



# You're Never Too Old to... Change

**Change is inevitable, especially in retirement, but you don't have to fear it. See why the transition to a new lifestyle—and a new home—may be just what you need.**

By Gary Thompson

This is the fifth story in a series designed to inspire, enlighten, and entice you with ideas and actions that are stimulating and motivational for your life.

Retirement brings many changes, but if you accept and embrace them as opportunities to try new things, follow different paths, and experience growth, you'll enjoy these transitional years more, experts say.

"Retirement is not one transition—it's a series of transitions," says Nancy K. Schlossberg, professor emerita of counseling psychology at the University of Maryland, College Park, and author of *Revitalizing Retirement*. What starts as a change in your employment status leads to changes in your roles, routines, relationships, health, life assumptions, and living arrangements. "It's going to take you time," Schlossberg says. "If you know this is a process over time, you won't panic."

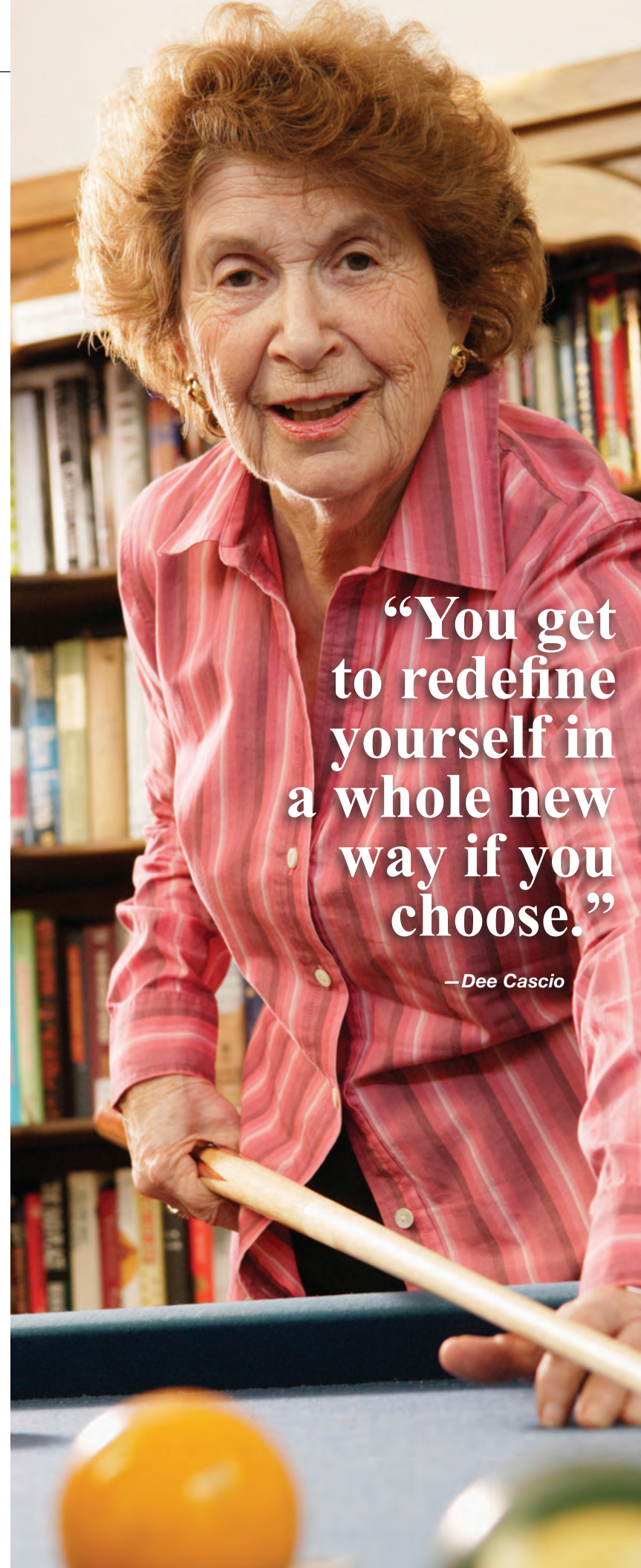
Making those transitions smoothly is a very internal process, says Dee Cascio, a licensed psychotherapist and certified retirement lifestyle coach. "It's knowing who you are and what you want to do," Cascio says. "It's really about how well you know yourself."

