

**So Now What?  
Tips for Managing Life  
after Retirement.**





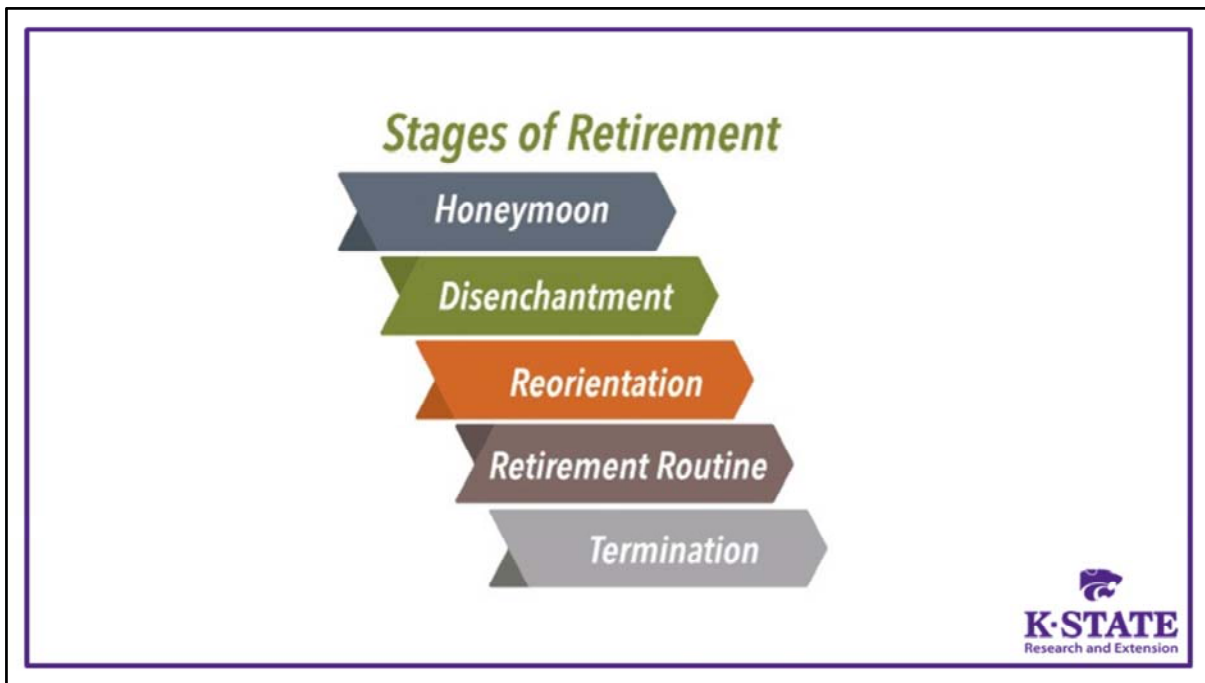
Ahhhh – retirement! Something we all have been waiting for – or are looking forward to! For many people, retirement is the pinnacle of their career, the light at the end of the tunnel, or their biggest dream come true. For others, retirement can mean lost wages, isolation, loneliness, and worry. What does retirement mean to you? How do you envision spending your retirement or how are you currently spending your retirement?



As much as we may wish retirement meant the beach life, that is not always the case. But, society seems to tell us that it is. If you search for images depicting retirement, you will often find pictures about 2 things – what do you think those are? 1) money and 2) the beach

If spending your retirement in utter happiness at the beach is your reality, feel free to invite me with you. ☺ But for many people, the retirement experience may not be as splendid.

Today we are going to talk about the retirement rollercoaster and some tips that can help us to manage our lives after retirement. Whether you are already retired, facing retirement in the future, or know someone else who is, this information is for you. It may not always be utter happiness at the beach, but these tips can help you make the best of retirement while still planning for the years ahead.



Many researchers have found that retirement can actually be quite a rollercoaster – and some have called it the “retirement rollercoaster”. This retirement rollercoaster is referring to what researchers refer to as “the stages of retirement”. Although these may seem like strange terms, once I tell you about them, you will most likely be able to tell me a story about people you have known who have experienced each one of these stages.

First is the honeymoon stage. This stage is where we may find our beach-goers, those who finally travel to the places they’ve always wanted, those who are finally finishing the quilt that has been sitting on the sewing table for years, or those who finally get around to fixing up that old car. The honeymoon stage may be liberating and you may finally have the time to do all of the things you want to do.

