

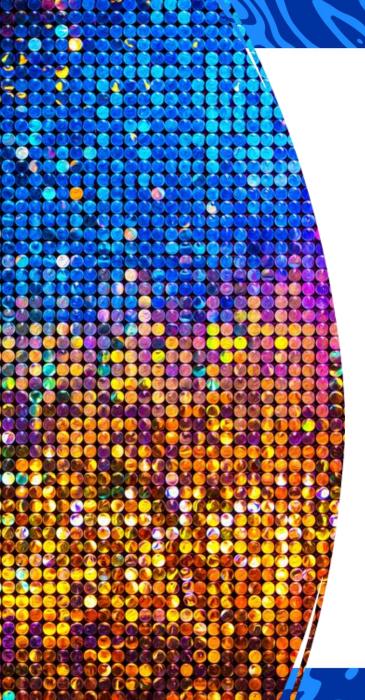
## THRIVING IN RETIREMENT: CULTIVATING YOUR EMOTIONAL WELL-BEING AND DISCOVERING YOUR NEXT **CHAPTER**

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EMPLOYEE MENTAL HEALTH





## **Goal of this Presentation**

This presentation is not intended to be an instruction manual on how to "do retirement." It's an overview of research, issues, and questions to engage you in thinking about your "Third Age of Life" and what you want retirement living to be.

I draw from retirement literature and multiple psychology traditions including positive, existential, social, interpersonal and neuropsychology for insight into how we can thrive in retirement by caring for ourselves emotionally and meeting our human needs.





## **Opening Reflections**

What are you most looking forward to in retirement?

What do you fear the most about retirement?

When we retire from paid work or career, what do we retire to?

The answers to these 3 questions can help us identify our core values upon which to build our retirement life.



## THRIVING IN RETIREMENT



- Thriving means "to grow or develop well and vigorously, to prosper and be successful (Brown et al., 2017)
- Thriving in life is characterized by presence, intention, value alignment, self-knowledge and selfacceptance.
- Applied to retirement, thriving is a process of growth and development that includes creating new meaning and purpose, new structuring of one's time, new social roles and identity, and new habits of living. (Wilkinson, 2025)



# MARTIN SELIGMAN LED POSITIVE PSYCHOLOGY RESEARCH AROUND "WHAT IS THE GOOD LIFE?"

#### THE PLEASANT LIFE

•A LIFE OF SENSORY PLEASURES, SUCH AS FOOD, MUSIC, AND HOT SHOWERS. WHILE THESE PLEASURES CAN MAKE YOU FEEL GOOD, THEY CAN BE FLEETING.

#### THE ENGAGED LIFE

•A LIFE OF TASKS, PROJECTS, AND ACTIVITIES THAT INVOLVE INTELLECTUAL OR PHYSICAL CHALLENGES. THIS TYPE OF HAPPINESS IS MORE ENDURING THAN THE PLEASANT LIFE.

#### THE MEANINGFUL LIFE

•A LIFE OF BELONGING TO AND SERVING SOMETHING LARGER THAN YOURSELF. THIS TYPE OF HAPPINESS IS AT LEAST PARTLY OBJECTIVE.

#### THE BALANCED LIFE

•A LIFE WITH PLEASURE, ENGAGEMENT, PURPOSE AND MEANING.
THIS CAN BE DESCRIBED AS BALANCED AND THRIVING.

(SELIGMAN, 2004; SELIGMAN ET AL., 2004)





## PERMA – 5 ELEMENTS OF PSYCHOLOGICAL WELL-BEING

**POSITIVE EMOTIONS** 

**ENGAGEMENT** 

**RELATIONSHIPS** 

**MEANING** 

**ACCOMPLISHMENT** 

WHERE WILL YOU EXPERIENCE POSITIVE EMOTIONS, ENGAGEMENT, POSITIVE RELATIONSHIPS, MEANING, AND ACCOMPLISHMENT IN RETIREMENT?

