

A sunset scene with silhouettes of two people and a dog on a beach. The sky is a gradient of orange and yellow, transitioning into a dark purple and blue horizon. The silhouettes of two people and a dog are visible in the foreground, walking along the beach. The dog is on a leash, and the two people are walking towards the right. The overall mood is peaceful and serene.

WHAT'S THE BIG DEAL ABOUT RETIREMENT ANYWAY?

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Birth and death are the two major life transitions that bracket all our lives. Between those two events change is constant. We move house; enter a new grade at school; get married; a child is born; we divorce; recover from an illness; lose a long-time friendship. Change arrives in a never ending procession. We may long for it; we may dread it; we may deny it or invite it—regardless—change happens.

In every case change asks that we go through an inner transition. Sometimes we barely notice the adjustments that we make, at other times the process of change feels gut wrenching and we wonder if we can make it through. Most of us are resilient and learn to trust that we can survive and even thrive during and after big changes.

Retirement is one such major transition. Regardless of how many job changes a person has had over the course of their life, whether phased in or temporary, planned or unexpected, retirement impacts every aspect of life.

How can this be? If people have their finances looked after, if they know they can look after their loved ones and themselves for the foreseeable future, shouldn't that be enough preparation? After all, it takes most people thirty years of hard work to set themselves up for retirement. Surely that's enough?

For the majority of North Americans who have spent thirty some years working, work has done much more than shape their financial lives. It has offered them an identity, a status, a place in society. How often do people introduce themselves with their work title? Educator, IT consultant, taxi driver, doctor. Many feel lost and unfamiliar to themselves without that familiar label. You may notice yourself feeling this way.

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And the projects, the meetings, the committees, the leadership roles. The influence in important decisions. Policies to shape. The staying late to catch up. The brief case and rushed lunches. Somewhere to go, something to do. The creative ventures. All gone. You may wonder why you should get up in the morning without the urgency of gotta get to work.

You may not have liked some of members of the motley crew that you worked with but one thing you knew for sure going into work—there would be people there. Social activity. Shared groans and laughter. Birthday cake. Hopefully there would be collaboration and acknowledgement for work well done. Commiserating. People to organize and motivate. Newly retired, you may find yourself feeling shockingly isolated when you can no longer count on the common daily intimacies of the workplace.

If you retire assuming that your significant other will compensate for social losses at work, you may be in for a shock. Unexpected tensions can arise when it turns out incorrect assumptions have been made about who wants what, when and how. Difficult conversations may have to be had. Your retirement affects everyone around you, not necessarily in the way you expected or hoped for.

And how does someone who is used to going in to work eight hours a day or more structure his or her day when there is no such imperative any longer? How long to linger with the paper and coffee? How to continue feeling useful and that life is meaningful?

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The transition from working life to retirement, used wisely, can give you, an often once-in-a-lifetime opportunity to check in deeply with yourself, to review not only your working life, but also to explore past passions or interests you may have shut down and want to revive. You can realign with your current values, desires and dreams and plan for the next thirty or more years of your life. If you know what to expect during the retirement transition you'll have the ability to process with perspective, anticipation, a sense purpose and peace of mind.

The first phase of any inner transition is the many layered letting go phase. Here you risk letting go of what has been to move towards an uncertain future. You may feel relief at this letting go phase and think "Finally, I've been wanting out of this job for so long!" or you may mourn it with a deep sense of loss, as you would a death, "I didn't want this, I wasn't ready. I don't know who I am now." You may harbor feelings of ambivalence about letting go "I get that there are lots of advantages to getting out, but I won't be able to connect with all those fascinating people any more." You may feel guilt at knowing you haven't fully let go, "I know everyone thinks I should be really happy, but I'm not." You may want to hang on more and more tightly to no change in other areas of your life. Conversely you may find yourself wanting to deny that you ever found real value in the work situation you are leaving. You may be tempted to gloss over unexpected pangs of loss by trying to convince yourself that you are just "being silly" or that your grief doesn't matter because of how deeply you desire the life you now have.

