

Five top stressors in retirement and how to cope



Nanci Hellmich, USA TODAY 5:20 p.m. EDT August 21, 2014

Stress in retirement is linked to a couple of key factors — health and financial status.



(Photo: Getty Images)

Oh, the retirement years — hours of relaxation, visiting family and doing many of the activities you've always wanted to do. Stress-free at last. Or maybe not.

Although some research suggests that retirees experience less stress than when they were working, a lot depends on the person, experts say.

Stress in retirement is linked to two key factors: health and financial status, says geriatric expert Richard Schulz, director of the University of Pittsburgh Center for Social and Urban Research. "People who have health problems continue to experience the stresses associated with these problems; financial difficulties also contribute to a stressed retirement experience.

"Involuntary retirement — due to health problems, downsizing, being fired — is associated with a more negative retirement experience," he says.

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Amit Sood, author of *The Mayo Clinic Guide to Stress-Free Living*, says the keys to lowering your stress include creatively tackling your stressors, having an attitude of gratitude, accepting people, especially your spouse, for who they are, and being kind to others and yourself.

Socialization is also a great way to ward off stress, says Steve Brody, a psychologist in Cambria, Calif., who works with retirees. He's the co-author of *Renew Your Marriage at Midlife* written with his wife, Cathy Brody. "We are social creatures, so we need to stay connected with others."

It's important to deal with stressors because your chances of a heart attack, stroke, cancer or early death are lower if you have less stress, says Sood, a professor of medicine at the Mayo Clinic in Rochester, Minn.

Five common stressors in retirement and ways to cope with them:

1. Financial concerns. Many retirees experience stress from living on a fixed income, Brody says. They worry that they won't be able to take care of themselves or their family.

Stress-reduction strategy: Beware of "awfulizing and catastrophizing your situation," Brody says. Change your way of thinking. Instead of telling yourself, you won't be able to make ends meet, think, "I don't have as much money as I'd like, but I have \$2,500 a month, and I can live on that."

Adds Sood: Be grateful for what you have, and if necessary, simplify your life. You might consider getting a smaller home — it's less expensive and easier to maintain. Consider getting a part-time job.

2. Health worries. Health problems and changes in insurance coverage can create enormous stress, Sood says.

Stress-reduction strategy: Take care of your body by eating a healthful diet, exercising regularly, getting enough sleep and getting preventive care, Sood says. Don't become overly focused on your health and spend all your time obsessing about it, he says. Play the hand you have. Embrace life's uncertainties by letting go of the uncontrollable, he says. "We have to accept the changes happening in the body and be grateful for the good health we have and the medical care we have received."

3. Caregiving. You may have to deal with the ill health of your spouse, a parent or other relative, Schulz says. Being a caregiver, particularly for illnesses such as Alzheimer's disease that involve cognitive impairment, has been shown to be extremely stressful. The stress tends to accumulate for long periods of time, years typically, and affects the health and functioning of the retired individual.

Stress-reduction strategy: The No. 1 strategy is getting help from others, including relatives, friends and professionals, Schulz says. You should become informed about the condition and how to deal with it. On the positive side, you know you are easing the suffering of someone close to you.

4. Relationship issues. Some people have not reconciled their differences with their spouse or learned to accept the other person for who they are, Sood says. Some retirees feel lonely and isolated after leaving colleagues, and others don't get to spend as much time with their kids and grandkids as they'd like, Brody adds.

Stress-reduction strategy: Learn to accept your spouse and others for who they are, Sood says. Work on forgiveness. You don't want to close your life with lots of hurts, he says. "The magic of retirement is having the time to nurture relationships."

One of the keys to interacting with kids and grandkids is give them space, and when you are with them try to help and support them with their daily chores, he says.

Adds Brody: Adult children have a lot going on in their lives. Being aware of that can help you adjust your expectations so you don't end up nagging them or getting depressed over not seeing them enough.

5. Super-charged changes. This is a time of enormous change. You are leaving your job and friendships with colleagues and finding new things to do, Sood says.

Stress-reduction strategy: Realize that your brain's reward center likes variety, so give yourself a variety of experiences, Sood says. "Let your best friends not be the TV, refrigerator or couch. Let your best friends be real people, books and sports shoes."

Treat your first year in retirement as if you are "interning" to give yourself time to readjust and set new expectations, he says. Find meaning in new passions, including possibly using your work skills in a new job or volunteer work.

Brody says three keys to a successful retirement are finding a sense of purpose for yourself, structuring your day and replacing the social connections you lost when you retired. Also, if you can retire gradually, going to a half-time job for a year before fully retiring, it's easier to acclimate, he says.

Nurture your spiritual values, which may mean developing a deeper connection with your faith, Sood says. "Live your life fully, and say your 'I love yous' every day." Most importantly, do not postpone joy and do not bypass kindness."

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