



Mind, Meaning, & Maturity: The Science of a Fulfilling Retirement

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Intro & Disclosures

- NYS Clinical Psychologist & Lifespan Neuropsychologist
- Rewiring to Retiring Workshop Spring 2024
- No disclosures

Learning Objectives

- Demonstrate how meaningful retirement planning involves
 - clarity of goals,
 - self-reflection, and
 - a well-developed personal narrative around what retirement means to you
(not just when you will stop working)
- Retirement is a spectrum, it is not binary



Despite all we know about the importance of preparing for retirement...

Roughly 4 in 10 adults in their 50s and early 60s have no retirement plan at all. Not even a rough sketch (Ekerdt, et al., 1996; Allianz Life Insurance Company of North America, 2024).

Why???

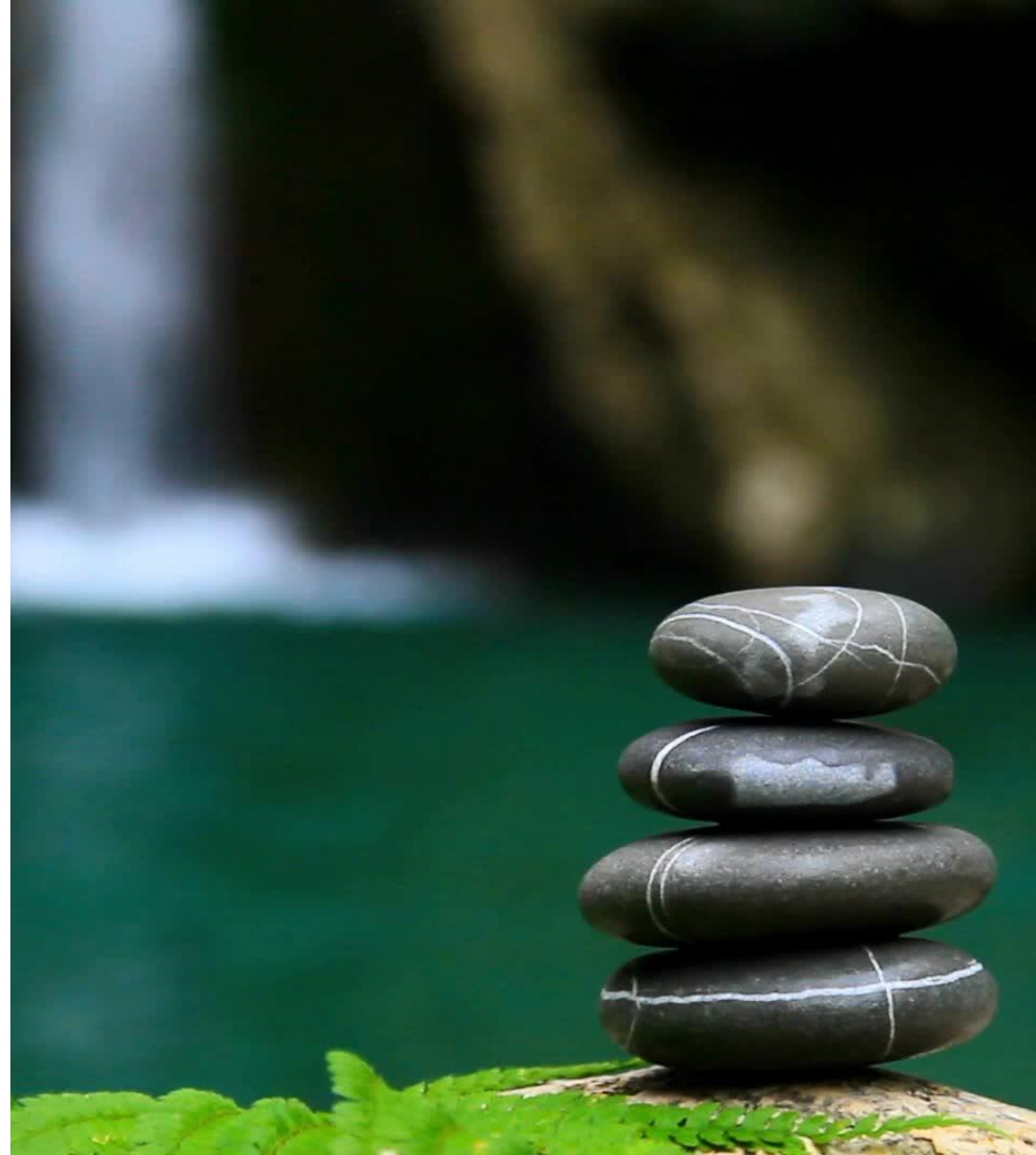


Retirement Planning Is Psychological, Not Just Practical

- My take-aways:
 - Mental framing and cognitive readiness shape retirement outcomes.
 - Purpose and identity are crucial to successful transition.
 - Retirement today is fluid, complex, and longer, therefore requiring adaptive, flexible, and meaning-driven strategies.
 - My goal is to provide people with a biopsychosocial lens to understand and support this journey.
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Step 1: Self-Assessment - What does wellness mean to you?

