

A manly retirement

More than
money

Life transition expert, Dr. Amy D'Aprix, provides tips to help men retire well.



Retirement is usually portrayed as the ultimate reward for a lifetime of hard work. In preparation, many people begin financial planning for their retirement long before they stop working. Yet they often neglect to plan for other key aspects of their life post-work. For men especially, this can lead to some challenges in their later years. Three areas that men might want to focus on to feel more fulfilled in retirement are: maintaining a sense of purpose and identity, and having enough social support and structure in their lives once they stop working.

Purpose and identity

Mark enjoyed a long and rewarding career. However, the older he got the more ready he believed he was for a different lifestyle. He wanted time to travel, golf and just feel less pressure in his life. What Mark didn't realize was how much his identity was connected to his job. A well-respected professional who enjoyed the admiration of many people, Mark also felt a deep sense of accomplishment about his work and was proud of the difference he made for his company and those who worked for him.

When Mark first retired, he loved having so much free time. As he'd envisioned, he played more golf and took a few trips with his wife. Then, Mark began to feel a bit dissatisfied he missed having people seek his advice and felt he didn't really accomplish much day to day.

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Mark experienced what many men find in retirement – a struggle to find purpose and a sense of identity beyond their work. It's important to consider these issues as part of retirement planning. Some men may find engaging with their community or family gratifying. Others may need the help of a life coach who specializes in retirement and can help them create new meaning in their life.

Social support

Anil is a "people person". His job demanded a high level of interaction with colleagues and clients. After he retired, he realized that much of

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his social life was either tied to his work or was arranged through his wife. Anil missed having people to talk to. His wife was finding it difficult that Anil wanted to be together all the time. She was still working – and busy. However, the minute she came home, Anil wanted to talk because he'd spent so much of the day alone. Then, six months after he retired Anil's wife got seriously ill and he realized that he didn't have much in terms of support to help with her recovery.

It's not unusual for men to get their social contact through their work and their spouse. Often this isn't apparent until circumstances change. After his wife's health challenges, Anil also recognized that he had few people to turn to for emotional or practical support. Because men tend to have smaller networks of family and friends than women, it's important that they nurture and pay special attention to their social support structures, especially as they age. This can be accomplished by becoming active in community groups, finding hobbies that have a social element, and reaching out to old and new friends.

Structure and routine

Nathan was tired of getting up early every day to go to work and longed for a time when he didn't have to set his alarm clock. With retirement, that day finally came. At first it was a relief to be able to sleep for as long as he wanted. But soon he was surprised to feel "at loose ends" without anything guiding

his day. He realized that 168 hours a week was a lot of time when it was unscheduled! Slowly, Nathan began adding routine back to his day. He started volunteering once a week. He then added a regular racquetball meetup with a long-time friend and signed up for some fitness classes. He also started getting out and exploring his city with his wife – something they'd always wanted to do more of. With more structure in his life, Nathan felt more grounded. People are often surprised that they miss having structure and a routine in their life when they stop working. It isn't that they want the routine they had, just some structure to ground them! Giving a little thought to this before retirement can help ease the transition. The goal isn't to over schedule, just to have something that grounds us and creates a rhythm to our lives.

Know what your retirement will look like

Having enough money to do the things you want in retirement is important, but having enough friends, structure and purpose is needed to make it fulfilling. Preparing for both the psychological and financial side of this key life stage will help ensure that you enjoy it to its fullest.



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Dr. Amy D'Aprix is an internationally renowned expert on lifestyle issues relating to retirement, aging, caregiving, and family dynamics. As a Life Transition Expert she helps clients, and their advisors, navigate these matters to help ensure the success of their overall life goals and financial plans.