

How to Promote Positive Living After Retirement

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Image 1: AJN Accounts (No Date).

Retirement

Beehr and Bowling (2013) assert that retirement is a complex concept. There are several definitions of retirement (Bowlby, 2007), however for the purpose of this guidebook, retirement is defined as a time in life which is associated with the termination of employment (Atchley, 1982; Denton and Spencer, 2009), however in contemporary society, some individuals choose to remain in full time employment, continue in employment on a part time basis, or change to undertake volunteering work (Henkens and van Solinge, 2021) and as such the information provided within this guidebook will assist any individual who would fall under these aspects of retirement.

Mental Health Foundation. - Available at:
<https://www.mentalhealth.org.uk/publications/how-to-in-later-life> (Mental Health Foundation, No Date).

Money Advice Services – Available at:
<https://www.moneyadviceservice.org.uk/en/articles/benefits-in-retirement>
 (Money Advice Services, No Date).

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Retirement becomes complex due to the various forms, where it can be perceived as a voluntary and involuntary process, as well as regulatory (van der Heide *et al.*, 2013). Voluntary retirement is understood to be a choice to depart from employment, when in position of having economic security and a desire to undertake more leisure activities (Dorn and Sousa-Poza, 2008), which coincides with an aforementioned definition of retirement. Involuntary retirement is understood to be when an individual has no other choice but to have to retire, as an example a health matter could force an undesirable retirement, which can therefore cause additional stress and anxiety due to ill preparation (Kaul, 2007), whereas regulatory retirement is concerned with the statutory requirement to retire when against one's will to retire, this is specific to certain countries and socially accepted but differs on a global dimension (van der Heide *et al.*, 2013).

Retirement is also a life course transition (Moen, 1996), where life course transitions are concerned with events that occur at various stages of aging, which coincides with role changing (Carter and Cook, 1995), and as such thus can be associated with behavioural and/or psychological problems that arise from the difficulty in preparing for these life transitions (Henning, Lindwall and Johansson, 2016), and therefore, this ideology can be associated with the disengagement theory (Crawford, 1971; Larkin, 2009) and the requirement to effectively plan for retirement (Brucker and Lappel, 2013). Disengagement theory is deemed as a process of when retirees withdraw, disengage, from society (Crawford, 1971; Larkin, 2009), however it also views the contrary perspective where society also disengages with retirees, and as such leads to diminished social interactions (Bultena and Oyler, 1971) and along with other factors, as Gee and Gutman (1995) would argue retirement is related to issues of insecurity, poverty, and inequality, and as such retirement can be viewed as a negative life transition (Kim and Moen, 2001).

capabilities (Pomidor and Sullivan, 2015).

The ideology behind ensuring physical activity is maintained during retirement has transpired from global ideology, such as the active ageing framework from the World Health Organisation in 2002 (Paúl, Ribeiro and Teixeira, 2012), which is concerned with optimizing the possibilities of promoting participation, health and security ensuring an improved quality of later life (World Health Organisation, 2002).

One method that has transpired to promote physical activities to be undertaken is the ideology of social prescribing (Gray *et al.*, 2020). Social prescribing is known as a method that will provide access to local services and support to promote health and wellbeing, which is usually completed through referrals from General Practitioners, this ideology seeks to aid individual's needs in a holistic way (The King's Fund, 2020). Social prescribing has been actively advocated for by NHS England and National Institute for Health, for not only aiding in promoting physical activity but to also improve mental well-being (Husk *et al.*, 2019) and developed as a method to address the social inequalities and factors that diminish one's well-being (University of Westminster, 2017). Activities that can be provided through social prescribing are activities with the arts sector, gardening, befriending, group education, cookery, a variety of sports, eating healthily and volunteering (The King's Fund, 2020).

Social Interaction

To ensure continuity is preserved during retirement it is essential to maintain social interaction (Cooper and Beehr, 2015). Retirement as earlier defined, the termination from employment (Atchley, 1982; Denton and Spencer, 2009), is associated with the breakdown of social groups and thus is when disengagement occurs (Wanka, 2018) which can result in social isolation (Philip *et al.*, 2020), however Bowling (2005)

individuals who disengage from society and can also be viewed from the perspective of continuity theory, where one can maintain a level of wellbeing, especially through periods of life transitions (Atchley, 1999).

Volunteering has been considered to be rewarding and beneficial (Kameräde and Bennett, 2018) especially with regards to increasing life satisfaction during retirement (Russell *et al.*, 2018), it can also be considered as a reciprocal activity, whilst one is there to help oneself, they are also helping others who are in need (Manatschal and Freitag, 2014), volunteering can also allow for personal growth, through the attainment of new skills (Kerka, 1998).