- How would you define wellness?
- BioPsychoSocial model
- Nature vs Nurture & Epigenetics
- Wellness & Transitions
 - Transitions = Stress (?)
 - How to thrive in transitions?

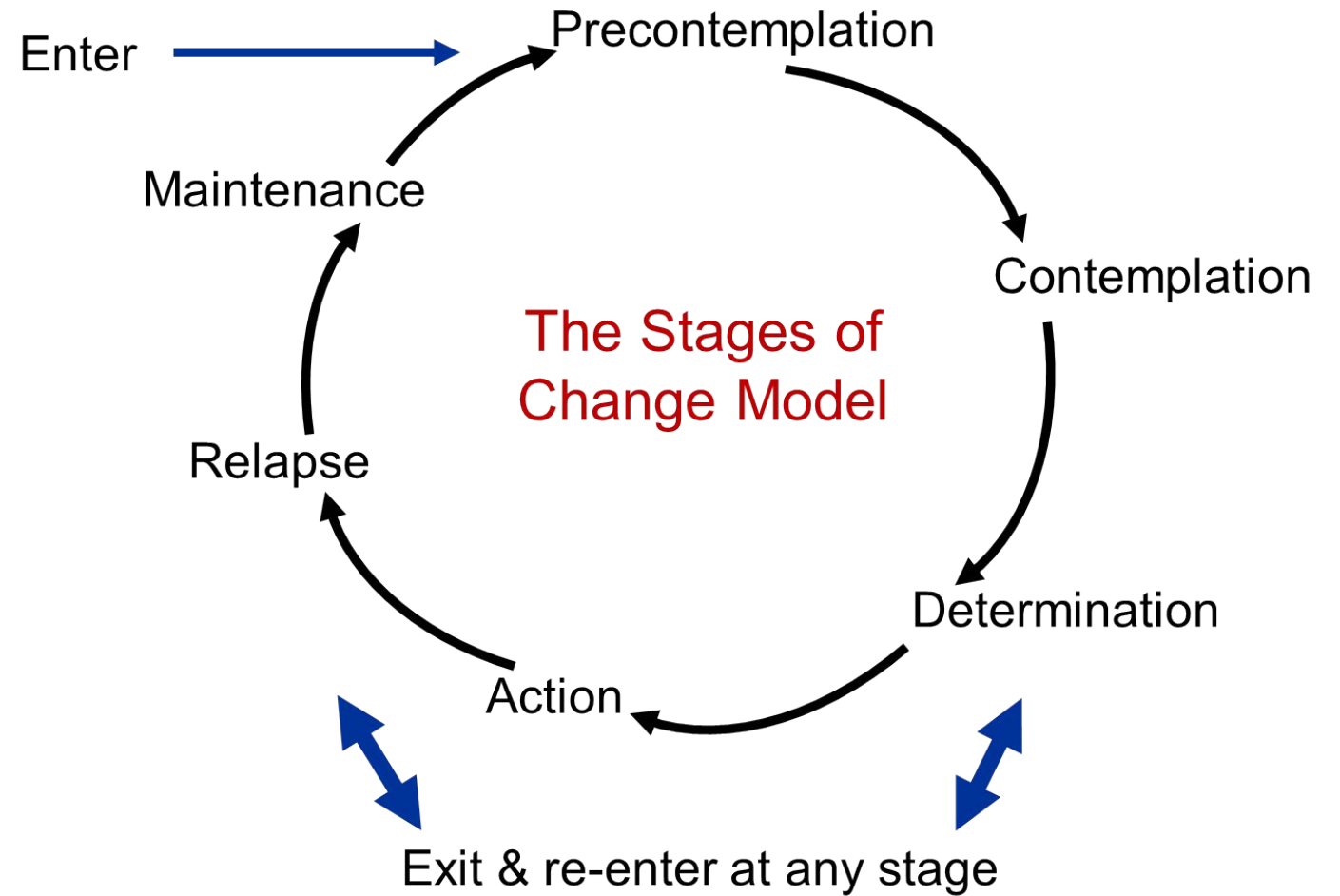


Top 3 Causes of Stress: Trauma, Life changes, Daily hassles

Effects of Stress: Increased cortisol weakens our immune system; stress contributes to the development of psychological disorders; can lead to heart disease, musculoskeletal, nervous system, and endocrine and metabolic disorders.

