Practically all general psychiatrists have patients who are concerned with one or another problem of retirement, either their own or that of their older relatives or friends. Furthermore, they are usually concerned (or should be) about the development of their own plans for a retirement program which will lead to satisfaction and enjoyment. Thinking about and planning for retirement may not only pay dividends in reducing anxiety about the future, but result in developing a life style for the individual and his family that is conducive to a mature, responsible and enjoyable existence.

This article will deal largely with preparation for retirement on the part of those who have followed business or professional careers. The process is no less important for the blue-collar worker, but many of his problems are different and the focus in this paper will not emphasize them even though many of the principles discussed will to some extent apply to them.
Admittedly, some might not consider preparation for retirement to be part of a psychiatrist’s function. On further thought, however, such activity is truly a form of primary prevention, particularly with reference to feelings of futility, helplessness and ultimately the despair of depression. Physicians in general and psychiatrists in particular should be as concerned with the quality of life as with their efforts to prolong it, a view in accord with the concept of primary prevention.

Life expectancy at age 65 is now about 79 for men and 81 for women. If we act on the principle that the less time we have the more we value it (assuming good health and absence of overwhelming worries), it becomes clear that the retirement period should merit as much or more thought and preparation as getting ready for one’s career enjoyed in early maturity.

The use of the term “retirement” to describe that period following the giving
up of a lifetime profession or series of occupations is not a very suitable one—particularly not for the type of retirement which I consider most satisfying. All too often the meanings of the word which signify going away into seclusion take precedence over the connotation that I prefer, namely a reordering of one’s life toward activities performed because of deliberate choice. Completely free choice is an impossible ideal because no one can order his life on the basis of doing only what he wants to do. A more practical goal is that of organizing life so as to have as large a proportion of pleasant and rewarding experiences as physical, intellectual and economic conditions permit.

**PREPARATIONS FOR RETIREMENT**

Retirement in the formal sense may have to be abrupt, seemingly arbitrary. The task for the individual is to avoid becoming victimized, or feeling victimized, in the process, assuming that there has been no unfairness on the part of his employer. Anyone from his middle fifties on should evolve a strategy for ordering his life after retirement, realizing that this period should not mean activity but rather working at something which yields satisfaction for its own sake. There is no ideal approach to retirement that one may learn and thus insure happiness for himself. Instead, there are many possibilities depending on tastes, preferences, prejudices, interests and physical condition. These possibilities should be thoroughly explored, preferably before they can become realities. George Santayana said that he began his preparations for retirement when he began his academic career, and the length, productivity and satisfaction of his 41 years of retirement (1912-1953) suggest that his system worked well for him.

Among the possibilities that should be considered are:

1. Should I move to a completely new locality or stay in my familiar circle of friends and acquaintances?
2. Should I follow a variation of my old job or change to something entirely new and different?
3. Which will suit my style of life best—living in a single house, an apartment or an arrangement developed solely for retired persons?
4. What climate will be most conducive to health? (Consider, at the same time, the psychological implications of living for the most part with people of one’s own age.)
5. What medical resources are available in the community to which I wish to move?
6. How do the cultural resources of the anticipated new home compare with those I now enjoy or desire for the future?
7. Will anticipated income permit full enjoyment of moving and adapting to a new location?
8. What opportunities are available for taking part in activities for community betterment?
9. Who is likely to be financially dependent upon me and thus vitally concerned with the plans that I may make?
10. What location would be conducive to maintaining and strengthening families?

If one has always thought of work as something which a person does only for material gain and which is disagreeable or undesirable, it is quite possible that enforced leisure will be equally unacceptable. To work hard on one's job
or in one's profession for a lifetime and then assume that a new and more enjoyable series of pastimes will automatically emerge to court disillusionment and despair. As Dr. Howard Rome often says, "There's no reason why you should run against the wind with a funnel in your mouth." A man's personality after retirement is remarkably like it was before.

