

QUESTION: *I had polio when I was three. I made a pretty good recovery and have lived a full life. I'm 64 years old now and have worked my whole life. These past few years, my leg has gradually been getting weaker. I finally had to stop working this past February. I realize I'm luckier than most, and I was getting close to retirement age anyway. The time off helped my weakening leg, but the adjustment has been hard. I really did enjoy going into work, and it gave me a sense of fulfillment and usefulness. I thought I would enjoy having all this free time, but I feel like I'm adrift, in a sense. Do you have any advice? What has worked for other polio survivors?*

Response from Rhoda Olkin, PhD:

This person says that “*I finally had to stop working this past February.*” I’m going to address the question of how one knows when to retire. Is it when one “has to,” or when one “wants to” or does something else determine the decision?

Of course, finances are one of the important drivers of continuing to work or retiring. Your social security benefits are available starting at age 65, but you will get more money per month at age 70 than at age 65. When you get your Social Security Statement, they tell you what this difference in income is. If the amount is negligible, then waiting to a higher age may not be significant. The difference can be more considerable—for me it would be \$300 a month extra, which I believe is enough of an incentive for me to wait. The other part to consider is your retirement savings. If you were to take out a sufficient monthly amount (including your social security payments) to live decently, how long would your money last? For example, I have enough to get by until I’m 94, and then I really should die because I will be out of money! Given the general longevity of my family, I cannot count on that—another reason I’m still working at age 66.

Another consideration is more nebulous—what do you want out of life? If you

wait until you “have to” retire, it probably means your energy and stamina are lower, and perhaps your pain is higher. Is this how you want to retire, or do you want to do it early enough that you can enjoy retirement doing those things you love (gardening, travel, painting, pottery, visiting friends—whatever is your bliss). If the kind of job you have is part of your identity and satisfaction, then you might want to stay at it longer than if it is a McJob that you do for the income. As a psychologist and professor, my job is a large part of my identity. On the other hand, after mentoring about 100 dissertations, they have started to lose their impact on me, and most of the meetings I have to attend have an aura of déjà vu. So, it’s a mixed factor, making when to retire a more difficult question.

Retiring is not necessarily all or nothing. It might be possible to go part-time, or to retain only portions of the job and excise other parts. Considering a different type of job that is less stressful is another idea. For example, when I retire from being a professor, I will continue my private practice as a psychologist, since that allows me to sit in a chair and be wise, without commuting (and no meetings!). Volunteering is another option in retirement. The needs are great and various. If your job gave you satisfaction, then finding someone else that is fulfilling may be an



Dr. Rhoda Olkin is a Distinguished Professor of Clinical Psychology at the California School of Professional Psychology in San Francisco, as well as the Executive Director of the Institute on Disability and Health Psychology. She is a polio survivor and single mother of two grown children.

important consideration. Doing *pro bono* work (using your particular work skill set) in another way is another choice.

These are hard choices, and ones only you can make. None of us knows our future, so we can only make decisions based on our *now*. When you wake up tomorrow, what would you like your day to look like?

Response from Stephanie T. Machell, PsyD:

Most of the polio survivors I've known who've had to stop working due to PPS felt physically better after a few months. Despite this, most also found it difficult to adjust to retirement. Like you, they enjoyed work and the sense of purpose and usefulness—and structure—it provides. And they hadn't been ready to give that up.

Even when it's a choice, retirement is a major life transition. When you're in transition, it's natural to feel adrift. As William Cunningham explains in his classic book *Transitions* (which you might find helpful), the period between leaving one place and arriving in another is a phase of its own that allows time to grieve what you've lost while you develop plans for what will come next. Because this phase is so uncomfortable, it's tempting to end it as soon as possible. But doing so can prevent you from making the best adjustment possible.

Transition times are good for considering what's next. During yours, you've already found out that you (like most people) don't enjoy large amounts of (unstructured) time. It is helpful to structure your time around one or more major activities. As Dr. Olkin points out in her answer, work in retirement isn't all or nothing.

Could you work part-time, even a few hours a week? Consult? Volunteer?

Seriously working at a creative endeavor like writing, art, or music can also create structure for your days, as can taking classes through your local adult ed program or college. Make regular plans to spend time with family and friends. See what activities are offered at your local senior center. Most libraries have book clubs, including some aimed at retirees. There are a variety of civic and religious organizations you can check out. Dedicating regular time to hobbies also provides structure.

Not sure what you enjoy doing? Now's a good time to find out! Think about what you were passionate about when you were younger, or what you've always thought you'd like to do if only you had time. Notice what draws your attention. Be open to trying new things long enough to discover whether you enjoy them—and feel free to drop them if you don't.

As you develop your schedule, make sure you take into account your need for energy conservation and pacing. Polio survivors often find that structuring their time to create a rhythm of activity then rest helps minimize symptoms. For some this may mean active days are followed by rest days. Others, like my dad, alternated activity and rest throughout the day.

As you move into and through your retirement years, it's likely what you want and need will change. For example, some people start out certain they want to work only to discover they enjoy having time to do other things. For others it's the opposite. Allow your plan to evolve and change as you do. ■

Dr. Stephanie T. Machell is a psychologist in independent practice in the Greater Boston (MA) area. She specializes in working with those affected by polio and other physical disabilities. Her father was a polio survivor.

