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## 6 Things You Learn after Retirement

Your expectations about retirement may be very different from the reality.

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**MY HOMETOWN HIGH SCHOOL** sponsors a program where recent graduates return to school to talk with the current seniors. The graduates are usually college students, working or in the military, and they tell the students what life is like on the other side of the graduation curtain. Retirement is a graduation of its own kind, and a transition from one phase of life to another. Here are six things people learn about retirement after they've been retired for a while.

**Life still changes.** Retirement is a big change in itself. But even after you stop working and your kids are grown up, life goes on. You might move from your family home to smaller living quarters, or maybe relocate to a [retirement destination in the sunbelt](#). Either way, you may have to develop a new circle of friends and find new stores, restaurants, doctors and hairdressers. And the changes will continue throughout retirement. Children may come and go, grandchildren may arrive and you may confront a major medical issue. Retired people sometimes get divorced, start new relationships or get remarried. Change doesn't stop just because you're retired.

**Be prepared for a surprise.** Beyond the normal changes that evolve in life, many retirees advise that you should be prepared for a [major shock](#). You could face setbacks like an expensive home repair, a car accident or a spouse or close friend dies. Other surprises may involve new opportunities. Your old boss might ask you to come back to work as a consultant. One of your children could invite you to move in with his or her family. A community organization might propose that you spearhead a fundraising campaign. Nobody can predict what's going to happen, but it helps to be both mentally and financially ready when it does.

**You will develop a new identity.** Many people identify themselves and others by the work they do. You might think of yourself as a plumber, a nurse, a marketing executive or a social worker. After you retire, and especially as the years go on, people are less interested in what you used to do and more interested in what you are doing now. Are you a golfer, a gardener, a volunteer or a world traveler? Many people have found that they [develop a new role in retirement](#). Establishing a new identity can be a challenge, but also an opportunity for a fresh start.

**Money is important, but it's not everything.** So much preparation for retirement involves [saving and investing](#) that you sometimes forget there's much more to retirement than money. Many retirees start out feeling financially secure, but then realize they don't have any idea what to do in retirement. While it's essential to plan for how you're going to generate the income you need, it's also important to figure out the interests and activities that will make retirement a rewarding and worthwhile period of life. Everyone needs something to look forward to beyond a monthly deposit into their checking account, whether it's a job, relationship, dream vacation or spending time with grandchildren.

**You still have to work on relationships.** Loneliness is a well-recognized risk of retirement as friends move away or die off. While retirement is a time to relax, you still need to make an effort to [keep your personal relationships alive](#) with your spouse, children and friends. Consider doing something special for your spouse, make an effort to see your children and pick up the phone to call a friend. You should also reach out to make new friends, perhaps new neighbors or the people who share your new interests.

**The days are long, but years pass quickly.** Retirement offers the priceless gift of time, but you need to determine how to use it. Without a goal or some kind of focus, you might feel busy, but have nothing to show for it. It's easy to [fritter away time](#) watching TV, going shopping, running errands and keeping house. For many people a truly rewarding retirement comes only when they try to accomplish something that's important to them. That might mean learning a new language, starting a new business or contributing to a favorite charity. When you reach the end of the day or the end of the year, you want to leave a mark, create a memory or make someone happy.