

How to Navigate the Emotional Landscape of Pre-Retirement

[My Investments](#) May 08, 2017

Retirement sounds like sheer bliss when it's still years away: it's a break from work, a time to travel and a chance to finally indulge in all those quirky hobbies you've been putting on hold. As you get closer to the momentous event, however, complicated feelings may arise. As a pre-retiree, you might find yourself feeling anxious instead of anticipatory, fretful instead of free. After all, you're making a huge transition from structured time to a schedule that's all your own, not to mention the fact that you're leaving behind colleagues and coworkers—an entire network of acquaintances and friends. What's a slightly stressed-out pre-retiree to do?

While you may feel off balance during this transitional time, the good news is that researchers have been studying pre-retirement for a while now. Here's what science recommends to make this stage of life easy, fulfilling and happy.

Put on a happy face (yes, really)

Turns out that all that “power of positive thinking” rhetoric is actually pretty on-point. Research has shown that how you feel about retirement before you arrive there will influence the quality of said retirement. Yes, your retirement “stereotypes”—or preconceived notions—have a direct impact on the quality of your retirement, according to a recent [study](#)¹ published in the *Journal of Social Issues*. For example, if you think of retirement as a time to improve your health, strengthen social ties and devote more time to hobbies—versus fearing that retirement will be lonely and unstructured—you're likely to enjoy it more.

You might even live longer, believe it or not. The researchers followed a group of retirees for several years and found that positive stereotypes about retirement correlated with longer life outcomes. Those with positive stereotypes toward mental health in retirement lived on average 2.5 years longer than those with negative stereotypes. The study also found that people with positive perceptions about aging lived as many as 7.5 years longer than those with negative attitudes.

This is all to say that mindset matters. The more you can cultivate a positive forward-looking attitude about retirement now, the better it will be once you arrive. So think of pre-retirement as a time to throw out all those old, negative stereotypes, dust off some positive ones and rearrange them front and center in your brain.

Get out your day-timer

Don't wait for retirement to hit you to figure retirement out. Pre-retirement planning improves the retirement transition, helps maintain physical and mental health, increases positive attitudes and lowers anxiety after retirement, according to a study in [Aging and Mental Health](#).² The study isolated four key areas for pre-retirees to plan for in advance: finances, health, social life and psychological planning. Of these four, social life planning and psychological planning were most directly linked to good mental and physical health.

Psychological planning refers to the ways in which retirees adapt to and learn about potential changes upon retirement—for example, by planning how to fill newly unstructured time, or anticipating changes in your emotional state—so simply by reading this article, you're off to a great start. The researchers also recommended reading books and attending workshops on the subject so that you know what to expect.

However, simply talking about plans with family and friends also significantly benefitted people's mental health once they arrived in retirement. The researchers theorized that discussing the details of your

retirement with trusted loved ones provides a sense of control over your post-retirement life, which reduces stressful uncertainties and helps ease the transition.

But before you go too wild with planning, there is one caveat. While planning generally supports mental health, researchers found that cultivating new hobbies and establishing a new social network *after* retirement actually led to greater psychological distress. They speculated that this was because the retirees were not fully invested in these new hobbies or connections—perhaps they were just playing golf out of some preconceived notion that they *should* be playing golf—so these newly planned activities caused stress instead.

How to combat that? Read on.

Invest in your friends

If work consumes most of your life before you retire, you might want to take some time during this pre-retirement phase to invest in your friendships and promising acquaintances. Researchers agree wholeheartedly that social connection is one of the most significant factors for a happy and healthy retirement. One study in the *Southern Economic Journal*³ found that retirees who were married and/or had social support—as well as those who continued to work part-time or volunteer during retirement—had the best mental health outcomes. Research in the *Journal of Aging and Health* [agrees](#), reporting that retirees who volunteered were more satisfied with life—and less depressed.⁴ Physical health is affected by volunteering, too: a [study](#) in *Psychology and Aging* showed that the adults who'd spent 200 hours volunteering during the year before the study were less likely to develop high blood pressure.⁵

Why all these benefits? Well, social connection reduces loneliness, which has been linked to depression and anxiety. Those who work part-time or volunteer stay plugged in to a sense of purpose and meaning. And social connection is also crucial to what is arguably the most important factor in healthy aging: keeping people physically active. Those who get out to socialize are more likely to move their bodies and stave off age-related declines that come from limiting physical movement.