(SELIGMAN, 2011)





## PSYCHOSOCIAL DETERMINANTS OF PSYCHOLOGICAL WELL-BEING IN RETIREMENT

- FEELINGS OF SELF-WORTH
- COGNITIVE FLEXIBILITY
- SETTING AND PURSUING NEW GOALS
- PERCEIVED AVAILABILITY OF FRIENDS AND FAMILY
- NOT HAVING REGRETS ABOUT PAST LIFE
- INVOLVING ONESELF IN LEISURE TIME ACTIVITIES
- LIVING WITH FAMILY MEMBERS

(SHARMA ET AL., 2015)



## HOW WE LIVE IS HOW WE RETIRE

LIFE BEFORE RETIREMENT IS WHERE WE GROW AND DEVELOP RELATIONSHIPS, OUR VALUES, INTERESTS, TALENTS, AND COPING SKILLS.

WE MAP AND MAKE SENSE OF THE WORLD THROUGH OUR SENSE OF SELF. IN OUR LIFE JOURNEY, WE DEVELOP HABITS OF BEING, FEELING, AND THINKING. THESE PATTERNS CONTINUE IN RETIREMENT.

WHILE RETIREMENT INCLUDES RE-IMAGINING AND RE-INVENTING OUR LIVES, HOW AND WHAT WE IMAGINE AND INVENT IS LARGELY BASED ON THE LIFE WE'VE LIVED.

(WILKINSON, 2025)





## PREPARING FOR THE NEXT CHAPTER BY REVISITING THE PAST

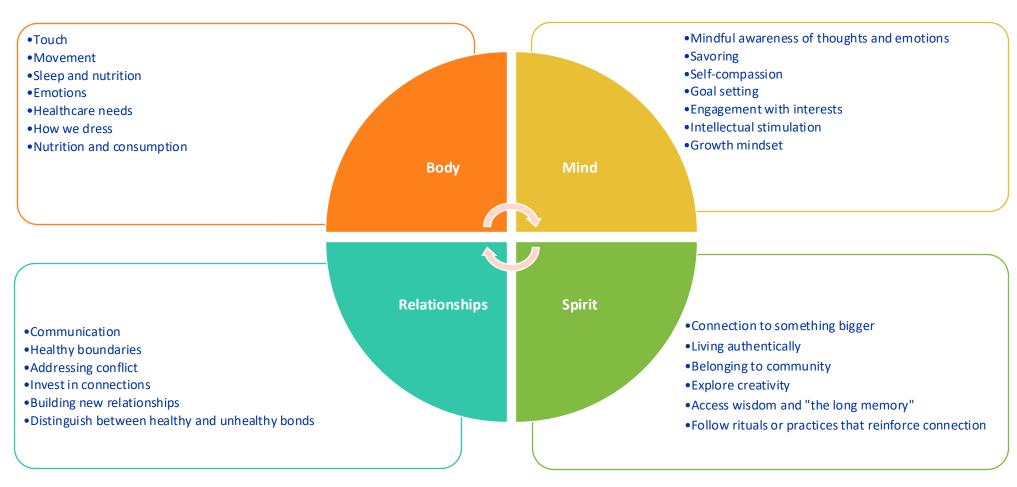
Let's take a couple minutes to access our long memory and wisdom. We can think of time periods in our lives as chapters in our lives. Think about the following time periods as chapters, and take a minute or two to name each chapter of your life:

- o Ages 25 35
- o Ages 35 45
- Ages 45 55
- o Ages 55 65
- o Ages 65+

Now identity what chapter of your life, based on the schema above, provided the most meaning and life satisfaction. Then ask yourself, what did you value most in this era? This may help inspire ideas of where you want to put your energy and focus in retirement.



