HIGHTOWER
Westchester



Retired but Not Alone

How to Build Community and Purpose After Work

Retirement is a significant life milestone that can bring a noticeable change to the pace and rhythm of daily life. If you spent years planning for retirement, you may have imagined finally having the freedom to slow down and enjoy life on your own terms. But what many people don't realize is that this freedom can also come with a significant lifestyle shift. The morning routine of commuting to work and grabbing a coffee on the way may suddenly disappear, along with the everyday interactions you had with colleagues. For others who are used to an active lifestyle or enjoy socializing, the adjustment can be challenging, as their days may look drastically different than they did before.

Nevertheless, just because you are now retired doesn't mean that you can't have that level of structure and community in your day to day. You have the ability to live a retirement that is fulfilling and gives you the opportunity to establish new routines and explore new interests, relationships, and sources of purpose.

Below, we explore some common adjustments retirees may experience and ways to build an engaging social life and sense of community in this new phase.

When Every Day Starts to Feel Like a Weekend

When you were working, you probably fantasized about the days when your schedule wouldn't be driven by an alarm clock, meetings, and deadlines. While you may enjoy not having to follow a strict schedule, over time, an open calendar can start to feel a little too open. Going from working for decades to suddenly having fewer daily obligations can take some getting used to.

You may lose some of the social interactions that came with work, such as water-cooler talks, lunch conversations, and daily interactions with familiar faces. What you may not realize is how much those small, routine interactions can contribute to your overall well-being. Research has linked strong social connections with better mental and physical health.[1] That's why it can be important to build a new routine in retirement that keeps you physically, mentally, and socially engaged.

This doesn't mean you have to create a daily schedule that's as busy or demanding as your life before retirement. Instead, the goal is to create a routine and social network that keeps you engaged and connected while still leaving room to enjoy the flexibility you worked so hard to reach.

Retirement May Not Have Happened the Way You Planned

When people envision retirement, they often think of it as a milestone they have planned and worked toward for years. But the timing of retirement isn't always within your control. Health issues, layoffs, caregiving responsibilities, and other circumstances can cause someone to leave the workforce earlier than expected, leaving them unsure of what comes next.

While you may not be able to change the circumstances that led to retirement, you can begin thinking about what you want this next stage to look like. Consider which parts of your working life you would like to carry forward, whether that's structure, social connection, problem-solving, or a sense of contribution, and what you're ready to leave behind.

Rebuilding Your Social Circle

Recent research has found that Americans across generations are spending less time socializing than they did 20 years ago.[2] There may be several factors contributing to this shift, from increased screen time and remote work to the demands of balancing work and family. For many adults, keeping up with friends can become more difficult while balancing full-time work, family, and other responsibilities. But in retirement, some of those time constraints may ease, creating more opportunities to reconnect with friends, former colleagues, neighbors, and extended family.

To nurture these relationships, it helps to be proactive about making plans rather than waiting for an invitation. It doesn't have to be anything elaborate. It can be as simple as inviting someone out for coffee or a walk or putting a monthly lunch on the calendar. These small efforts can help you stay connected and create more meaningful ways to spend your time during this new phase of life.

Find Communities Built Around Shared Interests

Many adults find that making new friends can be harder than it was when they were younger. One reason may be that many of the social settings where friendships once formed naturally become less common as we get older. When you're younger, school, sports, and extracurricular activities regularly put you around the same people, making it easier for friendships to develop naturally. In retirement, you have an opportunity to recreate some of those social settings by spending time doing things you already enjoy or trying something new.

Look for activities in your community that match your interests, whether through your local library, volunteer organizations, faith communities, recreational sports, alumni groups, community boards, or book clubs. By getting involved, you can spend time doing something you enjoy while meeting people who share similar interests. Over time, those familiar faces may become acquaintances, and some of those acquaintances may eventually become friends.

Rediscovering Hobbies and Trying New Ones

Learning doesn't stop when school ends or when your career does. Retirement can give you more time to follow your curiosity, try new hobbies, or revisit interests that fell by the wayside when life became busy. This could be anything from painting and fishing to reading or learning a new skill.

It can also be an opportunity to try something completely new. This helps support neuroplasticity—the brain's ability to reorganize itself by forming new neural connections throughout life. Some great ways to start trying out new hobbies include signing up for a virtual or local in-person class, trying out pickleball or Zumba, or learning how to play an instrument. No matter what you choose to explore, finding an activity you enjoy can add a sense of purpose and structure to your days while giving you something to look forward to.