Think about using this transitional time to reach out to old buddies, invite new coworkers out to coffee and maybe consider joining that volunteer pet rescue brigade you've always been interested in.

Leisure is not the enemy

There's a lot of scary talk out there about how the long, leisurely days of retirement can actually be swirling existential voids where you find yourself with nothing to do but relax—and so relaxation becomes your worst nightmare! Don't work yourself into a tizzy over fear of kicking back. Here's why.

As you ease out of a life centered mostly around work, you may experience a loss of purpose and identity and a muddled idea of what to do with yourself next. The answer to easing your uncertainty may lie not in returning to work, but in getting better at leisure. Leisure provides a space for meaning that is not controlled by work, according to the authors of a [study](#) in the *Journal of Park and Recreation Administration*.⁶ They define leisure as greater freedom to choose one's activities and spend your time as you see fit. This could range from simply increasing quality time spent with your spouse to taking more nature walks. The authors argue that much pre-retirement programming focuses on the financial aspects of retirement, rather than on the important lifestyle questions that will dictate the shape of your future days.

Researchers suggest looking for books, activities and other resources that teach and promote leisure (meditation, anyone?). It's about so much more than just feeling relaxed; leisure activities—which often promote physical and social activity—reduced risk of mortality, were linked to fewer incidences of chronic diseases related to aging and help to maintain functional abilities and independence during aging.

Don't rush to retire

While the thought of all that newly learned leisure may make you itch to retire, there's no reason to speed up the process. People who retired early, before age 62, had worse mental and physical health outcomes than those who retired around age 62 or later, according to a study in the *Journal of Gerontology*.⁷ The authors theorized that for those younger than 62, work promotes physical and emotional health because it is a source of identity and keeps people socially connected and physically active. More specifically, delaying retirement can reduce your risk of dementia. When French researcher Carole Dufouil [studied](#) almost half a million people, she found that risk of dementia was reduced 3.2 percent for every additional year that those people stayed in the office.⁸

An alternative to staying at work? Keeping working—but lessen the load. It's becoming popular for pre-retirees to think about taking on part-time work, becoming self-employed, or otherwise experiencing so-called “bridge work.” A [study](#) in the *Journal of Occupational Health Psychology* discovered that people who keep working in some capacity are both happier and healthier than the fully retired.⁹

So as you navigate the strange emotional landscape of pre-retirement, keep showing up at work. Here's one case where being fashionably late may make you happier and healthier in the long run.

With contributions from Jordan Rosenfeld of the [Hippo Thinks](#) research network

Studies cited:

¹Ng, Reuben; Allore, Heather; Monin, Joan; Levy, Becca. *Journal of Social Issues*. “Retirement as Meaningful: Positive Stereotypes Associated With Longevity.” 9 March 2016.

²Yeung, Dannii. “Is pre-retirement planning always good? An exploratory study of retirement adjustment among Hong Kong Chinese retirees.” *Aging and Mental Health*. June 4, 2012.

³Kelly, Inas. “The Effects of Retirement on Physical and Mental Health Outcomes.” *Southern Economic Journal*. February 2008.

⁴ Chamberlin, Jamie. “[Retiring Minds Want to Know](#).” APA, January 2014.

⁵Sneed, Rodlescia and Cohen, Sheldon. “A prospective study of volunteerism and hypertension risk in older adults.” *Psychology and Aging*. June 2013.

⁶Kleiber, Douglas and Linde, Brittany. “The Case for Leisure Education in Preparation for the Retirement Transition.” *Journal of Park and Recreation Administration*. Spring 2014.

⁷Calvo, Esteban; Sarkisian, Natalia; Tamborini, Christopher. “Causal Effects of Retirement Timing on Subjective Physical and Emotional Health.” *Journal of Gerontology*. Nov. 12, 2012.

⁸Chamberlin, Jamie.

⁹ Zhan, Yujie; Wang, Mo; Liu, Songqi. “Bridge Employment and Retirees' Health: A Longitudinal Investigation.” *Journal of Occupational Health Psychology*. October 2009.