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Getting Going / By Jonathan Clements

Off Your Rocker: For a Happy Retirement, Don't Swap Work for the Front Porch

HERE'S THE LATEST THINKING on retirement: Don't.

That doesn't mean you shouldn't retire from your job. But what will you retire to? Many people give scant thought to what they will do after they quit the work force – and the result can be depression, mental deterioration, declining health and possibly a shorter life.

To avoid that fate, experts say you need to treat retirement less like a lengthy vacation and more like a career change.

■ **Leaving work.** We spend 40 years plugging away at our jobs, struggling to amass enough money so we can enjoy a few fun-filled decades at the end of our lives.

Yet having a heap of money doesn't guarantee a happy retirement. There are three key reasons.

First, no matter how much you hate your job, it is likely providing you with far more than just a paycheck. Work gives a structure to your day, lets you exert influence and garner praise, offers friendships with colleagues, and provides a sense of purpose and identity.

Second, if you're married, retirement means you will suddenly be spending far more time with your spouse. The potential for conflict is huge, especially if one spouse is used to running the household while the other works.

Third, many folks have the wrong notion of what retirement is all about, argues Eric Sundstrom, a founder of My Next Phase and a psychology professor at the University of Tennessee. My Next Phase offers coaching and Web-based programs for those approaching retirement.

"There's what I call vacation confusion," Prof. Sundstrom says. "They think of retirement as rest well-deserved. Once you've rested up, now what? People who are engaged live longer and happier than those who sit on the porch and rock or who play endless games of golf."

■ **Finding answers.** While it is easy to identify retirement's pitfalls, it is much harder to avoid them. Want to

improve your chances of a happy retirement? Spend some time chewing over these four questions:

■ **What are your passions?** "People may not know, because they buried them so long ago," says Denver financial planner Joe Sturniolo. "Many, many people give up on their passions early in life."

Mr. Sturniolo conducts workshops for clients who are facing major transitions, such as retirement or divorce. To help these folks figure out what they're passionate about, he might have them write down what achievements they are most proud of or what they would do if they inherited \$10 million.

Alternatively, he will ask clients to recall the happiest moments from their childhood or college years and what they were doing. "You're trying to find times in their lives when they were excited," Mr. Sturniolo says.

■ **What is your purpose?** With a little thought, you can probably put together a list of activities you enjoy. But that alone isn't enough.

Suppose you love tennis. If you spend your retirement playing three sets a day with friends, you will quickly become bored and unhappy. But if you coach the local high-school tennis team, you will have a sense of purpose.

"You feel fulfilled when you're doing something that's both important and satisfying," Prof. Sundstrom says. "What's your reason for getting up in the morning? If work had given you a purpose, you either have to figure out a new purpose or you'll languish and die."

■ **How will you replace the stimulation of work?** When you are in the work force, you have to get yourself to your job every morning, deal with colleagues and grapple with work-related problems. Taken together, that gives you regular physical, social and intellectual activity.

All this goes away upon retirement, so you need to make more of an effort to exercise, see friends and keep yourself mentally sharp. For some folks, this can be tough.

For instance, if you aren't particularly disciplined, you might struggle without the

Quitting Time

Retirements are growing longer -- but retirees aren't always happy.

- Today's 65-year-olds can expect to live **four years longer** than those turning 65 in 1945.
- **Suicide rates** increase with age, and are especially high among those 65 and older.
- Retirees who devoted more than two decades to **retirement planning** are typically the most satisfied, regardless of their level of wealth.

Sources: AIG SunAmerica; Centers for Disease Control and Prevention; Social Security Administration

structure provided by work and you will need to prod yourself to exercise regularly. Similarly, if you are an introvert, you may find it difficult to establish a new group of friends, especially if you move to another part of the country.

"The most important factor in a successful retirement is the strength of your social network," says Margaret Altmix, director of coaching services at Navigating Your Retirement, an online coaching program recently launched by Employee & Family Resources in Des Moines, Iowa. "It's much more important than health and wealth."

■ **What's your new role at home?** Before you quit the work force, you should hash out a slew of issues with your spouse, including how much you will travel, who will handle which chores, and how much you will each be able to spend.

"One of the questions is, how much alone time do I get?" Ms. Altmix says. "In the past, it might have worked very well spending eight or 10 hours a day apart. You also need to talk about who does what. You've had these roles for years and years, and now they're going to change. You need to talk early on, before the resentment builds."