Is it time for pretirement? (Working less & living more)

October 31st 2025 — by Adrienne Wyper

Photo courtesy of Greta Hoffman via Pexels

There's more to life than working, but traditional-style overnight retirement might be a bit of a shock, so why not make the change gradually. Our working lives can last around 50 years, probably our longest commitment, apart from parenthood, and the impact of a sudden switch from full-time to complete freedom should not be underestimated.

Having to fill your own days and implement your own structure, and develop a new sense of self, and a new sense of purpose can feel overwhelming. Our work can also define who we are, so when you're no longer a teacher, dancer, accountant, who are you?

Traditional retirement, where you stop work on a Friday, and start retirement the next Monday, has been likened to falling off a cliff, and many people find that sudden transition difficult. In her book *Not Fade Away: How to Thrive in Retirement*, Celia Dodd says, 'Retirement is a departure without a destination: you abandon the security and familiarity of the workplace for the unknown: a future where nothing is certain.'

But you can make it easier on yourself by making the change gradually, in 'pretirement', where you work part-time instead of full-time, then ideally reduce your hours bit by bit. I hadn't realised I've already entered pretirement until a friend pointed it out, when we were discussing how I've reduced my working hours over the past few years...

Photo: Fang-Wei Lin via Unsplash

Work less, live more

The advantages of spending fewer hours working are an improved work-life balance with time to take care of yourself, get healthier and invest in your wellbeing. Having more space in your schedule can also be an opportunity for something completely new, whether it's studying, volunteering, changing career, starting a business, travelling, or moving house.

For some people, this freedom to decide how to spend more of their time is extremely appealing and they anticipate no shortage of ways to fill it. For others, it feels more challenging.

The British Heart Foundation suggests approaching retirement like a new job, and actively planning what you'll do.

Pre-retirement courses, designed to address all aspects of life after work, are offered by some employers, pension companies and other bodies.

It pays to phase

Many employers now offer phased retirement, with a shorter working week, which gives you time to get used to not working, adjust to the emotional upheaval and change in status of finishing work, and allows you to stay in contact with colleagues.

The social aspect of work is important, and something that needs to be addressed when you stop working. A massive Age UK study of over-60s found that positive social interactions accounted for 33% of wellbeing, and that taking part in enjoyable, meaningful activities – creative, cultural, civic, and/or social – had the biggest effect on wellbeing.

Over a third of people aged 55 and over want to phase their retirement by cutting back their working hours, so they can keep their job but reduce their stress levels and free up more time, according to research in 2022 by Legal & General insurance company.

Some opt to swap their current full-time job for another, possibly less stressful, part-time post. A friend of mine has just taken early retirement from teaching to do this.

The ability to access pension savings from the age of 55 has also meant we can offset the financial impact of a reduction in income.

Photo courtesy of Yan Krukov via Pexels

Easing into the next age stage

Though I have reduced my working hours over the past few years, I had seen my current position as part of flexible working – I've always been a fan. When new rules became law, I negotiated with my employer to work from home one day a week. Later I went for a condensed fortnight: 10 days' hours in nine days.

More recently, freelance and self-employed, I decided that, work permitting, I'd do a six-hour day, because an update on the standard eight hours – introduced over a century ago in 1817 by Welsh social reformer Robert Owen – felt overdue.

And for the past couple of years, I've mainly worked four days a week (currently volunteering on a city farm for one of those), initially because my partner had changed his contract, so we enjoyed 'Friday, my day' together.

On my reduced hours, I currently earn enough to cover my (pretty low) outgoings, and I do appreciate being in this fortunate position.

We can, of course, carry on working for as long as we want, as the mandatory retirement age was abolished in 2011. Indeed, my own mum worked until she was 75, after a career change at 66, because she enjoyed – and was good at – her job, appreciated the structure it brought to her life and made her enjoy her leisure hours more.

I don't plan on giving up work completely any time soon (partly because my state pension age is 67). Time is our most precious commodity, and having the chance to be in control of more of it can only be positive.

Adrienne Wyper is a health and lifestyle writer and regular TNMA contributor.

