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ALTHOUGH, by watching commercials for retirement planners...an idyllic scene of a man, fresh from retirement, boarding a sailboat and heading out over the waves, his smiling wife by his side, as the sun descends below the horizon...one might think the sole secret to retirement bliss is a beautiful bank account, is quite misleading.

Truth is money can't buy a successful retirement because you has to fill the void that your work has occupied, plan for changes in how you spend your time, as well as changes in how you define yourself, says the November 2010 issue of the Cleveland Clinic's Men's Health Advisor.

Ronan Factora, M.D., with Cleveland Clinic's Center for Geriatric Medicine, says, "You want to reach that happy ending"...but "it's not just about work ending...it's about how you're going to make sure you're healthy and find value in your life once the work is done."

Dr. Factora and other Cleveland Clinic experts offer these nine tips for making a successful transition into retirement:

- Plan ahead — “We tend not to develop new interests and pursuits after retirement, so leading up to it, consider your leisure life, your community involvement, family involvement...if you practice those things now, they’ll be sustained once you retire,” says Scott Bea, PsyD, with Cleveland Clinic’s Department of Psychiatry and Psychology. Just as you don’t wait until the weeks and months before retirement to plan your financial future, don’t do the same with other facets of your post-work life...many experts recommend planning for these aspects as early as five years before you retire.

- Recognize your longevity — Richard S. Lang, M.D., vice chairman of Cleveland Clinic’s Wellness Institute and editor-in-chief of Men’s Health Advisor, says that men don’t plan for a long-term retirement because they mistakenly underestimate their life expectancy, since their parents died in their early 70s. However, in today’s medical world, if you’re healthy at age 65, you’re more likely to live into your mid-80s and that doesn’t account for advances in medicine to come over the next 10-20 years. “The ones I worry about the most are the guys who retire in their 50s or around 60, because they have a big chunk of life ahead of them, and they really have a lot more time to evolve into that next stage of life,” adds Dr. Lang.

- Stay active — As you age, physical activity becomes even more important. Guidelines call for getting 30 minutes or more of aerobic exercise...such as walking, biking or swimming...on at least five days a week. Other ways to stay active include doing yard work, playing golf or enjoying a game of tennis. “It’s clear that the older we get, each year we need to add a little more physical activity to what we do day in and day out,” says Dr. Lang. “If we become less active, our overall health goes down pretty quickly.”

- Challenge your brain — Considerable research has established a tie between mental and physical health, so while keeping your body in top shape, challenge your mind, as well. Since most individuals used their brains in an active way during their working life, failing to replace that same activity with something in their retirement can cause their overall health to go down pretty quickly, too, according to Dr. Lang. You may try going back to college...many colleges allow older adults to audit classes free of charge...with no grades and no pressure.

- Establish a new identity — “The transition into retirement is easier if you expand your self-definition,” Dr. Bea says. “If your whole identity is ‘Doctor so-and-so’ or whatever you did to make money, you’re going to face a much tougher transition.” Most individuals, particularly men, tend to identify themselves by their occupation but some lose their identity when their work days are behind them. Thus, you need to establish a retirement identity based on non-work activities,

such as hobbies, relationships or community involvement. Set goals for yourself and pursue them...such as being a volunteer, getting involved in local politics, or being a student to learn more.

- Devote yourself to others — Your occupation gave you not only identity, but also a sense of purpose but in retirement, you might wonder how you can still be useful. Take advantage of the volunteer opportunities in your area, such as the local food bank, the community library, your church, or schools and colleges to find out how you can mentor young people and teach them the wisdom you've gained personally and professionally. Dr. Bea says that the best retirees maintain some obligations to things outside of themselves. There is good evidence that if you're obliged to things in your community, maybe to other folks or to the younger generation, you tend to retire well, he adds.

- Maintain a social network — A well-established key to successful retirement is volunteering which allows you to interact with others and maintain social connectedness. Join a book club or a civic organization, or take advantage of chances to socialize at your church, in order to develop connections with people of all ages and developmental levels. Otherwise, you can very quickly feel isolated and become alone, which will affect your health. Having a good spouse or partner is important, adds Dr. Lang.

- Work with your partner — Dr. Bea says many couples experience “too much togetherness” after retirement. The key to adapting to each other is to raise any issues well in advance and to maintain interests and pursuits that both involve and are independent of your partner. “For the wife, especially if she is getting irritated because the husband is around more, I urge patience and time to allow the husband to find out what his role is in the household,” Dr. Factora advises. “It does involve some compromise.”

- Take it gradually — More men are easing into retirement by doing volunteer work, continuing to work, perhaps in a lesser capacity, or by talking to their employer about cutting back their hours and responsibilities, or else, looking for part-time work elsewhere.” There are a number of men who I recommend they not retire,” says Dr. Lang. “I just tell them, ‘Examine what you do now. Now, wind it forward after you retire. What’s going to keep you interested, not during the first six weeks where it’s just nice to unwind and not be in the rat race anymore, but afterward?’ If you don’t actively think about it and plan for it, you’re lost,” concludes Dr. Lang.