But then, something happens. You might begin to question, “did I retire too soon?” “What can I do to replace the void that working has left?” “How much money did I leave on the table by retiring when I did?” and even “WHAT WAS I THINKING?!” This is the disenchantment stage. How many of you know someone who might have experienced this? Or, if you’re retired, how many of you experienced these thoughts or feelings?

Next comes reorientation. Just as newly married couples may learn to live together and will settle into a routine, you, too, will settle into a routine in your retirement. In this stage, you might find an answer to all of those questions you had been asking yourself. “Did I retire too soon?” “No, I didn’t retire too soon. I’ve worked for years and this is finally my time”. This may be the most difficult part of retirement, emotionally. This is where people need to spend time to re-identify their purpose and figure out what they want to do with their time.

Next comes retirement routine – or what some people call, “thriving in retirement”. This stage is where you finally settle in. You’re spending your time in ways that makes you feel content, happy, and fulfilled.

Last is termination. Termination marks the end of the retirement process. For some this means that you have returned to paid work. For others, this might mean that you are ill and need to care for yourself or perhaps you become a full-time caregiver to your spouse. Sadly, your retirement journey could end with your death – but let's not do that today 😊 Next, we're going to talk about 4 tips to living the best retirement you possibly can.

## Four Tips

1. Focus on fundamental relationships
2. Focus on a healthy lifestyle
3. Strive to achieve balance
4. Continue planning for your future



The research on successful retirements, or those that are enjoyed the most, shows that four key themes tend to emerge. They are:

1. The need to focus on fundamental relationships,
2. The need to focus on a healthy lifestyle,
3. The need to achieve balance (and no over-do it!), and
4. The need to continue planning for your future.

Today we'll talk about all 4 of these things.

## Focus on Fundamental Relationships

- Retirement can change relationships
- What does this mean?
  - Talk about it!
  - Establish expectations.



  
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Think back on some of your major life transitions. It could be getting married, starting your first job, having your first child, moving, or even losing a job or suffering the death of someone close to you. In each of these life transitions, our fundamental relationships – or those that mean the most to us – can change. Sometimes they change for the better, sometimes for the worse, or sometimes it all just works out.

In retirement, this same idea applies. Retirement can change our relationships. Let's think about a husband and wife where the husband is retiring after 40 years in the workforce. He's thrilled! But, maybe his wife becomes jealous of all of his free time and that he is getting to do things that she wanted to do with him. He starts going on more fishing trips with his friends, and she misses him. She might feel like she's missing out and that he doesn't seem to care. Or we could have a completely different scenario. Imagine a couple who retires at the same time. They are both so excited and have big plans. The wife is going to volunteer, babysit the grandkids, go to breakfast with friends every day, and visit her mother twice a day. The husband, on the other hand, plans to sit at home, sleep, and watch TV. His wife is finally going to be able to do all of his laundry, clean up after him, and cook him three square meals a day! Now, it sounds like this couple has two very different ideas of retirement! 😊

This is where the key comes in: communication. Retirement is a big change – and we need to talk about it! What does retirement mean for you? What does it mean for your spouse? What does it mean for your kids and grandkids? What about your friends? By talking about retirement and establishing expectations, the retirement transition can be easier for all involved.

**Activity Idea: Give participants a scenario/various scenarios and instruct them to come up with a prompt for starting the conversation in a positive, productive way.**

Prompt 1: Harry is 67 years old and is so happy to be finally retiring! He can't wait to spend 24 hours a day with kids and grandkids. How might Harry talk to his adult children about his plans? How might the adult children talk to Harry about their plans?

Prompt 2: Geraldine is 62 years old and has decided to retire so she can spend more time with her retired husband. She can't wait to de-clutter the house, organize all of his tools in the garage, and go to painting classes with him. How might Geraldine talk to her spouse about her plans? How might her husband respond in a positive, productive way?

Feel free to use these scenarios or make up your own – maybe from an experience you've had in your own family.



## Focus on Fundamental Relationships

Before retirement:

- When I retire, I envision spending my time doing \_\_\_\_\_. How do you feel about that? How and when would you like to be involved?
- What would you like for us to accomplish together once I'm retired?



So, what kinds of things should you be talking about before retirement and how can you start those conversations? Remember that I said you need to establish expectations. One way that you can do this is by talking about your plans. “When I retire, I envision spending my time doing \_\_\_\_\_”. Then, you can have a conversation about it. “How do you feel about that?” And maybe you could ask: “How and when would you like to be involved?” to your spouse, kids, grandkids, or friends.

