

# Ready for Retirement?



When approaching any significant change in your life, preparation can go a long way in ensuring you're ready for the road ahead. Transitioning into retirement can be exciting but also stressful and confusing.

When people retire, those who have strong social support and who are engaged in the community usually have the easiest and most enjoyable transition. Supportive relationships are essential when going through any change in your life because they are a crucial factor in maintaining our mental health and resilience.

Understanding the strategies and methods you can use to maintain positive relationships and create an engaging and purpose led retirement can help you to enjoy this exciting new chapter of your life.

## Planning for retirement

When planning for retirement, you should consider:

- **Reducing your workload gradually** to allow yourself time to adjust to retired life. Start to plan this gradual step-back from work over a few years – start by reducing your hours from full-time to part-time, or part-time to a casual arrangement. This allows you to test out and adapt to fewer hours at work and more time at home.
- Before retiring, **think about what you would like to do with your extra time**. How might you maintain engagement with broader issues – could you join a group, take up study or volunteer?
- **Set some goals** for yourself to keep on track and create a sense of purpose. While working, we often measure our lives by reaching milestones, such as job promotions, finishing projects, or graduating from study. You can still focus on goals after you retire - think about what you want to achieve in the first six months or year of retired life and set yourself some long-term goals as well.
- **Financial** stress doesn't have to be a part of retiring. Plan on how you will adapt to changes in your income and if living with a partner - discuss and set spending and lifestyle expectations to reduce any financial pressure.

- **Developing meaning and purpose** is essential for maintaining your wellbeing through this time of transition. It's common to tie our identity to a career. It's important to remember you are not your work; you are you. Talk about how to recognise success and achievements in a world where you don't have accountability.
- **Talk to your friends and family** about your retirement plan. Communicating these wishes helps family and friends to adjust their expectations and gives them insight into what might be appropriate to ask and expect of you.

## Negotiating and navigating change in relationships

Retirement may change the dynamic and expectations within relationships.

If you live with a partner, make sure your relationship is the best it can be. This may mean attending couples' counselling to fine tune the relationship, and to talk about the new challenges and changes retirement will bring. When having this conversation consider the following issues that may need to be addressed:

- Negotiate expectations – be aware it would be reasonable to want to have a break from each other from time to time.
- What new expectations might there be around the house – housework, garden and upkeep? Take time to discuss and set goals around work patterns.

- Consider how you will cope in each other's company full time - what strategies will you both adopt to ensure this is a positive experience?

## Avoiding loneliness

There's a significant risk of becoming isolated during retirement. After many years of making friends through work and seeing them every day, it can be difficult to maintain these relationships and form new relationships outside of work.

Consider establishing regular activities throughout your week that provide social interaction - be this setting up weekly lunch dates or calling friends and family consistently.

## Setting new routines

If you thrive on a schedule and are worried about the lack of routine during retirement you might establish a routine that helps you plan your days. Experiment with various activities and time slots to see how it makes you feel.

Pencil in time for doing things around the house or simply enjoying a cup of coffee in the morning, but add in regular time for exercise, social activities, volunteer opportunities, and family catch-ups.

While your days don't need to be rigid, having a set wake-up time and routine can help you feel more normalcy now that you aren't going to work.

## Give yourself the flexibility to figure it out

You might think that you want to spend your retirement writing, travelling - or perhaps plan to move town, state or country - only to find out that all that time spent at home doesn't fulfil the lifestyle you imagined.

There are lots of ways you can spend your time. And fortunately, there's no need to figure it all out right away.

It will likely take a fair amount of trial and error until you find just the right balance. Seeking professional support from a counsellor to help you navigate and adjust to these changes is a great way to ensure these periods of uncertainty or stress don't negatively affect your retirement and relationships.

The joy of retirement is that you'll have plenty of opportunities to try new things and recommit to old passions and hobbies. Retirement is your opportunity to design the type of day—and kind of life—that you want to live.

## About Relationships Australia

Relationships Australia is a community-based, not-for-profit organisation with no religious affiliations.

For over 70 years, we have been supporting children, adults, families and communities.

As a federation of Relationships Australia organisations in each state and territory, we have over 118

service locations across the country, with our National Office based in Canberra.

We provide a broad range of services including counselling, family dispute resolution and mediation, family violence prevention, support and recovery services, and mental health services.

Our services are for all members of the community, regardless of religious belief, age, gender, sexual orientation, lifestyle choice, cultural background or economic circumstances.

Relationships Australia receives funding from the Commonwealth Government, as well as state and territory governments, and other sources.

*There's an emotional process that most people go through when adjusting to retirement. It's normal to feel a wide range of emotions - both positive and negative - support is available for both you and your family during this time of transition.*

## Next steps

For more information on our services and how they can support you, or to find your nearest centre:

Call 1300 364 277

Visit [www.relationships.org.au](http://www.relationships.org.au)