

# The Power of Purpose in Retirement

Provided by Joseph D'Urso, AIF®

Retirement is a major life shift, one that impacts more than just your schedule. It can reshape your sense of identity, daily habits and even your health. In fact, [research has shown](#) that retirement can raise the risk of heart disease and other medical issues by up to 40%. The reason? Experts point to a loss of purpose and reduced social connection, both of which can take a toll on mental and physical well-being.

Without a plan for how to spend your time meaningfully, the transition can bring unexpected emotional challenges.

## The Risks of Unstructured Retirement

Many retirees begin this new chapter with a “honeymoon phase”—a period marked by the novelty of free time, relaxation, or long-awaited travel plans. But this initial high can eventually fade.

When the excitement of sleeping in and checking items off the bucket list wears off, retirees can find themselves facing unexpected emotional challenges. Common struggles include boredom, loss of routine, identity shifts and social isolation. In fact, [24% of older adults](#) are considered to be socially isolated. Isolation can also have a ripple effect on health: It's associated with a 50% increase in risk of developing dementia and increased risk of premature mortality.

## Designing a Retirement with Purpose

To avoid some of the potential pitfalls of an unstructured retirement, it's important to think carefully—and proactively—about purpose. What do you want this next phase of life to look and feel like? Beyond financial planning, consider how you'll meet the deeper needs your pre-retirement life—including work and raising kids—may have fulfilled: structure, identity, accomplishment, social connection, and a sense of meaning.

What brings you pleasure and meaning? What have you always wanted to try or learn? Pursuing these activities can provide purpose and help ensure retirement's not just a long vacation, but a rewarding chapter of your life.

Feeling stuck here? Try asking close friends or family what they see light you up. Often, others can reflect back passions or strengths that are hard to see on your own.

## Staying Connected and Active

Relationships and physical routines matter more than ever when you retire. Staying active, both physically and socially, offers measurable health benefits. [Regular physical activity lowers risks](#), including the likelihood of dementia, heart disease, stroke and eight types of cancer.

People-centered activity is important, too. Look for ways to stay engaged, whether through volunteering, mentoring, part-time work, creative pursuits, or community involvement. Older volunteers, aged 55 and up, who gave 100 hours or more each year were [two-thirds less likely to report poor health](#) than non-volunteers.

Spending more time with family is a high priority for many retirees and can be a great way to fulfill social needs. But make sure that vision is shared. Open conversations with loved ones about time together, expectations and boundaries can help align plans and avoid disappointment down the road.

## The Retirement Identity Shift

In many ways, it's hard to define what retirement is. After all, it's not a single moment but a series of transitions. For instance, rather than an abrupt shift to not working at all, you may consider bridge employment—usually part-time work in a temporary position or as a consultant in your field or in a different industry. This can offer a gradual shift into retirement, providing continued income and engagement as you adjust.

As your vision for retirement evolves, keep me in the loop. I'd love to hear what you're planning—and I am here to help ensure your financial strategy stays aligned with your goals.

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