Deprecating the role of work and of planning for the future is a prominent part of some of the current life-style philosophies, apparently on the supposition that such attitudes prevent freedom and enjoyment of the present. Mr. Justice Oliver Wendell Holmes answered this argument years ago when he stated, "The rule of joy and the law of duty seem to me all one." His desire to know persisted throughout his lifetime. When President Franklin D. Roosevelt visited Holmes on his 92nd birthday, he found the Justice reading Plato and asked him, "Why do you read Plato, Mr. Justice?" "To improve my mind, Mr. President," Holmes replied. Other of his aphorisms elaborate his basic philosophy: "If I were dying, my last words would be 'Have faith and pursue the unknown end,'" and "To have done what lay in you to do, to say that you have lived, and be ready for the end."

THE PERSON WHO MUST WORK

If a person will not have sufficient income to live comfortably after retirement, he should practice and develop those skills which he possesses and which may make possible the securing of a well-paying job. A long-enjoyed hobby might lead to a significant income in some cases. With ingenuity and a tolerant attitude to work which may be in some degree unrecognized, most people can supplement their income as long as they are in good physical condition. The person who must work, even if there is no financial need, can usually find volunteer work that will be satisfying, providing he gives considerable thought to developing a reputation for thoughtfulness and kindness toward those with whom he will be working whether he likes them or not. Helping others less fortunate than himself may be particularly satisfying if he takes care not to become mired in hopeless situations over which he has no control.

The possibility of finding temporary jobs may possibly be greater if one does not move to a community made up largely of retired persons.

Those whose tasks involve considerable administration may become so dependent upon their sense of having power over other people that when their responsibility is removed they feel helpless and worthless, thus becoming good candidates for a depressive illness. The administrator who wants to keep as many of his options as possible open will develop interests that do not involve control over others. These interests do not necessarily need to be separate from administration but instead should be concerned with principles or philosophies that determine effective deployment of human resources. Dean Stanley Teel, late Dean of the Harvard School of Business Administration, was fond of reminding young men and women who thought "you can't teach an old dog new tricks" that there are many tricks (in business) which only the old dogs know how to perform.

For professionals who have retired, it is imperative that they learn how to give advice without expecting that it will be accepted, acted upon favorably or even considered. Once the individual has given his advice or point of view, he should expect no more. To expect more may be to reduce the freedom of his successor even though he may be right.
For the very busy person, an abrupt retirement without making specific plans may be quite disconcerting for the first few months. If he remains in his usual environment, unchanged except for lack of the tasks to which he has long been accustomed, he may soon feel useless and unappreciated. His personal habits must be changed, new ways arranged to get his basic wants satisfied and a new circle of associates developed. This gap may be filled in various ways—by taking a long-planned trip, finishing old but still uncompleted projects, taking a new job for a temporary period or any form of activity that is worthwhile for its own sake and which will avoid the need for preoccupation that often ends in self-pity. Among my friends and acquaintances, those who have made such plans before retirement have usually found their new status remarkably pleasant while those who have left matters to chance have frequently not done so well, often experiencing undue feelings of regret, a sense of being unappreciated and feeling more or less depressed.

The most important consideration in preparing for retirement is that one should strive for many years beforehand to develop a wide-ranging curiosity on a number of subjects, whether or not related to his specific job or profession. Retirement is not an easy time for learning entirely new skills or developing completely new interests unless you have planned specifically to do so. If one has acquired the habit of ranging widely over many fields, it is much easier to enlarge on some previously-awakened curiosity. The person who has planned his career with the idea that he will try something entirely different from his past activities when he enters retirement can be and often is quite successful. The attitude of readiness for change and welcoming it is the most important factor.

In such planning, it would be prudent to develop a range of interests that could be pursued even if some capacities are lost. Music may be a great and continuing source of enjoyment for the person with poor vision while reading and the pursuit of manual hobbies may be best for the person with considerable hearing loss. The more such planned activities require contact with other people of similar interests, the more likely will the person’s curiosity, interest and enjoyment remain at a high level.

The aging person (and all of us are in that category) should try to keep his friendships constantly broadening so that as he loses friends by moving, changes in interests or death, he always has some resources of personal companionship. This principle works both ways—one must give much of himself to others who are lonely or troubled if he is to benefit when it is his turn to be the recipient of such attention.

