



# **RETIREMENT PLANNING: ADJUSTING TO THE NEW LIFESTYLE**



**DAVID M. NDETEI**

***MBChB (Nrb), DPM (London), MRCPsych. (UK),  
FRCPsych. (UK), MD (Nrb), DSc (Nrb), Certificate in  
Psychotherapy (London)***

**Professor of Psychiatry, University of Nairobi (UoN)**

**Email: [dmndetei@uonbi.ac.ke](mailto:dmndetei@uonbi.ac.ke)**

**Mobile: +254722518365**



**PRESENTED DURING:**

**THE UNIVERSITY OF NAIROBI PLANNING FOR  
RETIREMENT SEMINAR**

**AT**

**THE NAIROBI SAFARI CLUB  
LILIAN TOWERS**

**22<sup>ND</sup> MARCH, 2016**



# OBJECTIVES

To demonstrate to you that:

- 1) There are four key themes that are critical in retirement and are summarized in the so called **“Bio-Psycho-Social and Spiritual Model (BPSS)”**
- 2) It is possible to have a most rewarding and refreshing retirement
- 3) The number of Years is just a statistic – there are people who “RETIRE” as early as in youth. Also allow me say at the risk of attracting wrath from some quarters that in this University, like in other institutions, there are people who literally retire when they became lecturers or senior lecturers and in particular when they achieve the title of Professor. They instead become too preoccupied in worshipping their titles.
- 4) Exclusive focus on finances in the absence of a healthy BPSS is an illusion – one could say a delusion
- 5) To a certain extent you can positively influence the outcomes/outputs on the BPSS



## **OVERARCHING OBJECTIVE**

However, the most important objective of my presentation is to **PROVOKE DISCUSSION, DIALOGUE AND REFLECTION WITHIN SELF AND WITHIN GROUP**



# INTRODUCTION

- In the past, most preparation for retirement was focused on financial planning.
- More recently however, interest in the psychological aspects of retirement has increased with the awareness that financial security in retirement is but one important element.
- This presentation will focus on some of the psychological aspects of retirement that are to be expected and how one can deal with them successfully to ensure a smooth transition to this phase of life.



# STAGES OF TRANSITION TO RETIREMENT

Researchers have identified the following five main stages in the transition to retirement:

- 1) The Pre-Retirement planning stage.
- 2) The Honeymoon Phase.
- 3) The Stress/ Disenchantment Phase.
- 4) Adjusting to the new lifestyle.
- 5) Settling down.



## Pre-Retirement Planning Phase

- At this stage workers know that retirement is coming, and do everything they can to save for it, but often give little thought to what they will actually *do* once they do retire.
- The current demands that are placed upon them leave them little time to ponder this issue.



## The “Honeymoon Phase”

- “I am finally free!” This is the feeling that often characterizes this stage.
- A sort of initial euphoria where the retiree feels relief from the tedium or conflicts of the workplace and especially so for those whose work experience was largely negative.
- During this period retirees get to do all the things that they wanted to do once they stopped working, such as travel, indulge in hobbies, visit relatives and so forth.
- This phase has no set time frame and will vary depending upon how much activity the retiree has planned.



## The Disenchantment Phase

- Once the “honeymoon” is over, retirees experience something similar to what newlyweds experience when the emotional high of the wedding has worn off and the couple now has to get down to the business of building a working relationship together.
- Retirees are now faced with the realities of retirement, which may include boredom, feelings of uselessness and disillusionment.
- They experience a sort of disenchantment coupled by stress of how to deal with this new reality.



## Adjusting to the new lifestyle

- This is perhaps the most difficult stage.
- Retirees begin to face personal questions such as "Who am I, now?", "What is my purpose at this point?" and "Am I still useful in some capacity?"
- This is where many get stuck and if unable to find satisfying answers to these questions are not able to get a sense of closure from their working days.



# PSYCHOLOGICAL ADJUSTMENTS

There are many emotional and psychological adjustments that accompany retirement, which can include the following:

- Partial identity disruption - coping with the loss of your career identity.
- Decision paralysis as a result of diminished confidence and self trust.
- The search for meaningful engagement in society – engaging in meaningful work, nurturing of social relationships and replacing support networks you had through work.
- Development of a retirement/life structure - finding new and engaging ways to stay active.
- The confluence of aging and retirement – experiencing anxiety related to self-actualization and death.



# PSYCHOLOGICAL ADJUSTMENTS:

## Partial Identity Disruption

- The meaning of identity can be viewed from two perspectives: how we see ourselves (personal identity) and how others see us (social identity).
- An occupational role commonly becomes part of an identity base developed in adolescence and young adulthood.
- After retiring, many realize how their job was the main basis of their identity.
- For those with highly skilled and management careers, the loss of their status can leave them feeling like nobodies.



