

## Appendix 1

### Are you Psychologically Ready for Retirement? \*

Try this quiz to find out if you're ready to retire, or if staying on might make you happier:

1. **How important is your job when it comes to getting a sense of life satisfaction?**
  - A. Very important: my job is central to my identity.
  - B. Fairly important: I like feeling useful.
  - C. It's something to do, but it's not the be-all and end-all.
  - D. Not much at all, really.
2. **How many non-work activities do you have that give you a sense of purpose?**
  - A. Not very many, really.
  - B. I have some hobbies or interests, but they've always been secondary to work.
  - C. I've got a fair amount going on.
  - D. I've got things going on that I love, and I wish I could spend more time on them.
3. **How do you imagine your life will be once you stop working?**
  - A. I find it hard to picture, and an uncomfortable idea.
  - B. A break would be nice, but I don't have many plans.
  - C. I've got some ideas I'd like to explore.
  - D. I've got very definite plans.
4. **How do you think retirement will affect your relationships with your family and friends?**
  - A. I've usually been too busy to spend much time with them – it'll be a new experience.
  - B. I haven't thought about it.
  - C. We'll have to readjust, but hopefully we'll work it out.
  - D. We've talked about it, and we'll tackle the changes of retirement together.
5. **How much energy for work do you have these days?**
  - A. Bring it on, I can take it.
  - B. I'm not going to wear myself out, but I feel OK.
  - C. I'm losing steam a little.
  - D. I'm pretty close to having had enough.

#### Answers:

**Mostly As:** You're probably not ready to retire yet but you should still put some thought into it: going from a job you're deeply invested in to retirement can be a big culture shock.

**Mostly Bs:** Late retirement sounds like a good option as you're so comfortable in your job. Retirement, when it comes will be a change, and you'll probably want to line up new tasks and goals.

**Mostly Cs:** Emotionally, you're ready for retirement. If you do stay in your job, however, it's likely to be for financial reasons, and you may find work a strain. If so, get plenty of support while you're still working and talk to a financial adviser about making retirement possible.

**Mostly Ds:** IT sounds like your heart is already out of the door! Retirement is your next big project, and your job is just marking time until you can move on. If you can afford to go, an early retirement might well be for you.

\*Shultz, Kenneth, PhD, with Kaye, M & Annesley, M, 'Happy Retirement,' Penguin Random House, 2015.

# RETIREMENT SEMINARS

