

Retirement – Is it a Curse

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ABSTRACT

All good things come to an end! The golden period when you excelled in your profession and reached dizzying heights also ends, and you are deprived of your hectic routine. You suddenly find life worthless and loathe retirement as a curse! Is retirement a curse? This paper discusses this aspect and dwells on its positive side also and lays down ways to make it a bliss! Each one of us faces this grim reality, and each of us tries to find his/her own way to circumvent the curse. I also did it and converted the curse to bliss. The paper presents readers with the grim reality and offers tips for converting retirement from a curse to bliss.

Keywords: Retirement, last phase of life, evening of life, how to make retirement a bliss, end of professional life

I dreaded retirement and did not want to retire!!

This thought propelled me to keep excelling in my job till 70 years old. I was at the helm of affairs, managing three units within a group of companies, when I decided to quit!!

I quit; did not retire!!

Quit or retire—hardly makes a difference! The matter of fact is that from a hectic, busy schedule to a sudden inactivity is a shocking change that is hard to adjust to!! And invariably, this change happens to everyone except lawyers and doctors.

This paper discusses the change and assesses whether it is a curse or a blessing!!

Retirement does bring a great upheaval in a person's life; it is a sudden vacuum after the farewell party at the workplace. All of a sudden, you have a lot of time, a scarce resource during work life. You were busy not only during working hours but also at home, fully occupied with the problems left half-done at the workplace today. Physically at home but mentally still at the office! The planning for the next morning was getting surfaced at the centre of mind even while attending routine household chores and while responding to the demands of the spouse. Mentally, you were not at home!! The home was a routine shelter, a launching pad for actions the next day at the workplace. Time flew, and still, it was felt that you could do more. And it was not for a day but for each day! Even the weekends (I had only Sunday) took some hours doing physical work at home, mentally, though, you were busy doing work planning for the next day. Each day left some work pending, and this situation persisted till the last day of the professional life. There was not a moment which you could say was not occupied with some problem concerning the work at the workplace. Day after day, month after month, year after year passed with hectic, busy schedules.

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From the busy life, on retirement, suddenly, the mind became hollow and time a burden!! The work burden of the workplace was no longer with you, and you did not have anything to do. With nothing to keep you occupied, stress starts building up and philosophical thoughts start pestering you. Stress occurs for all, for some it is only fleeting, but for others it is tormentingly long!

Doreen Rosenthal and Susan Moore¹ call retirement a stressful stage of life. As per them, retirement is ranked 10th on the list of life's most stressful events, and the most stressful change occurs with respect to health:

“What do we know about health and retirement? Is finally quitting the workplace good for you or not? Research indicates that mental health issues occur relatively infrequently post-retirement, but physical health problems are relatively common, although often associated with ageing rather than retirement per se.

So, let's begin by considering physical health. Is retirement associated with physical health issues?

A recent prospective study by the highly regarded Harvard School of Public Health investigated the association between transition to retirement and risk of stroke and heart attack. They followed participants aged 50 and over who were in the paid workforce and free of major cardiovascular disease up to 10 years until they retired. After adjusting for a wide range of factors (age, sex, socio-economic status, behaviour and co-morbidities), the researchers found that retirees were 40 per cent more likely to have had a heart attack or stroke than those who were still working at the same age. There were no differences between men and women in these outcomes.

Outcomes of a large UK study showed that almost twice the number of retired individuals compared to those still employed at the same age suffered chronic conditions such as diabetes, stroke or cancer. Women retirees had a higher risk than the overall sample of being diagnosed with cancer and a lower risk of developing cardiovascular diseases. Male retirees were more at risk than the overall sample for heart attack, stroke and psychiatric problems. However, the author notes that poorer health outcomes among retirees compared to those still working cannot be regarded solely as the result of retirement, even after adjusting for age. Poor health is often one of the reasons people retire, rather than a result of the process of retirement.

One thought-provoking link with poor health is the experience of loneliness and social isolation. While not specifically a problem of retirees, retirement may trigger increased loneliness and decreased social connections. There is strong evidence that social isolation and loneliness heighten the risk for premature mortality and that this risk exceeds that of many key ill-health indicators. Researchers have shown that loneliness can be a bigger killer than obesity and should be considered a major public health issue. A review of 218 studies into the health effects of social isolation and loneliness found that lonely people have a 50 per cent higher chance of premature death, while obesity increases the chance of early death by 30 per cent.

All this gives a very dark picture of retirement, but is retirement really a curse?

