Summary

- If you’re unsure about whether or not to retire, it may help to take long service leave or extended unpaid leave to give retirement living a trial run.
- People who plan an active life tend to be happier than those who have no plans or routines.
- Seek professional help if you feel prolonged anxiety, stress or depression.

Most people take time to adjust to retirement. A job provides not just money but lifestyle, self-image, purpose and friendships. For those who have turned an interest, hobby or passion into a career, a job is a means of personal fulfilment and creative expression.

Responses to retirement for each person, and depend a lot on the reasons for leaving the workforce. For example, a person who carefully planned for their retirement is more likely to feel positive about it, while a person who is forced into early retirement due to redundancy or illness may find it harder to cope with the transition.

If you’re unsure about whether or not to retire, it may help to take long service leave or extended unpaid leave to give retirement living a trial run. Stepping down the number of days you work from five to four, and so on, may make for a more successful transition into retirement.

Plan your post-work lifestyle

Some people look forward to retirement as an extended holiday where they can finally slow down and ‘smell the roses’. Other people expect to have a busier, more active life than when they were working.

In Victoria, the life expectancy for women is around 83 years and for men, 77 years. If you leave work at 65, for example, you could expect between 12 and 18 years (at least) of retirement. How are you planning to live those years? It is important to consider the kind of lifestyle you want before you retire and start to make plans, and even implement some of them, before you leave work.

Financial issues and retirement

Consult with your financial planner, accountant or similar to work out the financial issues of retirement. Some of the factors to consider include:

- the size of your superannuation nest egg
- other savings and assets
- whether you have any dependants
- if you are planning to continue working part-time or not
- your eligibility for pensions or part-pensions
- financial options if you or your partner fall ill
- the kind of retirement lifestyle you’re anticipating.

Emotional issues and retirement

At first retirement can feel like a holiday and the initial phase is often referred to as the ‘honeymoon’ period. You can sleep in, catch up on reading or hobbies, and spend more time with family and friends. However, once this ‘honeymoon’ period wears off, you may feel down or depressed. Emotional issues to consider include:

- Our vocation forms part of our identity. Some people can feel a loss of self-worth once they stop working.
- Daily routine and activities add purpose to life. If there is nothing in particular to do or look forward to on any given day, a person is more likely to feel bored and depressed than a person who lives an active meaningful life.
- Spending time on hobbies and interests, for example, may not turn out to be as rewarding and meaningful as anticipated.
- Grandparents may find they are expected to baby sit all the time.
- Partner issues can include differing (and conflictting) ideas on retirement lifestyle.

Partner issues and retirement

Some of the common issues include:

- One partner has retired or plans to retire, while the other wants to continue working.
- Ideas on retirement lifestyle may clash; for example, one partner may want to keep busy with travel, hobbies and volunteer work, while the other expects a more relaxed daily routine.
- It can be difficult at first to work out how much time to spend together. This is particularly the case if one partner is outgoing and social, while the other is more introspective. In this scenario, the outgoing partner may feel ignored, while the introspective partner could feel harassed.
- Some people may try to do everything as a couple, but lack of personal space can cause stress and relationship conflicts.

Planning can help create a happy retirement

betterhealth.vic.gov.au
People who plan an active life after retirement tend to be happier than those who have no plans or routines. Suggestions include:

- You’ve retired from a 38-hour week, not from working altogether. If you love what you do, consider dropping the hours to part-time (if possible), rather than fully retiring.
- Volunteer work is a satisfying way to add structure and purpose to your life, and there are many community organisations to choose from.
- Put time and energy into much-loved interests.
- Try to achieve at least five hours of purposeful community activity a week.
- Further education options range from short courses through to university degrees. You could launch a new career during your retirement years, if you wish.
- Reduce the risk of health problems by exercising regularly. Joining a gym, walking club or team sport, which can also add a social element to your weekly routine.
- Make sure that you and your partner discuss ways to accommodate each other’s wants, needs and expectations.
- Loneliness is a common source of depression in older people, so make sure you maintain and increase your social networks.

Unplanned retirement

A person who has retirement forced on them because of redundancy may find it harder to adjust. Suggestions include:

- Ask your employer if it’s possible to continue working part-time in the same position.
- Look for other opportunities. There may be another job you could apply for in the same company.
- Apply for jobs with other companies, either full-time or part-time.
- Consider retraining to update your skills and make you more employable.
- Try volunteer work; it may help get your foot in the door and provide valuable contacts.
- Discuss your options and expectations with your partner. Remember that meaningful activities, regular exercise and social contacts can help make retirement a satisfying time of life.
- Seek professional help if you feel prolonged anxiety, stress or depression.

