

A photograph of a man and a woman walking hand-in-hand on a beach at sunset. The man is on the left, wearing a patterned short-sleeved shirt and shorts. The woman is on the right, wearing a white dress. They are walking towards the water, and the sky is a mix of orange, yellow, and blue. The ocean waves are visible in the foreground.

WELLNESS IN RETIREMENT

It is possible to plan your retirement to accommodate total financial freedom. However, wealth alone does not determine how much you will enjoy retirement. It's a combination of health and wealth that will help you get the most out of your independence and freedom in retirement. Here are a few ways you can work to maintain or improve your overall wellness as you enjoy this time of financial independence.

What is wellness?

According to the Global Wellness Day organization, wellness is "a good or satisfactory condition of existence; a state characterized by health, happiness, and prosperity."^{*} The idea of wellness is rooted in more than physical health, as it is meant to encompass every aspect of your quality of life- mental health, social well-being and physical state. Developing a retirement plan can help to make sure your financial wellness is covered, but you need a plan for the other aspects of your wellness.

Wellness in Retirement

The biggest areas of wellness can be broken down into three categories: mental health, social well-being and your physical state. Below are the reasons why each area of wellness is important in retirement and what you can do to maintain or improve on them.

Mental Wellness

The temptation to turn your brain off during retirement can be a big one. Considering you've spent decades problem solving for 40+ hours a week, the idea of relaxing in front of the television or along a sandy shoreline can be extra appealing. But in order to stay mentally well and ward off cognitive decline, it's important to incorporate activities that keep you sharp into daily retirement routine. Keeping an active mind in retirement can help you to enjoy your retirement for longer.

One way of keeping your mental health in check could be taking on a new job in retirement, even just as a part-time position. According to the American Psychological Association, a 2009 study revealed that those who were working in retirement had levels of well-being in both health and overall satisfaction that were on par with those who were younger and not yet retired. Beyond satisfaction, working in retirement has proved in some cases to effectively ward off cognitive decline and diseases. A study of nearly half a million retiree-aged participants showed that for every additional year worked, the risk of dementia was reduced by 3.2 percent.^{**}

Other activities to help your mind stay sharp in retirement could include:

- Learning to play an instrument
- Learning a new language
- Journaling

- Reading books
- Doing puzzles & playing games
- Spending time with your social group

Social Wellness

Isolation and loneliness are growing issues in Americans, especially in older adults. Leaving a job means leaving coworkers and a routine you see everyday, and if you choose to move to a retirement destination, you may be leaving all other neighbors, community friends and even family behind.

Isolation can leave you feeling completely detached from your friends and family, both physically and psychologically. It's something more than 8 million adults over the age of 50 experience, and prolonged isolation can have the same impact on your health as smoking 15 cigarettes a day.^{***}

The good news is, there are plenty of ways to find social fulfillment in retirement, they just require some effort and initiative. These could include:

- Volunteering
- Taking or teaching classes
- Pursuing a hobby or passion that takes you outside of the home
- Focusing on physical wellness

Physical Wellness

You've heard the phrase "use it or lose it", and this saying definitely rings true when it comes to maintaining your physical wellness in retirement. And just like your mental health, you may be tempted to enter a state of permanent relaxation in retirement. However, it's important to take care of yourself physically. Doing so can help prevent both physical and cognitive decline, both of which can dramatically reduce your overall well-being. Some ways to stay physically well in retirement include:

- Joining an exercise class
- Gardening and maintaining your yard
- Adopting a dog
- Enjoying walks around your neighborhood
- Creating (and sticking to) an exercise routine

With special focus on maintaining your overall wellness, your retirement may account for some of the greatest years of your life. And while you can work with a professional to ensure your financial well-being is cared for, it's up to you to make sure the rest is following suit as you head toward retirement.

* <https://www.globalwellnessday.org/about/what-is-wellness/>

** <https://www.apa.org/monitor/2014/01/retiring-minds>

*** <https://connect2affect.org/about-isolation/>

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