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## Psychological Effects of the Transition to Retirement Effets psychologiques de la transition vers la retraite

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### ABSTRACT

Psychological effects of disengagement from a work life and the transition to retirement are discussed. These effects include partial identity disruption, decision paralysis, diminished self trust, experience of a post retirement void, the search for meaningful engagement in society, development of a retirement/life structure, the confluence of aging and retirement, death anxiety, the critical nurturing of social relationships, and self-actualization. Some aspects of preretirement life that can be predictive of a successful transition are also presented. This article is relevant for both counsellors and retirement advisors, whose clients may be planning retirement or have retired.

### RÉSUMÉ

La discussion traite des effets psychologiques du désengagement de la vie active et de la transition vers la retraite. Ces effets comprennent, entre autres, une rupture identitaire partielle, une paralysie décisionnelle, une confiance en soi réduite, un sentiment de vide post retraite, la recherche d'un engagement social significatif, la structuration de la vie de retraité, la coïncidence du vieillissement et de la retraite, l'angoisse de la mort, le maintien crucial des relations sociales, et la réalisation de soi. On y présente aussi certains aspects de la préretraite qui peuvent être précurseurs d'une transition réussie. Cet article s'adresse aussi bien aux conseillers qu'aux experts-conseils auprès des retraités et dont les clients planifient leur retraite ou l'ont déjà prise.

Now that retirees live longer, there is more interest in the quality of retirement life. In the past, most preparation for retirement morphed into financial planning. Interest shown in psychological concerns was secondary. The emphasis on financial planning was partly due to the fact that many retirement presentations and workshops were provided by financial institutions. Interest in the psychological aspects of retirement has increased with the awareness that financial security in retirement is but one important element. Retirees are likely to have at least some psychological issues with varying degrees of impact. For example, a working couple of significantly different ages could have concerns about whether they retire simultaneously or on the basis of reaching a particular age. One person could retire to be at home alone while the other continued to work. Such a scenario is likely to produce psychological concerns that need to be addressed if retirees are to optimize their life satisfaction. This article discusses a variety of psychological concerns for retirees and offers some suggestions for retirees and counsellors who have clients who are retiring or planning to retire.

## THE DECISION, UNCERTAINTY, AND IDENTITY

The decision to retire holds no guarantee of the expected outcomes for particular retirement options. There are always potential wild cards that can shape retirement in unexpected and undesirable directions. The downside of moving to an unfamiliar geographic location is an example (e.g., the absence of old friends and former social networks from one's hometown), and the 2008 stock market crash is another example. Will the loss of continuity, meaning, and a sense of identity fracture the familiar roles that constituted a work/life structure? The brief answer to this question is "yes," but not necessarily for all retirees, given the diversity of retirees and their experiences. Psychological repercussions associated with the transition (e.g., identity) are to be expected, given the impact of such a major event upon the lives of many retirees.

Teuscher (2010) noted that the importance of retiree identity is emphasized by the fact that self-description often involves mention of a former profession or job. Retirees also use more domains of self-description than non-retirees. High identity diversity also correlated with high satisfaction across various means of self-description.

Whitbourne (1996) found that those workers who relied upon assimilation (seeing one's experience of the world as compatible with one's identity) rather than accommodation (making adjustments so that experience and identity are compatible), when they encountered situations that challenged their notions of their identities, were more likely to have identity adjustment problems. Also, those who relied upon assimilation were likely to rely upon an emotional response rather than a problem-solving approach to change. Identity issues are also a pervasive theme of the transition experiences discussed later in this article.

The argument for the likelihood of significant shocks, losses, and adjustments upon entering retirement is strengthened by the finding that approximately one third of retirees have poor adjustment styles in retirement (Braithwaite & Gibson, 1987; Braithwaite, Gibson, & Bosly-Craft, 1986). This is not an insignificant group and invites the question of what are the adjustment issues for these retirees. Although well-being and life satisfaction are commonly used as measures of adjustment, the lack of conceptual clarity regarding their relationship is a significant problem. A major concern is the measurement of these concepts at a particular point in time "at the expense of more enduring life challenges such as having a sense of purpose and direction, achieving satisfying relationships with others and gaining a sense of self-realization" (Ryff, 1989a, p. 1077). The relationship between these variables is somewhat ambiguous. Objective well-being is essentially what happens to people while subjective well-being is how they interpret that experience. These two measures can be confounded.

