The American Counseling Association's "Counseling Corner" Weekly Columns

Retirement: Maybe Not What It Used To Be

from the American Counseling Association

Not that long ago, retirement for almost everyone meant the end of that daily commute and free time to take up hobbies, travel or simply enjoying life at home. While many retirees are still doing such things, there has also been a considerable change in how and when people retire.

Some of that is due to financial necessity. The age to collect Social Security benefits has risen and the private retirement savings of many were reduced by the recession of 2008, which also helped lower the value of many homes, most folks' biggest financial investment.

But it isn't always financial factors that have kept millions of Americans over the age of 65 in the workforce.

For many, the reality of retirement can be challenging, even frightening. Retirement usually means losing or limiting contact with former colleagues. It can also make one feel like there is less direction to one's life. Whatever one's job, there was always things to be accomplished, even with self-set goals. With retirement such goals can disappear. A person may also feel a loss of identity since he or she is no longer a teacher, or an office manager or whatever the profession was.

For some people none of that is a problem, but for others it's helpful to take steps to ease the way into retirement. If money and emotional issues are going to be a problem, part-time work might bridge the gap. Car services such as Uber and Lyft now provide many older drivers a means to earn extra money while staying active and involved with people.

Or past work experience might be helpful to a local business as a part-time employee or as a consultant. And if extra money isn't your motivation, volunteer opportunities are always available with local schools, libraries, city governments, senior centers and civic groups.

Is staying active in retirement a good idea? It sure is, whether it's continuing to work or taking up a hobby. Staying active can help you feel productive and give direction to your retirement years. And it may even help you stay healthier and avoid elderly disabilities, according to several studies.

If facing retirement is something that has you nervous and scared, you might also consider visiting a professional counselor. A counselor can help you examine the options open to you, and can assist you in understanding your feelings, desires and goals for your retirement.

"Counseling Corner" is provided by the American Counseling Association.

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