Ways to Cope: Problem-focused coping strategies; emotion-focused coping; & perceived control - greater perceived control improves mental and physical health

Stages of Change



Stages of Change Activity

- Wheel of Life Activity:
 - Which stage of change, overall, are you in?
 - Which state of change are you in for each domain?
 - Biological/Physical Health
 - Psychological/Emotional Health
 - Social/Connectivity Health
 - Financial Health
 - Rank which area you are the strongest in now.
 - Rank which area you are the weakness in now.
 - (1st, 2nd, 3rd, 4th etc.)
- What does your current “wheel of life” circle look like?

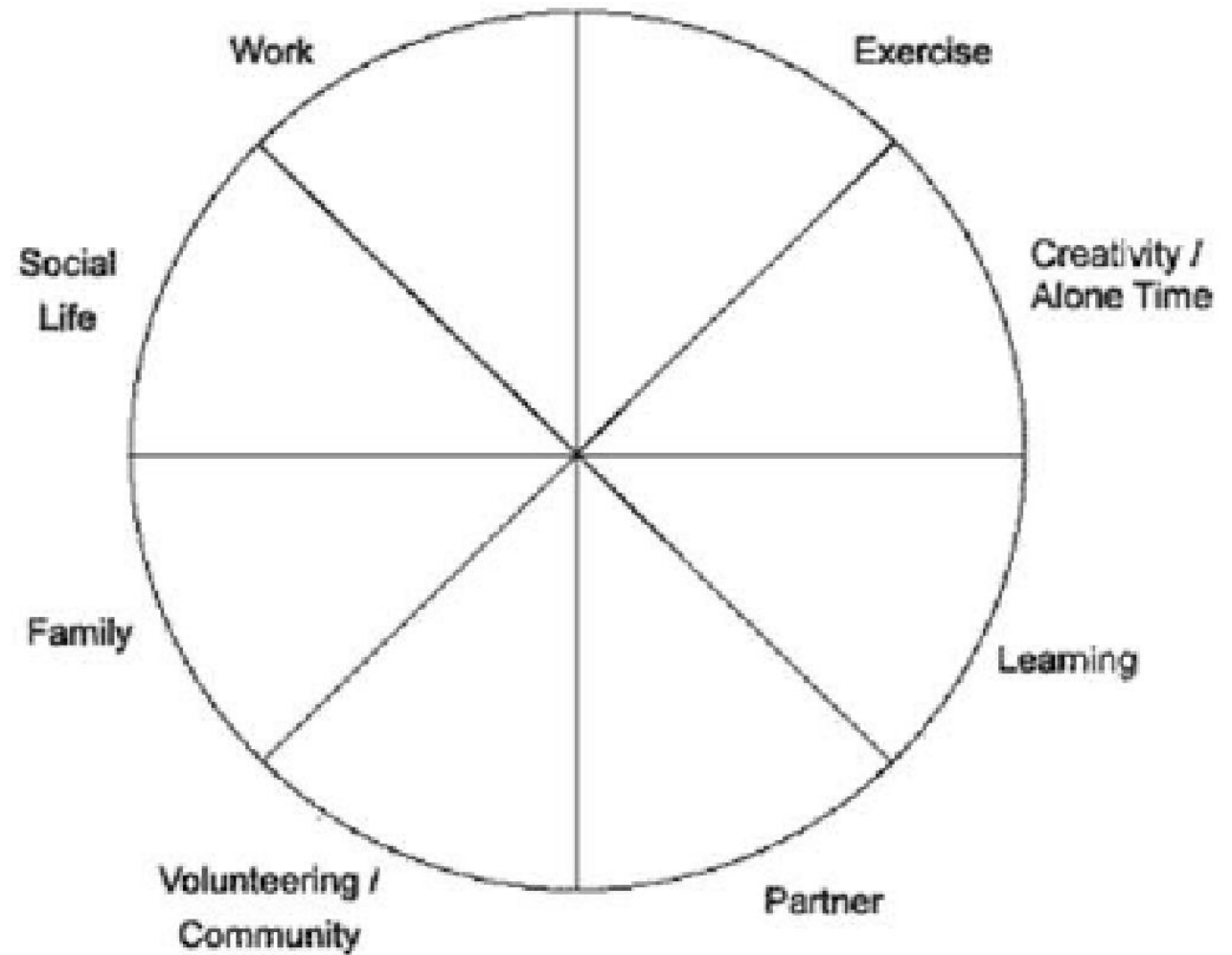


Wheel of Life

- The eight sections in the wheel represent balance. If you regard the center as 0 and the outer edge as 10, you can rank your level of satisfaction with each life area by drawing a curved line to create a new outer edge.
- Here is an example ◻



Blank
Current
Wheel of
Life: Your life
as it is now



Exploring Meaning

A few psychological theories from PY101...

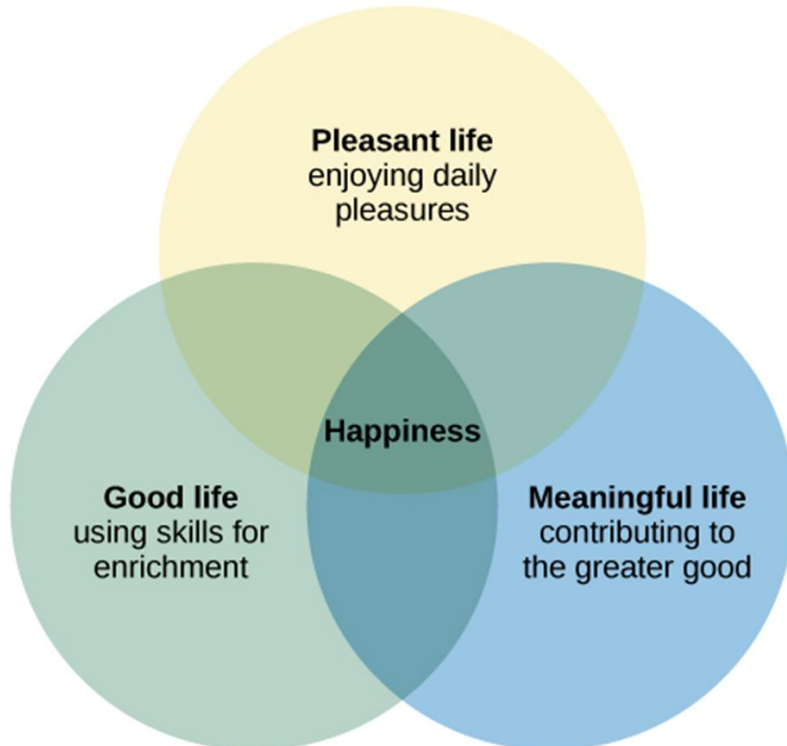
Maslow's Hierarchy of Need



Erikson's Psychosocial Stages

Stage	Basic Conflict	Virtue	Description
Infancy 0–1 year	Trust vs. mistrust	Hope	Trust (or mistrust) that basic needs, such as nourishment and affection, will be met
Early childhood 1–3 years	Autonomy vs. shame/doubt	Will	Develop a sense of independence in many tasks
Play age 3–6 years	Initiative vs. guilt	Purpose	Take initiative on some activities—may develop guilt when unsuccessful or boundaries overstepped
School age 7–11 years	Industry vs. inferiority	Competence	Develop self-confidence in abilities when competent or sense of inferiority when not
Adolescence 12–18 years	Identity vs. confusion	Fidelity	Experiment with and develop identity and roles
Early adulthood 19–29 years	Intimacy vs. isolation	Love	Establish intimacy and relationships with others
Middle age 30–64 years	Generativity vs. stagnation	Care	Contribute to society and be part of a family
Old age 65 onward	Integrity vs. despair	Wisdom	Assess and make sense of life and meaning of contributions

What is Happiness?



