

A guide to Positive Living Post Retirement in Carmarthenshire

Planning your Retirement

Retiring from employment is one of the most important changes you will experience in life (Centre for Ageing Better (CFAB), 2018a). For some, it is something that is eagerly anticipated and for others it can be a time of worry. A recent survey highlighted that only 56% of people that are due to retire in the forthcoming five years are actually feeling positive about it, raising many concerns ranging from finances and boredom to social life and feeling a loss of purpose in life (CFAB, 2017). Regardless of this, it appears that very few people plan for retirement (CFAB, 2017).



Managing the Transition

Role theory believes that the adjustments in life during retirement can prove to be challenging for some; particularly for those whose work is of great importance to their sense of self (Ebaugh, 1988 *cited in* Damman *et al.,* 2013). This theory emphasises the value of employment on an individual persons wellbeing (Carter and Cook, 1995) and suggests that people who identify strongly with their role at work and have positive relationships with work colleagues can find the break from employment and move to retirement abrupt and isolating.

However, continuity theory (Atchley, 1971) suggests that employment is not as vital for our wellbeing as role theory indicates; and believes that there are many ways you can make this change easier and gentler for yourself, to ensure a positive and fulfilling retirement. Change could be managed by preparing for retirement by developing activities pre-retirement and continuing with them afterwards (Atchley, 1971). This guide is designed to help you focus on strategies that will make your retirement a more positive experience.

Finances

The number of years people spend in retirement has grown (Topa *et al.,* 2018). This has put increased pressures on state pensions and the need to save privately to enable a financially secure retirement is crucial (Topa *et al.,* 2018). According to Age UK (2020a) a good place to begin planning for retirement is by sorting out your finances, this will help provide sufficient income to enable you to enjoy your retirement and feel more in control.

These are the things you need to consider:

- Check your State Pension entitlement – this is a steady payment that many people can claim from the government once they have reached pensionable age (Age UK, 2020a). However, the amount you get can differ and is dependent on your National Insurance contributions (GOV. 2020) . If you have paid insufficient years to receive the full amount now is the time to top up your payments so you will be able to receive full entitlement.
- Workplace Pensions – you may have paid into one or several pension schemes throughout your working life and may have several pensions to claim on. Keeping track of each one is important however, if you need help to find your private pensions you can follow this link - https://www.gov.uk/find-pension-contact-details (GOV, n.d)



Keeping Active and Healthy Eating

Healthy Eating is extremely important as you get older to fuel your mind and body. You need to eat a regular balanced diet to ensure you maintain good health and to keep both physically and mentally active. The Eatwell Guide (NHS, 2019) is a fantastic way for you to find out more about the correct foods you should be eating and can be accessed by following this link: https://www.nhs.uk/live-well/eat-well/the-eatwell-guide/.

It is widely recognised that people are living longer (AgeUK, 2019) and Barnett *et al (*2012) stress the importance of physical activity in maintaining physical and mental health, independence and reducing falls. According to the National Health Service (NHS) this is even more important as you become older as 'simple pleasures' such as a shopping trip may start to become more difficult (NHS, 2018) The NHS (2018) recommends at least 30 minutes of exercise each day. There are many ways in which you can keep active and AgeUK (2020b) suggest cardiovascular activities are best at keeping your body and mind healthy such as:

- Walking
- Swimming
- Zumba
- Yoga

Local contacts for clubs to attend are provided on the back page.



Volunteering

One way of keeping active is by volunteering. However, volunteering has a number of other benefits such as maintaining good mental health, meeting new friends and living longer (CFAB,2021) Research has shown that those who volunteer have a greater life satisfaction than those who do not (Gil-Lacruz *et al.,* 2019*)*. Activity theory (Havighurst, 1961) explains that by keeping active in old age and holding on to social interactions, you will have greater life satisfaction. The National Council for Voluntary Organisations (NCVO) report that 89& of volunteers meet new people when taking part in volunteering (NCVO, 2019). Therefore, replacing your paid employment with voluntary activity can improve your wellbeing and help to provide you with a purpose in life (Nazroo and Matthews, 2012). Volunteering will also give you the opportunity to stay involved with your community and mix with people across all age groups, often providing support to benefit others as well as yourself.



You can find information on local volunteering opportunities through Carmarthenshire Association of Voluntary Services (CAVS). Details of this can be found on the back page.

Connectedness

Studies have shown that social isolation and loneliness can impact negatively on the health and well-being of older people (Valtorta and Hanratty, 2012). It is important for you to maintain relationships as AgeUK (2020c) explains that interacting socially with others can improve 'quality of life' and personal wellbeing.

Technology has made it easier for us to stay connected with friends and relatives via the internet or mobile phones. This is particularly helpful if you have poor mobility or relatives and friends that do not live locally. Internet use am ongst older people is increasing all of the time (Hunsaker and Hargitta, 2018).



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Socialising helps us have a sense of who we are. If we lose that, it can have a profound effect on our well-being. Connecting with other people helps stimulate the brain and give you something to look forward to. It has also been shown that keeping your brain active can reduce the risk of developing dementia and other vascular problems associated with aging (Hughes *et al*, 2010).

Apart from staying connected to others, technology gives peo ple wide access to games and other apps that will keep your brain in good shape, prevent memory loss and maintain mental sharpness and well-being. Research shows that spending time each day doing mental activities that are challenging, such as crosswords or other puzzles, helps the nerves in the brain stay connected and prevents cell deterioration (Hughes *et al*, 2010).

