



**Helping Clients Leap into Retirement**

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Facts about entering the New Season of aging and retirement:

Does not involve Working Towards.

The focus of Waiting has changed. It is not about waiting for,

A partner, having a family, setting up a house, a career, professional recognition

The movement is more about Looking back, being able to Notice the gifts and benefits of where you are now

By now hopefully one **evolved** and learned the art of **detachment** and **acceptance**.

LIMITATIONS---Gone is:

--Youth, Good memory and clear thinking, Beauty, Sexy body, being desirable, strength, endurance, flexibility

--Major responsibilities- raising children

--Running around

GIFTS---Now you are left with the amazing gifts of enjoying:

Free Time and rest

Emancipation from “what would they think or say”

Freedom to express yourself directly and clearly

Travel

Scaling down

alive spirit

appreciation of beauty

deep spirituality

clear intuition

peace of mind

calm heart

being in nature

loving family and spending more time with them

long friendships

good memories

professional accomplishments

creative imagination

time to pursue other interests and passions that are not necessarily “profitable”

opportunity to volunteer

**The 5 main obstacles will be if one:**

Remains Isolated

Is stuck in REGRETS

Has difficulty separating from their usual “personality”

Lacks SPIRITUAL CONNECTION

Befriends often older people who focus only on the limitations of aging

RETIREMENT will be defined as the time one stops working in their usual profession or cutting down hours and responsibilities in their usual profession.

**Retirement presents the following adjustments in at least these 6 areas:**

1. Change in **work**: Not working, working less, or working in a new profession
2. **Financial** adjustments due to more limited income
3. Possible change of **residence**: uncluttering, simplifying, minimizing
4. Unfamiliar and resistant to the new **physical and mental states**
5. **New roles** and connection with oneself & w/current and/or extended family and friends
6. Approaching **death**

1. Not working

**EXTERNAL-**

Physically:

At what decade does this take place? 50s, 60s, 70s, 80s, 90s

Discovering or extending, interests, hobbies, involvements, need for vacation and/or finding a new job" which might carry a serious demotion or a serious promotion

**INTERNAL-**

Psychologically:

Change in identity -to what extent the person's pride and worth attached to their profession

Center of power shifts

Anxiety about what to do next. Not knowing

Mentally:

You retire as you have lived

Mind still needs to remain occupied because that is its nature...

Need for discovering or continuing creativity

2. Financial

**EXTERNAL-**

Physical:

Freedom of movement (traveling) or Imprisonment

Long term insurance in place or increase in medical expenses

**INTERNAL-**

Psychologically:

Difference between fantasy and reality

New identity -early dinners, looking for discounts, giving less,

Adult children still living at home or returned home

Emotional:

Financial comfort or suffering

Mentally:

Financial planning -new sources of income

Health insurance in place

Diminished income

Increase in income -family members or others expecting help

Drawing a living will

No preparation at all

### 3. Possible change of residence

#### **EXTERNAL-**

Looking and locating new home, location, friends, neighbors, support systems

Level of physical safety

#### **INTERNAL-**

Loneliness, isolation

Adjusting to new location

Deciding where to relocate

Deciding on the format of the living arrangement

### 4. Physical and mental Health

Physical:

Memory loss

Dimensia

Alzemires

Limitations, break down & diminishment in every part of the internal & external body part

Mobility -limited, driving

Continue to be strong and healthy

Psychological:

New perception of self as having ailments, if person lead a fairly healthy life

Identify as a senior citizen

May become more of who they were OR opportunity to expand beliefs & values

Emotional:

Reaction to the loss of beauty

Looking back with regrets or pride

Dealing with the theme of "invisibility"

No light at the end of the tunnel

Spiritually:

New interest, involvement and expression in spiritual circles

## 5. New self-identity and roles with current and/or extended family, lovers and friends

Think of family and friends you have now...now think they are not there anymore...

Emotional:

- loss of spouse-----begin to date, remarry
- loss of children
- loss of extended family
- loss of friends
- Finding new friends/support systems
- loss or new family ties
- dealing with conflict/cut off relationships among family members

Psychological:

new roles: grandparent, great grandparent, elder, widow

Personality and values adjustments are a REQUIREMENT, especially:

PERSONLITY:

Aphrodite

Pusher/doer,

in high speed, you can fall/injure yourself

it can become tricky, chores continue camouflage as “interests”

Rational

Responsible

Independent

need to allow self to become needed and accept help

if they allow self to be needy children are afraid, they will die

VALUES

And the ability to:

--Stop taking what is important as unimportant and what is unimportant as important

--discriminate between higher and lower values

Love, honesty, purity, death, impermanence, change

Being viewed from this angle, it becomes obvious why some people have such a hard time with aging and retirement.

## 6. Approaching death—the ultimate fear

Emotional:

- Fear of death or no fear of death,
- Afraid to live and afraid to die
- Not wanting to die
- Fear of anticipated suffering at the time of death
- Last chance for...

Psychological:

You Die as You Live

Curiosity and observance of the process of exiting life

Spiritual:

Individual's beliefs about death and the afterlife -religious, atheist, reincarnation

Role of Acceptance

Physical:

arrangements for burial/cremation

During your Psychotherapy sessions:

1. Evaluation is needed about:  
In what area lies the person's most intense worry or fear or dread?  
One way to explore this, is to compare the person's most precious identification or procession\_during their younger years:  
    beauty, professional recognition, financial success, number of friends, fame, authority, popularity, status etc.
2. List the facts and options in the area they express concern in
3. Explore and allow expression of feelings and grieving without effort to make them feel "better" and encourage the building an emotional support from family, friends and community
4. Make space and time for reminiscent and stories from earlier days.
5. Identify which part of the personality needs to be accessed the most and which part of the personality the person needs to separate from.

**For additional books and articles on the Theory of the Psychology of Selves and  
the Voice Dialogue Method you may visit the Resources page of [www.koumidoucenter.com](http://www.koumidoucenter.com)  
and/or the Reading Room of [www.delos-inc.com](http://www.delos-inc.com)**

### **INFORMATIVE BOOKS**

Koumidou-Vlesmas, Yolanda and Moritz Renate, (2019) *Responding to Loneliness and Longing*, Companion Books

Koumidou-Vlesmas, Yolanda (2015) *The Inner Eater Selves, Integrating the Parts of Personality Involved in Overeating*.

Roszak, Gomes, Kanner (1995). *Ecopsychology*, Sierra Club Books

Stamboliev, Robert (1992). *The Energetics of Voice Dialogue*, LifeRhythm

Stone, Hal and Sidra:

(1989). *Embracing Our Selves*, Nataraj

(1993). *Embracing Your Inner Critic*, HarperCollins

(2000). *Partnering*, New World Library

Tolle, Eckhart (1999). *The Power of Now*, New World Library

### **INSPIRING BOOKS**

Hoff, Benjamin (1983). *The Tao of Pooh*, Penguin Books

Meher Baba:

(1967), 6<sup>th</sup> Edition. *Discourses*, Maharashtra, India, currently carried by Sheriar Books, South Carolina

(1989), 4<sup>th</sup> Edition, *Listen Humanity*, New York, currently carried by Sheriar Books, South Carolina

Kornfield, Jack (2000). *After the Ecstasy, The Laundry*, Bantam

Ruiz, Don Miguel (1997). *The Four Agreements*, Amber-Allen Publishing, Inc.

Watts, Alan (1957). *The Way of Zen*, Pantheon Books Inc.

Welwood, John (1990). *Journey of the Heart*, HarperCollins