Consider Part-time Work or Consulting

For some retirees, leaving the workforce entirely can be an adjustment they never get used to. They may miss the structure, social interaction, problem-solving, or sense of contribution that work provided. Part-time or consulting work can offer some of those benefits without requiring a return to a full-time schedule. Additional income may also be part of the appeal, but returning to work can have financial implications, including potential effects on taxes, Social Security benefits, and Medicare premiums. An advisor can help you consider how earned income fits into your broader retirement plan.

A Retirement Check-In: What Do I Want This Chapter to Look Like?

Retirement can be an opportunity to think more intentionally about how you want to spend your time and what you want this next chapter to include. The following questions can help you reflect on the people, activities, and priorities that matter most to you.

1. What parts of my working life do I miss most?

Take this time to ask yourself what you miss most about working. For some, it may be the socialization. For others, it may be being a mentor to younger staff members and supporting their employee development. Your answer to this question may offer clues about what could bring you fulfillment now.

2. What have I always wanted to spend more time doing?

This is deeply personal to you and your goals. You may want to spend time reading, learning a new subject or language, or traveling the world. Retirement may give you the opportunity to revisit those interests.

3. What knowledge or experience would I like to share?

After years in the workforce and navigating life's different stages, you likely have experiences that could benefit others. That might mean mentoring a younger professional, tutoring, volunteering, serving on a board, or simply being someone others can turn to for guidance.

4. Who do I want to spend more time with?

With this new freedom, you'll have more time to spend with your loved ones. You may want to spend more time with your children, grandchildren, spouse or partner, friends, or other people in your community. Spending more time together can help strengthen those relationships and create lasting memories.

5. What causes or communities matter to me?

Consider the issues and organizations you care about. A local school, food bank, museum, faith community, animal shelter, park, or nonprofit may offer opportunities to contribute, whether through your time or money or both, while also meeting new people.

6. How much structure do I actually want?

Not everyone wants a packed schedule in retirement. Think about whether you would enjoy a weekly volunteer shift, an occasional commitment, a seasonal activity, or something more flexible. The goal is to find a routine that adds meaning to your life without making retirement feel like another full-time job.

7. What would make me look forward to tomorrow?

Sometimes purpose is less about finding a single calling and more about having people, activities, and responsibilities that give you something to anticipate. Consider what activities would make an ordinary week feel enjoyable and worthwhile.

Your answers may change as you settle deeper into retirement, and that's okay. Think of this less as creating a job description for yourself and more as deciding how you want to use the time, experience, and freedom you have now.

your retirement plan is about more than your finances

We can't tell you what will give you purpose in retirement or how you should spend your time. Those decisions are personal. But once you identify what matters most to you in this stage of life, your advisor can help you consider how those priorities fit within your financial plan.

For instance, if you decide you want to travel more, support family members, or give more of your time or financial resources to organizations you care about, those decisions can have financial implications. Your advisor can help you think through how your spending, charitable giving, family support, and other financial choices align with the retirement lifestyle you're living today.

If you'd like to discuss how your evolving retirement priorities fit into your financial plan, our team can be a sounding board as you consider what comes next.





HIGHTOWER
Westchester

440 MAMARONECK AVENUE, SUITE 506
HARRISON, NY 10528

(914) 825-8630
HIGHTOWERWESTCHESTER.COM

[1] *Social connection. (n.d.). Social Connection. Retrieved August 17, 2026, from https://www.cdc.gov/social-connectedness/about/index.html*

[2] *Pandey, E. (2026, July 5). Americans of all ages are spending less time socializing. Axios. https://www.axios.com/2026/07/05/americans-socializing-decline*

Hightower Advisors, LLC is an SEC registered investment advisor. Securities are offered through Hightower Securities, LLC, Member FINRA/SIPC. All information referenced herein is from sources believed to be reliable. Hightower Advisors, LLC has not independently verified the accuracy or completeness of the information contained in this document. Hightower Advisors, LLC or any of its affiliates make no representations or warranties, express or implied, as to the accuracy or completeness of the information or for statements or errors or omissions, or results obtained from the use of this information. Hightower Advisors, LLC or any of its affiliates assume no liability for any action made or taken in reliance on or relating in any way to the information. This document and the materials contained herein were created for informational purposes only; the opinions expressed are solely those of the author(s), and do not represent those of Hightower Advisors, LLC or any of its affiliates. Hightower Advisors, LLC or any of its affiliates do not provide tax or legal advice. This material was not intended or written to be used or presented to any entity as tax or legal advice. Clients are urged to consult their tax and/or legal advisor for related questions.