REWARDS OF THE LATER YEARS

An essential element of maturity, especially in a society such as ours, is learning how to develop a balance between what one does for himself and what one does for others, between private gain and the common good. Robert Frost has said that we must learn how to crowd and still be kind. Many of the rewards of the later years lie in the indirect expressions of esteem in which a person is held by those who know him. Therefore, a helpful element in preparing for retirement is the allotment of considerable time throughout the busy years to be devoted to community and national or international betterment. Having developed the custom, one may then do as much or more of this type of activity after retirement, thus perpetuating the pleasant give-and-take between those continued
who help and those who are helped that is so rewarding to the older person.

Unless the great majority of our people understand the necessity of those restraints in our relations with one another that will permit all of us to keep a maximum degree of freedom, our society will undergo rapid disintegration. Thus an important part of preparing for retirement, if one feels a strong investment in the future of our society, is the development of ways and means of keeping contact with younger people, aiding in the never-ending struggle to pass along values and standards from one generation to another, improving them as they are transferred from one generation to the next.

Learning how to use and enjoy privacy, to deal with and elaborate one's own thoughts, and to reflect on the meaning of behavior and events is highly desirable before retirement and almost essential after retirement. From the vantage point of the retirement years, one can be tolerant, hopeful, optimistic and active in trying to make man's lot a little more pleasant; or he can indulge in disappointment, disillusionment and a general philosophy of despair. By sharing the thoughts of persons who have accomplished much in the face of heavy odds, the philosophy of despair can be minimized and a realistic and serene world-view developed. For the intellectually curious a continuous survey of world history or of Western civilization (if one is a Westerner) may be most helpful in developing individual perspective. A study of the lives of such persons as Albert Schweitzer, Jane Addams, Robert E. Lee, George Santayana—persons of varied backgrounds—can be enjoyable and useful in getting one's own thoughts in order and embracing a life style conducive to personal satisfaction.

A SENSE OF HUMOR

A sense of humor is valuable to anyone at any period of life, but is of particular importance to the elderly person. This quality cannot be equated with the ability to tell funny stories, in fact, too much of this activity can be both boring and embarrassing, especially when the taste of the audience has been misjudged. My favorite definition of a sense of humor came from the late Vivian Pomeroy, a Unitarian minister in Boston: "the ability to recognize the absurdity of the positions one gets into from time to time and the capacity to retreat from them with grace and dignity." Such a sense of humor is a wonderful antidote to the self-pity and suspiciousness that so often corrode the mind of the lonely and fearful person.

Thinking about retirement can be enriched by group discussions, especially among persons of middle age and beyond. Such discussions may be sponsored by churches, business organizations, service clubs, college and university faculties. Although leaders for such groups may come from practically any occupation or profession, psychiatrists should be in a position to contribute quite effectively, either as leaders or as active participants. They might well keep in mind a warning of Sir Henry Tizard that they should be as anxious to learn as they are ready to teach, especially at the present time when it is becoming quite fashionable to denigrate psychiatry and psychiatrists. Such critics can be assured, however, that mental illness would not go away if psychiatry and psychiatrists could be eliminated.

Group discussions among women, wives particularly, are especially helpful since many of the most important considerations in planning a satisfying retirement concern the mutuality of the plans. I have found that both separate and
mixed groups are desirable if the many varied and subtle issues are to be adequately considered. It would be difficult to overestimate the desirability of both spouses working out any divergencies of view they may have about retirement before the change in status occurs.

EMOTIONAL ATMOSPHERE

Serious consideration should be given to the emotional atmosphere in a home where the retired person, heretofore away from the household several days a week, abruptly begins to spend all his time at home. Some marriages can weather such a change; others cannot. In most instances, especially during the first few years of retirement, some periods away from one another enrich rather than weaken a marital relationship.

Some retired persons occasionally sense a less-than-enthusiastic welcome when they join a group of younger acquaintances or friends. Often this is not due to lack of basic friendliness, but to the individual’s inability to sense the sentiment or emotional reaction of the group. A common cause of this negative reaction is the group’s hesitation to get involved in an interminable monologue, once the person has acquired the reputation for not having “effective terminal facilities,” as one of my successfully retired friends called this quality. A wise principle is that retirement is a period when one should talk less and listen more. As the old Maine proverb says, one can seldom listen his way into trouble.