Lawrence Robinson and Melinda Smith, M A² echo the same views:

Initially, escaping the daily grind and a long commute, workplace politics, or a difficult boss, for example, can seem like a great relief. However, many new retirees find that after a few months, the novelty of being on “permanent vacation” starts to wear off. You may miss the sense of identity, meaning, and purpose that came with your job, the structure it gave your days, or the social aspect of having co-workers.

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Instead of feeling free, relaxed, and fulfilled, you feel depressed, aimless, and isolated. You may grieve the loss of your old life, feel stressed about how you're going to fill your days, or be worried about the toll that being at home all day is taking on your relationship with your spouse or partner. Some new retirees even experience mental health issues such as clinical depression or anxiety.

The truth is that no matter how much you've been looking forward to it, retiring from work is a major life change that can bring stress and depression as well as benefits. In fact, some studies have linked retirement to a decline in health. One ongoing study found that retired people, especially those in the first year of retirement, are about 40 per cent more likely to experience a heart attack or stroke than those who keep working.

The above two research papers link stress with retirement. As I mentioned stress normally happens to all retirees; for some, it is momentary and for others it lingers till the time their mind accepts the distressing change. The discourse so far is suggestive of the fact that retirement brings with it a gloom, but is retirement really a curse?

Retirement—a curse?

You have lived a hectic life, enjoyed each moment and have reached the last phase of your life, and it is up to you to make it or break it!

Retirement could be a curse because:

At retirement, old age has already engulfed you, and the handsome and beautiful face is replaced with wrinkles and marks. A look in the mirror does not greet you with the beauty that you were accustomed to. Old age brings uninvited health issues. You suffer from diabetes, arthritis, body pains and various health ailments. You are financially dependent on your children, especially for medical assistance. The children consider your health problems a major drain on their money. Attending to a sick old-age person is considered an intrusion on their independence and personal space. India, the nation which is known for family values and has a system of living together, is slowly breaking up due to plenty of reasons like present time lifestyle, need to relocate to other places for employment, and the concept of nuclear family is replacing the joint family system. Old-age retirees often find no support from their kids and have to take refuge in old-age homes. This is the reason why old age homes are mushrooming in India and the elderly people many a times find it more convenient to live there instead of living alone or even living with their children. This state of affairs is nothing short of a curse!!

You had been living comfortably on the income derived from your profession, and suddenly, at retirement, this source of income stops, and you have to live on the savings you did whole life. If inadequate, you draw assistance from children. All this lowers your standard of living, and you have to compromise on many things to adjust to your weakened financial status. The mental strain builds up, and life is not the same as it was for years.

With interaction gone with people who surrounded you during your profession, you find that you have very few people to talk to. Your social circle shrinks, and you find your importance in society is not the same as it was. From paucity of time, you move to abundance of time and coupled with a shrunken social circle, you find it very hard to kill time. It makes you stressed!

Many negatives confront you, and you start thinking why you have to go through this curse.

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Summarising, we can say that the main reasons for retirement being a curse are:

- **Dependency Fears:** Having been independent and supporting family and children, suddenly you become dependent on children, and this causes mental strain. A study shows that nearly 72% of Indians worry about depending on their children or family in their retirement. The difficulty in adjusting creates tension in the minds of retirees, and they feel it as a curse.
- **Social Isolation:** Losing the daily interaction with colleagues, post-retirement, can lead to loneliness and a weakened support system. Loss of professional identity, boredom, and shrinking social circles add to the miseries of a retiree. Having been accustomed to continuous interaction with people around you while in the profession leads to a vacuum at retirement when you have no one to talk to.
- **Medical Costs:** The transition can trigger depression, anxiety, or feelings of hopelessness due to a lack of routine or purpose, and hence health declines and additionally, the rising healthcare expenses, especially without comprehensive insurance, are a major, unpredictable drain on retirement savings. Inflation, especially in healthcare (rising ~20% annually), can deplete savings and cause miseries during lean financial phase.
- **Loss of Identity and Structure:** Many retirees suffer from a loss of identity and structure, especially after high-pressure jobs, leading to significant mental distress and boredom. They struggle with a loss of identity, especially if they defined themselves by their professional roles, which leads to feelings of insignificance.
- **Lack of Strong Safety Net:** Private-sector employees often face retirement without a formal, robust pension system. Inadequate planning and a lack of awareness about the true cost of living in later life led to poor investment decisions, leaving you with a financial crisis situation!
- **Relevance Deprivation Syndrome** Retirees often suffer from Relevance Deprivation Syndrome, which leaves a severe psychological impact of feeling no longer needed or relevant, which can cause intense unhappiness.
- **Mismanaging Time:** The sudden abundance of free time, without a plan, can cause boredom and a feeling of wasted days. Sudden change from tight working schedules, which left no spare time, to an abundance of time and nothing to do, causes trauma in the minds of many retirees.