People also have a tendency to attribute their experience to the environment rather than how they react to events (Bradburn, 1969). There may also be a certain amount of vested interest in finding retirement to be satisfactory once a person has made the commitment. Most people are loath to acknowledge that some of

their decisions are regrettable. They often promote some apparent benefit rather than acknowledge disappointment. Many people can recall decisions they regret but nevertheless can cite aspects of their regrettable experiences that have some apparent merit even though they are retroactive rationalizations. For example, an experience of buying an SUV and later regretting its high fuel consumption when gas prices are high can lead to the later rationalization of promoting the vehicle's spaciousness and power on long trips. People can rationalize their experiences to suit themselves in retrospect. Perhaps some retirees are reluctant to report anything other than a rosy picture of their retirement once they have retired.

#### TRANSITIONAL STAGES

Victor (1994) has identified what appear to be five stages in the transition to retirement: a growing interest as retirement approaches, initial euphoria, some stress, dealing with adjustments to a new lifestyle, then settling down. This article is more concerned with the early stages of the transition when disengagement from a work life and the early stages of engagement in a retired life occur. Retirees may expect to have some adjustment concerns simply because a very significant life change is occurring. For most retirees, this happens as old age approaches. A retiree is not the person she or he was at the beginning of a career (e.g., a retiree's motivation to pursue high productivity has probably waned). For many people of retirement age, the expenditure of personal energy requires more discretionary usage. It is also likely that the transition will present some shocks and surprises as the inertia of a work life ends.

#### LOSSES

Some losses may be missed (e.g., friendships in the workplace, various fringe benefits and perks, and the ways in which work provided a centre point for a work/life structure). For those with highly skilled and management careers, the loss of their status can leave them feeling like nobodies. For those whose work experience was largely negative and/or mindless drudgery, retirement is a relief. There are other retirees whose decisions to retire are based upon unrealistic fantasies (e.g., being on an endless vacation). After retiring, they may realize how their job was the main basis of their identity and that recreational activity is only a partial substitute (Szinovacz & De Viney, 1999). The possibility of retirement providing relief from the tedium or conflicts of the workplace may be irresistible for some retirees but not lasting. The effects of such losses may linger for some time and be particularly troublesome during the transition.

For many retirees, the most important psychological challenge resulting from retirement is the loss of a work/life structure and the task of building a retirement/life structure to replace it (Van Solinge & Henkens, 2008). There are concurrent processes of disengagement from a job and an engagement in a retired life structure (e.g., the continuation of some of the roles of a prior work life such as recreational

activities, changes in domestic roles with a partner, and spending more time at home). The transition to retirement is made more difficult by the fact that, particularly for men, important parts of retirees' identities are shaped by their jobs (Antonovsky & Sagy, 1990).

An occupational role commonly becomes part of an identity base developed in adolescence and young adulthood (Erikson, 1963). The meaning of identity can be viewed from two perspectives (Deaux, 1992): how we see ourselves (personal identity) and how others see us (social identity). How people see themselves has an element of stability over time as well as changes due to developmental factors such as aging. This long-time identity structure can be severely traumatized by the loss of the work role unless a person has formed an identity that is composed of several roles. The expansion of identity components is analogous to the diversification of a portfolio of stocks in the financial world. Some of the non-job aspects of an identity usually continue to sustain a person's identity, to some extent, during the transition (e.g., mother, father, sportsman or sportswoman, activist, volunteer). Nonetheless, some retirees can initially experience a void in terms of "what or who am I now that I am retired?" Some sink into depression and appear more likely to deepen their depression as time in retirement increases (Kim & Moen, 2002).