You might also ask: “What would you like for us to accomplish together once I’m retired”? You could ask this to anyone who you enjoy spending time with – your spouse, partner, kids, grandkids, or even friends. Starting a conversation this way ensures that the other person’s perspective and wishes are also being heard. This could open up the opportunity for new ideas, experiences, or even rituals.

## Focus on Fundamental Relationships

After retirement:

- Now that I'm spending more time at home, let's talk about the household responsibilities. I'm comfortable doing \_\_\_\_, what do you think about managing \_\_\_\_?
- Now that I have more free time, I'm comfortable visiting you \_\_\_\_\_. What do you think about that?



Once you retire, the conversations should not end. Believe it or not – one of the biggest contentions that married couples report having after retirement can be about household responsibilities. Remember the scenario of the husband who expected his wife to clean up after him and cook him 3 square meals a day? Having a conversation about household responsibilities might help to alleviate the wrath that might occur in that situation. A way to start that conversation could be, “Now that I’m spending more time at home, let’s talk about the household responsibilities. I’m comfortable doing \_\_\_\_, what do you think about managing \_\_\_\_?” This type of conversation can ensure that everyone is on the same page. Remember, this conversation doesn’t have to be only with a spouse. Think about siblings who are both caregiving for their frail mother. Retirement could mean that your sibling is expecting you to take on a large proportion of the caregiving duties. This conversation starter could help in this situation, as well.

Next, consider adult children, for instance. Many older adults may want to rush to their kids’ homes and be there to help out with the grandkids and the daily routine. Others may be comfortable visiting a few times a year. Then, think about the reverse. The kids may want grandma to be there 90% of the time, or they may want her to move to the other side of the world – opinions differ! A good way to start the conversation with adult children can be, “Now that I have more free time, I’m comfortable visiting you \_\_\_\_\_. What do you think about that?”

Using these types of conversation starters can be beneficial for everyone involved, and can help produce a smoother transition for all.

## Focus on a Healthy Lifestyle

- Retirement is 10<sup>th</sup> on the list of life's most stressful events
- Retirees can have poorer health outcomes:
  - mobility challenges
  - physical illness
  - mental health
- Others can experience improved outcomes

**Retirement has the capacity to change how you manage your personal health.**



Did you know that retirement is 10<sup>th</sup> on the list of life's most stressful events? What do you think comes in first through ninth of those most stressful events? 1-9 are comprised of some pretty rough times...like divorce, death of a child or spouse, declaring financial bankruptcy. And then, there's retirement. Remember the stages of retirement that we talked about earlier. Now you might see why it ranks so high – retirement isn't all about being at the beach like the internet tells us!

As a result of the stress that can accompany retirement, as well as the decisions that we make, retirement can have a large impact on our physical health. Specifically, research shows that retirees can have an increase in mobility challenges and physical illnesses, and experience a decrease in their mental and emotional health.

But, the research also shows us that some people do pretty good in retirement – and that they may actually get healthier and feel the best they have ever felt! The point is – retirement has the capacity to change how you manage your personal health.

Let's think about 2 different people. One person takes time in their retirement to exercise, prepare healthy meals, enjoy time with friends and family, learn new things, and engage in interactive hobbies. Another person spends their retirement watching soap operas on the couch. Which one do you think is going to have a better retirement overall? The one who is active! Remember the rule: A body and mind in motion, stay in motion!

## Focus on a Healthy Lifestyle



Break a Sweat



Hit the Books



Follow Your Heart



Buddy Up



Fuel Up Right



There are 10 tips that we like to focus on for living an overall healthy lifestyle. Yes, you're going to see diet and exercise on this list, but you're also going to see some things that you may not realize contribute a great deal to your overall wellness. While I'm talking about these healthy lifestyle tips, think about what you currently do and ways that you could improve.

**Break a sweat** – Make getting 150 minutes of exercise per week a priority.

**Hit the books** – Take a class online or at your local community center. Formal education at any age can help reduce your risk of cognitive decline.

**Follow your heart** – High blood pressure and obesity increase your risk for both heart disease and cognitive decline. What's good for your heart is also good for your brain!

**Buddy Up** – Stay social throughout your lifespan! Get together with friends, volunteer, and contribute to your community.

**Fuel Up Right** – Eat a balanced diet that emphasizes fruits, vegetables, and whole grains.

**Activity Idea:** Use exercises from the Alzheimer's 101 program (<http://www.aging.k-state.edu/programs/alzheimers/Seated%20and%20Standing%20Exercises.pdf>) to engage participants in physical activity.

