

Signs of Transition Fatigue

Part of what we do at the Sudden Money™ Institute is study the process of transitions. The success rate for managing life transition events is disappointing, not just for notorious or exceptional events like the lottery, but also for the more common events of retirement, divorce, or widowhood. Our goal is to increase the success rate for managing life transitions, and we're achieving that goal because we now understand the nature of transitions, we have identified the most common problem areas, and we have developed strategies for preventing or resolving them. One of those problem areas is a phenomenon we call *Transition Fatigue*.

We think of major life transitions as occurring in three stages. The first stage is marked by an event that signals the end of "what was": the end of how you lived or thought about your life and your future. During the second stage, you're on your way to "what will be." This time in between is what we call "*Passage*" and it can take years. Your ultimate destination is the third stage, your new normal.

During *Passage*, when major life change puts you on a track of transitioning from one life stage to another, big decisions are often involved. Some of those decisions will shape your life for a very long time. And when you feel thrust into a position where you believe you need to make life-altering decision after life-altering decision, and you're still reeling from the idea that your life has profoundly and permanently changed, your ability to make good decisions and even function optimally could very well suffer. This is the hallmark of *Transition Fatigue*.

Our study of people in transition has created a window into the world of *Transition Fatigue* and allowed us to develop a process for recognizing it and managing it. There are at least six areas of your life that are affected by transitions: cognition, emotions, behavior, physical functioning, relationships and work performance. Within each, we've identified several warning signs that the particular area is degrading in quality. Here are some of the signs to look for in your own life or the life of a loved one who is in transition and perhaps in need of professional guidance:

- In the *cognitive* sphere, *Transition Fatigue* manifests itself in, among other things, decreased concentration and organization and the inability to complete tasks. People often feel “all over the map” when it comes to their thought processes, and the odds of making a good decision are slim because their ability to calmly contemplate the full range of options has suffered. We have found that decisions made in haste are often deeply regrettable. During periods of cognitive inefficiency, usually the best action to take is NO action unless it’s absolutely necessary.
- In the realm of *emotions*, a sense of powerlessness and helplessness is a clear indication that a person is overwhelmed and cannot envision a positive way to handle his or her situation. Other emotional changes include heightened irritability, decreased self-confidence, and loss of interest in usual activities.
- With regards to *behavior*, classic signs of *Transition Fatigue* include: self-medicating, procrastination, and neglect of household tasks and paperwork. People often report that they are spending more time engaging in mindless diversions such as television, computer games, or even gambling.
- Physical indications that *Transition Fatigue* might be present include: changes in sleep pattern, exhaustion, loss of appetite, rapid heartbeat, dizziness, sweating, weight gain, and an increase in aches, pains, and minor illnesses. These problems can be exacerbated by accompanying behavioral changes, including poor diet and a lack of exercise.
- Aspects of *work performance* that are indicators of *Transition Fatigue* are fairly obvious: decreased productivity, lack of follow through, decreased communication, and increased concern for the future. And note that longer hours spent at work don’t necessarily translate into more productivity, nor are they necessarily indicative of a particularly high level of performance.
- *Relationship* indicators of *Transition Fatigue* can include social isolation, increased irritability, or uncharacteristic clinginess. Because of overwhelming evidence that social support is the best predictor of successfully getting through stressful times, it is vital that people resist the temptation to isolate themselves for extended periods of time.

If you have some of the above signs, you’re not at peak capability. You are very likely not ready to make important decisions, especially if those decisions are

irrevocable. Major life events require far more adjustment than most people can see from the outside. When you're on the inside, experiencing the various ways in which your life is changing, it's tempting to want to just power through in an attempt to try and minimize the discomfort. But often the wiser course of action is to declare a temporary timeout - taking planned, deliberate breaks can be of immense benefit to you and your transition process. And one of the best ways to maximize your time off from the flurry of feelings, thoughts and decisions—to say nothing of money matters—is to work with an advisor who is educated about the signs of *Transition Fatigue*. A Sudden Money™ Advisor can be of invaluable support in guiding you through your *Passage* to your new normal.

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