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## **RETIREMENT STRESS**

**By: Dr. Nancy K. Bohl**

Three percent at fifty, ninety percent of my salary, I am set for life! But now you have 2080 hours on your hands that you were spending at work! Can a retirement cause stress? Yes, retirement is just as stressful as any other period of your life! The impact of some sources of stress even intensifies during retirement. A few sources of stress during retirement or planning for retirement:

- **Money:** Will ninety percent be enough to live on? Depends on how much debt you are servicing. Financial Planners advise that you need 65% net of your current net, if you have NO debt.
- **Health:** This may determine on where you live and the lifestyle you have in retirement.
- **Aging:** It took you a long time to be able to retire, how long will you have after you leave work? PERS and 37 Act Retirement Systems report that safety members on average are living to the ripe age of eighty-three. You could be retired for thirty years.
- **Search for meaningful activity:** Golfing, fishing or riding your Harley come to mind, but 2080 hours of fishing, golfing or the Harley is hard to do. You will travel, but still you have a lot of hours left over.
- **Work in retirement:** Some of you will fill those hours with a new job, make sure you enjoy it, and remember it will not be like what you just left.
- **Marital status:** Since married couples live longer than single people, it just makes sense to have someone watch out for you. Retirement can be very stressful on a marriage, when couples have different dreams.
- **Caring for other family members, such as grandchildren or elderly parents:** You have 2080 hours; you could spend it caring for your loved ones. Make sure that this is a shared commitment with your spouse.
- **Relocation:** We are moving to Flashback, Oregon when I retire! Make sure that you have been there for ALL the seasons, not just the fishing season. Look for airports, hospitals and social activities.

Self-awareness and honesty about the causes of stress are the first steps in coping with stress. Talking to your spouse about your new finances, travel plans, and dreams can reduce your stress.

The Counseling Team International provides classes on how to plan for a successful retirement. This training not only gives you the tools to financially plan your retirement, but addresses the skills needed to reduce your stress prior to and during your retirement.