



# Retirement Anxiety Made Me Reimagine My Post-Work Bucket List

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A year ago, when I confirmed with my employer that I would leave my job at the end of 2020, I had been working on a list of activities to pursue after my career came to an end. First stop: a trip to Europe with my husband. Then the [COVID-19 pandemic](#) hit, emptying my post-work bucket list and leaving me in the throes of retirement anxiety.

As my end date drew nearer, I wrestled with trying to decide what to do with my abundance of leisure time that would be spent sheltering at home. “20/20” means clear vision, but the view of my future was clouded by a pathogen that, if not taken seriously, could ruin much more than my travel plans.

The other quandary I faced: I work, therefore I am. But when I stopped working, what would I be? The question triggered even more questions:

- My job is my daily anchor to doing something important that others valued. As a retiree, will I be less valuable?
- I’m hard-wired into my Outlook calendar and habitually prioritize bulleted items on my to-do list by color-coding them with highlighters. After I retire, how will I adapt to having no set schedule?

- In spite of a good income from my husband’s and my combined Social Security and retirement savings accounts, is it foolhardy to leave a great job, especially during a recession?

Another thought churned through my brain: with all the pandemic-related financial suffering going on in the world, who was I to feel anxious about an already secure retirement? More on that in a minute...

So, where do I go from here?

As a writer for nearly 50 years, I immediately turned to research. I spent weeks reading articles and reports on the psychological impact of retiring. I learned ending a career can trigger a sense of loss, leaving a person struggling to understand who they are and what their value is.<sup>1</sup>

I also spoke to my primary care physician whose medical practice is comprised mainly of people my age, making him deeply knowledgeable in healthy retirement practices. My doc reassured me that my retirement anxiety was normal, and in fact, was predictable.

His guidance boiled down to:

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<sup>1</sup>[Verywellmind](#), “Reasons for Depression After Retirement”

- Find new activities that draw you in.
- Keep your brain active (and lessen the chance of developing dementia) by taking a class with step-by-step instructions.
- Set a daily schedule that limits TV viewing and mindless scrolling through social media.
- Exercise every day.
- Socialize, safely, with friends and family.
- Eat nutritious food; keep the weight off.
- Wear a mask, social distance, wash hands and get an annual flu shot.

Armed with information, I started to feel better about leaving my job. As the final months of work ebbed away, my revised retirement bucket list began to take shape:

### 1: Protect health at all costs.

I'm not so old that the 17th Century scientist Isaac Newton was a personal friend of mine, but his "first law of motion" certainly continues to resonate—an object at rest stays at rest and an object in motion stays in motion.

Regular exercise and a [balanced diet](#) are critical to health, said every health expert in existence, including my doctor who has nagged me about this FOR.EV.ER. Don't eat a balanced diet or exercise and you'll set yourself up for high blood pressure, high cholesterol, obesity, type 2 diabetes, heart disease and developing certain kinds of cancers.<sup>2</sup>

I vowed to myself to eat well, stay the heck off of the sofa and engage in [regular physical activity](#). For me, that's a daily, brisk walk of at

least two miles. Four miles is even better. So far, so good.

### 2: Stretch the mind by thinking big.

With all this time on my hands I decided to finish the two novels I had written years earlier, which meant I had to gin up my fiction-writing skills. My wonderful coworkers set me on this path by giving me a gift certificate to [Masterclass](#) as my going-away present. I'm now taking classes hosted by bestselling authors, beginning with Dan Brown of "The DaVinci Code" fame.

Recently I stumbled upon a CNBC article reporting that Netflix had enough content for 2020.<sup>3</sup> This made me wonder: now that it's almost 2021, will the content streamer have to troll around for new books to turn into movies? Would they be interested in my novels, "Luna Moon" and "Splitzville"? Reality check: before I get ahead of myself I must finish the manuscripts, secure a literary agent, get a book publishing deal and sell the movie rights. Am I overreaching? Abso-freaking-lutely, but I'm very motivated to finish these projects.

### 3: Break out of the "I can't" mold.

Last spring, I dreamed I had been flinging paint, Jackson Pollack-style, on a room-size canvas. I cannot lie—a trapeze, whiskey and cigars were involved (please do not try this at home). The dream was exhilarating, but the rapture evaporated when I woke up and recalled my earlier, repeated failed attempts at painting. I'm not exaggerating when I say I had produced

<sup>2</sup>[Centers for Disease Control and Prevention](#), "Poor Nutrition"

<sup>3</sup>[CNBC](#), "Netflix eager to restart production, has enough new content for 2020"

abominations that only my Mother could love. She displayed two of these abominations in her home for years and I winced every time I saw them.

But the dream kept poking through my daily thoughts, so I relented and jumped on the metaphorical painting trapeze. What a ride! Since May, I have completed more than 60 abstracts, landscapes, caricatures and posters. Art is pouring out of me and the faucet is stuck on “open.” I was astonished to find that some of my paintings aren’t awful, meaning that I don’t have to hide my pictures from well-meaning family members who might want to hang them up. Friends have encouraged me to sell some of my work, so what began as a wild dream morphed into another retirement project. I’ve already sold my first painting.

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My retirement opened the door for someone else.

I mentioned earlier that my retirement anxiety felt trivial considering the despair that others are experiencing because of the COVID-19 pandemic. Then I figured out a way to potentially help: I wouldn’t wait until

December 1, 2020, to give up my position—I would let it go after we found the person to replace me. I reasoned that I was set financially with retirement savings and Social Security, so there was no reason to wait to leave. At my request, my employer began to look for my replacement a couple of months ahead of the original schedule.

Did my early exit strategy work? Yes, because I stood back and let the Universe do its thing. The exceptional young man who stepped into my position at the end of September had been working in a contract job, and now he has a permanent position in a wonderful company. Win-win.

### Post-Retirement Epilogue

The old me (way back in 2019) had looked forward to a retirement defined by travel and never again having to smash the alarm clock into silence (I did that once with a hammer—don’t ask). But retirement isn’t so different from engaging in a lifelong career—it’s a work in progress that evolves over time.

I may check back with you in a year to let you know how it’s going, but right now, I’m headed out for a brisk walk.