#### LOOKING BACK AND LOOKING FORWARD

The transition to retirement can trigger both a looking back at one's life and a looking forward to its last chapter. The coincidence of retirement with aging is a major catalyst for this pattern. Those retirees who engage in nostalgia and long for the days of their youth can avoid the challenge of life in the present. However, the beginning of retirement can also be a time for reflection upon the past, without excessive nostalgia. Retirees can take stock of what has been accomplished and what challenges, if any, remain. Other retirees may regret lost opportunities from the past. Some may be indifferent to their past history while others may be aware of critical incidents from the past that affected their identity but make mistaken attributions of the psychodynamics of their perceived identity.

The healing of family feuds, reconnecting with neglected friendships, thanking people who were mentors or helpers from the past, and tracing family histories are examples of meaningful completions and entries into new activities. Looking into one's past can be a rich source of understanding, a journey through a life that is not yet completed. A deeper understanding of one's past history can lead to increased self-understanding and especially an understanding of the connections between the past and the transition to retirement.

#### CONTINUITY

Continuity theory (Atchley, 1989) suggests that much of what constitutes a retiree's being in the world prior to retirement is carried forward. Beginning retirement can trigger a reprise of previous developmental issues that occurred during

earlier years (e.g., identity crisis, self trust, level of aspiration, and motivation). There is also the possibility that a history of success in life prior to retirement will not always be transferrable, depending on the nature of the losses (e.g., stepping down from being a VIP to being John Q. Public, or losing stimulating friendships with colleagues at work).

When people retire, they usually take their extant personalities, attitudes, and behaviours into retirement. An implication of the continuity from preretirement to retirement is that potential retirees may need to develop a lifestyle and outlook that they would like to have in retirement before they make the transition, especially if their current outlook on life is pessimistic and produces little sense of well-being.

Personal counselling can help future retirees increase their awareness of attitudes, values, and behaviours that could enhance or detract from their transition to retirement. Counselling could also help clients understand that aspects of their former life structure that were peripheral may now become more central (e.g., recreational activities, hobbies, and volunteering). This adjustment may also involve stressful challenges, such as choosing from among many options (e.g., "What should I or can I do with all this time on my hands?"). This pressure can be increased by retirees' awareness that they are making decisions that may shape the remainder of their lives in terms of meaning, well-being, and life satisfaction.

Finding truly meaningful engagement in retirement may take longer than expected. Making these adjustments prior to the transition can reduce stress and anxiety. Retirement preparation can be done gradually and thereby lessen the stress of facing the task at the point of retirement. Many future retirees seem to be reasonably aware of the need for financial planning prior to retirement but tend to overlook the critical importance of the psychological repercussions of retirement. The fact that one study found that less than two thirds of workers retired within a year of their proposed retirement date suggests the presence of some apprehension about the ultimate step into retirement (Anderson, Burkhauser, & Quinn, 1986). Such a situation reinforces the need to seriously consider the psychological aspects of the transition to retirement.

#### TRANSFERS TO RETIREMENT

Cumulative research findings show that a variety of preretirement values, patterns of living, customs, and worldviews continue into retirement and thereby make the transition easier, not because they are optimal but because they are familiar. Some examples of such possible transfers that tend to facilitate well-being and life satisfaction follow:

1. Having life goals that continue into retirement is more important than the nature of those goals when it comes to a successful transition (Rapkin & Fischer, 1992).
2. Retirees' values, personality characteristics, and worldviews held during their careers have been shown to affect their levels of life satisfaction in retirement (Calasanti, 1996).

3. The worldview of families is an important influence upon future retirees' identities, but having their lives validated by family members has been found to be more important (Smith, 1997).
4. Retirement has been claimed to be a family transition because individuals are usually part of a family from which they can draw support. The experiences of retirees are likely to affect other family members. Preretirement preparation needs to take this into account (Nuttman-Shwartz, 2007).