Three Types of Happiness	Examples	Causes
Life Satisfaction	<ul style="list-style-type: none">• I think my life is great• I am satisfied with my job	<ul style="list-style-type: none">• A good income• Achieving one's goals• High self-esteem
Positive Feelings	<ul style="list-style-type: none">• Enjoying life• Loving others	<ul style="list-style-type: none">• Supportive friends• Interesting work• Extroverted personality
Low Negative Feelings	<ul style="list-style-type: none">• Few chronic worries• Rarely sad or angry	<ul style="list-style-type: none">• Low neuroticism• One's goals are in harmony• A positive outlook

Factors Connected to Happiness

- Happiness increases with age
- Family and other social relationships
- In the US well-being rises with annual income, but only up to \$75,000
- Education shows a weak positive correlation with happiness
- Religiosity tends to improve happiness
- People who have the characteristics that are highly valued by their culture tend to be happier
- Attractiveness and Parenthood are NOT correlated with happiness

Now, to reflect on the
meaning of being an “older
adult”

Redefining “Elder”, for the present times

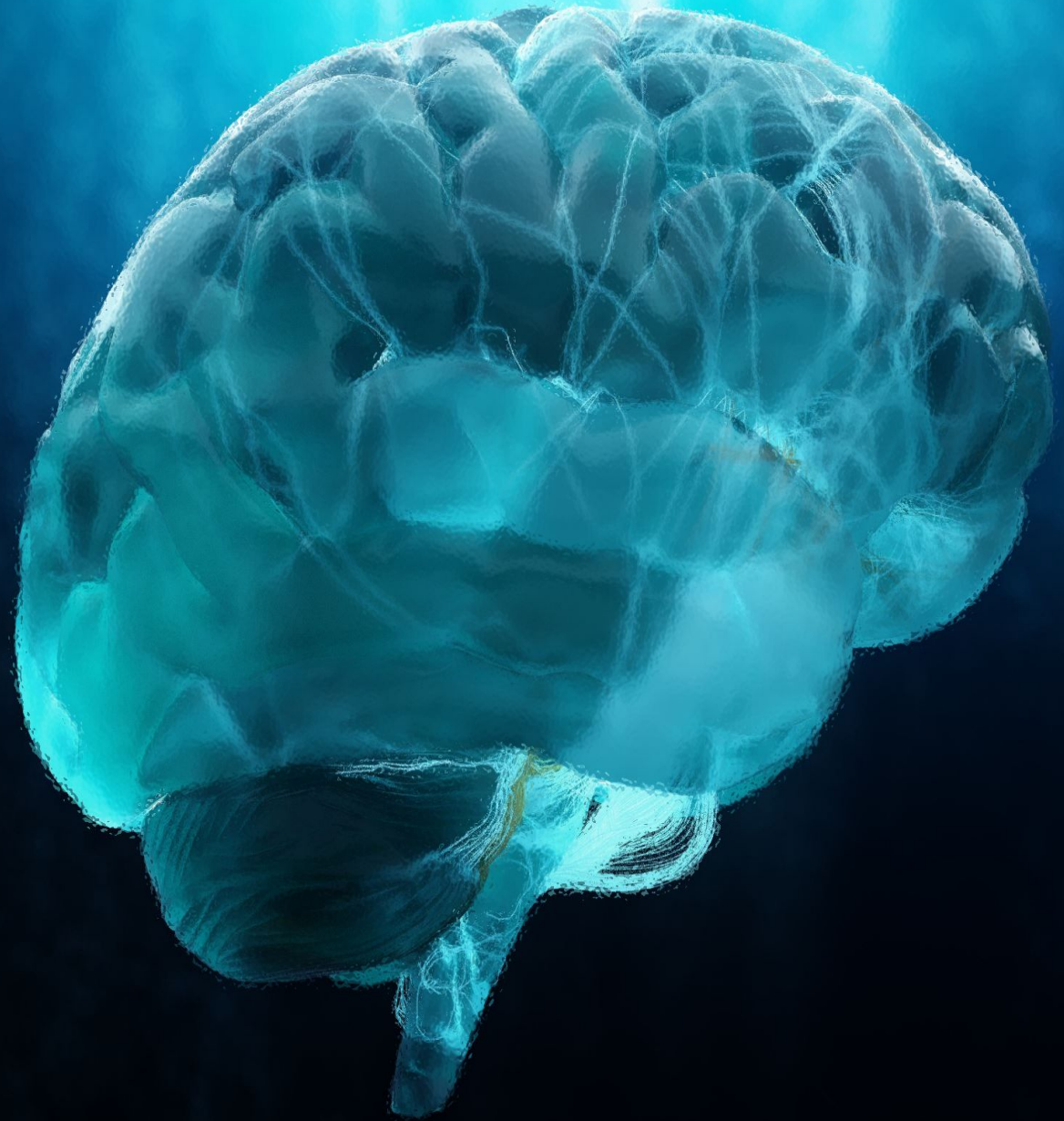
- What are the first 5 words or phrases that come to mind when you think of “an old person”
 - - very fun exercise with students :)
- Perception’s impact on biology
 - -7.5 years (Levy, et al., 2002; Levy, 2020)
- Lifespan perspectives
 - Common views/myths
 - Realities of aging/statistics
 - Motivation for the greatness the next stage can hold
 - see notes below on “Economics of Aging” - many perceive an aging population as economic drag, but often 60+ are greatest contributors
 - Rejuvenation year = the new “gap year”
 - Statistics on changing demographics and lifespan
 - Positive aging: reboot, recharge, and reconnect
- Wheel of Life: Wheel 2 – What is your ideal future wheel?