Discussion (15 Comments)

wendy reynolds
October 31, 2025 at 11:23 am

My husband and I ran an HR consultancy business for many years and as my clients either retired or moved on I was able to ease into retirement gradually, my husband did the same and worked until he was 70 but gradually eased into retirement. As we had lived and worked together for so many years it was not difficult to spend so much time together. Unfortunately we have witnessed and still are witnessing friends of a similar age who have really struggled with the loss of status and purpose.
Gradual retirement opportunities are an excellent idea, businesses don't lose the experience and expertise and employees can start to build a lifestyle without work being the main focus.

Reply

Mary Diivne
October 31, 2025 at 11:24 am

When I was about to turn 70 , the office I was working in closed and there was not a position for me in the other office locations. I did look for another job but I was unsuccessful. They gave a severance package and I was able to collect un employment benefits. So, I was retired even though I still wanted to work for another two years. So, I was retired This was during Covid outbreak.

Reply

Anne K
October 31, 2025 at 12:05 pm

I retired two years after my husband did. We spent those two years fine tuning our plan to move abroad and now that we have, I spend my days doing whatever I want and learning French. I don't miss working, and I was glad to make a clean break from other responsibilities that had piled up over the years.

Reply

Julia
October 31, 2025 at 1:04 pm

I found the abrupt transition to retirement jarring — from working full-time (blessedly at home for five years due to Covid, but working nonetheless), to an unending "vacation" that never ends. Eighteen moths later, I am still not in total retirement rhythm. More days than not, I am looking for something to do. I fill my days with running, walking, weight lifting and yoga, and work at a neighborhood food pantry one morning per week. Too wet for gardening, but I am currently raking and composting leaves. Started a neighborhood book club. Regularly pick up litter on my walks. I am working on it! My husband's vision of retirement is a lot more sedentary.

Reply

Cindy from Canada
October 31, 2025 at 1:48 pm

My job permanently ended due to COVID in March, 2020, about 8 years after my husband retired. I looked at this as a new beginning, to discover new and different things. We travel and garden – 2 things that were not possible when our children were younger and living at home. I didn't want my last job to define who I was – I wanted it to be a chapter, and when one chapter closes, another one opens. I volunteer once a week at a community owned radio station – I love music and I am still learning lots about how the radio station is managed on a day to day basis. I enjoy walking (weather permitting) and I always have a book on the go. Adrienne, thank you for a wonderful and thought provoking article.

Reply

Anna
October 31, 2025 at 2:21 pm

My husband retired at a very young 64. Overnight. That was seven years ago. He had been working overseas for 12 years where I was not encouraged to work. So I was retired much earlier, without negotiation (I hadn't been informed of that before we arrived.)
I really struggled particularly as the grandchildren started arriving shortly afterwards. But on the whole I eventually managed pretty well in the end and was pretty proud of myself despite being pretty angry. Im a couple years older than him but didn't ever really see myself retiring to be honest.
I'd hoped my husband would have taken my situation into consideration when he decided he didn't want to work anymore and that we should return home earlier than planned. He had many opportunities to suit him and his wish to slow down and many offers of consultancy and he could easily have volunteered for all sorts being quite capable, outgoing and fit. He wanted none of it and consequently was not at all easy to live with until really quite recently. It's taken ages and at times been very difficult. He decided we should move from our lovely family home of nearly thirty years on a whim last year which has kept him very busy this year but he has adjusted very poorly to retirement and has been very hard to live with making the both of pretty miserable and he is exceptionally angry (generally targeted at me) much of the time. It's a very great shame.
So my advice – if you have your health and can afford to retire please please think carefully and factor in adjustment time and plenty of planning because it's not always a blissful transition.