Self-esteem (Andrews & Withey, 1976; Reitzes & Mutran, 2004) and feelings of personal competence and control (Bandura, 1986) appear to be predictive of life satisfaction before retiring. If retirees come from supportive families, they are more likely to successfully adapt to retirement (Sagy, 1992). Having a spouse, participating in community activities, and having friends are strong predictors of well-being in retirement (Hong & Duff, 1997).

Older people are more adaptable and accept situations they cannot change. They also place a strong emphasis upon family and friends (Ryff, 1989b). Such behaviours are pre-existent and augur well for navigating the transition to retirement. It is likely that the correlation between these characteristics and preretirement life satisfaction will transfer to retirement life to some extent. Some of these types of characteristics of preretirement (e.g., having goals), are those that may respond well to education and counselling. Other characteristics, such as personality traits (Costa & McCrae, 1980), can be predictors of retirement experience.

In a subsequent study, retirees who were low in neuroticism and high in extraversion reported higher retirement satisfaction, while retirees who were high in extraversion were more active (Lockenhoff, Terracciano, & Costa, 2009). Similar findings regarding the validity of neuroticism and extraversion as predictors of life satisfaction in retirement were obtained by Robinson, Demetre, and Corney (2010). Extraverts tend to be more outgoing than introverts and thereby tend to make friendships more easily. However, most people exhibit both traits in varying ratios. In attempting to answer the question of whether gradual or abrupt retirement produces better outcomes, De Vaus, Wells, Kendig, and Quine (2007) found there was no clearcut answer, but having control over when and how one retired facilitated well-being.

#### CHOICE DILEMMA AND GRIEVING

Retirees can be overwhelmed by the number of adjustments and choices to be made when they begin retirement. They can experience "choice dilemma" because they are new to their current situation. Depending upon the robustness of their personality, and the fact that aging can be a significant influence upon self-confidence, some retirees may not trust their ability to make appropriate decisions because there is so much at stake. Others may feel they can no longer muster the energy needed to act upon imminent decisions and lapse into procrastination and decision paralysis.

If retirees enjoyed their careers, they may experience a type of grieving once the initial excitement of retirement has subsided. It is not easy for some retirees to accept that there may be no demand for them to return to the occupational niche they occupied for so long. The only possible demand may be for some of their low-level skills (e.g., volunteering to stuff envelopes for a charity group). As retirees gaze at their tools, professional libraries, and diplomas, they may struggle with feelings of isolation and grief for a career that has passed its “best-before date.”

Female retirees who are mothers may have already experienced grieving their children leaving home (i.e., the “empty nest” syndrome), so that the loss of their careers may have an even deeper impact. Job loss as a function of retirement shrinks the life-world of workers at least temporarily. The task of constructing a new life-world whose centre point is retirement rather than a work life is challenging. As previously stated, this happens at a point where the curve of existence is on a downward trajectory. There is the possibility of a new and vibrant existence, but it has to be built at a time when energy and motivation may be less than they used to be.

#### BECOMING A SENIOR

For many retirees, the transition to retirement includes becoming a “senior.” There is a widespread belief that seniors are not expected to be interested in continuing to work unless it is as a volunteer. Their “job” is to enjoy retirement and not work. If retirees look old enough, they may experience the stereotype of being assumed to be physically frail, hard of hearing, with poor vision and slow comprehension. Even when this stereotype is the basis for kind assistance, it can be wounding. Objects of this stereotype can feel that they are being prematurely pushed toward advanced old age.

Retirees who were industrious workers may still need to find outlets for a continuation of such energy. This may be found in part-time employment, hobbies, recreational activities, coaching, teaching, and mentoring. It is important for retirees to understand that sheer busyness may be a sign of neurotic avoidance (e.g., obsessive busyness) rather than meaningful engagement.

#### AT HOME

Retirement can also lead to a renegotiation of domestic responsibilities and territorial disputes regarding cooking, shopping, household chores, and work spaces. For men particularly, no longer being a “breadwinner” and having a partner who is not retired can result in their feeling that they are living a shameful and parasitic existence. If a retiree’s partner is working, that retiree may begin to spend many hours home alone. This can lead to insecurity and anxiety unless the retiree is able to find meaningful engagement with others in a shared activity.

