

Coping with Retirement:

A guidebook for a positive post-retirement living.

(Age Cymru, 2016)



Transitioning into retirement from paid employment can be an exciting time, however, for many, the experience can be daunting (Centre for Ageing Better, 2018(a)). Role theory suggests that throughout the retirement transition, often daily routine, normality and social roles feel as if it has been taken away from you. In turn, for many individuals this can result in poor health, and feel they lose a significant part of their identity (George 1993). However, with the right guidance and understanding, retirement can be a period which allows individuals to pursue activities and interests, which can contribute towards positive mental health and wellbeing (Flieschmann, Xue and Head, 2020).

This guidebook is available to aid individuals in making positive choices, in order to obtain positive post-retirement living.

Useful Services for positive post-retirement living in Pembrokeshire.

(Meetup, 2019)



Haverfordwest meetup social group provides a safe place for all age groups to meet new friends and build meaningful and mutual social relationships to reduce social isolation and loneliness. (Meetup, 2019).



(Mind Pembrokeshire, N/D)

Mind Pembrokeshire resource Centre Haverfordwest: Allows a safe and relaxed environment to make and meet friends and build meaningful social relationships. Mind Pembrokeshire also run groups such as music and walking groups which promote healthy and fulfilled lifestyles. Volunteering and training opportunities also available (Mind Pembrokeshire, N/D; Bowling, 2005).



(Pembrokeshire Association

of Voluntary Services, 2019)

Pembrokeshire association of Voluntary services: PAVS is a service which can link individuals of all ages with appropriate volunteering opportunities, in a series of sectors. PAVS offer over three hundred voluntary opportunities which appeal to a diverse range of interests, hobbies and skills (Pembrokeshire Association of Voluntary Services, 2019).

(Centre for Ageing Better, 2018(b))



Pension and Finances

Having your finances in order and being aware of what benefits you are entitled to when you retire is important to avoiding money stress and worry (Centre for Ageing Better, 2018).



(Money Donut, 2017)

State Pension

When an individual reaches their 'state pension age' they can claim a state pension paid by the government, this pension is based on national insurance record. Meaning, the annual full amount can work out at over £8,750, however not everyone will be entitled to this full amount. This type of pension usually covers basic needs.

Use websites such as: www.gov.uk/check-state-pension to work out what you are entitled to.

(HM Government, 2019)

Workplace Pension

Although state pension allows an amount to access basic needs, saving more over your life will allow you a better standard of living once retired. This can be achieved through paying into a workplace pension. Often in employment you will be automatically enrolled in a workplace pension scheme, or you can opt in, when you pay into this type of pension, your employer pays in too. Therefore, this pension allows you to save money while you work throughout your life which can be obtained in retirement.

For individuals who are reaching retirement age who have spent years in employment, unless you opted out, it is likely you are entitled to acquire your workplace pension.

(HM Government, 2019; Nunes, 2018)



(Guideposts, 2018)

Physical Activity

Moderate, yet regular physical activity can be beneficial for the physical health and overall wellbeing of older adults (Vogel, 2009). Pomidor and Sullivan (2015) suggest for health benefits older people should practice approximately one hundred and fifty minutes of moderate exercise weekly, this can be spread out throughout the week. Moderate muscle strengthening exercises are recommended on at least two days throughout the week, for increased health benefits, as well as walking, swimming and exercises which improve balance if possible (Vogel, 2009; Pomidor and Sullivan, 2015)

Older adults with more pressing health conditions one hundred and fifty minutes may be too strenuous, in this case their advice is to stay as active as possible and participate in as much physical activity that feels comfortable for their body (Pomidor and Sullivan, 2015).



(Uplifting Mobility, 2016)

(Heritage Independent Living, 2015)



Several policies and strategies are in place in Wales, which promote the benefits of physical activity for older adults, for example, the Welsh Assembly Governments free swimming policy which has existed since 2003 (Public Health Wales, 2017). Under this initiative all over 60's who live in areas of deprivation, such as Pembrokeshire, can use local leisure centres for free swimming and other services such as aqua aerobics (Pembrokeshire Leisure, N/D). By removing the financial barrier to sport better social inclusion is created for elderly individuals who wish to participate in physical activity but lack the financial means to do so; whilst also creating better social cohesion and connecting older adults with people they can form a wider social network in retirement and old age (Public Health Wales, 2017).

As well as having short term benefits such as filling spare time, keeping people busy and creating a sense of achievement, physical activity can be beneficial for older adults in: controlling obesity, prevention of heart disease, reduced risk of depression, control and management of diabetes prevention of Alzheimer's and dementia and improved perception of self and body image (Cousins, 1998).