**Programs to Refer To:** Stay Strong, Stay Healthy; Walk Kansas; etc.

## Focus on a Healthy Lifestyle



Head's Up!



Stump Yourself



Catch some Zzz's



Butt Out



Take Care of Your Mental Health



**Heads Up** – Protect yourself by wearing a helmet, using your seatbelt, and preventing head injuries. Attend a fall prevention program and learn how to prevent fall-related head injuries.

**Stump Yourself** – Challenge your brain by trying new things and playing games, cards, or puzzles.

**Catch some Zzz's** – Strive to get at least 7 hours of sleep each night.

**Butt Out** – Quit smoking today! There's nothing good that comes from smoking.

**Take Care of Your Mental Health** – If you have symptoms of depression, or are unsure, seek advice from a doctor. Some studies have shown an increased risk of cognitive decline if you have a history of depression.

## Strive to Achieve Balance

### Achieving your balance.

- Am I doing too much?
- Am I not doing enough?
- How do I balance life after work?



Now, of course we want you to take all 10 of those steps to be active and healthy – which really requires you to dedicate some time – but we also want you to be sure your life is balanced.

In the workplace, many people hear regularly about ‘work-life balance’. We might have educational programs on work-life balance, our boss might tell us that we need to have a better work-life balance, or maybe our spouse tells us that our boss is making us work too hard and that we need to have better work-life balance! Regardless, we hear a lot about it.

There can often be two extremes with those transitioning into retirement – Olivia the Overachiever and Lonely Lisa. Olivia the Overachiever is typically the type of retiree that jumps into retirement with a lot of new plans for family time, volunteering, travel, committee meetings, and so on. Olivia over-schedules herself and is constantly on the go now that she has more free time! She’s afraid of feeling unfulfilled, so she fills her days. Unfortunately, with no time spent relaxing or engaging in self-care with her busy schedule, Olivia begins to show signs of burnout.

On the other hand, Lonely Lisa is the type of retiree that had a wide social circle in the workplace and may feel lost without those connections. Further, Lonely Lisa may live alone with less physical availability to travel to spend time with extended family or friends. Lonely Lisa may feel self-conscious about her aging process and she may withdraw from her daily routine and stop taking care of herself. Unfortunately, Lisa may begin to show symptoms of depression due to her loneliness. Finding a balance between these two extremes is important for all aspects of your health – physically, mentally, and emotionally.

While it is beneficial for your health to remain involved in your family and the community, it is also necessary to establish a balance between involvement and time for yourself. Some people may thrive from 20 hours a week of volunteer work, while others may do better with less. The challenge is that balance can look different for everyone, so finding what works best for you and adjusting accordingly is the key.

**Activity Idea: Ask participants to brainstorm the following questions. Have them write their answers on large sticky paper during a “brainstorming carousel” or you can have them write their answers for themselves and voluntarily share their ideas.**

1. What makes you truly happy?
2. What does your idea day during retirement look like?
3. What activities make your body feel the best?

## Continue Planning for Your Future

- **Finances**
  - Appropriately manage your finances
  - Advance planning documents
- **Health**
  - Advance planning documents
  - Medicare and prescription drug plans – SHICK Counseling
- **Home**
  - What would you prefer – a long-term care facility or your home?
    - Complete necessary repairs
    - Make improvements that will help you stay home longer
  - Managing a lifetime of “stuff”



We're living longer and spending more years outside of the workforce. Many people retire in their early- to mid-60s and can live to 100 years old – that's a long time! Because of our longer lifespans, we want to ensure that we are doing everything we can to continue planning for our future. The planning doesn't end just because you're finally retired! There are many things you can do to ensure your prepared for 30 years or more in retirement, but we're going to touch on three areas of planning today: finances, health, and home.

**Finances.** Remember, just because you're retired doesn't mean the planning stops. You need to keep a close eye on your retirement accounts and manage your finances appropriately, live within your means, and make smart financial decisions. Again, even though the internet tells us that retirement is simply life at the beach, those plane tickets to Tahiti can really add up. We need to make sure that we are marking smart financial decisions. Also, as you're thinking about the future, be sure that you have all of your financial plans in place for when the time comes that you can no longer make decisions on your own behalf or you die. Retirement is a great time to get your wills, trusts, and other documents completed if you haven't already done so.