Blank Future
Wheel of
Life: Your life
as you would
like it to be

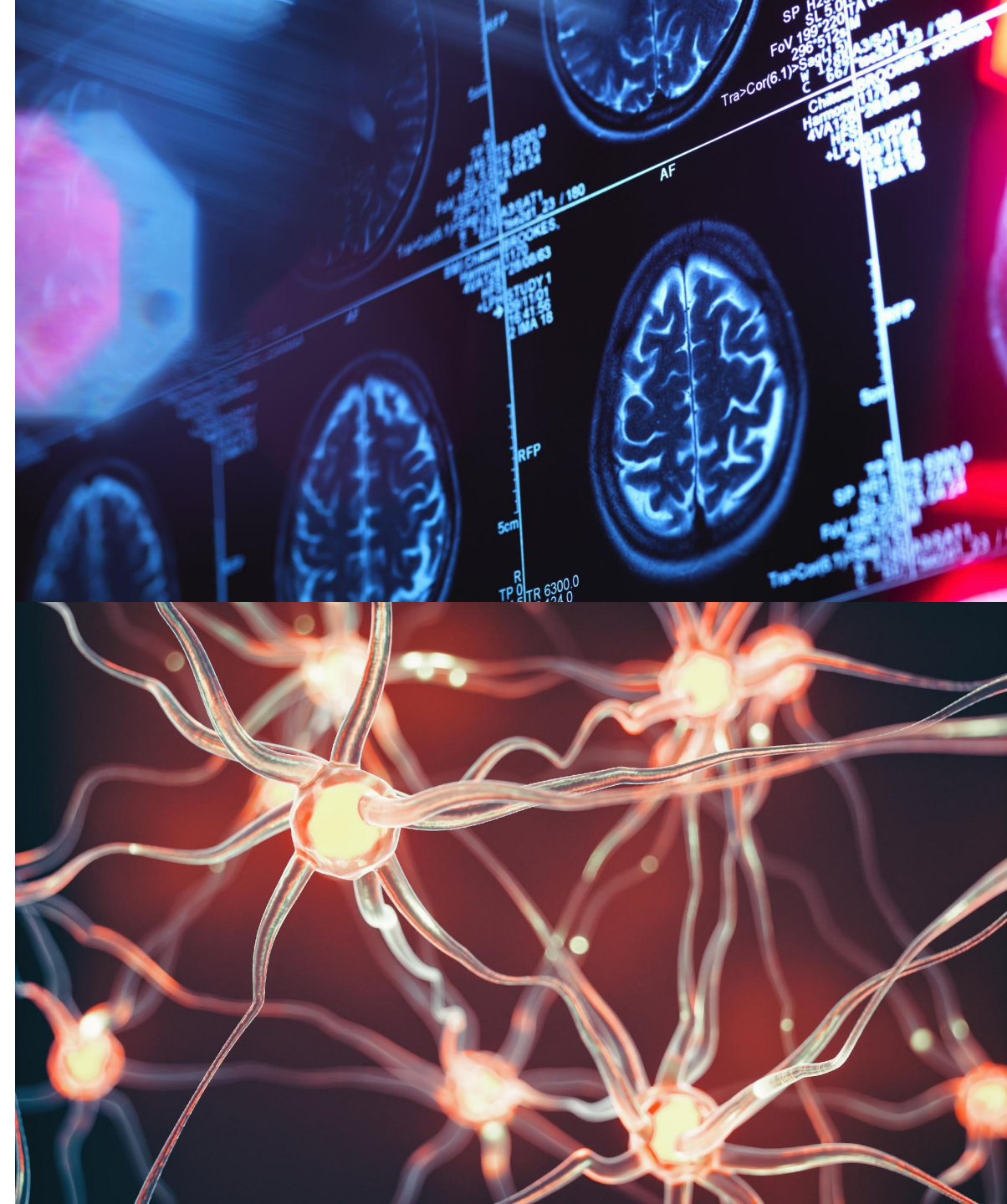


Brain Plasticity & Rewiring



The state of brain science

- Brain health
 - Biopsychosocial
- Neuroplasticity
- Sleep
- Normal cognitive aging vs. mild cognitive impairment vs. dementia