Retirement appears like a curse when it causes a loss of purpose, social isolation, and financial stress, leading to "relevance deprivation syndrome" or boredom. The abrupt loss of daily structure and work-related social connections often brings mental health challenges, such as anxiety and depression, and potential physical health declines. However, the intensity of the "curse" of retirement is not the same universally and often depends on whether one has planned for the transition mentally and financially.

Here the views of Holy Sproule³ become very relevant to understand the factors that could make retirement a curse:

Retirement might not be best for your health. The jubilation of leaving the office for the last time remains for some but fades quickly for others. Whether spending retirement on the golf course or with the grandkids, many retirees are surprised to discover a lingering sense of dissatisfaction – and even deteriorating health.

Why does retirement suit some better than others? In a distinguished professor presentation at the Warrington College of Business, Mo Wang, Associate Dean for Research and Strategic Initiatives, Lanzillotti-McKethan Eminent Scholar Chair, Chair for the Department of

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Management and Director of the Human Resource Research Centre, revealed that the outcome of retirement, for better or worse, depends on a variety of factors. Wang said. “The past 10 years of my work have been focusing on how to understand those factors.”

Using data from various sources, including the Health and Retirement Study (HRS), Wang found that the factors influencing retirement outcome ranged from macro to micro levels:

- *Macro-level factors include societal work values, industry-specific demands and needing healthcare benefits after retirement.*
- *Meso-level factors include job satisfaction, job conditions and family support.*
- *Micro-level factors include motivational orientation, economic stress and health.*

How these factors have influenced a retiree will predict whether their retirement will have a positive or negative outcome. If a retiree was particularly stressed at their former job, then they will be more likely to enjoy retirement as a blessing. If they suffer financially or experience poor relational quality during the retirement transition, then they are more likely to experience retirement as a curse.

According to further data from the HRS, people who directly engage in full retirement will undergo small to medium physical and mental health deterioration over the first four years after retirement. Conversely, those who take on a “bridge job” after retiring from their career – picking up employment in the same or a different field – will undergo the least amount of health deterioration, sometimes even enjoying improved well-being.

Taking on bridge employment after leaving your career is a way to make retirement work for you. By maintaining some level of work activity, retirement can be a blessing, after all.

But not all are fortunate to get an opportunity to get a bridge employment and, hence, the retirees often are led to a stressful situation. The impact on retirees varies based on their preparedness to face this stage of life. The curse is severe if one is caught in the curse without having prepared for this eventuality. But such people are few, as everyone knows that professional life will not continue indefinitely, and hence most retirees do preplanning. Their retirement miseries depend on how badly they did preplanning.

On the other hand, there are aware people who get themselves mentally prepared to convert this curse into a bliss. With advanced planning, the scenario can be changed, and the curse could be turned into a blessing.

Turning curse into a bliss

As we saw in the foregoing paragraphs, retirement brings a major upheaval in our lives, and the most troubling and tormenting period is the twilight period of life, when, after a hectic working life, we enter into retirement, which turns out to be a curse. But such a depressing eventuality can be avoided.

I came across a blog by ‘Heron’s Key⁴ which gives some tips for making retirement a bliss:

The blog gives useful tips for making retirement a blessing. I had taken most of the actions as per these keys without having read this blog. I shall share these tips when I discuss them. Let us now discuss the seven keys highlighted in the blog to convert retirement into bliss:

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- **Key1---*Start Planning Well Before You Retire***

This seems like common sense, but you'd be surprised how many people wait until right before they're ready to retire to start making concrete plans. Deciding what to do when you retire begins with self-reflection.

Do you have an inquisitive mind and a thirst for knowledge? Start checking into courses and classes available to older adults, whether online or at a nearby community college.

Do you have a hobby which you could not undertake due to a paucity of time during your hectic professional life? This is the time to make it a passion to pursue this hobby. You may have had an aptitude to paint or draw pictures or liked to write poetry, or do gardening or travel to tourist places, etc... Now is the time to plan for actively pursuing these.

So, plan for these well in advance before you enter the retirement phase, because there may be some advance actions needed before you start pursuing the hobbies.

