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## Adjusting to Retirement: Handling the Stress and Anxiety

While retiring can be a reward for years of hard work, it can also trigger stress, anxiety, and depression. These tips can help you cope with the challenges, find new purpose, and thrive in your retirement.



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The truth is that no matter how much you've been looking forward to it, retiring from work is a major life change that can bring stress as well as benefits. In fact, some studies have linked retirement to a decline in health. One ongoing study found that retired people, especially those in the first year of retirement, are about 40 percent more likely to experience a heart attack or stroke than those who keep working.

While some difficulties adjusting to retirement can be linked to how much you enjoyed your job (it's less of a wrench to give up a job you hated), there are steps you can take to cope with the common challenges of retirement. Whether you're already retired and struggling with the change, planning to make the transition soon, or facing a forced or early retirement, there are healthy ways to adjust to this new chapter in your life and ensure your retirement is both happy and rewarding.

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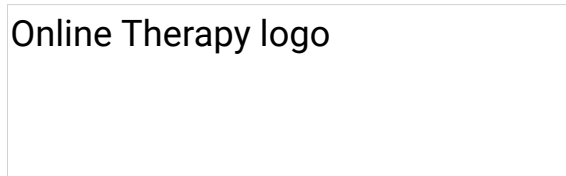
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## The challenges of retirement

Whatever your circumstances, ending your working life changes things—some for the better, others in unexpected or even difficult ways. If your job was physically draining, unfulfilling, or left you feeling burned out, for example, retiring can feel like a great burden has been lifted. But if you enjoyed your work, found it gratifying, and built your social life around your career, retirement can present sterner challenges. Things can be especially tough if you made sacrifices in your personal or family life for the sake of your job, were forced to retire before you felt ready, or have health issues that limit what you're now able to do.

Similarly, your outlook on life can also influence how well you handle the transition from work to retirement. If you tend to have a positive, optimistic viewpoint, you'll likely handle the change better than if you're prone to worrying (<https://www.helpguide.org/articles/anxiety/how-to-stop-worrying.htm>) or struggle to cope with uncertainty in life.

[Read: Dealing with Uncertainty]

(<https://www.helpguide.org/articles/anxiety/dealing-with-uncertainty.htm>).

## Common challenges of retirement include:

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- Struggling to “switch off” from work mode and relax, especially in the early weeks or months of retirement.
- Feeling anxious at having more time on your hands, but less money to spend.
- Finding it difficult to fill the extra hours you now have with meaningful activity.
- Losing your identity. If you're no longer a doctor, teacher, designer, sales person, electrician, or driver, for example, who are you?
- Feeling isolated without the social interaction of being around your coworkers.

- Experiencing a decline in how useful, important, or self-confident you feel.
- Adjusting your routine or maintaining your independence now you're at home with your spouse during the day.
- Some retirees even feel guilty about receiving money from a pension without directly working for it.

Whatever challenges you face as you prepare for this new chapter in life, the following tips can help you ease the transition, reduce stress and anxiety, and find new meaning and purpose in life.

## Adjusting to retirement tip 1: Embrace change

Although it's an inevitable part of life, coping with change is rarely easy. As we grow older, life can seem to change at an ever-quickening rate. Kids leave home, you lose friends and loved ones, physical and health challenges mount, and retirement looms. It's normal to respond to these changes with an array of mixed, often conflicting emotions.

But just as you transitioned from childhood into adulthood, you can make the transition from work to retirement.

**Adjust your attitude.** Think of retirement as a journey rather than a destination. Allow yourself time to figure everything out—you can always change direction if necessary. You can also adjust your attitude by focusing on what you're gaining, rather than the things you're losing.

**Build resilience.** The more resilient you are, the better you're able to cope with challenges like retirement. You can improve the qualities of resiliency at any age to help you keep a healthy perspective when life is at its toughest.

[[Read: Surviving Tough Times by Building Resilience](#)]

(<https://www.helpguide.org/articles/stress/surviving-tough-times.htm>).