# Integrating Research from Neuropsychology, Interpersonal, and Existential Psychology on "Self-Care"

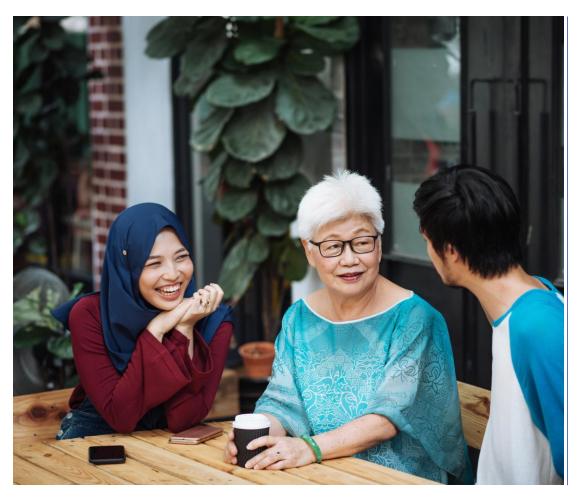


Credit to Rhonda Henry for graphic design and some of the content above.

(Henry & Wilkinson, 2025)



## **RE-IMAGINING AND RE-ORIENTING TO TIME AND EXPERIENCE**



WHEN WE RETIRE AS OLDER ADULTS (AGE 65+), THE WAY WE RELATE TO TIME CHANGES. OLDER ADULTS REPORT 7.5 HOURS OF LEISURE TIME PER DAY.

OUR RELATIONSHIP TO EXPERIENCE SHIFTS. WE ARE MORE LIKELY TO SEEK OUT DEEP SOCIAL CONNECTIONS, NEW AND PEAK EXPERIENCES. HAPPINESS GENERALLY INCREASES BETWEEN AGES 55-75. PEOPLE IN THEIR SEVENTIES REPORT BEING THE HAPPIEST PEOPLE.

(DYCHTWALD & MORISON, 2020; LATIFF, 2011)



## LEISURE AND STRUCTURING TIME

Americans are inexperienced with leisure time compared to the rest of the industrialized world.

- Industrialized world averages 25-30 annual vacation days. Americans average 14 vacation days
- 70% of Americans work on vacation
- Average American 65+ watches 50 hours of television per week

#### Leisure provides opportunities for:

- Authentic new experiences
- New relationships and deepening relationship ties
- Relaxation and exercise
- Enjoying beauty and culture
- Having fun





## RE-IMAGINING IDENTITY LETTING GO OF OLD IDENTITY, BUILDING NEW IDENTITY

- IDENTITY IS HOW WE SEE OURSELVES IN THE WORLD AND IT'S BUILT FROM CULTURE AND SOCIALIZATION, INTERPERSONAL RELATIONSHIPS, OUR SOCIAL ROLES, OUR VALUES, SPIRITUALITY, WHAT WE DO, HOW WE LIVE, AND WHERE WE PUT OUR ENERGY AND FOCUS.
- A STABLE BUT EVOLVING SENSE OF IDENTITY IS LINKED TO EMOTIONAL WELL-BEING.
- IDENTITY IS USUALLY REMADE AND TRANSFORMED IN RETIREMENT WITH LESS EMPHASIS ON PAID WORK AND CAREER. JUST LIKE WE NEED TO BUILD NEW ROUTINES AND STRUCTURE IN RETIREMENT, WE NEED TO BUILD NEW IDENTITY.
- THIS REQUIRES SELF-AWARENESS AND KNOWLEDGE, AGENCY, INTENTION AND PURPOSE.

- THERE IS USUALLY CONTINUITY FROM OUR PAST AND PRESENT IDENTITY THROUGH OVERLAPPING VALUES, INTERESTS, SPIRITUALITY, AND SOCIAL ROLES.
- BUT THERE IS ALSO CHANGE IN OUR IDENTITY FROM CHANGES IN ROLES, VALUES, WHAT WE DO, HOW WE LIVE, AND WHAT WE FOCUS ON AND PRIORITIZE.
- IT CAN BE EMOTIONALLY HELPFUL TO GIVE YOURSELF SPACE AND TIME TO GRIEVE LOSS OF OLD IDENTITY, WHILE ALSO BEING CREATIVE IN YOUR DEVELOPMENT OF NEW IDENTITY
- LEGACY WORK IN RETIREMENT CAN FOCUS ON MAKING MEANING OF YOUR LIFE THROUGH INTEGRATING DIFFERENT ERAS AND DIFFERENT IDENTITIES

(Wilkinson, 2025)



