

Retirement: What you need to know.

Within the United Kingdom there are a few things an individual must know as an individual must know. Such what legislation and policy's that are in place, also what is the retirement age for men, women and individual who identify as a different gender.

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(My wealth. 2019)

Within the United Kingdom the retirement age for a men and women who is born in nineteen nighty six can retire at the age of sixty-eight. An individual can also not retire if they don't want to. There is also constant reviews for the retirement age by the United Kingdom government (Gov.uk. No date).

Also, for an individual who is also close to the retirement age they can apple for a United Kingdom bus pass. This will come available at the age of sixty for a individual who is born in nineteen ninety six, it is the same for both men and women Gov.uk (No date).

For an individual who is coming close to retirement they will need to log into the HRMC to see how much their weekly pension is. They will also be able to access

government benefits such as the new state pension in which you will need to apply for if you are a man born after six of April ninety fifty-one and also if you are a woman who was born after the six of April nineteen fifty-three. You will also have to show ten years of national insurance (Gov.uk. No date).

Positive living

Key elements for older people in Wales

It is stated by G, Thomas that "people should expect to be able to participate as fully in society as they desire, including contributing to community and family life, influencing decisions and having their needs met. My well-being statement, which is for people who need care and support and for care

for the people who need assistance, develops this principle of well-being and portrays the important well-being results which were developed with a range of in which the individuals and organisations. It is crucial that the principle of well-being works like a thread through all of our work.”(Llyodraeth Crym welsh . government. 2013)

Social

There are four key elements for community that are close to retiring they are. To promote diversity, information to be provided and social support.

Financial

Pension, other sources of income, energy and inclusive employment.

Environmental

To have a positive community that is helpful and sensitive to the needs of the individuals that make up it (Llyodraeth Crym welsh government. 2013).

Negatives about being close to retirement and also being retired.

Discrimination can be used in everyday life. It happens in the workplace and also within someone’s personal life (Equity and human rights commission. No date).

If an organization has provided a retirement notice on an member of staff before six of April twenty eleven, the pervious ruling will apply. These are. This is very important because under the previous rules, an employer could use these rules and it was not

classed as not age discrimination The organization could make a employee to retire, if they followed the correct rules. (GOV.UK. No date).

Under the transitional arrangements, the pervious rules would remain to apply if you gave an employee six to twelve months notification. Before six of April twenty eleven and they had already reached sixty-five or would have reached this age before first of October twenty eleven. If not you are operating a lower Normal Retirement Age which can be objectively justified.

The retirement age will not essentially be the same as the pension age. The age when a person becomes entitled to their

pension (Equity and human rights commission. No date).

Equality legislation does not affect the age at which someone will get the state retirement pension.

Depression

The highest mental health disorder within older individuals can be depression. Approximately half of adults seven point seven million who are aged over fifty-five. They stated that they suffer from depression (AVIVA.2020).

According to YouGov research for Age UK. The symptoms the depression can include are low mood, decreased enjoyment, lack of energy, low self-esteem, lack of hopelessness, absence of appetite, weight loss, disturbed sleep

patterns and very poor concentration (AVIVA.2020).

How to get help?

It is stated that a very good way to combat depression is to make sure you have someone or a group to communicate with. An individual may want to keep to themselves, such as when their mood is low, it is vital for an individual to stay in contact with friends and family (AVIVA.2020).

Charities organisations such as Age UK, MIND and Samaritans all want to help and support individuals such as using helplines (AVIVA.2020).

It is also stated that exercising for twenty minutes a day can help lift your mood, it is also recommended that individuals go outside in the fresh air. An

individual can have temptation to consume alcohol by unnecessary drinking. This can have a negative feeling's such as becoming more depressed, so it is recommended to watch how much alcohol you consume (AVIVA.2020).

Anxiety

Anxiety can be frequent such as with depression, anxiety is very common in people who are retired, and also it is very common for two people to suffer from these two problems together (AVIVA.2020).

It is stated that seven point three million people within the United Kingdom believe they have suffered from anxiety. This is according to the YouGov study. But the actual statistic might be larger than this, it is because older

people will tend to emphasise the physical issues instead the mental indicators (AVIVA.2020).

Women within this age group, will be more prone to be diagnosed with an anxiety disorder. This compared to males (AVIVA.2020).

The Symptoms of anxiety can involve a common feeling of unease or that you are losing control, there is also sweating, trembling, shaking, shortness of breath and suffering from feeling sick (AVIVA.2020).

If an anxiety act becomes extreme it can lead to a panic attack. These can usually last between five to thirty minutes, they also can be very alarming (AVIVA.2020).

if an individual is feeling anxious there are different ways you can treat anxiety. An individual can

talk about your feelings to a friend, family and also to a professional body (AVIVA.2020).

There are techniques that can help with anxiety such as meditation, breathing exercises. That can help to make you feel calmer, there are also consuming regular meals that can keep your blood and energy levels balanced (AVIVA.2020).

Dementia

Dementia can affect anyone regardless of gender, race and sexuality it will affect an individual's memory, the way they think, problem-solving, skills, also I can affect concentration and the way there perception. Within the United Kingdom it has effect Around eight hundred fifty thousand people in the United

Kingdom have dementia (AVIVA.2020).