Volunteering

Based on Role theory, retirement can be considered as role transition, rather than role loss, this means that although your employed job role can become less important, you can gain a more active role in other areas of life such as in your community (George, 1993; Osborne, 2012). Also, Activity Theory suggests older people who maintain their previous work social circle or create a new social network post-retirement achieve and maintain better levels of wellbeing in retirement than those who disengage from society (Gubrium, 1972; Willigen, 2000).

Volunteering is a positive and efficient way for older adults to re-establish a social support system, establish a new purpose in life and increase life satisfaction in post-retirement (Okun *et al*, 2010; Hua-Chin, 2017). Volunteering can be particularly beneficial and rewarding for older adults, as through volunteer work while improving your own wellbeing, you can improve the lives of others (Thotis and Hewitt, 2001). As well as this, it allows you to learn new skills establish goals which you can work towards achieving, this can create a sense of personal growth which can contribute to individuals becoming self-actualised beings in their later years (Hua-Chin, 2017).

(Sensory Trust, N/D)



(Sensory Trust, N/D)

Volunteer work can come in all shapes and sizes, such as work in local charity shops, gardening, sewing or sport activities or roles such as helping in local food banks (Hua-Chin, 2017). Pembrokeshire County Councils 'Ageing well in Pembrokeshire' strategy, emphasises the benefits of voluntary work, for both the body and mind of older people and praise organisations such as British Red Cross and Communities first for their positive volunteer work and inclusion of individuals of all ages (Pembrokeshire County Council, 2016).



(Age UK, 2021; Mayor of London, N/D)

Social relationships and social networks

Welsh Government's Connected community's strategy recognises that good relationships and friendships make us healthier and happier and explains in the Wales they want, meaningful social relationships are promoted for individuals of all ages, particularly those who are most vulnerable to social isolation such as older adults (Welsh Government, 2020). Transitioning to retirement from paid employment, often means withdrawal from work colleagues and social relationships, however social relationships with other people, whether they be romantic relationships or friendships are important for our wellbeing, especially in old age (Katz *et al*, 2011). Longitudinal research by Robert Waldinger revealed that the quality of our relationships has impact on both physical health and life expectancy, emphasising their importance (Mineo, 2017).

Although transitioning to retirement often does result in withdrawal from work related social relationships, it can also mean increased free time to spend with people who make you happy such as wives/husbands, partners, children, grandchildren and friends (Bowling, 2005). Positive social relationships and social support systems in retirement and old age can contribute to increased sense of security and self-esteem (Bowling, 2005; Smith, 2000). Meaningful contact with loved ones can give emotional meaning to older adults lives which in turn contributes to higher wellbeing levels and positive post-retirement living (Bowling, 2005). This emphasises the importance of maintaining high quality relationships in retirement and old age, by doing this you will reduce the risk of becoming socially isolated and may increase your self-esteem and wellbeing (Bowling, 2005).



(Great Senior Living, 2021)



What to do if you are not surrounded by family and friends?

It is understood, that for some people transitioning into retirement can be difficult due to living alone or having little or no social relationships or support (Pennington and Knight, 2009).

Befriending schemes have been established across the country with the intent to build mutual non-judgemental and purposeful relationships for individuals posed with loneliness and social isolation, many which target older adults specifically (Post, 2005). These schemes offer socially isolated or lonely older adults the opportunity to form meaningful relationships, usually with volunteers who will keep in touch with older adults either by phone call or by visit or mutually agreed days out and activities (Pennington and Knight, 2009).

Modernisation theory suggests that as societies modernise the status of the elderly declines often because they do not share the social norms and values of the younger generations, for example heightened use of technology (Morgan and Kunkel, 2011; Cowgill and Holmes 1972).

Technology, however, can be a useful tool for reducing the risk of social exclusion and social isolation and loneliness by helping you to keep in touch with friends and family members who may not live nearby. therefore, if you do not already know how, learning to use technology can be a valuable and interesting skill to learn in retirement. By doing so you can keep connected to loved which can impact significantly on wellbeing, as well as using the internet as a source of entertainment or to learn new skills (Age UK, 2020). Age UK (2020) have established easy step by step guide to aid older adults in learning to use technology.