Reply

> **avicennia**
> *November 1, 2025 at 3:00 am*
>
> Oh Anna, I'm sorry to hear that you've had such a rough time. I hear similar stories from acquaintances who were military spouses. It's difficult to have anger directed at oneself. I hope you can find a way to make space for your interests and wellbeing.
>
> Reply
>
> **Alyson Walsh**
> *November 3, 2025 at 10:39 am*
>
> Thank you, Anna for sharing your experience and advice on planning and the transition into retirement. I'm really sorry to hear you've had such a difficult time and hope things improve.
>
> Reply

Carole
October 31, 2025 at 2:50 pm

I was a teacher for 40 years and when I retired from the hectic schedule I signed up to be a substitute teacher. It was great because I had the classroom skills and the regular teacher left plans so I had no responsibility for content and I enjoyed the kids. Over a 10 year period I was able to enjoy different subject areas. I did less and less and finally found I wanted to do something else.
For the past three years I have been doing work as an extra or background actor for TV and movies. I live where work is occasional enough. It is great fun. Lots of great people to meet. Sign up if there is a casting agency in your area.

Reply

Deb C
October 31, 2025 at 2:51 pm

Worked full time from the age of 17 and no breaks, made redundant 6 times, so when I was made redundant again last October I decided to retire, being in the lucky position of having worked hard enough to ensure that I had choice at 63 to do so and with the full realisation that my Mum, having worked from the age of 15 never got to my age, so grabbing every day as a gift.

However, I only retired from paid employment, not life and have tried to volunteer (now there's a story for another day!), taken a six week skills boot camp and learned to MIG weld (even passed my NVQ units) and am now enrolled on the RHS L2 in Practical Gardening, at Sparsholt College, in a beautiful setting in Hampshire, for one day a week. I am filling the other days with the husband, who also took early retirement and ensuring that we make the most of doing what brings us joy! I am already planning what next to study, making plans to change my garden (I so much enjoy being outside rather than have my bum fixed to a chair and my eyes on a computer screen) and thinking about where we can travel to.

I miss the people I worked with, and helped, but the world of work is much changed and I fear not for the better, so I am happy to be fully non-paid and engaged with life.

Reply

Anita
October 31, 2025 at 3:59 pm

I'm just about to turn 53 and this is already in my mind. I work for myself and already condense my hours into a four day week. My husband is 56 and he is looking to reduce his hours from 60 retiring at 65 (if not earlier) I will stop work when he does. My father passed away at 69 and I want to enjoy time together before we become infirm if possible

Reply

Debra
November 1, 2025 at 6:59 pm

I'm a 69 year old working 2 jobs. Mainly because, as a teacher in Texas, I can't afford to retire. In the summer, when there's no school, I take on a 3 week summer job. I enjoy my work, but I'm so tired of getting to work at 7 every morning and not leaving until4:30 or later. I would love to spend time with my grandchildren who live in another state!

Reply

Sarah P
November 1, 2025 at 8:23 pm

My mum worked 3 days a week from 70 to 75 and then stopped. The end took away a lot of her stress but also the social interaction and structure for her week. She lives alone and I worry that she spends too much time at home, alone, and not very physically active. Still, she's doing a lot better than her parents who were both dead by 60.

I got long covid in 2020. I took months off, then went back 2 days a week, but it just didn't work out — I was constantly missing meetings and not knowing what was going on plus constantly exhausted. I then stopped work and have barely worked since. I still have limited energy, get post-exertational malaise if I do too much, and get every respiratory bug going (and then take ages to recover). I spend most of my time at home but somehow I don't run out of things to do. Lots of cooking, lots of gardening, general housewife stuff, reading, occasional art gallery or theatre, visits from or to friends, and exercise when I can. I still live in the hope of eventually recovering to the point where I can work part-time.

Reply

> **Alyson Walsh**
> *November 3, 2025 at 10:33 am*
>
> Sarah, I'm sorry to hear about the Long Covid and hope that you do eventually recover. Since the pandemic, there do seem to be a lot more virulent respiratory bugs around – that (like Long Covid) are rarely talked about. Sounds like you are doing the right thing, looking after your health and wellbeing, while keeping busy.
>
> **Reply**

Beth
November 3, 2025 at 8:05 am

My work has been in NGO project management and then in higher education, both of which I have loved. However, my husband, who is much older than me, has recently been diagnosed with Parkinson's disease, which has made me rethink what I want to do during the coming years. I have decided to cut back on any teaching that I don't find really enjoyable, thus reducing my working time by about 30%. This, along with the reduction of time spent travelling, means that I can spend much more time with my husband, and so far, I could not be happier with the arrangement. Never bored, less stress, happy to see my colleagues and students when I work, and no regrets about missing out on being with my husband. We are very lucky to be able to do this, financially, and I am very aware that I am in a privileged position, but this time feels precious and I am sure that my decision to semi-retire now is the right one.