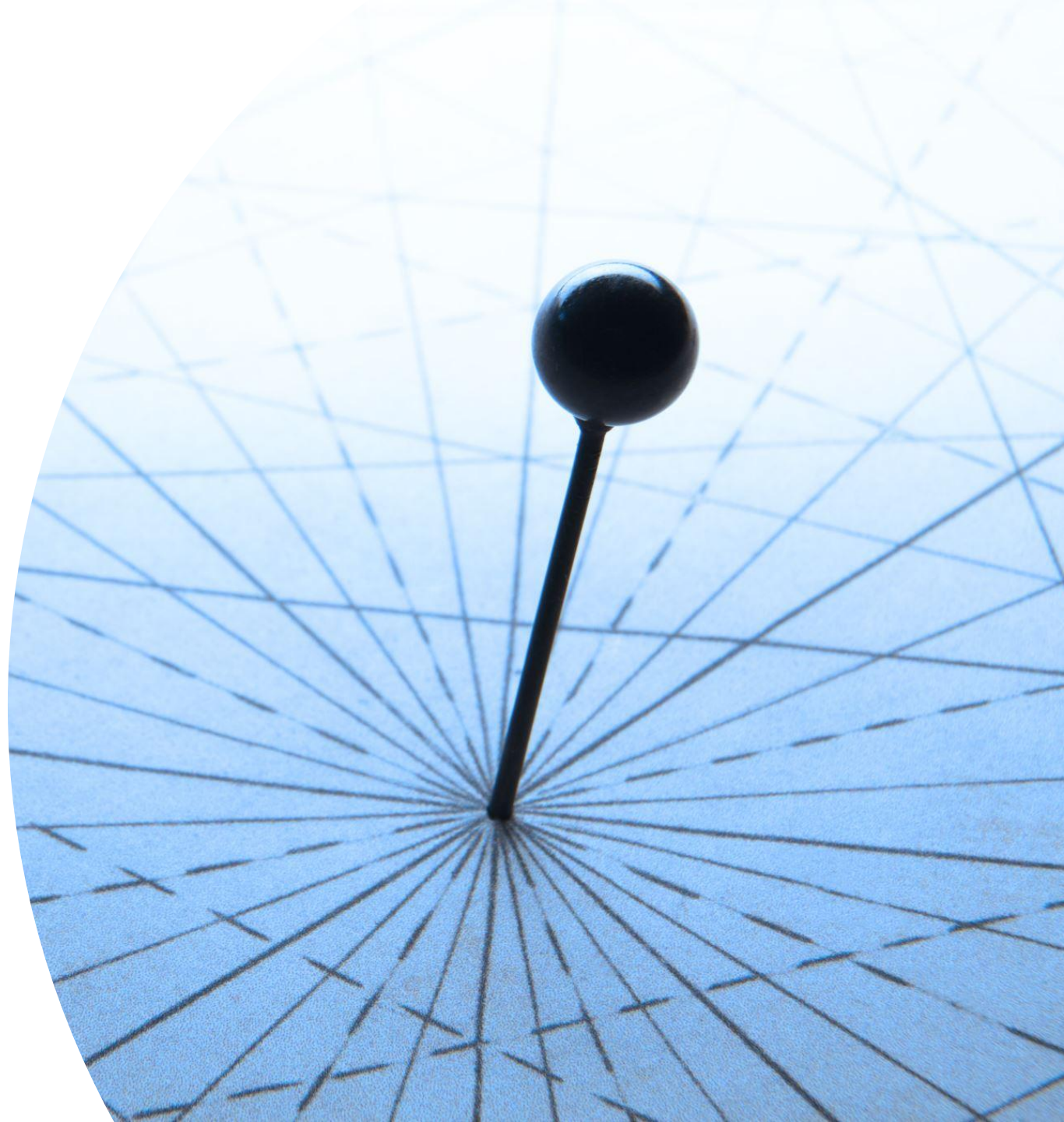


Brain Recommendations

- Cognitive
- Social
- Physical
- Sleep
- Psychological



Maturity & Consciously Curating Purpose



What is Your Purpose?