If a male retiree’s partner is a homemaker who did not seek employment, he may find that she has a full life outside their shared living arrangement. This can create problems if the home-alone male becomes too dependent upon his partner.

Not all couples want or need to share their lives all the time. Couples may need to develop a healthy dependency as well as a degree of independent living. This can result in each member of a couple having their own life but also sharing a life with their partner.

Co-dependency can be a problem if it is based upon the romantic and metaphysical poetic tradition of two "hearts" merging into one. Yalom (1980) uses the analogy of an "A frame" building to illustrate the vulnerability of this situation. When one side collapses, the other side goes with it. Nonetheless, if a person retired mainly to take care of an ailing spouse, their domestic involvement may be dictated by the health of their partner.

Barnes and Parry (2004) looked at the ways in which gender roles and identities were involved in the realignment of domestic structure following retirement. They found that retirees and their partners relied upon existing gender identities to promote continuity as well as change during the retirement transition. They believe that this use of gender identities is as influential on the quality of retirement as social and financial concerns. Upon entering retirement men were less comfortable than women with their accustomed gender roles.

Davey and Szinovacz (2004) investigated the effects of the transition to retirement upon the conflict between married couples. The transition to retirement resulted in no change in marital conflict. However, when wives continued to work, conflict increased and resulted in a decline in marital quality of life. Possible reasons for this increase might be related to males still seeing themselves as "breadwinners" or a spousal power struggle.

#### INDIVIDUATION

An important developmental benefit of the transition is the opportunity to pursue individuation in a less restrictive way. Now that retirees are free of the constraints of the workplace, they can spend more time engaging in interests and activities that foster various forms of self-actualization. These activities could become another developmental layer of identity formation added to the earlier Eriksonian model's stage of "Identity versus Role Confusion" (Erikson, 1963).

Jung (1933) sees individuation as a kind of optimizing of one's potential in terms of personal development based upon expansive self-awareness. One form of this process happens unconsciously, while a second form results from conscious effort to become a psychic whole. Jung claims that such personal growth involves a natural potentiality for balancing forces within the psyche.

The opportunity for individuation later in the life cycle is reminiscent of how in India people may spend their latter years in search of enlightenment. There is more time and freedom to indulge in what Tillich (1952) called the "freedom to be an individual" now that its antithesis, the "freedom to be a part of," is lessened. This dichotomy stems from Heidegger's original concept of "thrownness," a term he used to describe the fact that human beings do not choose their parents or the environment into which they are born. As a result, persons are simultaneously

members of a community and also individuals. Communities can suppress their members in ways that inhibit individuality. Individuals can engage in activities that threaten the “greater good” and are therefore restrained. The balance is fluid and can change in either direction.

Systematic self-observation is one way for people to learn who and what they are. Meditation, yoga, Tai Chi, counselling, personal growth workshops, Alcoholics Anonymous, Toastmasters, religion, and philosophy are some of the types of practices and agencies available. Many of us have driven from one location to another without any subsequent recollection of the journey. When this happens, we get a glimpse of our automaticity and how much of our existence happens on “auto pilot.”

#### RETIREMENT FAREWELLS

Perhaps retirement farewells from employers and colleagues could stand some fine tuning in terms of lessening the impression that the time has come to dispose of entities that are no longer required. Perhaps we could learn from various customs used in transitions such as the passage from boyhood/girlhood to manhood/womanhood (e.g., bar mitzvah/bat mitzvah or North American aboriginal initiations into adulthood). North American retirement ceremonies are sometimes routine and emotionally flat. Retirement farewells, particularly those of large employers, are often mere genuflections to their employees. This reminder of mass production can leave retirees feeling like material that is ready for disposal. The depersonalization of gifts (e.g., watches or framed prints for all retirees) may consolidate the feeling of ultimately being just another unit for disposal. It may be hard to feel valued as having been an employee under such circumstances even though much goodwill may be intended in such proceedings. It's business as usual. The same kind of feeling of heading for exile can happen if retirees visit their former workplace for a social visit only to hear former colleagues ask, “What are you doing here?”