Where to get help

- Accountant
- Financial planner
- Psychologist
- Career counsellor
- Centrelink Tel. 132 490
- Department of Education and Training Tel. 1300 566 046
- Council on the Ageing Victoria (03) 9655 2100
- National Debt Helpline Tel. 1800 007 007 Monday to Friday, 9.30 am to 4.30 pm – a free financial counselling and debt advice phone service for Australians (includes interpreter services)

References

- The impact of retirement on relationships [online], Your Retirement, Your Life. More information here.

Send us your feedback

- Rate this website
- Your comments
- Questions
- Your details

I/4 How would you rate this website?

- Excellent
- Good
- Average
- Fair
- Poor

Next Submit Now Cancel

Send us your feedback

- Rate this website
- Your comments
- Questions
- Your details

Please note that we cannot answer personal medical queries. If you are looking for health or medical advice we recommend that you:

- talk to your doctor or pharmacist
- dial triple zero (000) in an emergency
- ring NURSE-ON-CALL Tel. 1300 60 60 24.

betterhealth.vic.gov.au
Send us your feedback

- Rate this website
- Your comments
- Questions
- Your details

Questions

What are you here to do? Looking for information on

Did you find what you were looking for?

- ☑ Yes
- ☐ No

Send us your feedback

Thank you. Your feedback has been successfully sent.

More information

Work

The following content is displayed as Tabs. Once you have activated a link navigate to the end of the list to view its associated content. The activated link is defined as Active Tab

- Work health basics
- Health risks and the workplace
- Healthy eating and work
- Active living and work
- Healthy mind
- Change and career planning
- Relationships and conflict
- Flexible workplaces
- Environmental health and safety
- Injuries and rehabilitation

Work health basics

- Work and your health
  Work can provide satisfaction, but loss of a job or work-related problems can affect our physical, emotional and mental health.
- Workplace conflict
  A clash of personalities at work is bad for business, because it can affect productivity and increase absenteeism.
- Look after your health at harvest time (slideshow)
Farmer health, wellbeing and safety are often neglected when facing the pressures of harvest. Simple safety measures can dramatically reduce the risk of injury and illness.

- **Computer-related injuries**

  Using a computer can contribute to problems of the muscles and joints, overstrain and overuse injuries of the arms, wrists and hands.

- **Physical activity - how to get active when you are busy**

  Even if you’re busy, you still need to find a way to be physically active.

- **Returning to work after major trauma (video)**

  If illness or injury forces you to take time off from work, it can have a big impact on your life. The time it takes to recover full health can change the way you feel about yourself. You can lose.

- **The dangers of sitting: why sitting is the new smoking**

  The less sitting or lying down you do during the day, the better your chances for living a healthy life.

- **Workplace safety - coping with a critical incident**

  Stress responses can develop over time after trauma, and support may be required by some workers or groups.

- **Workplace safety - overuse injuries**

  Occupational overuse syndrome, also known as RSI, is caused by repetitive movements or awkward postures.

### Health risks and the workplace

- **Workplace safety - manual handling injuries**

  A person can be injured when handling objects in a variety of ways including pulling, pushing, holding or restraining.

- **Workplace safety - overuse injuries**

  Occupational overuse syndrome, also known as RSI, is caused by repetitive movements or awkward postures.

- **Workplace safety - noise pollution**

  There are many ways to reduce exposure to excessive noise in the workplace.

- **Workplace safety - hazardous substances**

  A hazardous substance can be inhaled, splashed onto the skin or eyes, or swallowed.

- **Asthma and your workplace**

  Some industries are more likely to affect a person with asthma because of the triggers in the environment.

- **Handwashing - why it's important**

  Washing your hands with soap and warm water can help prevent the spread of infectious diseases.

- **Look after your health at harvest time (slideshow)**

  Farmer health, wellbeing and safety are often neglected when facing the pressures of harvest. Simple safety measures can dramatically reduce the risk of injury and illness.

- **Returning to work after major trauma (video)**

  If illness or injury forces you to take time off from work, it can have a big impact on your life. The time it takes to recover full health can change the way you feel about yourself. You can lose.