## **EMOTIONAL AND MENTAL HEALTH**

- People improve in regulating emotions as they age. It requires being able to identify what we are feeling and sit with our feelings in a non-reactive way.
- Social connection provides meaning and purpose, increase in dopamine and oxytocin, enhancing mood.
- Movement, play, creativity, singing, dancing, meditation, and physical touch promotes emotional wellness.
- Equanimity or mental calmness is not reacting to your emotional reactions.
  - Hold space for feelings and letting them move through you (mindfulness)
  - Respond to pain and loss with self-compassion and connection
  - Savor experiences that promote positive emotions

(Hanson, 2009; McGonigal, 2016)

EMPLOYEE MENTAL HEALTH





## **EMOTIONAL AND MENTAL HEALTH**

- Habits of thought, our internal dialogue, and how we relate to our thoughts matters
- What we focus on is important
- Building daily routines and supporting circadian rhythms promotes emotional health
- Exercise improves mood, cognitive functioning and reduces risks of dementia up to 50%
- Quality sleep and reducing stress reduces amyloid plaques
- Learning new things and having a sense of belonging builds new neural pathways

(DE ALMEIDA ET AL., 2022; DYCHTWALD & MORISON, 2020; MARCHAND, 2012).

## **CULTIVATING POSITIVE EMOTIONS**



Cheer on other humans when they experience success



Loving-kindness actions



Daily what went well and gratitude practices



Cultivating present moment awareness (mindfulness)



Savoring the good. Celebrate wins



Self-compassion breaks



Active listening and constructive communication



Nature engagement



## RELATIONSHIPS AND SOCIAL CONNECTION

- We get better with age at relationships with better emotional regulation and empathy and compassion
- Social isolation and loneliness increases risks of depression, hypertension, heart disease, obesity, weakened immune system, cognitive decline
- Engaging in social activities boosts mood, gives greater sense of purpose, leading to living longer
- "Loneliness acts as a fertilizer for other diseases" such as heart disease, cancer, and Alzheimer's Disorder Dr. Steve Cole PhD, UCLA Institute for Neuroscience and Human Behavior
- Friendships and family relationships deepen in connection
- Embrace your increase in transgenerational interdependence
- Intergenerational connection is core to happiness and sense of purpose

(DYCHTWALD & MORISON, 2020; HONG ET AL, 2023)



## PAID AND UNPAID WORK

Older adults engage in paid and unpaid work, including volunteerism to:

- Stay mentally sharp
- Be physically active
- Be socially connected
- Do good and mentor others
- Don't want to be bored

40% or more of retirees go back to work part-time or full-time.

(DYCHTWALD & MORISON, 2020). (AARP, 2024). (MAESTAS, 2010).



#### Joy doesn't deny hardship, it balances it

• We can hold both stress and joy at the same time. A moment of joy doesn't erase challenges, but it restores energy to keep facing them.

#### Small joys are powerful

• Even tiny experiences (a kind word, a shared laugh, a walk outside) can shift perspective and create resilience.

#### Joy is fuel, not a distraction

• Joy replenishes us so we can continue doing meaningful work — it's not "unserious," it's strategic self-care.

#### We have agency in choosing where to place attention

• We may not control circumstances, but we can notice or create small moments of delight that are within reach.

#### Joy strengthens community

• Sharing joy with colleagues, friends, or students builds bonds and combats isolation during stressful times.

#### Practicing joy is an act of resilience

• Choosing joy, even briefly, is a way of resisting the pull of burnout and hopelessness.