Practically every retired person is sensitive about any threats to his health, particularly disorders of the heart and circulation. Aside from the usual good advice to keep oneself under capable medical supervision, the central principle to keep in mind and observe is that of consistency in diet and exercise. A person who has regularly taken vigorous exercise all his life should continue to do so with appropriate modification as age advances. One who has never exercised more than walking would not be justified in assuming that an abrupt adoption of regular strenuous exercise will add to his longevity. Most importantly, the older person should refrain from such indiscretions as running for a subway train or shoveling after a heavy snowfall unless he is accustomed to such exercise. Consistent exertion of whatever degree one is accustomed to with regulation of diet to keep body weight at normal or slightly below are important aspects of the principle of consistency.

The use of alcohol presents great advantages and serious disadvantages, depending on one’s personal views and previous use of it. Anyone who needs it should probably not use it. Regular intake of small quantities (not more than 1½ to three ounces daily) is very unlikely to result in physical damage. If one notes indication of growing dependence and the desire for increasing amounts (or is told by his spouse), especially if undue emotional stress is present, the need for caution becomes apparent.

For the individual, there is not much gain in speculating what is the most enjoyable or valuable period of life; each has its rewards and difficulties. Each part of life is as valuable as any other if one is in reasonably good health. If one has handicaps the range of accomplishment and enjoyment is narrowed, but it is still quite significant.

To deal effectively with the inevitable handicaps that may occur, a person’s strategy of retirement should provide for a sufficient variety of activities that can be pursued in the face of physical or other limitations. One may lose all or part of one’s vision, hearing or mobility. Financial strain may become acute.
Inevitably one loses friends and family members at an accelerated pace as he gets older. It is impossible to prevent such losses, but it is possible not to lose one's spirit when such things occur. Much depends on what self-concept the individual has formed of himself during his more active years, whether integrity has or has not been a fundamental personality characteristic.

Erik Erikson's definition of this quality has not been surpassed: "Integrity is the acceptance of one's own and only life cycle as something that had to be, and that, by necessity, permitted of no substitution. It is a comradeship with the ordering ways of different times and different pursuits. Although aware of the relativity of all the various life styles which have given meaning to human striving, the possessor of integrity is ready to defend the dignity of his own life style against all physical and economic threats, for he knows that an individual life is the accidental coincidence of but one life cycle with but one cycle of history, and that for him all human integrity stands or falls with the one style of integrity of which he partakes.”

DEGREE OF CONTROL

General de Gaulle once called old age a shipwreck, and for those who have not planned well or who have suffered inordinately severe disappointments or handicaps, it is undoubtedly true. For the great majority of elderly people, a considerable degree of control is possible and one might as well assume that he can exercise that control.

A psychiatrist friend of mine, the late Arthur Noyes, once remarked that the older one gets the more like himself he becomes. Unlike many similar ambiguous phrases, this one has remarkable applicability. If you don’t believe it, observe what happens to your cynical and suspicious friends as they grow older compared with those who have a good sense of humor and a realistic idea of their own capabilities. Another friend, upon hearing Dr. Noyes’ rule, said, “Then we’d better develop good habits early in life since they will be very useful later on.”

The late Earl Bond, one of America’s most revered psychiatrists, told me near the end of his ninth decade of life that the period of his life between the ages of 70 and 80 was the most enjoyable and rewarding of all. Prior to that decade, the pressures of an active life with many responsibilities were taxing; afterward, the physical and emotional reminders that one’s time was limited too often obtruded into consciousness.

The ideal retirement towards which one may strive but perhaps never totally experience is one in which he retains his curiosity, his capacity to relate enjoyably with other people and his ability to appreciate the use of those faculties and abilities he retains rather than bemoan those which may be lost. Even the advent of severe illness will not necessarily preclude moments of great satisfaction in the final adjustment period. Given these qualities, there is no reason why most persons cannot live with zest and pleasure both for others and for themselves.

It is possible not to lose one’s spirit

BIBLIOGRAPHY