

Living Well In Retirement



(Image 1)

The Start of a Whole New Chapter

If you or someone you know is approaching retirement age, the prospect (at least for some) can seem a little daunting. Retirement though can be a time for positive change, the beginning of a new chapter and an opportunity to enjoy new activities and experiences that may previously have seemed too time-consuming, perhaps because of a busy work schedule or maybe because of family commitments.

If you are retiring from employment or maybe a long-term career, suddenly finding yourself with an abundance of free time can on one hand feel liberating, but at the same time it is important to remember that work is not just about employment but also the social interaction that comes with it. Wherever possible, opportunities should be sought to not just continue friendships but to also form new ones as a vital part of maintaining your own health and wellbeing. *(Mental Health Foundation, 2021)*

It is estimated that more than one in five people over 60 are engaged in charitable work with more than one organisation. Voluntary work is a great way to remain active, contribute to your community and maintain a sense of purpose that can sometimes be lost when paid employment ends. Keeping socially active can be just as beneficial as keeping physically active and volunteering is the perfect opportunity to combine both.

VOLUNTEER

(Age UK, 2013)

For many retirees, having spent much of their working life acquiring skills and helping others, finding new outlets to share the wealth of knowledge they have accumulated can be extremely rewarding. There are opportunities to mentor fledgling businesses, students and voluntary organisations. With almost 80% of community organisations relying on voluntary support, there is plenty of scope to get involved with new and exciting ventures and really make a difference.

(Age Action Alliance, 2013)

(Image 2)

Retirement does not have to be all work and no play and there are many ways to keep up, or even increase your activity levels, whilst still having fun and making new friends. As you get older the risk falls and injuries increases. Leisure activities such as Dancing, Cycling, Aerobics and Pilates

are not only enjoyable but can help to improve your balance, coordination and strength and in doing so, reduce the risk of falls and the type of injuries associated with them. In fact studies show that if you stay active longer you will be healthier and happier longer, too.

(Image 3)

Studies also indicate that taking in part in cognitive activities that stimulate the brain, such as board games, quizzes, studying or learning a musical instrument, can all reduce the risk of developing conditions like Alzheimer's and other forms dementia. Some things to consider:

A Healthy Diet – Studies suggest a Mediterranean style diet can help reduce the risk of dementia. Eating healthy will also help you to remain fit and active.

Staying Physically Active – This will reduce the chances of physical disability and help you avoid mobility issues in later life.

Staying Socially Active – Stay in touch with family and friends, even online interaction is beneficial. Consider joining social groups and clubs.

Staying Mentally Active – Crosswords, puzzles, computing or learning to play a musical instrument are all excellent ways of keeping your brain active.

(Age Watch, 2017)

Age need not be a barrier to further your education. Wales has excellent opportunities to study as a mature student. Studying for a degree or perhaps a master's degree is beneficial way to keep active, mentally, physically and social. There is a wealth of opportunity to study throughout Wales and student support is available to help with the practicalities of academic study, alongside financial support in the form of bursaries.

(BBC News, 2019)

Here in Wales there are a host of activities that can be enjoyed, many of which make use of Wales' wonderful outdoor space. Carmarthenshire is home to the Millennium Coastal Path, with around 13 miles of family-friendly cycle paths. There is a wealth of wildlife, stunning Welsh scenery and a variety of facilities where can stop and enjoy refreshments. If you are not sure cycling is for you but would like to give it a try, cycle hire is available.

(Discover Carmarthenshire, 2021)

The Welsh Government has been at the forefront of promoting the benefits of healthy minds and bodies as part of a strategy for a sustainable future. The Future Generations Commissioner for Wales is committed to creating outdoor spaces, nurturing environments and community hubs to provide support and enable you to pursue activities as part of a healthy, fulfilling lifestyle.

Prioritising health and well-being is part of a new national strategy, through creating a dedicated wellness system. Healthy choices are an integral part of helping you focus on the wider health determinants that will not just help you live longer, but help you live healthier longer.

(Future Generations Wales, 2020)

If you are retiring with a partner, it is important to talk through your plans and goals and manage your expectations together. You may have very different ideas about what your expectations are and discussing what is important to you as individuals is a good starting point. Being mindful of finances can be an important consideration when discussing your goals and ambitions, as financial stress can be detrimental to your mental health. With this in mind, never be afraid to ask for help and advice. There is a wealth of support out there to help you and the details for some organisations, services and sources of additional information is included below.

