



Chapter 7:
**7 Unexpected Emotions You May Experience
After You Retire**

SMOOTH SAILING INTO RETIREMENT

How to Navigate the Transition
from Work to Leisure

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Visit RetireFabulously.com to discover more valuable resources and informative articles about retirement lifestyle planning.

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Chapter 7

7 Unexpected Emotions You May Experience After You Retire

“Life is a series of natural and spontaneous changes. Don’t resist them; that only creates sorrow. Let reality be reality. Let things flow naturally forward in whatever way they like.”

- Lao Tzu

Most people approach retirement with one of two outlooks: eager anticipation or dread. If you have looked forward to retirement for a long time and you envision your retirement as a carefree time of freedom and relaxation, you might expect to feel a great sense of accomplishment and joy for having reached this milestone. If you have anticipated that your retirement will be a time of uncertainty, decline, and boredom, you may enter retirement feeling fearful and depressed.

In either case, after you retire you may experience some emotions that will be totally unexpected and that you might not be prepared for.

Since so many aspects of your life will change when you retire, it’s not surprising that you will experience some emotional upheaval. Which emotions you experience, in what order, and at what point after you retire will be unique to you.

Remember that experiencing any of these emotions will probably be a temporary phase, and you’ll pass through it. It’s helpful to be aware of the possibility that you may feel these things, so that if they hit you it will be less of a shock and you’ll be better prepared to deal with them.

Let’s take a look at some of the emotions you might experience from time to time during the weeks and months following your retirement.

1. Loss of career identity / lack of purpose

During your working years, you may not realize the extent to which you identify with your job title. Your career identity gives you a sense of purpose and belonging. It represents the value you contribute to the world and the means by which you support yourself and your loved ones.

When you meet someone new and they ask what you do, you have an answer ready to give them.

Of course, you are more than your job title. You may be a spouse, a parent, a brother or sister, a friend, a confidant, a volunteer, a mentor, a role model, and much more. You probably don't realize the extent to which you are various things to other people as well as to yourself.

Most of all, you are a human being - a thinking, breathing, feeling, loving, vital human being.

Viewed in the context of your multi-faceted greater self, you can see that your job title is just a portion of who you really are.

One of the greatest aspects of retirement is that you can create and develop new facets of your identity to replace your job title.

It also helps to realize that most things in life are temporary to one extent or another. You were a child once, but you are no more. Perhaps you were a college student once, but you are no more. Your job title, and the professional identity it represents, is also a hat you wear for a long period of time. But when you retire, you will wear it no more.

Life goes on.

We'll work on creating a new identity in the next chapter.

2. Uncertainty about whether you made the right choice

As with many major decisions in life, you may second-guess yourself after you retire. Some days, you may wonder if you should have kept working longer, perhaps to save more money or because your life feels adrift at that moment.

During the time leading up to your decision to retire, you tried your best to make the right decision. Now that the decision has been made, focus on making the decision right.

You can always make a case for delaying retirement one more year. You'll earn more money. You can delay filing for social security. You'll have health benefits for another year. And with each passing year, your life gets a little shorter. So does the number of years you will have to enjoy your retirement.

At some point, you need to be satisfied that you have enough. In Bronnie Ware's book *The Top Five Regrets of the Dying*, she states that one of the greatest regrets most people have at the end of their lives is that they worked too much and didn't retire sooner.

3. Guilt over no longer working

For your entire adult life up to this point, you have lived with the value that you should work to earn your income. You should pull your own weight. You should be productive and make a meaningful contribution to society.

Retirement disrupts that work ethic. Now, it seems as though money is coming in even though you are no longer working. That's true, but it's not like you have suddenly become a burden on others. The money you are now harvesting from your investments is money that you earned throughout your career and dutifully saved for this day. You have already worked for this money.

Your social security checks are also something you have worked for. Throughout your working years, you gave up some of your income in the form of your social security payroll deduction.

You might also feel guilty for being retired if your spouse and your friends are still working. You might feel reluctant to share how you spent your day engaged in leisure pursuits while everyone else is still working.

We are each on a different path. There are many factors to consider. You might be a little older. Perhaps you saved more or invested better. Maybe you are able to live on less money than they are. Or perhaps they could retire but are choosing to continue working for whatever reasons.

In any case, you would probably never deny your family or friends pleasure over their good fortune, so why should they deny you pleasure over yours?

There's no reason to feel guilty about retiring. You've earned it.

4. Disappointment

If you placed high expectations on what your retirement would be like, you may feel underwhelmed once you experience the reality of day-to-day retirement.

You may be disappointed to discover that retirement is not a permanent vacation. It's easy to imagine that every day will be filled with fun and recreation. If you love playing golf, you may envision that you will play golf every day. Your idealized view of retirement may be moving to a house by the ocean and spending every day on the beach.

While every day in retirement is not fanciful bliss, you will have plenty of time to do the things you enjoy. Some of your days will be consumed by more mundane tasks like grocery shopping, cleaning the house, and paying bills, just like they were during your working years. You will have good days and bad days, just like you have had throughout the rest of your life.

You may experience an "adrenalin rush" when you first retire. At first, the novelty of not having to answer to an alarm clock and being free from your boss and all of your work responsibilities will feel really good. But after the initial rush subsides and you settle into your new day-to-day routine, you may find yourself wondering, "is that all there is?"

Of course that's not all there is. But what comes next is completely up to you. You now have a tremendous opportunity to reinvent yourself and your life. It's up to you to determine what that will look like and get started.

5. Disorientation

Most of your life up to this point has been a predictable routine.

The alarm goes off, you grope for the snooze button two or three times, you finally get up and rush off to work. After work, you come home, check your mail, eat dinner, watch some TV, then head to bed.