Reply

Leave a Reply

Please be respectful and kind.

Comment *

Name *

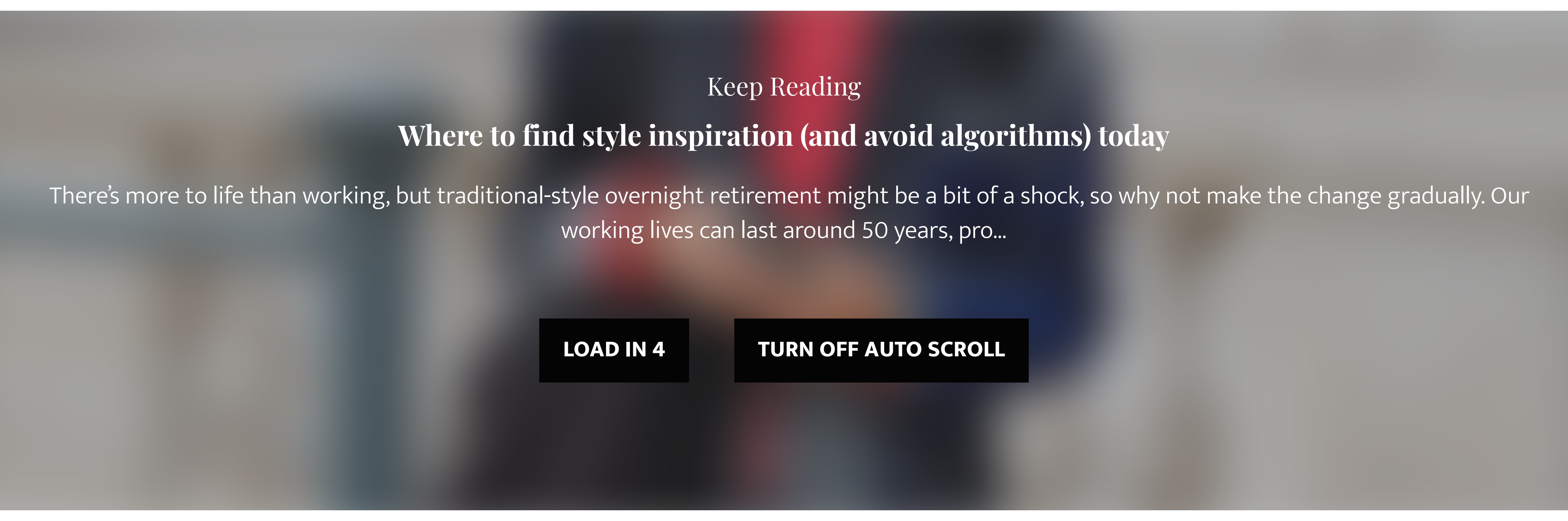
Email *

Website

☐ Verify you are human CLOUDFLARE Privacy • Terms

POST COMMENT

This site uses Akismet to reduce spam. Learn how your comment data is processed.