Useful Contacts in Carmarthenshire

(Carmarthenshire Association of Voluntary Services, 2021)

Carmarthenshire Association of Voluntary Services (CAVS) can help provide volunteering opportunities with a wide range of activities to choose from t ensure something suitable for your needs and interests. Contact: (01267) 245555 (CAVS, 2021).

(Actif Wales, 2018)

Actif Wales offer a variety of exercise and fitness activities to help you to keep healthy. Membership discounts are also offered for those aged over 60. Contact: (01267) 224700 (Actif Wales, 2018).

(Walking Well Carmarthenshire, 2020)

Walking Well Carmarthenshire is a walking group suitable for people of all ages and is a great way of socialising and keeping both physically and mentally well. Contact: (01554) 772056 (Walking well Carmarthenshire, 2020)

(Mind Carmarthen, 2021)

Mind Carmarthen can provide information, support and advice in managing your mental wellbeing and finances (Mind, 2021)

"Retirement is a blank sheet of paper. It is a chance to redesign your life into something new and different."

The rationale for creating the guidebook aimed at promoting a positive future for those approaching retirement in Carmarthenshire is that it is widely recognised that we have an ageing population (AgeUK, 2019) and according to the Office of National Statistics (ONS) the number of people aged over 65 will increase by 8.6 million in the next fifty years (ONS, 2018). Therefore, promoting older people maintaining their independence, physical and mental health and wellbeing is of prime importance. This increase in life expectancy means that there are more elderly people having to deal with a transition from work to retirement than ever before (Calasanti, 1996) which has meant a rise in demand for financial support, both from public and private bodies, that places a greater burden on healthcare provision (Majeed and Aylin, 2005). Research published in the Lancet (Guzman-Castillo et al, 2019) concludes that a rise in age-related disabilities, linked to people living longer, will have a vast impact on society and this challenge needs to be met by polices and interventions that support independence and wellbeing in retired people.

This guidebook is therefore designed to help those nearing retirement cope with the transition and move into a new stage in their life more positively. Research demonstrates that a positive transition can lead to better mental and physical health in old age, which in turn helps older people stay involved and active in their communities (Centre for Aging Better (CFAB), 2018b). This suggests that the more that older people can retain their independence, the less likely they will be in needing outside support. CFAB (2018b) stresses that those who do plan their retirement in advance find the adjustment easier, with less negative impact on their overall health and well-being.

The guidebook has included a section on financial information as according to Wang and Hesketh (2012), a person's financial circumstances is a key factor in influencing mental wellbeing when they retire. Added to this, financial worries are one of the biggest concerns which causes high levels of stress (Choi, 2008) if income is insufficient it can lead to adverse health as result of living in poverty (British Medical Association, 2017). According to CFAB (2020) it appears the issue of people living in poverty is they are likely to have poorer health and, the number of years that people live without a limiting illness is substantially reduced. Therefore, examining finances at an early stage when approaching retirement is vital to ensure individuals post retirement income is adequate. Where the financial forecast is poor both the individual needs to investigate how they can best help to improve this, and the support of benefits may need exploring (CFAB, 2020).

According to Langhammer *et al.,* (2018) physical activity in older age is important as it is a major contributor in a longer and healthier life. However, Taylor (2014) argues that despite the health benefits of physical activity, older adults are generally less active than the daily recommended amount. Therefore, this was included in the guidebook as it is evident that physical activity results in improvements in mental and physical health, emotional and social wellbeing and psychological and cognitive abilities (Langhammer *et al* 2018; Sun *et al.,* 2013). According to Dementia UK (2021,) lack of exercise is one of the risk factors in developing dementia and according to Livingston *et al* (2017), 'Dementia is the greatest global challenge for health and social care in the 21st century'. In recognising the link between physical activity and health outcomes, the Welsh Government (2009) are committed to improving the health and wellbeing of older adults. In their policy 'Creating an Active Wales' they aim to promote the increase of physical activity amongst adults to improve their future health outcomes and ensure inclusivity for the whole community.

A section on volunteering was included in this guidebook as according to Anderson *et al* (2014)., the results of a variety of studies have reliably shown that volunteering is linked to lower levels of depression, improved health(self-reported), less physical restrictions and a reduction in death rate. However, according to Nazroo and Matthews (2012) only 25% of people post retirement age engage in volunteering. Therefore, it was important to include this not only to highlight the benefits of volunteering but to encourage more people to take it up as a way of improving their health. For older people approaching retirement, involvement in volunteering may be especially important in providing a way, or opportunity, to remain engaged in socially meaningful and valued roles (Nazroo and Matthews, 2012), this supports continuity's theory (Atchley, 1971) that suggests developing activities before retiring and continuing with them afterwards can have a positive affect with managing the change.

The importance of connecting with others and maintaining social relationships was included in the guidebook as Age UK (2020c) explains that having relationships and being able to share activities with others has a positive effect on our wellbeing. Added to this, they point out that as we get older, life events such as retiring from employment, the death of friends or family members and ill health, can lessen our social circle and make it difficult to maintain an active social life. Therefore, it was important to include this in the guidebook as research has shown that loneliness and social isolation has substantial health risks; According to Holt-Lunstad *et al* (2010), loneliness and lack of social connections could be as detrimental to health as smoking. For older people with mobility issues or families and friends living at a distance, digital technology provides a solution to keeping connected. This guide has included the section on technology as according to Chen and Shutz (2016), using modern communication technologies can potentially alleviate social isolation for old people and will therefore help reduce poor health outcomes. Overall, this guide has been designed as an informative, easy read for older people facing retirement which considered the effects the ageing eye can have on vision (Salvi *et al.*, 2006) when choosing the font size.

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