



** This news release from K-State Research and Extension is available online at <https://ksre-learn.com/plan-for-retirement25>

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Nearing retirement? K-State aging expert suggests making a plan ahead of time

Martinez said retirees often experience life-after-work in stages

By Pat Melgares, K-State Research and Extension news service

MANHATTAN, Kan. – Among the terms many associate with retirement – freedom, independence, flexibility and relaxation among them – there is at least one more.

Anxiety.

“I think the dream is always to have an opportunity to get to that final stage where we’ve had a long career, but we’re ready to retire,” said Erin Martinez, an extension specialist on aging and adult development in Kansas State University’s [Department of Applied Human Sciences](#).

“But there’s also some apprehension that goes along with the excitement of reaching retirement age.”

Retirement may follow in stages, said Martinez. The first is a “honeymoon phase” in which the retiree has a newfound freedom that includes getting involved with things they previously didn’t have time for, either as a volunteer or part-time work.

But the joy of taking part in new activities may last only for so long.

“There’s definitely a wall that some people may hit after they have accomplished their bucket list,” Martinez said. “They might feel bored, perhaps have a lack of a sense of purpose, and just miss that overall stimulation they once had in the workplace, or from having checked off items from the bucket list.”

According to Martinez, it leads to a new stage: Reorientation.

“During this time, retirees reassess retirement and begin to engage in new things that will reinvigorate their sense of purpose,” she said. “At this point, they may develop a more realistic plan for their retirement years; it’s a time when they move beyond the honeymoon phase and approach reality.”

“Some of the new reality,” she said, “includes living a healthier lifestyle, as well as thinking about what the future holds and how to prepare for that. There are a lot of thoughts and processes that can go into that, including deciding how one enjoys spending their time and how not to stretch themselves too thin.”

Martinez urges those nearing the end of their full-time working years to think about what they want to do in retirement beforehand.

“You know, at first, having extra time at home may be great, but eventually you might experience boredom or you might be a little lonely, not really knowing what to do,” she said. “It can be a difficult time. But the earlier we start thinking about what that time is going to be like and what our goals are going to be in retirement, the better we will adjust to that.”

She said volunteering for local activities is a popular choice.

“Volunteering locally is an amazing thing to do,” Martinez said. “Research shows that the majority of volunteers are older adults. If you’re nervous about volunteering, and whether you’re going to know anybody...rest assured that some of the people you’re going to be volunteering alongside will be in similar stages of life.”

“What I encourage older adults to do is to think about the major issues in your community, decide where you can make the biggest difference, and engage in those things to help other people.”

More information on issues related to aging is available from [local extension offices in Kansas](#).

-30-

FOR PRINT PUBLICATIONS: Links used in this story

K-State Department of Applied Human Sciences, <https://www.hhs.k-state.edu/ahs>

K-State Research and Extension statewide offices, <https://www.ksre.k-state.edu/about/statewide-locations.html>

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