Volunteering in practice is diverse and there are numerous opportunities available (Help Guide, 2020), the National Council for Voluntary Organisations (No Date) provide information that will assist in finding the appropriate volunteering opportunity and signposts to other organisations that can assist, and this is an area where one could spend time researching and adding into a retirement plan.

Physical Activity

Retirement often comes with the idea of resting; however, it is essential that retirees maintain a physically active lifestyle to promote healthy and active aging (Vogel *et al.* 2009; World Health Organisation, 2010). As already noted, volunteering in itself will help keep one active (Matthews and Nazroo, 2021), however there are many other physical activities that can be undertaken, such as walking, jogging, running, and swimming (Ainsworth *et al.*, 2011), where activities such as these should be spread out throughout the week (Ainsworth *et al.*, 2011, Pomidor and Sullivan, 2015), nevertheless this should be taken on an individual basis depending on each retirees’

However, retirement, in contrary can offer a positive life course transition perspective, specifically when a retirement plan is in place (Elder and Rudolph, 1999), Bowling and Dieppe (2005) would concur that preparation and planning for retirement is vital to promote a successful ageing process and offers some topics that could assist in promoting positive living in retirement, that will be discussed shortly. Even then, van der Heide *et al.*, (2013) continues to argue that studies have shown indecisive results to the effect of retirement to the physical and/or mental health of retirees, whilst further research continues to demand preparing and planning for retirement to be of an essential procedure (Clark, Hammond and Khalaf, 2019).

The individual factors that are considered as needing to be planned for are finances, health, and social interactions (World Health Organisation, 2002; Cronan, 2009).

Finances

Morgan and Eckert (2002) have reported that financial matters are an area of concern when one has retired, and again to reiterate Clark, Hammond and Khalaf (2019) stress of the importance to prepare and plan for retirement, especially when focusing on financial matters, as the Centre for Ageing Better (2018) assert that the stress and worry that can arise from financial concerns that comes with retirement is of great concern. Within the United Kingdom, the government provides a retirement benefit scheme, known as the state pension (Mann and Mastin, 2012) which has previously been awarded to men at the age of 65 and women at the age of 60 (Cribb and Emmerson, 2017). However, to complicate matters even more so, to be in receipt of state pension there are requirements which must be met, thus having paid National Insurance Contributions (Bozio, Crawford, Tetlow, 2010).

Nevertheless, with the state pension becoming of severe concern of being able to sustain (Hamblin, 2016), amendments to the age that it is possible to access state pensions were made through the *Pensions Act of 2007, 2011, and 2014*, and this is now determined by one's year of birth (The Pension Advisory Services, No Date), and as such pension age for both men and women now vary between 65 and 68 depending on birth year. Alongside the change in pension age and the concept of retirement having diversified, the necessity to continue working to be financially secure occurred (Shultz, 2003), and the ideology of employment ageism became prominent (Sargeant, 2011), which is concerned with employment discrimination based upon age and as such being treated unfairly, which prevented continuation of employment. Thus, the requirement to amend the retirement age was enacted through secondary legislation, known as the *Employment Equality (Age) Regulations 2006*, which sought to prohibit discrimination against age within employment (Sargeant, 2006), however the same regulation also introduced the concept of default retirement age (DRA), which would be 65 years of age (Sargeant, 2010), unless a request to continue working after 65 was made by the employee (Leeson, 2006). However, this regulation was later superseded by the *Equality Act 2010* (Equality and Human Rights Commission, 2019), yet the DRA remained, and was only abolished in 2011 through the *Employment Equality (Repeal of Retirement Age Provisions) Regulations 2011*, which meant that employees could continue working post state pension age without the need to request to do so, unless employers had reasonable objective validation to request employees to retire (Barrett and Sargeant, 2015).

Continued concerns with regard to pensions (Hamblin, 2016), has escalated the need for an equivalent and adequate income through retirement to be achieved to maintain the standard of living that one is accustomed to through their employed life (James, Price and Buffel, 2020). According to the Department of Work and Pensions (2017)

38 % of working age individuals are insufficiently saving for retirement, and as such it is argued that the workplace pension may be the solution in providing a financially stable retirement (Hamblin, 2016). Workplace pension is achieved through automatic enrolment through an employer, which is described as being an easy process where an employee does not have to do anything (Nunes, 2017), as 5% is deducted as the employee contribution at the time of processing wages, and then it is topped up by the employer contribution by 3%, these are the required minimum contributions expected, it is possible to pay more it is also possible to withdraw from this scheme (Gov.uk, No Date a). This scheme is considered to be a method to restructure pensions and place responsibility on individuals to ensure security and income is available in later life (Hamblin, 2016).