**Health.** In addition to making more time for making healthy lifestyle choices, there are other things you can do to plan ahead. First, make sure that your advance health care planning documents are complete. This includes your durable power of attorney for health care, living will, and HIPAA authorization forms. K-State Research and Extension offers a great booklet on these documents and the State of Kansas makes the documents very easy to complete. Also, be sure that you are keeping up with your Medicare enrollments and prescription drug plans. Many K-State Research and Extension offices offer Senior Health Insurance Counseling for Kansans – a free service that helps with Medicare enrollment. And if we don't offer it, we can point you to who does in our community.



**Home.** Tell me – would you rather spend your later years at home...or in a long-term care facility? The answer I always receive is a resounding “HOME!”. But, in order to make sure that you can stay in your home independently for the longest period of time possible, there are certain things you should do. My biggest word of advice is this: Have someone who doesn’t frequently visit your home come and take a tour. There are some companies, senior centers, and other agencies that offer this service. Have the individual walk around the inside and outside of your home with you. With them, make a list of repairs that need to be made, grab bars or ramps that need to be added, lights that need to be added or replaced, and anything you and the other person think could help you stay in your home for as long as possible. I can even provide you with a checklist of “simple home modifications” that you might consider making to your home. Then, once you’ve made a list, prioritize what needs to be done, and accomplish it. Remember to ask for help. There are some agencies that will build handicap ramps into homes for a low cost or even for free. Other organizations may provide discounts for grab bars, non-slip treading on your garage stairs, and other items that will keep you from falling. If you have old rickety wooden stairs that need to be replaced, now is the time to replace them.

Finally, clutter is one of the reasons that many people may experience a fall in their home or in their garage. Not only will de-cluttering improve your safety and ability to remain in your home for a longer period of time, but it also significantly reduces the stress and burden that may be placed on your loved ones after your death. A recent phenomenon, stemming from a book called “The Gentle Art of Swedish Death Cleaning” has many people clearing their lives and homes of all of the “extra” that we tend to accumulate. What better time to de-clutter than in retirement?

Refer to:

Cut the Clutter and Get Organized (authored by Denise Dias – MF2879)

Simple Home Modification (authored by Carol Ann Crouch – MF3058)

Decisions after Death: Practical Suggestions Regarding Funerals or Memorial Services (authored by Elizabeth Kiss and Joan Kahl – MF3122)

Decisions after Death: Practical Suggestions Regarding Financial and Legal Matters (authored by Elizabeth Kiss and Joan Kahl – MF3123)

**Activity Idea: Have participants complete the Retirement Action Plan (in the Leader’s Guide of this lesson: [http://www.aging.k-state.edu/programs/managing\\_retirement/MF3427\\_Leaders%20Guide.pdf](http://www.aging.k-state.edu/programs/managing_retirement/MF3427_Leaders%20Guide.pdf))**

## Tips for Getting Started

1. Focus on fundamental relationships
2. Focus on a healthy lifestyle
3. Strive to achieve balance
4. Continue planning for your future

- Make a list of reasonable goals
- Start small
- Ask for help
- Take your time
- Don't forget to enjoy life!
- Celebrate your accomplishments



So, we've talked about:

1. Focusing on fundamental relationships
2. Focusing on a healthy lifestyle
3. Striving to achieve balance
4. Continuing to plan for your future.

This presentation was full of ideas to get you started, and your mind might be totally overwhelmed, but that's okay! Take what you've learned today, think about it, and decide what steps you will take next. But, remember, there are some helpful hints for getting started with any of the things we've talked about today:

1. Make a list of reasonable goals. You're not going to accomplish it all in one day!
2. Start small. If you decide that you need to clear some clutter, start with a closet, not the whole house.
3. Ask for help. If you have repairs that need to be made and you can't do it yourself, ask for help rather than letting it go. You will be better off in the long run.
4. Take your time. Rome wasn't built in a day, and you are certainly not going to accomplish all that we've talked about in one day.
5. Don't forget to enjoy life. Yes, there are lots of things we need to be thinking about in order to ensure we have the best retirement possible, but don't forget to take a break, smell the roses, and enjoy the retirement that you've worked so hard for.
6. And lastly, don't forget to celebrate your accomplishments. Research shows that we are more productive and feel better when we do so! Celebrate that you completed your advance directives, celebrate when you clean out your closet, celebrate when you make your home a safer place. Whatever it is, take time to enjoy and celebrate.

# Thank you!

Insert local agent contact information here.



Complete evaluation. Provide information about other upcoming programs that may be of interest to your audience.