## Adjusting to Retirement

Both Cascio and Schlossberg say that being defined by your career for so much of your life makes retirement both a challenge and an opportunity. The challenge is replacing the things that a job provides—financial security, daily structure, social status, friendships, and a sense of purpose. In retirement, "You have to figure out how to weave those into your lifestyle without working," Cascio says. The opportunity is that you can go in a completely different direction from your working life. "You get to redefine yourself in a whole new way if you choose," Cascio says.

Schlossberg says it's helpful to think of the different paths you can follow in retirement. She labels some retirees Continuers, because they continue to use the skills from their previous work lives but modify them to fit their new lifestyle. Others are Adventurers, blazing a completely different trail from what they did before. She calls another group Easy

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## Coping with Change

Change never stops—that's why it's called the only constant in life. You might not be able to anticipate or prepare for all changes, but you can control how you respond to them. "We have choices about how to cope," says Nancy K. Schlossberg, professor emerita of counseling psychology at the University of Maryland, College Park, and author of *Revitalizing Retirement*. Here's how to successfully manage change:

- Whenever possible, try to anticipate change and allow yourself time to prepare for it.
- If you don't like a change, ask yourself if there's anything you can do about it. If not, try to see it in a different, more positive way. Schlossberg calls this technique reframing.
- When change is especially difficult, look for healthy ways of dealing with the stress, such as exercise, meditation, and prayer.
- Accept some change as good, even necessary. "It's important to maintain a healthy balance between having routines and change," says Dee Cascio, a licensed psychotherapist and certified retirement lifestyle coach. Routines anchor our lives, she says, but change keeps life interesting and makes growth possible.
- In times of change, remember how you handled similar events in the past and learn from that experience, Cascio says. Seek advice from others who have gone through similar changes.
- Don't let fear get in the way of making needed changes. "If you live in fear, that's what makes change difficult," Cascio says.
- Acknowledge the risk in making changes. "There's always a level of risk," Cascio says, "but risk is an opportunity to grow and build self-confidence."





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Gliders—they take retirement one day at a time and revel in the freedom of no schedule, engaging in activities and opportunities as they come. Still others are Searchers, those who are looking for a new path but haven't yet found it.

Even retirees whom Schlossberg calls Retreaters—those who have difficulty dealing with the changes and withdraw for a while—can suddenly discover a new calling. She tells the story of a married couple who retired, moved, and handled the transition differently. The wife immediately got involved in new activities—especially painting—while the husband withdrew. “He sat around watching TV,” Schlossberg says.

Eventually, the woman completed three paintings and wanted to enter them in an art show, but she couldn't afford to have the pieces professionally framed. Desperate, she pleaded with her husband to do the job, which he reluctantly did. He ended up enjoying the work, discovered he was good at it, and made it his passion. “He found a new life,” Schlossberg says. “You never know what's around the corner. You have to be open to doing something new.”

Cascio says that could be a new hobby, volunteer work, travel, exercise, new friendships, or simply spending more time with adult children, grandchildren, and your spouse. “You can be more spontaneous about your life,” Cascio says. “The more you can explore and be creative, the more it helps you stay engaged in life. It keeps you from becoming brittle and inflexible.”

#### **Moving to a New Home**

One of the biggest changes that comes with retirement is moving to a new home—such as a Continuing Care Retirement Community (CCRC)—whether near your current home or closer to family members in a different part of the country. Though it's natural to want to stay in a home you have lived in for years, your health and financial situation may make that difficult. A home demands a lot of upkeep, and changes in the economy and housing market may weigh against holding onto your home longer, whether it's paid off or not.

In a CCRC, however, you're freed of the burdens of home ownership, plus you have access to people, activities, and services that make life enjoyable. “There's a built-in sense of community and security,” Cascio says.

In deciding whether you're ready to make such a move, Cascio recommends assessing where you are with the different aspects of your retirement, including your physical health, your financial situation, and your emotional well-being. If adult children are part of the reason you're considering a move, initiate the conversation with them. “Often the adult children are the ones who want to have the conversation,” Cascio says, but they are afraid to bring it up.

Keep those lines of communication open, Cascio says, and be honest with family members about your physical and financial health. Planning ahead makes it easier for you to be the one who initiates this change instead of leaving it up to others. “Think ahead so that you're making the decisions, not your children,” Cascio says. ■

