

## **EMOTIONAL ISSUES AT RETIREMENT AND HOW TO TACKLE THE SAME**

With one elderly in every twelve, India is poised to become the second largest hub of seniors in the world. Life expectancy has shot up from 23 at the turn of century to 65 years. Generations living before the advent of modern medicine were expected to live for around ten years after retirement but now they have around twenty years of healthy, active living after they retire.

Old age is considered by many to begin at retirement. Financial aspects of retirement, planning investments for favorable returns are greatly emphasized for senior citizens and even younger age groups are encouraged to start saving for their old age. But little emphasis is given on emotional ramifications of retirement and the psychological adjustment that needs to be made. Different people will respond differently to retirement. Idle retirement would be ideal for some but some would like to take up part-time work to add their income. Studies on adjustment at retirement report that one-thirds of adults report significant difficulty during this process.

Retirement is not just a cessation of employment, but it is also a social change, a status change and a standard of life change. Retirement usually results in the giving up of a major life structure, one that provides social status focus, purpose and economic resources. The potential loss of daily stimulation can lead to problems in social and cognitive functioning. Social identity can also be threatened as one's social status is closely linked to occupational attainment. According to Jahoda (1982) along with manifest functions of paid employment, especially income and possibly status, there are number of latent psychological benefits that employment provides. She identified these as a structure for use of time, a context for social contact, regular predictable activities and sense of participation in a collective effort. Retirement may be perceived as resulting in deprivation in each of these areas.

Retirement will lead to spending more time at home and this can sometimes lead to friction. According to Shubha Thatte, a founder trustee of Institute of Psychological Health, elderly males tend to be over indulgent at home and tend to interfere in domestic affairs, which can create problems. Also, if an elderly male who has retired from a high post is opposed to at home then it can be difficult for him to accept it as he might be not be used to that in his working environment. She further says that elderly people if not given importance tend to feel rejected by younger family members at home.

Regarding emotional issues faced by older people in rural areas, Dr. Sivaraju, professor at TISS, points out that children who have migrated and left their elderly parents, take care of their financial requirements but what matters most to the elderly is the physical presence of their children.

Research shows that retirement is a complex process made up of five distinct emotional stages. The first stage is imagination which starts almost fifteen years before retirement and in this stage, although retirement is still years away, people have very positive views about retirement. They have high expectations of adventure for retirement. In the second stage called anticipation which begins five years before retirement, although positive emotions are on the rise in the first two years, in the last two years before retirement worries and anxieties mount due to a sense of loss that they are likely to feel after their working years are over. The third stage is that of liberation which is on the retirement day and a year following that in which people seem to enjoy retirement a great deal but the feeling of liberation is short-lived as new reality begins to set in. The fourth stage is reorientation which spans from two to fifteen years of retirement in which the joy of retirement has passed, giving way to feelings of emptiness, worry and boredom. The last stage is of reconciliation which is marked by contentment, acceptance and personal reflection.

How the elderly react to problems depends on many factors, but principally on the way they have learnt to deal with problems in their younger years. They have spent a lifetime dealing with a variety of problems and difficulties and the way they face old age will depend crucially on what they have learnt from those experiences. According to experts (Newman and Newman, 1983), there are three important factors which influence adjustment to retirement. They are planning for retirement, perceptions of retirement and extent of income loss.

Planning and preparation for retirement involves a willingness to anticipate the changes that might occur in not just finances but also in family roles, daily activity, social interactions and what steps can be taken to address these changes. According to a study conducted by Gayatri Devi B.P. (2004) regarding the extent and dimensions of planning for retirement under different areas, in the emotional area which covered questions regarding feelings of worthlessness, loneliness, worries on retiring, it was found that only 23% were worried about retirement and only 14% expressed tendencies towards worthlessness. But although at the outset, retirees felt confident and less worried, the study points out that the mindset for anticipating the emotional letdowns in life was lacking. Planning held more importance in financial and health related areas. Thus, retirees need to work at restructuring their lives and reflect on the kind of retirement they want, how they are going to spend their leisure time, what personal resources they have which can be useful for society. The study also indicates that retirees tend to continue with same leisure activities that they pursued before retirement. But they also need to seek new and realistic opportunities for making use of their talents in the present. This point can well be

brought out through Mr. Joglekar's case, an elderly man from Parle, who learnt to recite the Bhagvad Gita backwards during his spare time.

This takes us to the next factor influencing adjustment which is perceptions of retirement. As we have seen, a person who carefully plans retirement is more likely to feel positive about it. It is also important to note that perceptions of self about retirement can also be influenced by perceptions of society. If the attitudes of the society towards retirement are full of despair and hopelessness, then it is bound to affect individual attitudes of elderly people.

Thus, retirement is a predictable transition which requires planning, redefinition of roles, ongoing psychological adjustment and positive societal attitudes. As Abe Lemon points out, the only trouble with retirement is that you never get a day off.

**By Amruta Lovekar**

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