



# Senior Series

The Ohio  
Department of  
Aging



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## Stages of Retirement

Retirement is often viewed as an “event” when retirement is actually both a *process* (requiring planning and adjustment) and a *life stage* (lasting for multiple years). As a result of numerous research studies, Robert Atchley (2000) developed six descriptive phases of retirement that represent a transitional process individuals go through when they permanently exit the workforce. These phases do not apply to everyone, of course, because retirement is experienced on an individual basis; however, these phases do provide a guide for thinking about what some individuals may encounter when they transition into the retirement stage of life.

### Phase 1: Pre-retirement

The phase prior to the actual retirement experience usually involves both disengagement from the workplace and planning for what retirement will entail.

### Phase 2: Retirement

When a person “retires” and therefore, no longer participates in paid em-

ployment, they frequently take one of three possible paths.

- The “**honeymoon**” path is characterized by feeling and acting as if one is on vacation indefinitely. Men and women become very busy doing many of the leisure activities they never had time for previously, especially travel.
- The “**immediate retirement routine**” path is adopted by those who already had a full and active schedule in addition to their employment. These individuals easily establish comfortable, yet busy schedules soon after retirement.
- The “**rest and relaxation**” path is described as a period of very low activity as compared to the “honeymoon” path. Persons who have had very busy careers with limited time to themselves frequently choose to do very little in their early retirement years. Frequently, however, activity levels do increase after a few years of rest and relaxation.

### Phase 3: Disenchantment

For some people, adjusting to retirement is not an easy experience. Following the honeymoon period or a time of continued rest and relaxation, there may be a period of disappointment or uncertainty. A person may miss the feelings of productivity they experienced when working. Disenchantment with retirement can also occur if there is a significant disruption in the retirement experience, such as the death of a spouse or an undesired move.

### Phase 4: Reorientation

After a period of rest and relaxation or feelings of disenchantment, it is common for people to “take inventory” of their retirement experience and outline ways that will improve their retirement role. Becoming more involved in community activities, taking up a new hobby or relocating to a more affordable setting may contribute to this “second chance” at retirement. A common goal of reorientation is to design a retirement lifestyle that is satisfying and enjoyable.

### Phase 5: Retirement Routine

Mastering a comfortable and rewarding retirement routine is the ultimate goal of retirement. Some adults are able to do this soon after they leave employment, while others take longer, only finding their way after years of extended leisure

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or a period of disenchantment. Once a fulfilling and comfortable retirement routine has been found, this phase of retirement can last for many years.

### Phase 6: Termination of Retirement

Eventually the retirement role becomes less relevant in the lives of older adults. When a person can no longer live independently due to disability or illness, the role of disabled elder becomes the primary focus of his or her life.

When planning for retirement, it is important to remember that the retirement process requires more than attention to one’s bank account. It is important to start thinking about how you intend to handle the loss of the worker role. For example, will you be one of the “honeymoon” phasers or do you intend to fall into an immediate retirement routine? Retirement is a stage of life that could, for some, last anywhere from 5 to as many as 20 years. As a result, take some time to think about your own retirement experience and how you plan to fill the retirement years you earned!

### Source

Atchley, R.C. (2000). *Social Forces and Aging (9th Ed.)*. Belmont, CA: Wadsworth.

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