## **Resource: Joy Mapping**

Vocational joy—what brings joy within your unpaid work

Personal joy—joy found outside of vocation or service





Community joy—connections with others



Micro joys—*small daily pleasures* 





## LIVING WITH UNCERTAINTY CIRCLES of Control, Influence, and Concern

#### Circle of "Control"

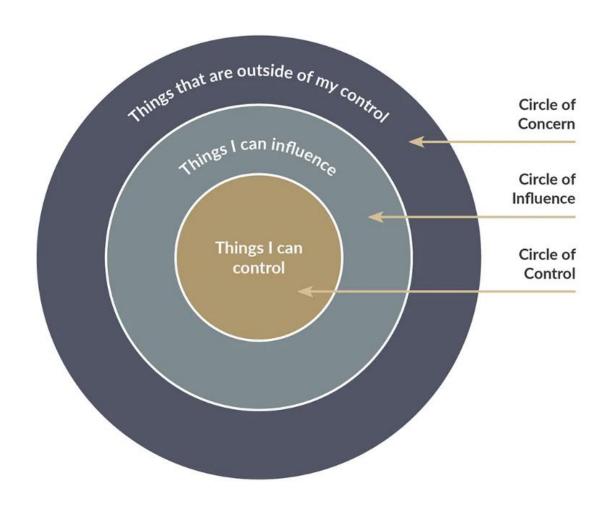
Where we have agency and power, where we can effect change, often is action-oriented, where our efforts are most effective

#### **Circle of Influence**

The "grey zone", may have the power to expand our influence to create change, we can control our efforts here but not the outcomes

#### **Circle of Concern**

Broad range of external factors, challenges and circumstances that we may care about but are clearly beyond our control



Adapted from Stephen Covey's "The 7 Habits of Highly Effective Pec By Rhonda Henry LCSW



## LIVING WITH UNCERTAINTY: LETTING GO OF PLANNING AND THE ILLUSION OF CONTROL

- RETIREMENT LITERATURE EMPHASIZES PLANNING,
   ESPECIALLY FINANCIAL PLANNING, WHICH IS IMPORTANT
- PLANNING IS NECESSARILY TO LIVE IN THE WORLD. BUT MAKING PLANS CAN BECOME A HABIT WE USE TO CREATE THE ILLUSION OF CONTROL WHEN WE ARE FEELING ANXIOUS OR UNCERTAIN ABOUT THE FUTURE. THIS CAN TURN INTO A CYCLE OF RUMINATING WORRYING — PLANNING — AND WORRYING.
- THE MORE PEOPLE TRY TO CONTROL THEIR FEELINGS AND EXPERIENCES, THE MORE THEY FEEL OUT OF CONTROL

- TRYING TO CONSTANTLY MANIPULATE OR CONTROL OUR EXPERIENCES RESULTS IN LIVING A LIFE AT WAR WITH OURSELVES (BRACH, 2004)
- ACCEPT A FLUID, DYNAMIC, IMPERMANENT SENSE OF SELF WITH BOTH HISTORY AND WISDOM ("THE LONG MEMORY"). THE OPPOSITE IS CLINGING TO HOW WE USED TO BE, FEEL, LOOK, THINK, OR HOW OUR LIFE USED TO BE
- PRACTICE LETTING GO OF THE ILLUSION OF CONTROL AND BEING PRESENT WITH OUR EXPERIENCES AND OURSELVES JUST AS THEY ARE

(Wilkinson, 2025)





## LIVING WITH UNCERTAINTY: PRESENCE AND SELF-AWARENESS

A NEUROPSYCHOLOGY PERSPECTIVE OF SELF EMPHASIZES IT IS A WAY TO ORGANIZE AND MAKE SENSE OF OUR SENSORY EXPERIENCES, IN THE PRESENT MOMENT, SO THAT WE CAN ACT WITH PURPOSE IN THE WORLD. WE ASSESS OUR ENVIRONMENT, OUR NEEDS, AND DRAW FROM PAST LEARNING AND WISDOM.

#### HOW CAN WE DO THIS?

- o Be clear minded about the situation you face, and ask yourself how do you want to be in this situation?
- o Remind yourself to trust yourself that you can rise to the occasion, remembering all the times you have in the past
- o Tap into your inner wisdom and self-compassion

(Germer & Siegel, 2016; Hanson, 2020; Wilkinson, 2025)



#### LIVING WITH UNCERTAINTY: TARA BRACH'S RAIN OF SELF-COMPASSION

- Higher levels of "self-compassion," or caring for yourself when you are in pain or suffering, are strongly correlated with lower stress-anxiety-depression, more self-acceptance, more willingness to try new things and take risks, more likely to have a "growth mindset," and deeper feelings of connection and belonging (Germer & Neff, 2019)
- Tara Brach (2004) brings together several evidence-based practices for emotional well-being in her RAIN of Self-Compassion
  - o **Recognize**
  - Allow
  - Investigate
  - Nurture