In my case, I had planned to do research into the field of Parapsychology after retirement, and I needed to attend some online courses to get the needed knowledge. I did an online certificate course while in job, which took me two years to prepare myself to plunge into the research on retirement.

- **Key 2: *Be as Financially Prepared as Possible***

Like planning, this, too, may seem like a no-brainer. We know it's in our own best interest to start saving for retirement while we're young, so we have a decent nest egg by the time we're ready to stop working. Research and surveys done on the about-to-retire population revealed a startling fact that 25% of non-retirees have no retirement savings, and for them, retirement turns out to be a big curse.

Having enough set aside to retire comfortably is a fundamental piece of advice on how to be happy in retirement. A financial adviser can help you define what "comfortably" means to you and develop a strategy for achieving your goal. If you're already retired, a financial adviser can assist you in making the most of your assets.

In my case, I had been saving for my children's studies and marriage, and by the age of 62, these responsibilities got fulfilled and then onwards, I started putting my savings into mutual funds and FDs as advised by my financial advisor till the age of 70 when I quit the job. These savings were enough for survival, and when my son came forward to help out financially, my financial worries were over, and we could lead a happy retired life.

- **Key 3: *Take Care of Your Health***

It's easy to take our health for granted until we lose it. Time takes a toll on our bodies, and some of us weren't dealt the best hand genetically, but we can all make a conscious effort to strive for our best health. Health, if not cared for in a timely manner, results in a distressful retirement. It is true that age does take a toll, and as we grow old, we become weak, but if we are conscious about health, timely actions help prevent a major catastrophe. Regular annual medical check-ups after the age of 50 bring forth advanced warnings and help you take timely actions to prevent the rapid decay of your body.

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- **Key 4: Nurture Your Relationships**

Speaking of connections, *maintaining friendships* and ties with family members may be even more important for seniors than for younger adults—even though it can be more challenging. Older adults are at greater risk of becoming isolated, particularly those who live alone. Feelings of loneliness have been linked to dementia, depression, an increased risk for premature death and other health issues.

If your social circle has grown smaller, social media makes it easier than ever to reconnect with friends from the past or to make new ones. You could also take up a new hobby, volunteer, sign up for classes or check out what's going on at your local community or senior centre if you want to meet new people and give yourself more opportunities to build friendships.

This is one area where I faltered and did not expand my social circle nor did I connect more often with my relatives. Loneliness does engulf me when I am not pursuing my passion for Parapsychological research and have spare time. I am trying to revive my old connections, but I find that I have missed the bus and should have done it while I was in service which could have kept me well established in social circles.

- **Key 5- Expand Your Mind—and Your Horizons**

Keeping your brain active is as crucial to your health as staying physically active. Mental exercise can help keep your brain functioning optimally and potentially stave off cognitive decline and dementia.

Older adults who enjoy learning and trying new experiences have an advantage over those who don't, but with a modicum of effort, even those who've become stuck in a mental rut can find something to spark their interest.

If you're having trouble coming up with ideas, think about what your favourite classes were in school and pick up where you left off. Or, was there an aspect of your career that you would have enjoyed exploring more fully but weren't able to at the time? If you could have chosen a different path in life, what might it have been?

Study a different culture or period of history that intrigues you. Learn about digital photography, how to speak a new language or play a new instrument. Take ballroom dancing lessons.

Set goals for yourself and share them with a friend who will keep you accountable. Better yet, encourage your friend to set goals too, and you can keep each other accountable.

This key, though not grasped from this article (as I had not read it before my retirement), has been a pillar of strength during my current phase of retired life. It gives me immense pleasure to keep my mind sharp through my penetrative research in parapsychology. I came to researching parapsychology, which has a story behind it.

It was my desire since childhood to explore mysteries that defied scientific explanation, and I had decided to delve into this unknown terrain once I have ample time at retirement. I did prepare for it in advance and started exploring the online classes which could give me awareness about paranormal happenings. The exploration led me to Parapsychology and online certificate courses organised by a foreign institution. I registered with them and completed an advanced certificate course in Parapsychology, which took me two years. I did this two years

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before I quit my professional career. This was a field of my interest and researching this became my passion, and this made my transition from professional life to retired life a bliss!!

When I reflect on my own recourse to writing to fill the vacuum at retirement, I find I am not alone in pursuing this; there are others also doing the same.

VermaVKV⁵ shares the same path when he writes-

Some years ago, I faced a moment I thought was the end of my world. I was working in a role I believed was stable and secure. Yes, I was busy with my banking job, giving it my everything, but life had other plans.

