



RETIRING GRACEFULLY

Tips for reframing retirement as way to leave the overwhelm behind and start a new journey

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The key to navigating change without disenchantment is to embrace the present reality.

William Bridges is the author of many books about transitions. In *The Way of Transition*, he says the key to navigating change without disenchantment is to embrace the present reality. “If it is deep and far-reaching, transition makes a person feel that not only is a piece of reality gone but that everything that had seemed to be reality was simply an enchantment... the answer is not to refuse to do anything that had been associated with it. But rather to explore and discover what the new reality is.”¹

Easier said than done, right?

And one of life’s most significant transitions is retirement. Many see retirement as a thing older people do, even something to dread. We hope to

change this perspective to consider retirement as the start of a new journey.

First, let’s talk about the growing pains. We know retirement is a transition we all will navigate at some point; however, many things can disrupt this process, making it challenging. Here are four things to consider.

1 - Financial challenges

Statistics Canada’s inflation rate is 7.6 per cent as of August 2022. Gasoline prices rose by 6.3 per cent, and average hourly wages rose only by 5.4 per cent.² This information is dire for everyone whose cost of living is increasing faster than their salaries. Imagine the worry experienced by people thinking about retirement and considering if they can afford to retire based on the inflation rate.

2 - Ageism/bias

Ageism refers to prejudice and discrimination against a person based on their age. Many people over 50 feel their workplaces are biased towards them based on age; society judges them as suddenly incompetent based on appearance and mobility. Many indicate having to prove competence through metrics and say the merit goes to a younger team member. Many counsellors have private practices where bias is possible; clients may assume the therapist is not trained in modern approaches and, therefore, is not taken seriously.

3 - Perceived diminished sense of self

According to Healthline, “Your sense of self refers to your perception of

the collection of characteristics that define you. Your personality traits, abilities, likes and dislikes, your belief system or moral code, and the things that motivate you can contribute to self-image or your unique identity as a person.”³ Understanding our values and belief systems helps us gain more information about ourselves, then enables us to make decisions that align with who we are. Our sense of self also allows us to live our authentic selves separate from others.

When our sense of self diminishes, we no longer trust our abilities to make decisions about our future and we in turn lose our identity. A perceived diminished sense of self takes it to a new level: we perceive that others think we cannot make the right decisions for ourselves. A challenge some may share is holding onto their jobs to feel competent and maintain a sense of respect and status as professionals in the field. Many indicate that they fear losing their mental and physical abilities if they stop working.

4 - Isolation

Another challenge some may experience is holding onto their jobs to avoid isolation. They may fear being alone after they retire, especially if they don't have social support or family. Audience diversity statistics indicate that nearly 913,000 British Columbians were 65 years or older in 2018,⁴ and the Seniors Advocate for B.C. reports that 94 per cent of seniors live independently in private dwellings, while six per cent of

seniors live in assisted living or long-term care.⁵

Despite these fears and anxieties, endings such as retirement are an essential part of transitioning. But

we can look at transition differently.

REFRAMING RETIREMENT

We are taught to think about endings as only a loss of things, people, and experiences. But endings also indicate the possibility of a new beginning.

The reframe here is that retirement is the ending of this job and career, but it's also the beginning of whatever you decide. Here are ways to reframe the way you think about retirement.

Reflect on contribution

As you look back at the years of contribution in your work, you can highlight the poignant moments. Indicate the lifetime of legacy you have. Many people spend their retiring years writing a book to share this collective knowledge with the world. A thought here is how to continue to contribute in a new way that doesn't involve going to a nine-to-five job or trading time for money. It could easily be that you are content with what you have accomplished so far and are ready to reclaim your joy.

Reclaim joy

Reclaiming your joy is the freedom to do what brings you joy and not be motivated by a paycheque. You have always wanted to do certain things but have felt you couldn't because of

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IS IT TIME TO RETIRE?

Here are some emotional signs that indicate it's time to start a new journey:

- **Current job has lost its meaning**

One thing that can indicate that it's time to retire is an overwhelming sense of not wanting to work anymore because the job has lost meaning and purpose for you.

- **Current job brings no joy**

Another sign could be that there is no novelty, no new lessons, nothing to excite you. Boredom sets in, and you feel irritable because there is nothing more for you to contribute.

- **Feeling content to leave**

You are possibly feeling a little guilt, because you have thought about leaving so many times. You have talked with friends, family, and your partner and they are all supportive. You just need to take the step. A sense of contentment comes over you as you plan what life would be like if you didn't have to work.



INVITATION to RCCs who are retiring or planning ahead to retirement

Retiring from practice is an emotional roller coaster for most RCCs. In addition to the practical steps, which can be overwhelming on their own, there are all the mixed emotions that come from shifting into a new life phase, saying goodbye to clients, and reassessing purpose and identity.

To provide RCCs with an opportunity to share their experiences as they transition to post-work life, a new section of the BCACC blog has been launched. RCCs who have retired or who are in the process of retiring are invited to write posts. Your blog post can be anonymous if you choose and can be on any aspect of retirement you wish to write about. The hope is to create a repository of experiences and resources to support our RCC community.

If you would like to submit a post, email communications@bcacc.ca. The first post, *Navigating Retirement Angst*, will be published to align with this issue of *Insights* magazine at bcacc.ca/blog/.

work obligations. Many people talk of travelling the world, solo or with a partner. Others talk about spending time with their families and helping to raise grandchildren. Many share their love for exploring hobbies and quiet mornings sipping tea on the porch or balcony. Accessing this joy can lead to a new sense of purpose and meaning.

Age with intention

Aging with intention helps you to accept the life stage you are in and the money you have or don't have — and that acceptance gives you purpose. Each day you awaken, you remember that life is precious and a gift. You live a day of freedom and joy, knowing you have lived a good life filled with a fantastic contribution.

It can be challenging to reflect on contribution, reclaim joy, and age with intention. Asking yourself these questions can help:

- Do you know who you are, your beliefs, values, and the unique things that make you, you?
- Do you constantly compare who you

are now with who you used to be?

- Does your job define who you are?
- Other than work, what brings you joy?
- What support systems do you have outside of work?
- What would you do if you won the lottery and didn't need to work?
- What is your retirement plan?
- Would downsizing help with finances?

As you consider these questions, dig deep into your answers to gain a new understanding and appreciation for yourself and the transition you are experiencing. Explore new opportunities and seek support and guidance along the way. ■

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