Rationale

Age UK (2019) explains that the UK have an ageing population, this has occurred as a result of advancements in medical care, higher life expectancy and a decline in fertility rates (World Health Organisation (WHO), 2018). Welsh Government (2013) propose that it is important to ensure all individuals in Wales feel supported and appreciated regardless of age. Consequently, it is a vision under their ‘The Strategy for Older People in Wales 2013-2023’ to ensure Wales is a safe and positive place to grow old. Also, ensuring the mental and physical health of all older people is promoted as well as making sure that older individuals are provided with the knowledge and support to maintain positive wellbeing in their later life (Welsh Government, 2013).

Reitzes and Mutran (2004) explain retirement from paid employment to be a significant life transition, an event which can be stressful and daunting for some, especially those who are unsure how to positively spend their time, or find ways to ensure positive wellbeing during this transition, and throughout retirement.

Pembrokeshire County Council’s Ageing Well in Pembrokeshire Strategy (2016) coincides with Wales’ Strategy for Older People’

(2013) and sets out goals to support the wellbeing of older people in Pembrokeshire.

It is because of this it appeared necessary to produce this guidebook, which promotes healthy and positive post-retirement advice, for those reaching, or transitioning currently into retirement in Pembrokeshire.

In the UK, the state pension age is deemed as the average retirement age, this exact figure differs depending on when an individual was born, it and the catchment year and date they fall into. However, from April 2020, state pension age is considered to be 66 and people approaching this age are therefore the audience for the purpose of this guidebook (Age Cymru, 2020).

Brown and Vickerstaff (2010) explain that financial circumstances can impact on both life satisfaction and life expectancy in older age, explaining that without the monetary means, one is incapable of participating in activities or events which impact on obtaining higher levels of self-actualisation (Brown and Vickerstaff, 2011; Centre for Ageing Better, 2018(a)). Therefore, it appeared important to include some information on pensions and finances in this guidebook.

Hua-Chin (2017) suggests that when in an ageing society, the goal is to ensure older people live a rewarding life, explaining that the elderly

generation should be encouraged to become socially active, thus reducing the risk of becoming socially isolated. In turn this will alleviate worry and stress and enhance psychological, physical and emotional wellbeing (Hua-Chin, 2017; Maslow, 1943). Hua-Chin (2017) goes on to say that social participation is a positive way to increase self-affirmation and establishes that volunteer work is a positive means to achieve this. Therefore, it appeared necessary to ensure to encourage volunteering in this guidebook.

Social Isolation occurs in the absence of positive high-quality relationships and is prevalent in people who live in rural areas such as Pembrokeshire and even more prevalent in older adults (Welsh Government 2019; Luskin Biordi and Nicholson, 2013). Social isolation and loneliness can have detrimental health effects on an individual and can also increase the risk of mortality. Bowling (2005) also explains the importance of the health, wellbeing and life satisfaction benefits of social participation and relationships in old age. Hence, it appeared essential to promote positive social relationships and networks within this guidebook to in turn, reduce the risk of such problems (Zavaleta *et al*, 2014).

The Wellbeing of Future Generations (Wales) Act (2015) understand that good physical and mental health are essential in obtaining and

maintaining positive and fulfilled lifestyles, where we feel accepted, respected and prosperous. Older and less healthy people are most at risk of poor health and illness, however by promoting physical activity and healthy practices this risk can be reduced (Future Generations Commissioner for Wales, 2020).

The Activity theory of ageing proposes that in retirement transition and old age it is important to keep as active as possible, explaining that elderly individuals who are more active and involved have a higher sense of life satisfaction (Mauk, 2010). Mauk (2010) also explains that exercise can work as a substitute to some of the activities they did pre-retirement.

Vogel *et al* (2009) explains in an ageing society it is important to promote successful ageing, and suggests regular physical exercise is one of the most effective non-pharmaceutical methods to maintain good physical health and mental wellbeing. Moderate but regular exercise is thought to reduce chances of coronary heart disease and stroke, while increasing life expectancy.

For all these reasons it appeared essential to include promotion of physical activity in this guidebook, due to its effects on healthy ageing

and positive post-retirement living (*The Wellbeing of Future Generations (Wales) Act, 2015*; Muak, 2010; Vogel, 2009).

Pembrokeshire County Council's (2016) Ageing well in Pembrokeshire strategy explains that being well informed and being in control of your choices can be the difference between positive and negative ageing. Older adults often want to experience positive post-retirement or older lifestyles, however may lack the information needed to know where to begin. It seems essential therefore to create a guidebook like this for people in Pembrokeshire who are transitioning to retirement or reaching retirement age, which offers advice and signposts relevant services which encourage healthy and positive post-retirement practice (Pembrokeshire County Council, 2016; Centre for Ageing Better, 2018 (b)).

This guidebook will also be available in easy read format.

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