Resource: Resources ~ RAIN: Recognize, Allow, Investigate, Nurture - Tara Brach



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## STAGES OF RETIREMENT MODEL

- Stage 1 Imagination (starts 15 years before retirement). Enthusiasm grows.
- Stage 2 Anticipation (5 years before). Excitement. Reality around finances sets in. Try to ramp up savings. Anxieties increase.
- Stage 3 Liberation. Having fun. Working with life coaches and financial advisors. Honeymoon lasts less than 2 years.
- Stage 4 Re-orientation. Letting go of work identity. More likely to relocate. Overcome obstacles and make adjustments with lifestyle and expectations. Last about 12 years
- Stage 5 Reconciliation around 15 years in. More rest and relaxation. More sadness related to losses. More health problems. More personal reflection. For many spirituality and sense of legacy matters.

(DYCHTWALD & MORISON, 2020).





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SENIOR CITIZEN CENTERS OFFER EXERCISE CLASSES, ART CLASSES, SPORTS, GAMES

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# MEANING AND PURPOSE VALUES EXERCISE

IDENTIFY YOUR TOP 10 AND TOP 3 VALUES. WHAT DOES IT LOOK LIKE WHEN YOU LIVE THESE VALUES?

TRADITION. CHANGE. EXCITEMENT. KNOWLEDGE. SEXUALITY. HUMOR. FAMILY. HONESTY. FITNESS. WORLD PEACE. ACCURACY. NON-CONFORMITY. SERVICE. COOPERATION. GROWTH. HUMILITY. HOPE. JUSTICE. COMPASSION. TOLERANCE. CREATIVITY. GENUINENESS. CARING. RESPONSIBILITY. NURTURANCE. COMMITMENT. PURPOSE. VIRTUE. PLEASURE. MODERATION. ECOLOGY. LEISURE. SIMPLICITY. BEAUTY. MINDFULNESS. INDUSTRY. COURTESY. ADVENTURE. SELF-ACCEPTANCE. PASSION. FUN. MASTERY. SPIRITUALITY. ACHIEVEMENT. CONTRIBUTION. FAITHFULNESS. RATIONALITY. FLEXIBILITY. AUTONOMY. SELF-CONTROL. DUTY. FRIENDSHIP. INTIMACY. OPENNESS. SOLITUDE. SELF-KNOWLEDGE. FORGIVENESS. POWER. AUTHORITY. FAME. RISK. GENEROSITY. HELPFULNESS. LOVING. POPULARITY. ATTRACTIVENESS. ROMANCE. INDEPENDENCE. REALISM. COMFORT. ACCEPTANCE. MONOGAMY. WEALTH. CHALLENGE. INNER PEACE. ORDER. STABILITY. SELF-ESTEEM. LOVED. SAFETY. DEPENDABILITY. HEALTH. GRATITUDE. NATURE. SELF-COMPASSION. POLYAMOROUS. SELF-KINDNESS. RELIGION. HUMAN RIGHTS. EQUALITY. DEMOCRACY. SPORTS. SPONTANEITY. COMPETITION. STATUS. ART. LEGACY. EASE. SACRIFICE. CONSERVATISM, SOCIAL JUSTICE. GRIT. INTUITION. BELONGING. COMPROMISE. VIGOR. ANCESTRY. MERCY. PATRIOTISM. FAITH. FAIRNESS. DIVERSITY. DIFFERENCE. SUSTAINABILITY. RESILIENCE. SELF-ACTUALIZATION. SCIENCE. FREEDOM. CURIOSITY. HARD WORK. PERSEVERANCE. MODESTY. NON-MATERIALISM. DEBATE. DIALOGUE. PERSPECTIVE-TAKING. RECIPROCITY. HISTORY. NON-ATTACHMENT. ATHLETICISM. VITALITY. SOCIAL STATUS. DISCIPLINE. STRENGTH. COMMUNITY. CULTURE.