- **Shiftwork**

  A person working the night shift is at greater risk of various disorders and accidents.

- **Workplace safety - coping with a critical incident**

  Stress responses can develop over time after trauma, and support may be required by some workers or groups.

### Healthy eating and work

- **Cooking tips for busy people**

  If you lack the time or motivation to cook, try these tips.

- **Lunch boxes - healthy ideas**

  Healthy foods that are great for school lunch boxes.
• Lunch - avoid the fast food fix (video)
  Nutritionist Shane Bilsborough shows us how much energy it takes to burn off a fast food lunch. Join tradies, Corky and Danny as they find out how to maintain a healthy weight...

• Lunch boxes - healthy shopping ideas (video)
  Victorian State Public Health Nutritionist Veronica Graham takes us shopping for the right foods to include in your child's lunchbox...

• Look after your health at harvest time (slideshow)
  Farmer health, wellbeing and safety are often neglected when facing the pressures of harvest. Simple safety measures can dramatically reduce the risk of injury and illness...

• Lunch boxes - how to make them healthy (video)
  Victorian State Public Health Nutritionist Veronica Graham shares three healthy and delicious lunchbox examples for the kids and provides some great food preparation tips to save you time throughout...

• Tips to keep our snacks on track (slideshow)
  Most of us are prone to the odd snack or two. Check out these simple tips to keep your snacks on track...

• Workplace catering (video)

Active living and work

• Exercise and stretching in the office (video)
  Sitting behind a desk all day doesn't mean you can't exercise...

• Posture
  Bad habits such as slouching and inactivity cause muscle fatigue and tension that ultimately lead to poor posture...

• The dangers of sitting: why sitting is the new smoking
  The less sitting or lying down you do during the day, the better your chances for living a healthy life...

• Physical activity - staying motivated
  Pick an exercise or fitness activity that appeals to you and suits your lifestyle...

• Returning to work after major trauma (video)
  If illness or injury forces you to take time off from work, it can have a big impact on your life. The time it takes to recover full health can change the way you feel about yourself. You can lose...

Healthy mind

• Exercise and mental health
  We all know how important exercise is for keeping us physically healthy. But did you know that exercise can also help keep you mentally healthy? Research shows that people who exercise regularly have...

• Work-related stress
  Work-related stress causes an increase in sick days and absenteeism, a higher turnover of staff and a drop in productivity...

• Stigma, discrimination and mental illness
  Stigma is when someone sees you in a negative way because of a particular characteristic or attribute, such as mental illness. When someone treats you in a negative way because of your mental illness...

• Getting help for someone with a mental illness
  The sooner a person with a mental illness receives treatment, the better the outcome is likely to be...

• Look after your health at harvest time (slideshow)
  Farmer health, wellbeing and safety are often neglected when facing the pressures of harvest. Simple safety measures can dramatically reduce the risk of injury and illness...

Change and career planning

• Career management
  Some people are unable to effectively manage their careers because previous choices have left them few options...

• Retrenchment or financial loss

betterhealth.vic.gov.au
It is normal to feel shocked, distressed, angry, guilty, worthless or powerless when you lose your job or face an unexpected change in your financial situation...

- **Job hunting tips**
  You can improve your chances of finding a job by casting a wide net...

- **Retirement**
  People who plan an active life when they retire tend to be happier than those who have no plans...

**Relationships and conflict**

- **Workplace conflict**
  A clash of personalities at work is bad for business, because it can affect productivity and increase absenteeism...

- **Bullying**
  Parents can help with bullying by supporting their child and involving the authorities to find solutions...

- **Returning to work after major trauma**
  Getting back to work can be good for your health and wellbeing so start planning a return to work with your employer and WorkSafe Victoria...

- **Work-related stress**
  Work-related stress causes an increase in sick days and absenteeism, a higher turnover of staff and a drop in productivity...

- **Retrenchment or financial loss**
  It is normal to feel shocked, distressed, angry, guilty, worthless or powerless when you lose your job or face an unexpected change in your financial situation...

**Flexible workplaces**

- **Breastfeeding and work**
  You can successfully combine breastfeeding with work if you have support from your employer, colleagues and family...

- **Hearing loss - communication in the workplace**
  If you are unsure how to best communicate with a colleague who has a hearing impairment, ask them...

**Environmental health and safety**

- **10 tips for work safety**
  Take regular work breaks ... 10 tips for work safety...