**Acknowledge your emotions.** There's no "right" or "wrong" way to respond when dealing with a major life change, so don't try to bully yourself into feeling a certain way about retirement. Whether you feel angry, sad, anxious, grief-stricken, or a mix of emotions, by acknowledging and accepting what you're feeling, you'll find that even the most intense or unpleasant emotions will soon pass. Talk to a close friend about what you're going through, record your feelings in a journal, or use HelpGuide's [Emotional Intelligence Toolkit](#) (<https://www.helpguide.org/articles/mental-health/emotional-intelligence-toolkit.htm>) to better cope with your emotions.



### **Accept the things that you can't change.**

Railing against events that you have no control over can be as exhausting as it is futile. Whatever the circumstances of your retirement, by accepting them

(<https://www.helpguide.org/articles/stress/surviving-tough-times.htm#practice-acceptance>) you can refocus your energy to the things that you do have control over, such as the way you choose to react to obstacles. Look back at examples where you've coped with changes in the past to remind yourself that you'll be able to manage this change as well.

**Redefine your identity.** Many of us define ourselves by what we do for a living. After retirement, you can find new ways of defining yourself through non-work-related activities and relationships. Where you were once an accountant, for example, you're now a mentor, volunteer, grandparent, student, memoirist, or artist.

**Set new goals.** You may have already achieved many of your professional goals in life, but it's important to keep setting yourself new ones to strive towards. Having goals can energize you, provide a sense of purpose, and help to redefine your identity. Set goals that challenge and excite you and keep you moving forward in life. Many retirees find that now they're no longer the family provider, they can focus more on their own hopes and dreams.

## Seek social support

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You don't have to face the challenges of retirement alone. Many other people are going through the same difficulties. Reaching out and sharing the burden can help ease your stress and bolster your coping skills.

**Strengthen your social network.** Staying socially connected can have a huge impact on your mental health and happiness (<https://www.helpguide.org/articles/stress/social-support-for-stress-relief.htm>). But for many of us, our social ties are closely linked to our jobs—and they're abruptly cut short when we retire. Make a point to stay in touch with old work colleagues after retirement and explore opportunities to broaden your social network beyond work. You're never too old to build new, rewarding friendships (<https://www.helpguide.org/articles/relationships-communication/making-good-friends.htm>).

### **Enroll in a retirement transition program.**

Some larger corporations offer retirement planning assistance or transition workshops. You may also be able to find similar programs at local community centers. As well as providing practical help on adjusting to retirement, they can also enable you to meet other recent retirees.

**Join a peer support group.** Some senior service and other community organizations offer support groups for older adults making the

transition into retirement. Talking to other people who understand what you're going through can help reduce feelings of stress, anxiety, and isolation. Search for retirement groups in your area or on platforms such as [meetup.com](https://www.meetup.com).

## Tip 2: Find new purpose and meaning

For many of us, working is about more than just earning money; it also adds meaning and purpose to our lives. Your job can make you feel needed, productive, and useful, provide goals, or simply give you a reason to get out of the house every day. Having purpose in life also fulfills some biological needs, helping to keep your brain and immune system healthy.

After retirement, it's important to look for new sources of meaning—activities that add joy and enrich your life. In this respect, it can help if you're not just retiring from something, but to something as well—whether that's a fulfilling hobby, a volunteer position, or continuing education, for example.

**Retirement may not have to be all-or-nothing.** Many people find that it can help to gradually transition into full-time retirement rather than jump right in. If your job allows, you could take a sabbatical or extended vacation to recharge your batteries and see how you deal with

the slower pace of life. You can also use the time to gauge how well you can live on the budget you've allocated for retirement.

### **Find part-time work after retirement.**

Another way to make retirement more of a gradual transition is to incrementally reduce the hours you work in your existing job, switch to a part-time job, or work for yourself in some capacity. As well as providing purpose, part-time employment can also supplement your income, keep you socially engaged, and ease the adjustment to retirement without you having to endure the demands of full-time work.