(AKFP Group, 2021)

Additional information:

Adult Learning Wales adultlearning.wales/en/learner-support/support/financial-support#

Age UK Advice Line: 0800 678 1602 ageuk.org.uk/cymru

Citizens Advice (Wales): 0800 702 2020 citizensadvice.co.uk/wales/

Discover Carmarthenshire discovercarmarthenshire.com

Volunteering Wales volunteering-wales.net

Welsh Government gov.wales/well-being-future-generations-wales-act-2015-guidance

**This leaflet is also available in an easy-read, larger font format*

Leaflet Rationale

The leaflet entitled 'Living Well In Retirement' has been designed to appeal to a somewhat broad audience of anyone approaching retirement. The intention is to encourage stimulation and consider ideas and strategies that will not only help them to enjoy retirement but promote the benefits of remaining both physically and mentally active, as well as socially engaged. Although the document contains principles from researched theories, it has been presented in a reader-friendly format, intentionally avoiding sources and terminology that may be regarded as overly academic, so as not to disengage the reader.

A study by Williamson and Martin (2010) into patient advice leaflets concluded that if information is presented in such a way as to exceed the reader's level of understanding, then any benefits they may gain from the content, could potentially be negated through a lack of comprehension. Conversely, a study into easy-read leaflets by Hurtado, Jones and Burniston (2013), specifically in respect of people with intellectual disabilities, found that it was possible to oversimplify information with the use of too many images and although the use of images were not detrimental, they did not necessarily contribute significantly to understanding.

The perceived benefits of regular exercise and intellectual stimulation in later life have been well documented but Menec and Chipperfield (1997), looked at wider implications and the importance of being able to assert control and influence over one's own environment. This is, as they acknowledge, far from being a new concept as Rotter (1966) developed a theory known as the 'locus of control', in which he proposed that health and well-being could be positively influenced by individuals taking control of, and managing, their own life expectations.

More recently, Nilsson, Bülow and Kazemi (2015) introduced a similar concept, referred to as mindful sustainable ageing (MSA). The concept encompasses elements from a number of established theories surrounding ageing; most notably *activity* theory (Havighurst and Albrecht, 1953) and *disengagement* theory (Cumming and Henry, 1961) in an attempt to provide a more comprehensive analysis. Activity alone, whether physical or mental it suggests, although beneficial can be further enhanced with a mindfulness approach to enable older people to not only live healthier but help them find existential meaning for a happier and more sustainable future.

Information has been included on the benefits of engaging in third sector, 'not-for-profit' employment. Chamber (1984) assessed theories of *activity* through the study of empirical data and found that although motivations and practicalities made it difficult to extrapolate meaningful analysis due to the variables. The ability to volunteer was largely dependent upon socioeconomics, educational attainment as well as personal circumstances. Never the less, there were clear benefits, not least of all in terms of social engagement and fulfilment, especially for those older people who were without a partner. Aside from the aforementioned benefits, a longitudinal study by Griep *et al.* (2017) determined that regular voluntary work in seniors lead to improved cognitive health. The evidence, they suggested, not only sustained cognitive ability but actually stimulated the brain to create new neurons and protect against conditions such as dementia. Such were the benefits; a case was made for earlier engagement in voluntary sector understanding, as early as school age and possibly through schemes such as mentoring by seniors themselves for further reciprocal reward.

Activities of local interest that were pertinent to Wales were included as part of a recognised strategy for healthy lifestyle participation. Liljas *et al.* (2017) studied barriers to health promotion engagement in older people, particularly in 'hard to reach' groups such as the BME community and individuals from poorer socioeconomic backgrounds. The study suggested that developing a strong sense of community and utilising accessible local amenities were fundamental to achieving successful engagement. Promoting health in this way is also consistent with current Welsh Government legislation, as outlined by the Future Generations Commissioner for Wales, which includes 'A Healthier Wales' as a prominent feature of the seven well-being goals (Future Generations Wales, 2021).

The overall theme of the leaflet was intended to be positive, practical and achievable. For this reason, not a great deal of attention was paid to issues of finances as pension planning and provision are normally in place long before retirement. Foster (2017) acknowledges that although there are well documented issues in the UK surrounding pensions, older people tend to work up until they can afford to retire or are forced to through ill-health or personal circumstances. Furthermore, in the *Active Ageing* study Foster (2017) concluded that it was for this reason that older people were generally working later in life, often seeking flexible working arrangements.

To summarise, the chosen content focussed on elements that would normally be within one's own control and therefore easy to implement. Not everyone is in a position to easily improve

their financial situation – *as previously indicated* – but positive changes should still be obtainable by choosing a healthy diet, participating in regular exercise and engaging in activities to improve cognitive agility. Smeaton, Barnes and Vegeris (2016) describe retirement as a ‘window of opportunity’, where retirement can not only be a chance to introduce positive lifestyle changes but actually provide the solution to negative health behaviours associated with work.

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Image References

- Image 1: Satisfying Retirement In A Changing World (2019) *Satisfying Retirement In A Changing World: What Is An Active Retirement?* Available at: <https://satisfyingretirement.blogspot.com/2019/10/what-is-active-retirement.html> [Accessed 2 Feb. 2021].
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