Keep Reading

Where to find style inspiration (and avoid algorithms) today

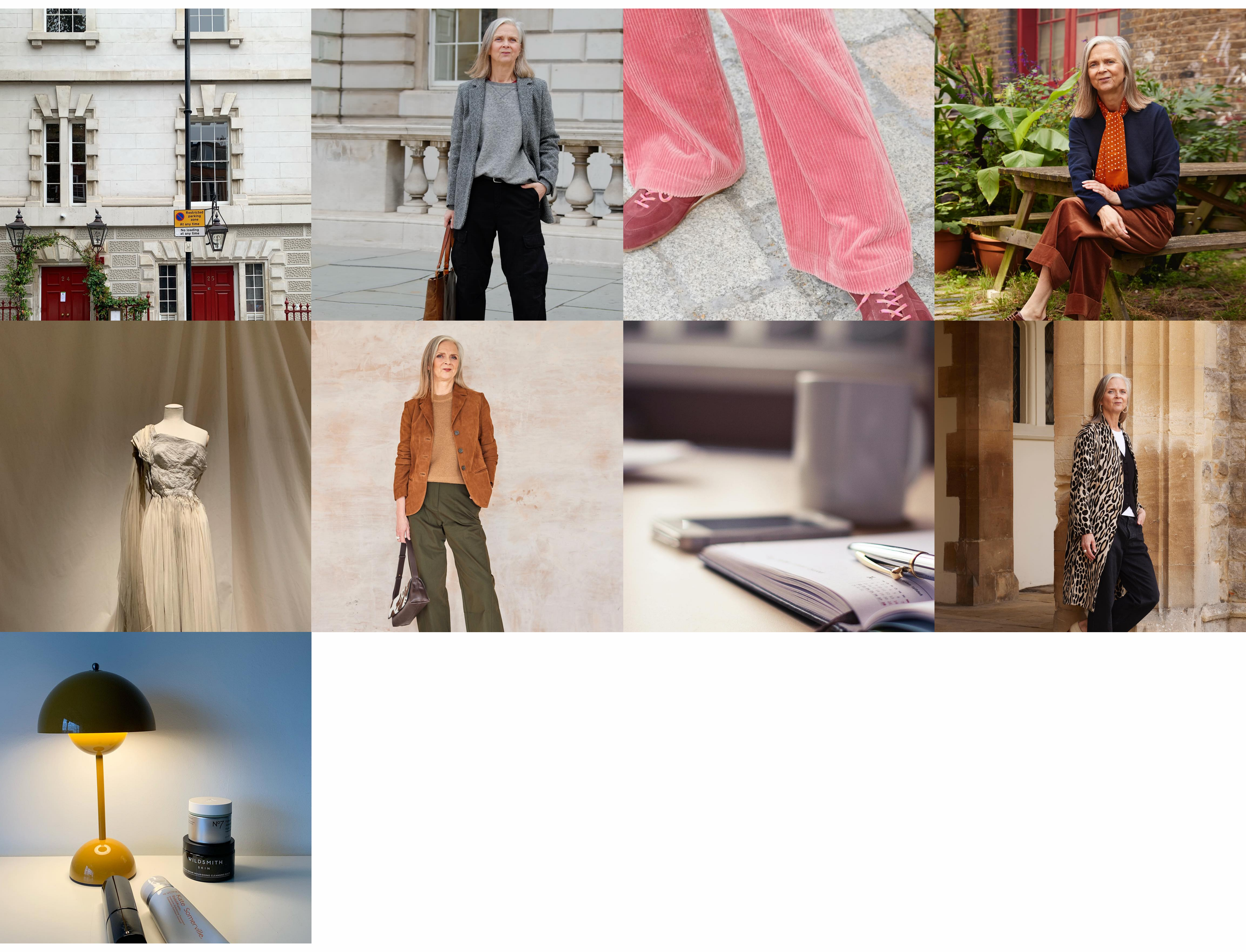
There's more to life than working, but traditional-style overnight retirement might be a bit of a shock, so why not make the change gradually. Our working lives can last around 50 years, pro...

LOAD IN 4 TURN OFF AUTO SCROLL

Refuse to be invisible & subscribe to our newsletter

enter your email JOIN

Follow Me On Instagram



SEARCH

Style

- Subscribe To That's Not My Age
- Style For All Ages
- Shopping
- TNMA Merch
- What Women Wear
- Outfits

Health & Beauty

- Menopause
- Haircare
- Skincare
- Health & Wellbeing

Lifestyle

- Podcast
- Lifestyle
- Arts & Culture
- Travel

About

- About
- Contact Us
- Press

© 2025 That's Not My Age. All rights reserved.
Design Stirtingale. Privacy Policy