Why retirement has a language problem and how to change the narrative

Language is powerful. The words you use to describe different scenarios can change how you perceive events, and the language used for retirement could lead to a pessimistic outlook.

Writing in an article for Saga (21 October 2025), lexicographer Susie Dent explains that in English, "retire" has its roots in a Latin word meaning "to withdraw". This can conjure images of people withdrawing from the world once they give up work. You might envision retirees staying at home, with the pace of life slowing down.

Yet, for many people, that's far from their ideal retirement. In other languages, "retirement" has a more optimistic root that could resonate with modern retirees.

Other languages celebrate the retirement milestone

Dent notes that in Spain, retirement is "jubilación", a cousin of "jubilation". It's a translation that's more likely to encapsulate the hopes many workers have as they prepare to retire.

Similarly, in Japan, post-retirement is known as "dai-ni no jinsei", or "second life", which encourages people to think of new beginnings rather than endings.

Other languages, including Arabic and Italian, use honorifics for retirees to signal their experience. It's a small change in language that marks retirement as an achievement, rather than something that's happened because you've aged.

This upbeat language around retirement could embolden retirees to seize the next chapter of their lives. Rather than images of retirees putting their feet up with a newspaper, this language shift could mean you're more likely to think of retirees pursuing hobbies, keeping active, and visiting new destinations.

Whatever you want your retirement to look like, an optimistic mindset as you near the milestone could help you get more out of your next stage of life.

Dent suggests that English needs a new word for retirement that is "full of the spirit of a second life". While you wait for the Oxford English Dictionary to reflect modern retirement, there are things you might do to change the narrative and how you think about stepping away from work.

How to turn your retirement into a joyful second life

If you want to retire from work but not from life, here are five ways you can make this milestone a celebration that suits you.

1. *Focus on the freedom you're gaining*

Rather than seeing retirement as a withdrawal, think about what's next. Retirement could present you with endless opportunities to fill your time with the things you enjoy doing.

Suddenly having the freedom to use your time as you wish can feel overwhelming. Listing what you're most looking forward to can help you focus on the positive instead of what you might be losing.

2. *Set meaningful goals*

For decades, your goals might have focused on work. Perhaps you pursued a promotion or developed a skill that could advance your career. Without these goals, you might feel lost.

The good news is that you can set meaningful goals in retirement.

Some people find that volunteering or mentoring can give their retirement purpose, and they dedicate a certain number of hours a week to this goal. Others take pleasure in building new skills. Perhaps you've always wanted to learn woodworking or attend history lectures at your local university; now's your time to make these goals a priority.

3. *Create a social circle*

Social connections are essential for wellbeing and are something you might lose when you leave the workplace.

Building a social circle, whether by meeting with family or attending groups to meet new people, could make your retirement happier. Indeed, a Harvard University study has tracked what makes people happy for more than 80 years and highlighted the importance of a social life.

Speaking to Forbes (15 August 2025), Dr Robert Waldinger, director of the Study of Adult Development, notes that close relationships and social connections are crucial for wellbeing as people age. Having supportive and nurturing relationships acts as a buffer against life stresses and protects overall health.

So, the view that retiring means "withdrawing" could be harmful. Instead, a retirement that's filled with people who share your interests and who you enjoy spending time with could support your wellbeing.

4. *Give your days some structure*

Spending more time at home without the commitments of work can lead to some people feeling unmotivated or listless. Giving some structure to your days can be valuable and help you get more out of your time.

The structure doesn't need to be rigid or account for every hour of the day – one of the joys of retirement is the freedom it offers. However, adding regular outings or tasks to your diary can prevent the days from blurring together.

5. *Prepare your finances for retirement*

Money worries can hold back your retirement plans and mean you're not able to focus on getting the most out of the next chapter of your life.

A survey carried out by the Financial Conduct Authority (16 May 2025) found that 3.8 million retirees worry they don't have enough money to last their retirement. In addition, 22% of non-retirees felt unprepared for retirement, and 31% had not thought about how they will manage financially once they stop working.

Preparing your finances before you retire could help you feel confident and embrace everything retirement has to offer. If you'd like to talk about your retirement plan and how to manage your finances, please get in touch.

Please note: This article is for general information only and does not constitute advice. The information is aimed at individuals only.

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