#### APPROACHING THE END

For most workers, retirement is concurrent with aging. The final phase of existence has begun. The end of life, that has been distant for so long, has begun to come more clearly into view, thus making suppression of awareness of human mortality more difficult to ignore. In North American society, discussion of death as part of the life cycle tends to be avoided. People at a social gathering may begin to leave the room if one raises the subject. However, sooner or later, everyone has to face the death of others and/or their own death. Our dreams can reflect death anxiety even when the dream content seems benign (Yalom, 1980). The subtlety of displaced death anxiety can appear as anxiety related to objects and situations that have no apparent connection to death. Postretirement depression may sometimes function as an anticipation of the ultimate end of existence. The suppression of death anxiety can diminish the fullness of human existence by avoiding the in-

evitable end that is also the primal motivation for creating a meaningful existence and accepting life's impermanence.

Authors such as Jung (1999), Heidegger (2004), and Yalom (1980) claim that the meaning of existence is diminished if we fail to accept that its ultimate goal is death. Jung argues that if younger life, in ascendancy, has a goal, why does life in decline not have a goal? The theory of gerotranscendence (Torstam, 2005), based upon observations of people experiencing advanced old age, offers some support for Jung's view. Gerotranscendence is associated with a feeling of communion with the universe. The experience of time is focused on the present. Space shrinks within the physical limits of the person. Death becomes the way of all life. A person's sense of self extends to connected others (Erikson & Erikson, 1997).

Meaningful activities and human relationships are two important ways of pursuing what life has to offer rather than being overcome by death anxiety. Being meaningfully engaged in life is crucial for a well-adjusted retirement. Many psychotherapists believe that the most significant facilitator of wellness is relationship, both in the forms of therapeutic relationships and friendships in general (Yalom, 2008). It follows that retaining and/or developing friendships in retirement is important. Having friends can contribute to life satisfaction in retirement. There is also the possibility that, as a function of aging, some retirees may prefer fewer but deeper friendships (Carstensen, Gross, & Fung, 1997).

#### FRIENDSHIPS

Moving from where one has lived and raised a family over time to a retirement haven in another geographical locality can lead to the loss of supportive friendships. The "social convoy" (Kahn & Antonucci, 1980) to which a future retiree belongs is abandoned. Although retirees may make new friends, they will not have a shared history like the network of friends established over years in their former place of residence. These social connections and friendships can provide a rich source of relationships that nurtures and supports people in stressful times. If retirees move away from what has been their home for some years, they will not be able to find "new old friends" in their new locale.

#### SUMMARY AND CONCLUDING DISCUSSION

The transition to retirement is often a mixture of the expected and unexpected. It has the potential to create major psychological issues that are sometimes overlooked by those who promote a rosy image of retirement. The decision to retire is one of the most important decisions that people make in their lifetimes, especially if they enjoy their work. As compulsory retirement seems to be waning, the possibility of continuing to work is an option for those who find meaning and satisfaction in their work and their friendships with coworkers. By taking a year's leave of absence, those pondering retirement can get a taste of absence from the workplace before making their decision to retire. Exposure to retirement education

during the several years prior to the tentative retirement date that a worker has in mind is crucial to avoiding a “knee-jerk” decision to retire. There are books and workshops that deal with the decision and numerous other aspects of retirement.

Future retirees are well advised to diversify their preretirement lives in terms of recreational activities, hobbies, and membership in clubs and organizations that provide opportunities for building activities and friendships beyond the work world. Taking several years prior to retirement to build what will become a retirement lifestyle can make the transition less problematic. Studies cited earlier show the importance of the “carry-over” of preretirement individual and family life to retirement.

The transition to retirement requires a major adjustment to the loss of a work/life structure and the building of a retirement/life structure. The impact upon a worker’s identity can be traumatic if employment is the main source of that person’s identity. The transition can also reactivate identity issues that occurred earlier in the worker’s life. Personal counselling could be helpful in identifying various personality traits, behavioural patterns, and values from past and present that have been activated by current circumstances.

