



Reasons for retiring:
**when plans
don't work out**

BY SUE

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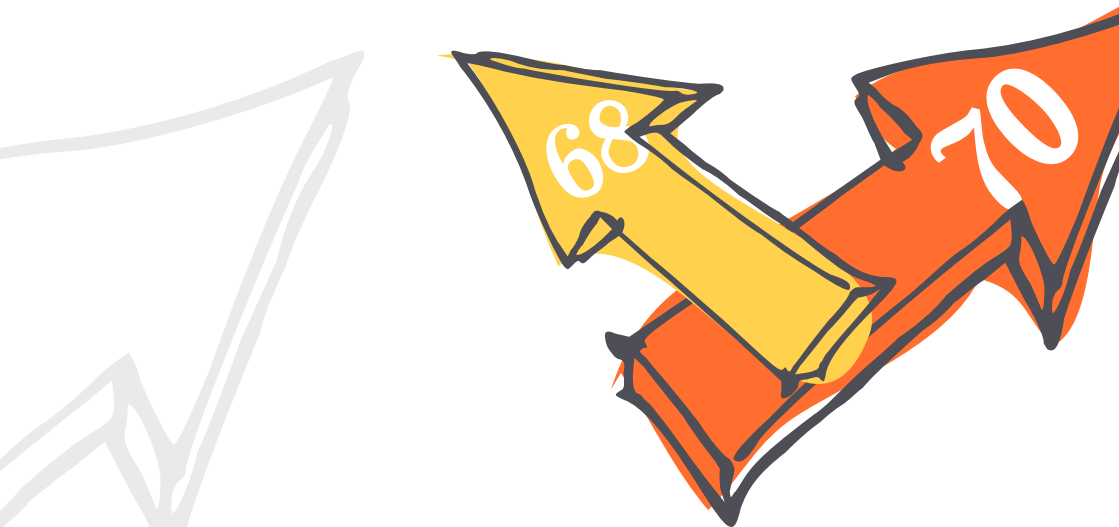
It is becoming increasingly common for people not to retire at 66, i.e. the age at which we can draw our state pension. Many choose early retirement, others choose to remain in work, deferring the uptake of the state pension into their 70s.

Some have had to address changes to State Pension age as WASPIs and change plans to retire at 60, and work until 66.

Retirement may be a state sought by many: we aspire to a healthy, happy life, filled with opportunities and clear paths to the Elysian Fields of older age, but the reality may be an uncomfortable thing.

The Myth of Retirement looks at this possibility.

In *Personal Mastery* we discussed ideas on how we could actively engage in the process of retiring, and even when faced with a complex process, over which we have limited control, we can utilise these tools and ideas to build on these skills to make the process more tailored to our personal circumstances.



Leaving work due to burnout

Acknowledging that work has become intolerable and no longer fulfils us, creates a complex interplay of thoughts and beliefs. We believe in our own intrinsic capacity to thrive, but have become undermined by a variety of extrinsic factors. Walking away gives us a physical break from the antagonists, but how do we then re-engage with protagonists, for those that advocate for us, for our wellbeing and recovery?

Counselling may provide the mode of understanding the disparity between assimilating what has happened and then acceptance, and moving forward. Retirement offers a solution, and can be effective in providing us with the platform to explore life after work.

When ill-health stops our career

Sadly it is becoming increasingly prevalent that we may have to leave, or lose our job due to ill-health brought on by long covid or an enduring or acute illness which significantly affects our ability to fulfil our job requirements.

Mitigations, and reasonable adjustments are essential, and should be discussed with employers, however these may not meet the needs of either or both parties, and the job ceases.

Any plans for retirement are brought forward, and activated, however, they may need to be radically revised. We can utilise many of the tools discussed earlier in ***Personal Mastery*** to explore our current situation and potential options. Recognising our own skill in modifying and adapting ourselves, our environment and our occupations to best meet our needs, becomes crucial in planning our new role and life.



Retiring into an ongoing role as a carer

The number of people in their 50s, 60s and into retirement, who provide care, up and down the generations, is growing exponentially as health and social care resources are denuded.

Our knowledge as healthcare professionals give us the skills to provide care, in variable intensity. The dilemma of turning from being a professional 'carer', to that of a family (most often) unpaid carer, can create a complex assault on our emotions, and finances. How do we balance our own needs with the conflicting needs of those we care for? Is it 'right' to put our own needs before others?

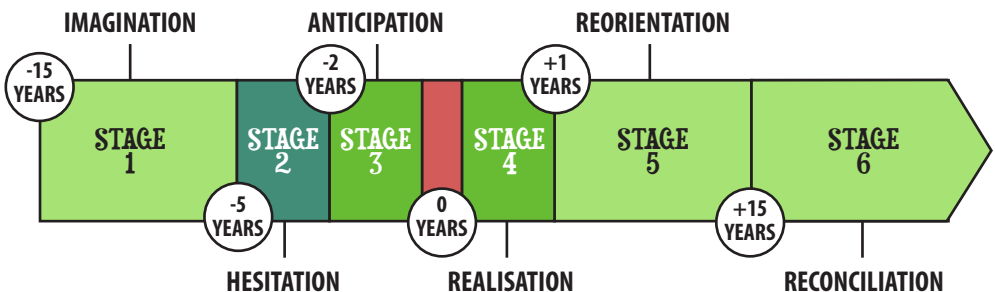
There is no 'right' answer, either, but we do have the skills to ensure that we have, or at least, asked for, the correct support to be provided for those we care for.

Caring can become a full-time role, especially when supporting the younger generation, or as a sandwich carer.

[This blog](#) shares a personal account of what being a carer can mean.

What does retirement look like for you?

The Emotional Stages of Retirement



Making the transition from work may be completed by 'retiring', we will all be faced with psychological phases common in the retirement process, however we do not face this alone! The time spent in each phase is a personal and individual process determined by a whole raft of intrinsic and extrinsic factors. There is no time-frame and transitioning (see pocket guide ***Migrating into Retirement***) will depend on our own engagement with retirement. [This blog](#) explores the concert further, as does [this article](#).

Finding your new Tribe is a great way of gaining succour in our endeavours, and seeking the support we may readily need. I speak about my personal experience [here](#).

Ultimately, making the retirement that we have fit with our life plans takes effort, and sometimes the energy, time and resources we have for the task aren't equitable. What matters is that we aren't left in a deficit situation where we can't assimilate the outcome or path ahead.

Recognising that Retirement isn't a 'one size fits all' scenario, it becomes even more important to use our personal resources, skills and to seek support from those who are experiencing the retirement journey via a similar pathway.