You had routines for your days off, too. Every so often you got to take a week or two off, so you either went somewhere or stayed home and knocked some items off your to-do list.

Your particular experience may be a bit different from this, but the point is that you have followed a general script for the past forty or so years.

Regardless of whether you enjoyed or despised your routine, it was consistent. You didn't have to think too much about it. You probably found comfort in the normalcy of your day-to-day life.

Suddenly, that routine is disrupted. No more work, no more vacation weeks. Your life is no longer scripted out for you.

It's easy to feel disoriented. You might feel like a boat that's adrift on the sea, rising and falling on the gentle waves but seemingly heading nowhere.

This feeling should gradually pass as you develop a new routine. Your challenge is to create a new life that contains enjoyable and worthwhile activities and people. You can create a satisfying new life, or you can sit back passively and allow a new life to be created for you by default.

6. Fear and worry

There will be times when you are going to feel fearful about your future.

You're going to worry about whether your money will last.

You're going to wonder whether you or your spouse (or both of you) will suffer illness, injury, or death too soon, robbing you of the opportunity to enjoy years of happy retirement and fulfill those dreams you've held for years.

Whenever the stock market takes a dive or the political climate changes, you will worry about whether your finances will be wiped out and you'll have to live out your remaining days in poverty.

Fear and worry are destructive emotions that never result in a positive outcome and sap you of your happiness.

Most of the things you worry about never come to pass, or at least they never turn out to be as bad as you worried they would be. The few things that do come to pass are going to happen whether you worry about them or not.

In the meantime, you'll be spending the days of your retirement sad and afraid.

Fear is just as bad, if not worse. People will take advantage of you and do bad things to you by playing upon your fears. That's how morally bankrupt politicians convince people to vote for them, or at least to vote against their opponent. That's how unscrupulous people get you to buy things you don't really need, like those 100-day survival packs that you keep under your bed for when the zombie apocalypse comes.

Fear is what leads you to sell all your remaining stock right after a crash, when prices are at their lowest, thereby turning your temporary paper loss into a permanent reality.

I am not saying you should go through life like a naive Pollyanna, blissfully paying no attention to anything happening around you and pretending that life is all rainbows, unicorns, and chocolate-covered cherries. Life brings problems and challenges for you to solve.

You just need to keep your eyes open and your wits about you and deal with these things rationally. Do your best to remain attuned to whether you are making decisions fueled by fear and anxiety or based upon objective information.

Besides, neither you nor I really know what the future holds. Maybe you or your spouse will die next year. Maybe you will be swamped with medical bills. Maybe the terrorists will win. If any of these things happen, they will happen whether you worry about them or not.

That's all the more reason to enjoy today. Don't spoil it with needless worry.

7. Loneliness

According to some studies, nearly half of all retirees report feeling lonely on a regular basis. Some reasons for this are obvious. You're no longer surrounded by people at work. Your spouse may pass away. If you choose to move after you retire, you'll land in a strange city where you don't know anyone.

While it's understandable that you could feel lonely in any of these situations, the solution is largely within your control. You simply need to take the initiative to get out and meet some new people.

Modern technology, including video calling tools such as Skype and Facetime, social media such as Facebook, and even old-fashioned email, makes it easier than ever to stay in touch with people. Granted, electronic communication will never replace face-to-face interaction, but it's a lot better than nothing. Plus, the internet can be very useful for finding local events and groups to join where you can meet people with similar interests.

I'll provide more options in the chapter, "Preventing Loneliness."

Smooth Sailing into Retirement will be released on December 11, 2017.

Retire Fabulously! subscribers will receive a special pre-release discount.

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About the Author

Dave Hughes is a leading authority on retirement lifestyle planning. He writes about retirement lifestyle planning on his website, RetireFabulously.com and in his previous book, *Design Your Dream Retirement: How to Envision, Plan For, and Enjoy the Best Retirement Possible*.

In 2016-2017, Dave was a regular contributor to U.S. News' *On Retirement* blog. In 2017, RetireFabulously.com received the Best Senior Living Award from SeniorHomes.com as one of the top retirement blogs, by both reader polling and judge's selection. Dave was named one of NextAvenue.com's Top 50 Influencers in Aging for 2017.



Following a successful 34-year career as a software engineer, trainer and course developer, and manager, Dave accepted an early retirement package and retired at age 56.

During the final phase of his working career Dave started searching the internet for information about what life in retirement is really like. He discovered that at least 95% of all the retirement-related information was focused on the financial aspects of retirement – how much money you'll need, how you should shift your investment mix as you get older, how fast you can draw down your savings, and so on. Relatively little was being written about how to live a happy, fulfilling life during retirement, and of that, practically nothing was being written from an LGBT perspective.

Dave created RetireFabulously.com to fill that void. Dave has extensively researched retirement lifestyle issues, as well as drawing upon his own experiences of transitioning into retirement and those of others.

Dave is an accomplished public speaker and workshop leader. He was active in Toastmasters International for over eight years, and has earned Distinguished Toastmaster, that organization's highest honor. Dave offers a fun and engaging workshop, also called Retire Fabulously!, that brings to life many of the key messages that he presents on his website and in this book.

In addition to writing articles for RetireFabulously.com and books about retirement lifestyle planning, Dave is a wedding officiant and a jazz trombonist. Dave lives in the suburbs of Phoenix, Arizona with his husband Jeff and two dogs, Missy and Maynard.

Dave is available for interviews, speaking engagements, workshops, panel discussions, and writing guest articles. You may contact Dave at SSIR-book@retirefabulously.com.

Please visit these websites to learn more:

RetireFabulously.com

TheDaveHughes.com