Although a certain amount of nostalgia is to be expected, it does not obviate the need for a life to be lived in the present as the end of a work life draws closer. Finding engagement in meaningful activities is crucial, especially the formation of a network of relationships to replace those left behind by a retiree who has moved to a retirement destination. If retirees are willing to face the fact that they are entering the latter stages of life, they may wish to acknowledge their mortality as motivation to complete tasks that may have lain dormant (e.g., visiting and talking with family connections, past and present). They also have the opportunity to give of themselves in terms of helping future generations—what Erikson (1963) called “generativity.”

The principle of continuity shows how those who have a positive worldview, good family relationships, a robust and diversified identity, and involvement in meaningful activities apart from their job are likely to have an easier transition to retirement. A life review prior to retirement can provide a retiree with information with which to understand how pre-existing aspects of preretirement life can play a significant role in adjusting to the transition. Such a review may help retirees realize the strong inertia of their lifestyle and how most of it will be carried forward. Fine-tuning rather than dramatically changing their lifestyle is probable when employees begin the transition to retirement. The diversification of roles and interests prior to retirement may help retirees redefine their identity after losing their work/life structure and replace it with a retirement/life structure.

Some retirees experience depression or the feeling of being in a void. Others can feel lonely if their partner is younger and still working. During this period of initial adjustment, retirees may need support from their partner and family. Counsellors with clients making the transition can bring their clinical skills to bear in helping such retirees to identify and work on various psychological issues that may have been activated by the transition. Many retirees say they are satis-

fied with their retirement. They may have successfully navigated their transitions. However, this is unlikely to be the case for about one third of retirees (Braithwaite & Gibson, 1987).

#### IMPLICATIONS FOR COUNSELLORS

Counsellors can help retirees both before and after they retire. Workers often begin thinking about retirement in their 50s. Counsellors can play an educative role by showing their clients how to avoid some of the pitfalls of drifting into retirement during this period. Clients can be helped to identify aspects of preretirement that can make a positive contribution to their transitional experience. The importance of continuity is crucial in advising future retirees to begin establishing some of the activities, interests, and recreations that can help replace the void resulting from job loss. These can become a valuable source of meaningful engagement in retirement. The importance of family values, worldviews, and relationships can be recognized and strengthened prior to beginning retirement because this will also transfer to retirement. Counsellors can explain how such a major transition involves several stages over time and that most retirees eventually manage the transition even though there may be continuing psychological issues. They can also point out the risks of leaving a job they enjoy for an uncertain retirement.

Once retirement begins, counsellors can help retirees pass through the various stages of the transition described earlier in this article. Helping retirees cope with psychological effects of retirement, such as the loss of a work/life structure and a job that may have defined much of their identity, is likely to be a priority. During the transition, a counsellor can check for possible problems in home management issues, family relationships, unexpected caregiving, and the building of a retirement/life structure. Enquiries by counsellors about the nature and extent of old and new friendships or possible social isolation may reveal the need for support. Progress through the transition may show signs of depression and identity issues that require attention, especially if they are reactivations of past problems. Aging also tends to affect identity and self-confidence in terms of what activities are possible. All of the concerns described here can be discussed by counsellors and their clients. Some of these issues are likely to be raised by clients and thereby open the door for ongoing dialogue. Counsellors might also explore the extent to which a client uses assimilation rather than accommodation as a technique for coping with major changes in lifestyle.

A counsellor might explore whether clients have thought about retirement as the beginning of life's last chapter and how they feel about various existential issues, such as aging and their eventual demise. These issues are closely connected to what retirees want to do with whatever life they have to live. Continuing dialogue between counsellor and retiree is likely to lead to personal issues of the past and present, particularly in the area of identity. A counsellor might also bring a retiree's attention to various approaches to individuation now that work has finished, leaving more time for discretionary activities. A bonus of joining various groups,

be they yoga or woodworking classes, is the chance to meet others with similar interests and thereby form new friendships.

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