- **Asbestos and your health**
  When asbestos fibres become airborne, people working with asbestos may inhale particles which remain in their lungs...

- **Cadmium**
  Low-level exposure to cadmium over a long period of time may cause health effects because cadmium can accumulate in the body...

- **Eye safety at work**
  Wearing eye protection appropriate for the task can significantly reduce the risk of injury...

- **Look after your health at harvest time (slideshow)**
  Farmer health, wellbeing and safety are often neglected when facing the pressures of harvest. Simple safety measures can dramatically reduce the risk of injury and illness...

- **Q fever**
  Q fever is caused by a micro-organism that can be carried by cattle, sheep and goats...

- **Returning to work after major trauma (video)**
  If illness or injury forces you to take time off from work, it can have a big impact on your life. The time it takes to recover full health can change the way you feel about yourself. You can lose...

- **Shiftwork**
  A person working the night shift is at greater risk of various disorders and accidents...

- **Skin cancer - protecting outdoor workers**
People who work outdoors are in one of the highest risk groups for skin cancer.

- Workplace conflict

A clash of personalities at work is bad for business, because it can affect productivity and increase absenteeism.

Injuries and rehabilitation

- Computer-related injuries

Using a computer can contribute to problems of the muscles and joints, eyestrain and overuse injuries of the arms, wrists and hands.

- Financial support after a workplace trauma

Workers compensation insurance covers medical expenses of workers injured at work.

- Look after your health at harvest time (slideshow)

Farmer health, wellbeing and safety are often neglected when facing the pressures of harvest. Simple safety measures can dramatically reduce the risk of injury and illness.

- Returning to work after major trauma

Getting back to work can be good for your health and wellbeing so start planning a return to work with your employer and WorkSafe Victoria.

- Returning to work after major trauma (video)

If illness or injury forces you to take time off from work, it can have a big impact on your life. The time it takes to recover full health can change the way you feel about yourself. You can lose...

- Workplace safety - coping with a critical incident

Stress responses can develop over time after trauma, and support may be required by some workers or groups.

- Workplace safety - manual handling injuries

A person can be injured when handling objects in a variety of ways including pulling, pushing, holding or restraining.

- Workplace safety - overuse injuries

Occupational overuse syndrome, also known as RSI, is caused by repetitive movements or awkward postures.

- Work-related fatalities

In 2013, 196 people lost their lives due to work-related accidents in Australia. Find out more about your industry and which organisations help to prevent work-related deaths in your workplace.

Related Information

- Career management

Some people are unable to effectively manage their careers because previous choices have left them few options.

- Job hunting tips

You can improve your chances of finding a job by casting a wide net.

- Retrenchment or financial loss

It is normal to feel shocked, distressed, angry, guilty, worthless or powerless when you lose your job or face an unexpected change in your financial situation.

- Work and your health

Work can provide satisfaction, but loss of a job or work-related problems can affect our physical, emotional and mental health.

- Asthma and your workplace

Some industries are more likely to affect a person with asthma because of the triggers in the environment.

Home

Related information on other websites

- A guide to retiring: Work or not?: Things to think about
- About Seniors - Retirement
- MoneyHelp
- Seniors
Content Partner

This page has been produced in consultation with and approved by: Council of The Ageing (COTA)

Last updated: April 2014

Content on this website is provided for information purposes only. Information about a therapy, service, product or treatment does not in any way endorse or support such therapy, service, product or treatment and is not intended to replace advice from your doctor or other registered health professional. The information and materials contained on this website are not intended to constitute a comprehensive guide concerning all aspects of the therapy, product or treatment described on the website. All users are urged to always seek advice from a registered health care professional for diagnosis and answers to their medical questions and to ascertain whether the particular therapy, service, product or treatment described on the website is suitable in their circumstances. The State of Victoria and the Department of Health & Human Services shall not bear any liability for reliance by any user on the materials contained on this website.

NURSE-ON-CALL

Provides immediate, expert health advice from a registered nurse. Call 1300 60 60 24

Service Search

Find services near you

Type a minimum of three characters then press UP or DOWN on the keyboard to navigate the autocompleted search results

Use my location

Find a service

Recent Activity

21 people have watched a video today

- **Health topics**
  - Conditions and treatments
  - Healthy living
  - Services and support

- **Explore**
  - Recipes
  - Healthy pantry
  - Videos
  - Consumer medicine information

betterhealth.vic.gov.au