“Consciously curate”
the 2nd half of your life

- Executive functioning: planning & organization
- Ability/Locus of Control
- Ability Worksheet

Making investments
into new kinds of
assets for a richer life

- Purpose & Investments
 - Wellness/biological
 - Community/social
 - Physical/biological
- Reasons Worksheet

Activation

- Need Worksheet

Thinking Ahead: Flexible, Reflective, and Purposeful

- Retirement is not just a financial decision—it is a cognitive process requiring identity shifts/flexibility, planning, and self-regulation (Kerry, 2018).
- More evidence that mental models about retirement shape how people prepare for and adjust to it (like Topa & Alcover).
- Emphasize the need for cognitive tools—like reframing, goal-setting, and reflective thinking—to prepare the mind for change.
- Key question - “*What does this next chapter allow me to become?*”

Maturity & Being a “Modern Elder”

- Maturity is an evolving process: the ability to navigate transition, ambiguity, and reinvest wisdom in new roles.
- True maturity in retirement is about adaptation, resilience, and a mindset that allows us to grow into new identities, rather than shrink from the loss of old ones.”
- Link this to psychological maturity: generativity (Erikson), post-formal thinking, adaptability, and proactivity.

Psychosocial Factors in Retirement (Topa & Valero, 2017; Topa & Alcover, 2015)

- High retirement self-efficacy predicts both retirement satisfaction (Topa & Valero, 2017).
- Older worker identity supports smoother retirement adjustment.
- Relative deprivation reduces satisfaction and increases partial/late retirement intentions (Topa & Alcover, 2015).
- Foster confidence and self-efficacy to support a smoother transition.
- View retirement as a purpose-driven chapter, not a conclusion.
- Cultivate gratitude and avoid unhelpful comparisons with others.

Modern Retirement Checklist

- Know your why: Define your purpose
- Create a life rhythm: Balance activity and rest
- Stay connected: Relationships = resilience
- Plan practically: Paperwork matters (power of attorney, MOLST, health care proxy, will, etc.)
- Keep growing: Curiosity is longevity fuel
- Synergy: The power of additive practices (iPACES)

Continued Growth and Additional Resources

Gallup Strengths Assessment

- <https://www.gallup.com/cliftonstrengths/en/252137/home.aspx>
- <https://www.mvcc.edu/strengths/strengths-assessment.phpd>

Chip Conley

- Books
 - Wisdom at Work (2018)
 - Learning to Love Midlife (2024)
- Modern Elder Academy
 - <https://www.meawisdom.com/>

Brain Health

- Dr. Michelle Braun: Neuropsychologist whose book is a science-based program to sharpen memory and reduce risk of Alzheimer's
 - <https://www.drnichellebraun.com/>
 - Book: High-Octane Brain

Positive Aging

- Dr. Becca Levy: Yale professor and leading expert on the psychology of successful aging.
 - <https://becca-levy.com/>
 - <https://ysph.yale.edu/about-school-of-public-health/communications-public-relations/publications/public-health-magazine/article/becca-levy-and-the-fight-against-ageism/>

YMCA of the Greater Tri-Valley

- <https://www.ymcatrivalley.org/>

Mohawk Valley Institute for Learning in Retirement

- <https://www.mvcc.edu/mvilr/>

New York State Office of Aging

[Training | Office for the Aging \(ny.gov\)](#)

Advanced Care Directives Guide: <https://www.health.ny.gov/publications/1503.pdf>

o Health Care Proxy: <https://www.health.ny.gov/publications/1430.pdf>

<https://aging.ny.gov/programs/medicare-and-health-insurance>

How to Find a Financial Planner

• Local Area Search for CFPs: <https://www.letsmakeaplan.org/>

• NYS Office for the Aging:
<https://aging.ny.gov/programs/medicare-and-health-insurance>

• Medicare Website: <https://www.medicare.gov/>

<https://www.medicare.gov/basics/get-started-with-medicare/using-medicare/helpful-tools>

• Medicaid Information: <https://www.medicaid.gov/medicaid/eligibility/seniors-medicare-and-medicaid-enrollees/index.html>

• Medicaid NY Contact: <https://www.medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html#NY>

• VA Healthcare: <https://www.va.gov/health-care/>

• Health Insurance Marketplace: <https://www.healthcare.gov/>

Social Security Resources

• Benefit Calculator: <https://www.ssa.gov/benefits/calculators/>

• MySocialSecurity Account Creation/Login: <https://www.ssa.gov/myaccount/>

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