The overall chances of an individual developing dementia will have an increase as you age. It is stated that One in fourteen individuals over sixty-five years will get dementia. Also, one in six over the age of eighty. It is also a lot more common in women than their male counter parts (AVIVA.2020).

The people who have dementia can often be confused and also they can become restless, irritable, emotional, aggressive in which can be very distressing to themselves and others (AVIVA.2020).

Dementia is a progressive illness, in which means the symptoms of dementia will often become worse. over time (AVIVA.2020).

The overall severity of the symptoms will vary from day to day living. Even though many people who are living with dementia will often lead active and fulfilling lives. For years to come, sometimes they might need special support, such as nurses and support workers to assist with their daily life. When it comes to dementia, it is very important to get an early diagnosis. In order to get the best outcome with the treatment (AVIVA.2020).

With dementia there is no cure to solve this complex health issues. To help with the complex issues there are medications that can help slow the progression of the disease, it also can relieve some of the symptoms. A health care profession will also be able to organize a memory assessment

session. They also will organize a care plan in which it should be reviewed at least once a year (AVIVA.2020).

Disengagement theory

As a person gets older they will tend to slow down within their working life and within their persona, life. Within this theory a older person can become withdraw from society and from socializing with the world.

Disengagement theory is a shared activity in which an older person. It states that a person will disengages from society and a community, it also can be viewed that a society will disengages from a older person (Ford, Dianne, Myrden, Susan E & Jones, Tim D, 2015).

An older person can develop a greater perception self-

preoccupation. It also can decrease the emotional connections with people and reduce the interest in social events. Social withdrawal and increased in self-absorption could thought to boost life satisfaction among them (Chaonan Chen, 2003. Revisiting the Disengagement Theory with Differentials in the Determinants of Life Satisfaction. *Social indicators research*, 64(2), pp.209–224).

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Image List

Image 1: My wealth. 2019. *How much income do you really need in retirement?*. Available At: <https://www.wealthatwork.co.uk/mywealth/2019/09/05/how-much-income-do-you-really-need-in-retirement/> (Accessed On: 17.02.2021)

Within this rationale it will give a justification of leaflet that was created. To Produce a leaflet for individuals that are approaching retirement it should promote a positive living within the post-retirement. It should Include theory and policy.

This leaflet was created because the people who are coming into the retirement age. They are facing lots of new challenging such as discrimination within their workplace which could come under ageism, they also are facing mental health issues such as depression, anxiety and dementia.

Ageism can be also known as age discrimination; it is when someone will treat a person unfairly because of their age. It can also involve the way that senior people are represented within the media, in which can have a larger impact on the public's mindsets and options. If an individual experience ageism, it can also impact on their confidence within themselves and also within, their job opportunities, financial situation and their overall quality of life. It is important that ageism is being addressed, this is to make sure that nobody loses out on any opportunity because of their age (Nelson, T.D., 2004).

Even though ageism is often more than likely to be seen as a workplace concern, an individual might face the issue of ageism when there are shopping, at the hospital, or when buying goods and services over the telephone. Ageism can happen anywhere and any place, these are just some of the issues that could happen because of ageism. losing a employment because of your age, being denied interest-free credit, car insurance, travel insurance, getting a lower

quality of service in a place of business or at restaurant because of the company's approach to older people (Nelson, T.D., 2004).

The people who are classed in the retirement community, and the issues that will come under A. Maslow Hierarchy of human motivation, this is a psychology theory, that is made up of a five-tier system of what a person will need in order to become a healthy individual, it is viewed as a hierarchical of levels within a pyramid shape. The lower level of this system within the hierarchy theory must be met before the individual can move higher up. The five different systems that give this theory are physiological, safety, love and belonging, esteem, and then self-actualization. The hierarchy of Needs has will have the viewpoint that higher the needs within the hierarchy will increase the importance, when the individual will feel they have appropriately satisfied the previous need (Maslow, Town & Town, Stephen, 2013)

There is research that has been completed that does not fully support all of Hierarchy of human motivation theory. The research has had an impacted on other psychologists and there contribution to the study of psychology.

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The highest mental health condition within older individuals can have depression. Approximately half of adults seven point seven million who are aged over fifty-five. They stated that they suffer from depression (AVIVA.2020).

Dementia can affect anyone regardless of gender, race and sexuality it will affect an individual's recollection, the way they think, problem-solving, skills, also I can affect awareness and the way there perception. Within the United Kingdom it has effect Around eight hundred fifty thousand people in the United Kingdom have dementia . Theses are just some of the issues that this society might face, there are few steps that can help with these problems such as exercise there is also treatment that can help with these issues (AVIVA.2020).

Conclusion

The United Kingdom has lots of issues when it comes to the issues that the retirement community will face. Such as the retirement age being increased to sixty-seven for an individual who is born in nineteen ninety-six. There is also the issue of mental health issues for this community. There is also legislation and policy that is in place to help protect this group.

From completing this leaflet I have found that there is a lot of work, to help this community, in such aspects of the disease that is know as dementia. In which this disease is incurable.

But there is also positives when it comes to this group, such as the option for a person to retire, there is also the free bus pass for an individual who will be eligible for this item.

Reference list

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