Due to some unavoidable circumstances, I had to make the difficult decision of opting for voluntary retirement.

For days, I struggled with self-doubt and fear. But looking back now, I smile at those restless nights, because they carried me toward something far more meaningful.

With time suddenly available, I revisited my old passion for writing. Words became my therapy. I wrote about little things—life, emotions, and reflections.

What began as a personal outlet slowly grew into a blog, and that blog connected me with amazing readers like you.

Had I not stepped away from my job prematurely, I might never have rediscovered the joy of expressing myself through writing.

Today, I see that moment not as a failure, but as a hidden blessing—the push I needed to embrace what my heart truly wanted.

Ranjan Mukherjee⁶ also treaded the same path when he filled the vacuum in life at retirement through pursuing his passions, which included writing:

“After twenty-two years in the US pharmaceutical industry, I was laid off. I remember that day very well— a bleak winter morning rendered bleaker by the verdict, a devastating blow. No job, no regular paychecks, no routine or fixed schedule in my life. How will I manage? It was disorienting.

I was fifty-eight. I found that I could now enjoy life on my own terms. And the fateful layoff kick-started it all. A seeming disaster turned into the proverbial blessing in disguise. Eleven years have gone by since that bleak winter morning. For me, retirement has been wonderful, a blast. I am busy working, not because I have to but because I want to, doing things I love—travelling, writing and giving Travel-Talks on my adventures and experiences in other lands. I ceremoniously got rid of my alarm clock. No need for artificial clocks any more. I let my circadian clock guide my daily routine—taking a walk, listening to bird-song, the smell of roses, a good book, a glass of wine, and the sunset.”

It is exhilarating to find that I am not alone in the boat. My passion for writing and research kept my mind alert. Furthermore, I keep my mind sharp by exploring, researching and writing papers in the field of parapsychology, and I also routinely seize every opportunity to do so. I start my day doing sudoku and a crossword from the daily newspaper, which challenges the brain and keeps my mind alert and active. Being passionate about my field of research, I have set a goal to interface it with Indian universities. The subject is being intensively studied and researched in foreign countries, but in India, we hardly know about it. I am actively moving towards my goal to interface Parapsychology with Indian Universities.

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Let us now move on to the sixth key for making retirement a happy stage in one's life:

- **Key6--Make a Difference**

It's common for retirees to feel adrift, as if they've lost their sense of purpose or part of who they are. In our culture, we tend to identify ourselves and others based on what we do for a living.

When the job or career ends, who are we then? Just a former (fill in the blank)?

Of course not!!

We're more than what we do to earn income. A sure-fire way to become grounded once again is to figure out what you can do to make a difference, whether it's on a grand scale or for one other living being. There are likely dozens of organisations in your neighbourhood that would benefit if you were to volunteer your time, energy and skills, and thousands more globally if you're willing to travel or can provide assistance remotely.

You could share your knowledge and expertise by becoming a tutor, mentor, docent, coach or consultant. If you have an entrepreneurial spirit, you might even start your own business.

If the world is a better place because you've been in it, you can feel good about that—and there's no reason to stop contributing when you retire.

Unknowingly, my pursuit of parapsychological research has given me recognition, and I am well respected in the paranormal community in India. Also, my passion for interfacing the subject with Indian universities, if successful, is bound to benefit Indian society at large, which gives me a sense of being a useful part of the society.

- **Key 7-Focus on the Future, Not the Past**

A final tip on how to enjoy retirement is to keep looking ahead to what tomorrow offers rather than dwelling on what has been. It's beneficial to reminisce about happy times and keep those memories alive, of course. The key is to keep from getting so caught up in the past that it prevents you from moving forward.

I am positive about the future as I can foresee my full-time involvement once my goal of interfacing Parapsychology with an Indian university succeeds. Starting with being an examiner for the online course, I may push Parapsychology to be taught in the classroom and could get a full-time employment as a professor and researcher doing penetrative research using the resources of the university.

Exploring literature, I came across a few more tips for making retirement blissful. Danny Newman⁷ posits some additional tips:

- **Eat a Healthy Diet** On the subject of health, try your best to maintain a healthy diet too. As with exercise, this is vital for *everyone*, regardless of age. But it becomes even more important when you enter your golden years.

Indeed, research suggests retirees often change their eating habits – especially men, who tend to eat less healthily and are more likely to become obese. A well-balanced diet also aids weight control, boosts energy levels, and decreases the risk of heart disease, diabetes, and other chronic health conditions.