# PSYCHOLOGICAL ADJUSTMENTS: Decision Paralysis

- Retirees can be overwhelmed by the number of adjustments and choices to be made when they begin retirement. They can experience “choice dilemma”.
- Because they are new to their current situation and the fact that aging can have a significant negative impact on self-confidence, some retirees may not trust their ability to make appropriate decisions because there is so much at stake.
- Others may feel they can no longer muster the energy needed to act upon imminent decisions and lapse into procrastination and decision paralysis.



## **PSYCHOLOGICAL ADJUSTMENTS: Meaningful Engagement**

- Many people may have the view that the “job” of a retiree is to enjoy retirement, not to work.
- If retirees look old enough, they may experience the stereotype of being assumed to be physically frail, hard of hearing, with poor vision and slow comprehension and cannot therefore be relied upon to do meaningful work or make any significant contribution.
- If subjected to this stereotype one can feel that they are being prematurely pushed toward advanced old age and begin to doubt their own usefulness.



## **PSYCHOLOGICAL ADJUSTMENTS: Development of a retirement/life structure**

- For many retirees, the most important psychological challenge resulting from retirement is the loss of a work/life structure and the task of building a retirement/life structure to replace it.
- There are concurrent processes of disengagement from a job and an engagement in a retired life structure e.g., the continuation of some of the roles of a prior work life such as recreational activities while new roles emerge such as changes in domestic roles with a partner, and spending more time at home.
- It may be difficult to disengage from the previous work-based routine and develop a new structure and routine.



## **PSYCHOLOGICAL ADJUSTMENTS: The confluence of aging and retirement**

- For most workers, retirement is concurrent with aging. The final phase of existence has begun. The end of life, that has been distant for so long, has begun to come more clearly into view.
- For some, this comes hand in hand with looking back over lost opportunities and missed accomplishments.
- This can develop into anxiety related to the end of life but appearing as anxiety related to objects and situations that have no apparent connection to death and can also lead to issues such as post-retirement depression.



# STRESS

- It is inevitable that with all these psychological adjustments stress will result.
- Stress arises when one worries that they can't cope.
- The stress we experience is mostly self-generated.
- How we perceive life – whether an event makes us feel threatened or stimulated, encouraged or discouraged, happy or sad - depends to a large extent on how we perceive ourselves.



# SYMPTOMS OF STRESS

- Physical symptoms
- Mental symptoms
- Behavioural symptoms
- Emotional symptoms



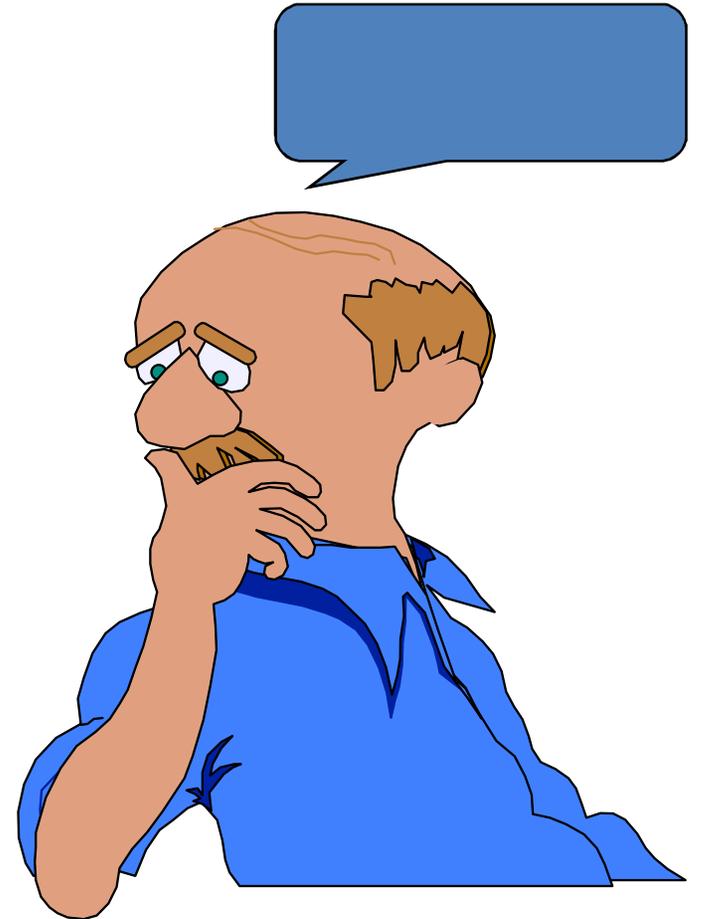
## PHYSICAL SYMPTOMS

- Changes in sleep patterns
- Fatigue
- Digestion changes
- Loss of sexual drive
- Headaches
- Aches and pains
- Infections
- Indigestion
- Dizziness
- Fainting
- Sweating & trembling
- Tingling hands & feet
- Breathlessness
- Palpitations
- Missed heartbeats



## MENTAL SYMPTOMS

- Lack of concentration
- Memory lapses
- Difficulty in making decisions
- Confusion
- Disorientation
- Panic attacks





