction. Was it the completion of a meaningful piece of work? Was it the chance to travel and investigate new ideas and places? Or was it the everyday companionship with fellow workers that seemed so satisfying?

Thus, we can identify whether we are most content when involved in actual production of a product or service, whether we have a need to satisfy an ongoing and

active curiosity, or whether we are very people-oriented and miss what had been our strongest link to them.

Retirement Demands a Plan

The intensity of this "shock" will vary from person to person and often depends on a person's planning before retirement. As gears shift, however, even the best prepared may experience temporary discomfort. Our own personal plan for retirement will develop easily if we come to grips with our likes, dislikes, wants and desires.

What Are My Resources?

HEALTH

Most important to us in our later years is our health. It is a resource that is fostered by a preventative attitude. Proper nutrition is absolutely necessary and is possibly the best insurance we can buy against disease.

Also important is proper rest, regular exercise, and periodic dental and medical checkups. Moderation is the watchword.

It is good to be aware that many of the problems suffered by older persons in the area of mental health are reversible with proper medical attention.

INCOME

Though income must be considered only one of our many available resources after retirement, it is critical. According to the U.S. Bureau of Labor Statistics, we should plan on needing from 60-70 percent of our preretire-

ment income, depending upon our life-style after retirement. Food will consume 28 percent of our income, housing approximately 35 percent, clothing and personal care 8 percent, transportation 9 percent, medical and dental 9 percent, and other responsibilities 11 percent.

We need to investigate thoroughly all sources of income available to us after retirement, including assistance should we need it. We also need to become aware of and to take advantage of the number of benefits available in many communities to older citizens; these benefits may help support a sagging income. Too, it is sometimes possible to turn a hobby into lucrative part-time work.

ATTITUDE

This may be one of our most important resources, for it opens or closes all kinds of doors, no matter what our age. In retirement more than ever before, however, a positive acceptance of new situations is necessary.

A positive attitude does not mean one of "resignation to one's fate." Rather, it is seeing the unstructured nature of retirement as an opportunity to continue building new interests and relationships, not being cut off from the old. The most important thing is to have a definite purpose to one's life and to remember that life is for living -- not just three-quarters of it, but all of it!

Paul Tournier expressed this thought when he wrote:

"All the renunciations demanded

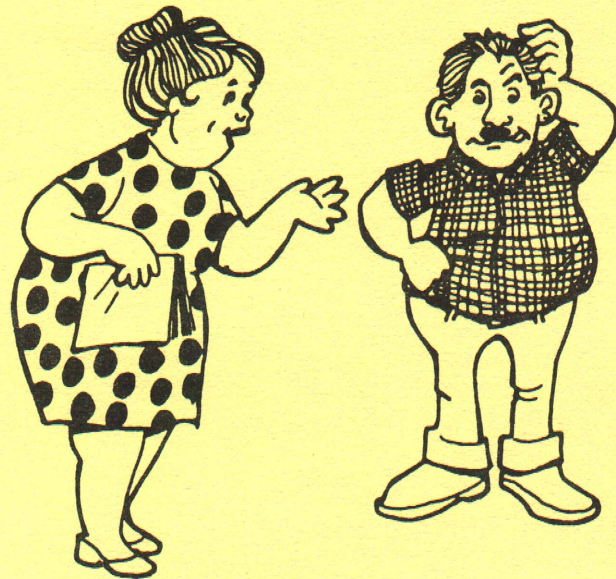
by old age are in the fields of action, not in the heart and mind. They belong to the order of 'doing,' not that of 'being.' I live differently, but not less. Life is different, but it is still fully life -- even fuller, if that were possible. My interest and participation in the world is not diminishing but increasing.

"In a well-known declaration, General MacArthur said, 'You don't get old from living a particular number of years; you get old because you have deserted your ideals. Years wrinkle the skin; renouncing your ideals wrinkles the soul. Worry, doubt, fear, and despair are the enemies which slowly bring us down to the ground and turn us to dust before we die.'"

A LINK TO OTHERS

Staying involved in meaningful activity with others is vitally important. To do so, it may be necessary to maintain some mode of transportation, whether your own car, being picked up by interested friends, gaining information about public transportation, or using community-sponsored van service.

The theory that retired people purposely tend to "disengage" from social activity is now being challenged. The point is, we are not different people the day after we retire. If people and activity were important to us before retirement, they will continue to be afterwards. It may be up to us, however, to seek them out in different ways and in different places than were common to our world of work.



TAKING ACTION:

WHAT ARE MY OPTIONS ?

As individuals, we retain our uniqueness after retirement. There is no solution for an enjoyable retirement that will fit all persons. That is not to say, however, that there is no solution to a dull retirement.

Our individual plan of action for making the necessary adjustments that a change in lifestyle requires must be our brainchild, for the most part, if it is to suit us. It will require an active, interested assessment of what it is we like and want, what our resources (all of them) happen to be, and a plan of action for propelling us there.

It may require work on our part but, after all, isn't that what we've always known best?

RESOURCES AND RECOMMENDED READING

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