Volunteering

Bjälkebring *et al.*, (2020) assert that although the overall ideology of volunteering is debated upon, it is widely agreed to utilise Shibli's (1999) definition, where volunteering is concerned with undertaking of an activity which is unpaid which is to the benefit of assisting others, with Pearce and Amato (1980) asserting that it is a formal and planned prosocial behaviour, which is contrary to helping a stranger in the spare of a moment, which is informal and unplanned behaviour.

Volunteering, from the perspective of sociological theory, takes the standpoint of role and continuity theory (Smith, 2004) and activity theory (Kim and Jung, 2003). Role theory within volunteerism is regarded as a transition from paid employment, as an alternative to role loss where one can lose a sense of self (Chambré, 1984). Retirement can also be associated with activity theory (Kim and Jung, 2003), where individuals can maintain and create new social activities and interactions in contrary to the

Produce a guidebook for those approaching retirement that promotes positive living post-retirement. Include reference to theory and policy.

Rationale.

The ageing population within the United Kingdom, and demographic shift, has become of crucial concern within social policy (Tinker, 2002), and this change has resulted from significant changes to life expectancy (Giddens and Sutton, 2017), these owed to advancements through healthcare (Broody, 1978; Hamblin, 2016), increase in awareness of keeping healthy after retirement (Christense *et al.*, 2009), being at a stage where the baby boomers have reached the period of old age (Pruchno, 2012) and as a result of declining fertility rates (Larkin, 2009).

The Centre for Ageing Better (No Date) argues that individuals are not concerned with planning for retirement, and as the older population continue to increase, a concern that has arisen is ensuring that the social and economic needs of retirees are being met (Poindexter, 1976), particularly as there is growing concerns that the current social security provision will be unable to support the ever increasing numbers of future retirees (Blake and Mayhew, 2006), and as such this guidebook attempts to provide a generic overview on a selected number of factors that future retirees may consider exploring when planning for a successful and positive retirement.

Through the process of devolution, there are individual national governments within the United Kingdom, which can execute legislation and policy (Civil Service, No Date; Mitchell, 2011), however this guidebook is not specifically aimed towards a particular nation within the United Kingdom, as Wales Centre for Public Policy (2020) would assert that the social security system remains reserved to be dealt from the United Kingdom Government to oversee the system is implemented on a nationwide basis. Nevertheless, social welfare provision is a matter of concern to devolved governments (Institute for Government, No Date) and as this can obscure matters, the decision was taken to publish this guidebook on a neutral position, and instead deliberates upon, from a global perspective, utilising the World Health Organisation's (2002) Active Ageing ideology and publication, alongside the many academic resources that insist

that the need for planning for retirement is vital in today's era (Elder and Rudolph, 1999; Adams and Rau, 2011; Hershy, Jacobs-Lawson and Austin, 2013).

With retirement being described as a transition that is significant (Reitzens and Mutran, 2004), there are negative implications that coincide with retirement reported (Beck, 1982; Pallmore, Fillenbaum and George, 1982; Braithwaite and Gibson, 1987), such as retirees are unsure of what to do with their time and how to promote positive fulfilment during their retirement period (Reitzens and Mutran, 2004). Much focus within research with regard to retirement is concerned with the requirement to financially plan for retirement (Kimmel, Price and Walker, 1978; Lai, Lai and Lau, 2009; Kumar, Shukla and Sharma, 2019), as it is argued that a stable income is required to meet basic needs (Poindexter, 1976) and to enable social participation in some activities (Brown and Vickerstaff, 2011). Therefore, there is much focus given to this factor within the guidebook, and how systematic changes, through legislation, has allowed for the continuation of employment to allow for a secure income to be achieved (Barrett and Sargeant, 2015).

Keeping physically and mentally active is also key to favourable retirement, as Berger *et al.* (2005) would argue that it would provide for a healthier physical and mental lifestyle, and therefore it is vitally important to partake in any physical activity possible, whilst it is also possible to partake in voluntary work that can keep one mentally and physically active (Warburton, 2006). Where there is a barrier to accessing physical activity, the novel ideology of social prescribing, can facilitate in providing opportunities to access physical activities (Kellezi *et al.*, 2019). And whether a retiree continues in a form of employment, volunteering or undertaking physical activity, there is the opportunity to interact with others (Dickens *et al.*, 2011; Cotterell, Buffel, Phillipson, 2018) avoiding social isolation (Tilvis *et al.*, 2012)

Therefore it can be argued that within the retirement factors, discussed above and within the guidebook, the factors, finances, volunteering, physical activity, and social interactions, are concepts that are entwined, where without a secure income, it is difficult to ensure needs are met and limits the social interaction and physical activity requirements retirees need, and in contrary when being able to ensure a stable income is achieved there is the possibility of

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achieving life satisfaction through enabling a means of realising self-actualisation (Maslow, 1987).

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