## BEHAVIOURAL SYMPTOMS

- Appetite changes - too much or too little
- Eating disorders - anorexia, bulimia
- Increased intake of alcohol & other drugs
- Increased smoking
- Restlessness
- Fidgeting
- Nail biting
- Hypochondria



## EMOTIONAL SYMPTOMS

- Bouts of depression
- Impatience
- Fits of rage
- Tearfulness
- Deterioration of personal hygiene and appearance





## STRESS RELATED ILLNESSES

- Cardiovascular disease
- Immune system disease
- Asthma
- Diabetes
- Digestive disorders
- Ulcers
- Skin complaints - psoriasis
- Headaches and migraines
- Pre-menstrual syndrome
- Depression



## WAYS TO PREVENT STRESS

- 1) Individual awareness and health education for himself/herself and the family, relatives, friends, etc.
- 2) Detection of early signs and symptoms and then do something about them or even consult.
- 3) Exercises – walking for example
- 4) Diet – (Healthy eating)



# THE ROLE OF EXERCISE AND DIET IN MANAGING AND PREVENTING STRESS

- 1) A regimen of daily moderate exercise (walking for 30 minutes a day) has been associated with a reduction in cardio-vascular disease, a decreased incidence of osteoporosis, improved respiratory function, the maintenance of ideal weight, and a general sense of well-being.
- 2) In many cases a disease process has been reversed and even cured by diet and exercise, without additional medical or surgical intervention.
- 3) Above all diet and exercise is known to prevent, reduce, and minimize stress.



## REMAINING ACTIVE

- Many people take on new jobs after retiring from their primary careers with part-time work, a temporary job or self-employment.
- Retirees who were industrious workers may still need to find outlets for a continuation of such energy. This may be found in part-time employment, hobbies, recreational activities, coaching, teaching, and mentoring.
- Spending more time engaging in interests and activities that foster various forms of self-actualization is helpful.
- However, it is important to avoid sheer busyness, which may be a sign of neurotic avoidance (e.g., obsessive busyness) but rather focus on meaningful engagement.



## REMAINING ACTIVE THROUGH VOLUNTEERING

- “ In a study in the *Journal of Aging and Health* researchers found that people living in retirement communities reported higher levels of life satisfaction and fewer depressive symptoms if they were involved with low to moderate levels of volunteer work than those who weren't.
- “ A similar finding by Carnegie Mellon University found that older adults who had volunteered at least 200 hours within the prior year reported greater increases in psychological well-being than those who did not.



## REMAINING ACTIVE THROUGH VOLUNTEERING (contd.)

- “ The study, was also the first to explore a correlation between volunteerism and blood pressure. The researchers found that older adults who volunteered 200 hours over the year were less likely to develop hypertension than non-volunteers.
- “ The results of these studies are likely because being a committed volunteer expands one's social ties. One researcher also noted that "Volunteering may also increase feelings of purpose and meaning in life,".



## **BUILDING AND MAINTAINING SOCIAL TIES**

- “ Investing in your friendships well before you retire and maintaining them after retirement can help you maintain social ties
- “ Retirees can also form support groups to retain social networks and ties.
- “ Engaging with family, both immediate and extended, and participating in community activities is also a way of building and maintaining social connectivity.
- “ Many church-based and/or community-based groups and/or organizations offer opportunities for social engagement and activity.



# MAKING THE ADJUSTMENT

- “ Meaningful activities and human relationships are two important ways of pursuing what life has to offer after retirement.
- “ Being meaningfully engaged in life is crucial for a well-adjusted retirement.
- “ Having friends can contribute to life satisfaction in retirement. However, the quality of these friendships is key, over and above their quantity.
- “ It is also important to develop a new daily schedule, set new ground rules at home regarding interaction with your spouse or family.
- “ Most importantly discuss your goals for retirement openly with family to foster cohesion in the home and gain their support.



# CONCLUSION

- Retirement does not signify the end of life, merely a transition to a new phase of life.
- As with all new things and transitions, various emotional and psychological shifts are to be expected with retirement.
- However, by finding ways to remain engaged and active both physically and emotionally in a manner that is meaningful to you, you can successfully adjust to the new lifestyle.



# PARTING WORDS

- “ It is very possible and realistic to have a most rewarding, refreshing and satisfactory retirement from the routine of yester-years
  - “ It is the attitude that matters.
  - “ Do you remember the biblical story of Caleb at 85 years?! I quote **Joshua 14:10-11** “Now then, just as the LORD promised, he has kept me alive for forty-five years since the time he said this to Moses, while Israel moved about in the wilderness. So here I am today, eighty-five years old! <sup>11</sup> I am still as strong today as the day Moses sent me out; I’m just as vigorous to go out to battle now as I was then”.
- This is not just a biblical truth but for some of us a challenge we look forward to achieve and go way beyond – I do not know whether Prof. Mbithi the current VC recalls these words from me!