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**HOW TO
BECOME
A HAPPY
RETIREE**

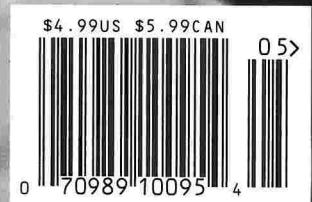
36

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How to Become a Happy Retiree

SUCCEEDING IN RETIREMENT IS ABOUT MORE THAN MONEY. HERE ARE POINTERS TO SHAPE A LIFE YOU WILL LOVE.

AFTER A LONG CAREER, retirement is uncharted territory. It's pure bliss to some people but an uncomfortable transition for others, who find the task of constructing a new life to be daunting.

After my own retirement as a university professor and researcher at age 67—now 20 years ago—I decided that my next project would be to study this new phase of life. I wanted to understand more clearly what I was experiencing and then share this understanding with others in the same boat. Four key insights emerged that helped me adjust to this new life—and that I hope will help you create your own path to a happy retirement.

PLAN FOR A SERIES OF TRANSITIONS, NOT A DATE

Sociologist Phyllis Moen draws a parallel between planning for a wedding and planning for retirement. You may plan for a wedding but not the marriage; you may plan for retirement but not for the years after.

These transitions may actually take six months, a year, or even two years, and they typically include a period of disruption and confusion. In retirement, this is the time when you have left the structured world of work but have not yet gotten into a new life without work as you knew it. Over time the change becomes integrated into your life and you move toward a new role, new relationships, new routines, and emerging assumptions about yourself and the world.

Understand that it may take some trial and error to find the right combination of activities for your retired

self. Recognizing that the transition is likely to be tricky can alleviate the confusing feelings that accompany big changes.

DIVERSIFY YOUR PORTFOLIO—THE PSYCHOLOGICAL ONE, THAT IS

Financial portfolios typically benefit from including a mix of stocks, bonds, and cash. You also have what I call your psychological portfolio, and the key components there are identity, relationships, and purpose.

You should analyze the strength of those three elements in your current portfolio and then focus on how you can build on them to enhance and enrich your life as a retiree. Ideally the three components should all be strong and of equal strength.

➔ **Identity:** It is important to remind yourself that you are more than your former job title. Over time, as you develop new roles, relationships, and routines, your new identity will solidify.

➔ **Relationships:** Many retirees have commented that they do not miss work, but they miss the schmoozing. Replacing work relationships can take time and requires effort. Readjusting family relationships, especially adjusting to spending more time with your spouse or partner, can also be challenging.

➔ **Purpose:** What makes you want to get up in the morning? Many retirees complain that after work their days are empty. One woman told me, "When I worked, I helped companies figure out their mission. Now that I am retired, I need someone to help me figure out my mission."

After retirement, one way to replace the lost social capital is to volunteer or to work part-time.

BY NANCY K. SCHLOSSBERG

Nancy K. Schlossberg is professor emerita of counseling and personnel services at the University of Maryland. This excerpt is adapted with permission from her new book *Too Young to Be Old: Love, Learn, Work, and Play as You Age*, published by the American Psychological Association in April 2017.





One exciting new development is “workateering,” programs that pay a small stipend to volunteers, in part to validate their skills and potential contribution.

BE CREATIVE ABOUT THE TYPE OF RETIREE YOU WILL BE

I have identified six major paths retirees follow. You can follow any path or a combination of paths, and you can change course over time. Any of these routes can be right for you (with one exception), and thinking about retirement this way can help you get comfortable with your new identity.

Continuers modify their activi-

ties while continuing along a similar path. For instance, a retired museum director occasionally curates an art show.

Adventurers see retirement as an opportunity to pursue an unrealized dream or try something new, such as a retired teacher who turns her hobby of raising goats into her new life.

Easy gliders see retirement as a time to relax, and they take each day as it comes.

Involved spectators still care deeply about their previous work and receive satisfaction from following developments in their field.

Searchers are retirees who are

looking for their niche. We might retire, then adventure onto a new path, and then when that has played out, we might search again.

Retreaters come in two versions. After stepping back and disengaging from their previous routine, some get depressed and become couch potatoes. That’s the exception—the retiree you don’t want to be. Other retreaters use a moratorium to figure out what’s next.

DREAM A LITTLE

We all know the phrase “What do you want to do when you grow up?” This question looms large as one approaches retirement. If you are considering a complete reinvention, you’ll need to consider if your dream is practical and if it is affordable. But this is your chance to think about what you have always wanted to do to create a life after retirement that is rich and rewarding.

One man I spoke with, who had worked on a research project for the government, was initially despondent when he lost his job at age 63. He came up with an idea for a radical change from the suit-and-tie life he had lived: becoming a massage therapist. He and his wife had many discussions about whether her work could help support them during his training.

The transition ended happily: The man found he enjoyed his new work in massage, even though it came with much less money and prestige. After her initial surprise, his wife became proud of him for following his dream.

Maybe there’s an exciting reinvention ahead for you too. **M**