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When you do let go, you may feel as though you have completely dismantled your life, as though you are dropping precipitously into the unknown. Or you may delight in an unexpected sense of spaciousness. You may feel exhilarated or fearful; eager or resigned. Expect to be surprised by some of your own reactions.

In letting go of your working life to date, it is helpful to remember that you are letting go of this specific 'what has been', this particular job, you are not letting go of the possibility of having interesting and profitable work in your life ever again. And you are moving into the next phase of your life transition, the holding steady phase.

Many metaphors have been used to describe this phase in a life transition. One of the most familiar is that of hard shelled chrysalis that protects the dissolving, transforming caterpillar. The caterpillar has all the cells and structures it needs to emerge as a butterfly. You can think of these specialized cells as the resources you take with you from your previous life as you transition on. They are what we do know when we are without familiar signposts and are feeling disoriented and uncertain. "I can breathe deeply," might be one such knowing. "I have good friends" might be another. "I need to get lots of sleep," a third.

Another powerful metaphor that gives a sense of the inner turmoil that can happen during phase 2 of a big change is that of a caldron containing a broiling stew of undigested emotions stirred up by the transition process. Given time to cook into a rich, restorative meal to be digested, these powerful feelings can nourish an expanded, transformed life going forward.

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The work of the person going through phase 2 of the transition process is to hold steady and learn to tolerate, even welcome, uncertainty. The work is to hold steady through buffeting of emotions or unfamiliar quiescence. The work is to learn to allow and acknowledge with kindness and compassion the range and depth of feelings as they come and go. The work is to learn to maintain wellbeing and peace of mind regardless of these unfamiliar circumstances. The work is to pay attention to your inner wisdom. This is a time for practicing gratitude, for getting in touch with whatever supports your resourcefulness. This is a time for exploring, for experimenting, for taking baby steps. For discovering new rhythms. For rediscovering interests, passions and dreams. This is a time for getting to know the person who took the step to let go of what was, and is now in the process of creating what will be.

A day will come when, as surely as you sense changes in the weather, you will know something in you has shifted. You have entered phase 3 of your retirement transition, moving on. You might feel almost as though a missing piece of a puzzle somehow landed in just the right place and you feel back on solid ground in at least some part of the overall. You notice a subtle or not-so-subtle shift in your perspective that allows you a renewed sense of possibility and optimism. You have an unexpected clarity and feel somehow lighter. You have more energy. You notice yourself wanting to take life affirming risks. You find yourself more flexible and at ease in situations in which you previously were tense or anxious. You have “come undone ” in the chrysalis of change and have reemerged with a greater sense of your worth, of what you value and what you want for yourself. When you look back to the person you were and the work situation that absorbed so much of your life, you understand that you now know yourself differently. By allowing yourself to hold steady in the caldron of change you have learned and grown. You realize that you wouldn't be available now to the lure of limiting situations from the past. You feel ready to move on to a meaningful, fulfilling and expanded life.

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Once again you are facing change – just as you were in phase 1 letting go. While you have a renewed sense of confidence, purpose and direction you may still feel vulnerable and untested, like a wet-winged, shaky new butterfly. As you begin to take action and find yourself in new situations, old self protective fears that you thought you were done with may reemerge: “This has all been a mistake –who did I think I was to think I could do this?” Because of your learning and growth in the holding steady phase, you now have the perspective, tools and strategies you need to identify, and disarm unhelpful self sabotage. You can maintain the vision of what you want to create and can find the perseverance and determination you need to keep yourself on track in creating the transformed life you envision.

While from a birds eye perspective each of the stages of this retirement transition—letting go, holding steady and moving on—can be seen as distinct, actually experiencing life changes and navigating inner transitions may not feel that cut-and-dried. Having an overview of the transition process while in the middle of it will bring understanding to confusion, self-compassion to judgment and the ability to trust that you can consciously choose what is best for your wellbeing from the inside out at every stage of this new phase of your life.

“What we call the beginning is often the end. And to make an end is to make a beginning. The end is where we start from”. T.S. Eliot

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