Stay hydrated, eat lots of fruits and vegetables, and avoid foods that are high in cholesterol and saturated fats. A diet full of whole grains, lean meat, seafood, and legumes should provide all the nutrients you need without the excess calories.

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- ***Meditate***

Meditation is an age-old practice that can be invaluable as you enter, well...*old age*. Now you have more free time, why not give it a shot?

Proven by science to reduce stress levels, alleviate depression, facilitate a sense of calm, and even slow the decline of certain brain areas, it's a powerful practice to include in your daily routine. You don't have to do it for long, either! Even 10 minutes of meditation a day can be beneficial to people who stick with it long-term.

- ***Establish a daily routine.***

One reason retirement can be problematic is that you lose the routine you may have been following for decades, and suddenly it gets disturbed as you do not have to go to the workplace. Your time becomes an enemy, and you are stuck figuring out how to use your time now. Your days lose their structure, and a sense of lethargy creeps in. Not only that, but left to your own way, it is easy to fall prey to bad habits, like oversleeping and foregoing physical exercise. That's why it is a must that you re-establish a new daily routine upon retirement. It does not have to be anything crazy or spectacular. Just a simple routine which suits your changed way of life. Research shows that following a routine reduces stress levels, makes you sleep better and improves your health.

I thought about how do I use my time now that I have retired. Without much thought, a routine emerged which kept me usefully employed (with activities that kept my mind sharp and researching passion live) till I went to bed. Lying in bed, I used to recall my internet exploration done in the day, which invariably manifested new ideas which I developed the next morning when I sat down to continue writing my research paper.

This routine has kept me going ever since I left my professional activities six years back and the routine has kept me healthy both physically and mentally.

- ***Travel the World***

Travelling to tourist spots is a fantastic way to spend your life after retirement if you have managed finances well and your savings allow you to travel.

Whether you're visiting friends who live overseas or exploring destinations you've had on your bucket list for years, travelling is a life-giving experience that delivers a host of proven benefits. Among other things, it relieves stress and boosts creativity, enhances happiness, and decreases the risk of depression.

It's no surprise that most retirees dream of travelling when they retire! If you've been one of them, then it's about time you turn that dream into reality. Grab a globe, give it a spin, and see where your mood takes you.

My wife and I, not having a good social circle, often get bored with our daily routine, and then we hire a driver and move out in our car to explore nature. It refreshes us with joy and happiness. The sweet experience carries us happily till boredom takes over again, and we venture out again in nature. This also has become a routine which keeps us happy and contented!!

Retirement – a curse could be converted into bliss, and the way is shown in the above keys. I encourage readers to take recourse to the above keys to lead a happy retired life.

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The readers would agree with me that all important aspects of retirement have been discussed in depth, and retirement, which is generally taken to be a curse, could be turned into a bliss.

The paper gives useful tips for that.

I shall conclude the paper with the following observation:

Happiness is a state of mind, and it is in your hands to bring this state of mind to the fore, even at the stage of retirement. As discussed, achieving and maintaining this happy state of mind requires many actions, some in advance and some at the present time. We have discussed all these in detail and must be implemented by people who are a few years away from retirement.

Remember, at retirement, you are free from 9-to-5 syndrome, and you can control your daily schedule, eliminating the 9-to-5 grind, and you can lead life as you wish with no strings attached and enjoy on your own terms. Studies indicate that emotional health often improves upon retirement, particularly for those who were previously under high stress or in a physically demanding job.

With this, I reach the end of the paper. Quoting Nilanjana Sanyal⁸ *I conclude by likening our life to the Sun. We have lived our lives in the bright sunshine of the morning, and noon is the time to gradually wrap up our work and bring it to completion and then only we can relish the twilight!!!*

Retirement has been a grim subject to explore so I end the paper on a lighter note with the following famous quotes on *Retirement*:

- *I'm not just retiring from the company, I'm also retiring from my stress, my commute, my alarm clock, and my iron.* ~ Hartman Jule
- *"Retirement: that's when you return from work one day and say 'hi honey, I'm home – forever'."* ~ Gene Perret
- *What do you call someone who's happy on Mondays? Retired!"* ~ Unknown
- *"When a man retires, his wife gets twice as much husband for half as much money."* ~ Chi Chi Rodriguez

So, happy retirement to you all!!

Remember, it is in your hands to make the retirement period blissful, decide and choose your steps!!!!!!

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Conflict of Interest

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