**Volunteer.** Donating your time and effort to a cause that's important to you can add meaning and a sense of accomplishment to your retirement life, as well as benefit your community.

#### Volunteering

(<https://www.helpguide.org/articles/healthy-living/volunteering-and-its-surprising-benefits.htm>) can help expand your social network, boost your self-worth, and improve your health. It can also be a great opportunity to pass on some of the skills you've learned during your professional life—or learn new skills, keeping your brain active as you age.

[Read: [Volunteering and its Surprising Benefits](https://www.helpguide.org/articles/healthy-living/volunteering-and-its-surprising-benefits.htm)]

(<https://www.helpguide.org/articles/healthy-living/volunteering-and-its-surprising-benefits.htm>)

[benefits.htm](#)).

**Nurture hobbies and interests.** If you have a longstanding hobby that enriches your life, you've likely earmarked retirement as an opportunity to invest more of your time to pursuing it. If you've had to sacrifice your hobbies for the sake of your career, though, it's time to resurrect old interests or nurture new ones, things you've always wanted to try. Whether your interests lay in traveling, nature, sports, or the arts, for example, try enrolling in a club, joining a team, or taking a class.

**Learn something new.** Whether you want to learn to play a musical instrument, speak a second language, or complete a degree or high school diploma, adult education classes are a great way to expand your mind, develop new interests, and set fresh goals for yourself.

**Get a pet.** If you're an animal lover, caring for a pet can help you maintain a sense of usefulness and purpose in life (<https://www.helpguide.org/articles/mental-health/mood-boosting-power-of-dogs.htm>). Pets—especially dogs and cats—also provide companionship as you age, can help boost your mood, ease stress, depression, and anxiety, and improve your heart health.

## Tip 3: Manage stress, anxiety, and depression

After retirement, the commute, the deadlines, the demanding boss, and the nine-to-five monotony may be over, but that doesn't mean your life will automatically be stress- and anxiety-free. While workplace stress

(<https://www.helpguide.org/articles/stress/stress-in-the-workplace.htm>) can take a serious toll on your health, especially if you lack job satisfaction, damaging stressors can also follow you into retirement.

You may worry about managing financially (<https://www.helpguide.org/articles/stress/coping-with-financial-stress.htm>) on a fixed income, coping with declining health (<https://www.helpguide.org/articles/grief/coping-with-a-life-threatening-illness.htm>), or adapting to a different relationship with your spouse (<https://www.helpguide.org/articles/relationships-communication/relationship-help.htm>) now that you're at home all day. The loss of identity, routine, and goals can impact your sense of self-worth, leave you feeling rudderless, or even lead to depression.

[Read: Depression in Older Adults]

(<https://www.helpguide.org/articles/depression/depression-in-older-adults.htm>).

Whatever challenges you're facing, though, there are healthy ways to ease stress and anxiety, better cope with change, and improve your mood, outlook, and overall well-being.

**Adopt a relaxation practice.** Regularly practicing a relaxation technique (<https://www.helpguide.org/articles/stress/relaxation-techniques-for-stress-relief.htm>) such as meditation (<https://www.helpguide.org/home-pages/audio-meditations.htm>), progressive muscle relaxation, deep breathing, yoga, or tai chi can help ease anxiety and stress, lower your blood pressure (<https://www.helpguide.org/articles/healthy-living/blood-pressure-and-your-brain.htm>), and improve your overall sense of well-being.

**Get active.** Physical exercise (<https://www.helpguide.org/articles/healthy-living/exercise-and-fitness-as-you-age.htm>) is a very effective way to boost your mood, relieve tension and stress, and help you feel more relaxed and positive as you get older. No matter your age or limitations in mobility (<https://www.helpguide.org/articles/healthy-living/chair-exercises-and-limited-mobility-fitness.htm>), there are still ways for you to reap the benefits of regular exercise. Aim for 30 minutes of activity on most days.

