According to the Federal Reserve’s 2014 Survey of Household Economics and Decision Making, 31 percent of non-retirees have no retirement savings or pension. Recent surveys like this one have placed a lot of emphasis on whether Americans are financially prepared for retirement.

Certainly, having your finances in order is an important component of preparing for this stage of your life. However, giving careful attention to your mental and emotional health is equally, if not more, important. There’s more to having mental well-being during retirement than money.

Retiring from your job or profession is a significant life change. And like any other major shift in your lifestyle, it can be stressful. In fact, retirement is ranked 10th on the list of life’s 43 most stressful events based on the Holmes-Rahe Stress inventory, which is used to predict the likelihood of individuals experiencing a stress-induced health breakdown. Further, according to the AARP, more than 6.5 million older adults struggle with depression, and research indicates that there can be a relationship between retirement and depression.

While some retirees make the transition to retirement smoothly, others experience anxiety, depression and debilitating feelings of loss according to Dr. Robert Delamontagne, author of *The Retiring Mind: How to Make the Psychological Transition to Retirement* (Fairview Imprints, 2011). "People can go through hell when they retire and they will never say a word about it, often because they are embarrassed," Delamontagne said in a 2014 interview with the American Psychological Association’s journal *Monitor*. "The cultural norm for retirement is that you are living the good life."

After all, this is the moment that you’ve been dreaming of when you can travel, spend more time on hobbies or just relax and do nothing. Of course, entering retirement isn’t that simple for most people. Here are some steps you can take to prepare yourself emotionally for the transition:

- **Develop a clear vision of your retirement.** Write down your goals and begin working towards them. Create a collage or other visual representation of your aspirations; explore all the items on your bucket list.
- **Have an open dialogue with your spouse and other family members.** Make sure there’s a common family understanding about finances and agreement on any expectations of support after you retire.
- **Ease into your new lifestyle.** If possible, work fewer days in the months and years leading up to your full retirement so that the change is not as abrupt. Start test-driving some new hobbies before you retire.
- **Take care of your health.** Be proactive and intentional about maintaining a healthy diet and exercise routine as well as scheduling doctor appointments. By doing so, you will maintain or improve your health and hopefully minimize health care costs in retirement.

As you prepare for retirement, it’s important to monitor your emotional reserves as well as your financial ones. Your EAP can direct you to resources to help you or a family member manage the emotions often associated with making this life shift.

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