**Practice gratitude.** It can sound simplistic when you're in the midst of a major life change, but noting the things you're grateful for (<https://www.helpguide.org/articles/mental-health/gratitude.htm>) is a quick and easy way to improve your mood and outlook. Take a moment to appreciate the small things in life, whether it's a phone call from a friend, a moving piece of music, or the feeling of the sun on your face, for example.

**Spend time in nature.** Spending time in green spaces can relieve stress, put a smile on your face, and deepen your sense of well-being. Try hiking, fishing, camping, or walking in a park, along a beach, or through woods.

**Break the worry habit.** Chronic worrying is a mental habit that you can learn how to break. By challenging your anxious thoughts and learning to accept uncertainty in life, you can calm your anxious mind, look at life in a more balanced way, and reduce the time you spend worrying (<https://www.helpguide.org/articles/anxiety/how-to-stop-worrying.htm>).

## But don't take it too easy...

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Having stress and challenges isn't all bad for you. At manageable levels, stress can help you build resilience, solve problems, and stay focused, energetic, and engaged. Taking it too easy—



spending your days napping, sitting on the couch, dozing in the sun, or watching TV, for example—won't help keep your brain active and alert.

In fact, a total lack of challenges may even harm your health and lead to cognitive decline and memory problems

(<https://www.helpguide.org/articles/alzheimers-dementia-aging/age-related-memory-loss.htm>).

The key is to keep challenging your brain without letting stress build up to where it becomes overwhelming and you constantly feel frazzled or anxious.

## Tip 4: Look after your health

Dealing with a major life change like retirement can take a toll on your physical and mental health, weakening your immune system and negatively impacting your mood. In addition to managing stress, finding new purpose, and staying socially and physically active, there are plenty of other ways to keep your body and mind healthy at this time.

**Get enough quality sleep.** It's normal to experience changes in your sleeping patterns as you age, such as going to bed and waking up earlier. However, it's not normal to feel tired during the day or frequently wake up feeling unrefreshed. A lack of sleep can exacerbate stress and anxiety so it's important to address any sleep issues to

ensure you're getting enough good quality sleep (<https://www.helpguide.org/articles/sleep/how-to-sleep-well-as-you-age.htm>) at night.

**Eat a healthy diet.** As well as keeping your body healthy, eating a balanced, nutritious diet as you age (<https://www.helpguide.org/articles/healthy-eating/eating-well-as-you-age.htm>) can also help you maintain a positive outlook. Instead of being too restrictive, though, focus on eating fresh, tasty food in the company of others. Your mind and body will thank you.

**Watch how much you drink.** When you have time on your hands, it's easy to slip in to the habit of drinking too much or self-medicating your moods with alcohol or other substances (<https://www.helpguide.org/articles/addictions/self-medicating.htm>). But leaning on alcohol or drugs for short-term relief will only exacerbate your problems in the long-run.

**Keep challenging your brain.** Whether it's finding stimulating ways to spend your days, learning a new skill, or playing new games, puzzles, or sports, it's important to keep challenging your brain after you've retired. The more active you keep your brain, the better you'll protect yourself from cognitive decline or memory problems (<https://www.helpguide.org/articles/alzheimers-dementia-aging/preventing-alzheimers->

[disease.htm](#)). Try new variations of activities you enjoy or improve how well you do these activities. If you enjoy playing golf, for example, challenge yourself to lower your handicap. If you like to cook, experiment with new recipes and ingredients.

**Add structure to your days.** There's comfort in routine. While you may not miss your morning commute, you may miss the daily routine of eating lunch at a certain time or chatting with colleagues during a coffee break. Even if you're still figuring out what you want to do with your retirement, try to establish a loose daily schedule. Go to bed and get up at the same time every day, allow yourself to linger over breakfast or to read the newspaper, for example, but schedule times for exercising and socializing with friends.

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References



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Last updated: December 5, 2022



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