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Overall aim of the leaflet was to produce information for those approaching retirement. Aim for the leaflet to have a positive vibe. The leaflet must be age friendly and avoid ageism and guard against stereotyping. People should be able to look forward to retirement and view this time of their life as a positive new phase to spend quality time with their family and friends and spend their time doing things they always wanted to but never had time for.

This is a challenge because of the stigma associated with getting older, the stigma of finishing your working life and all the other stereotypes which can impact negatively, despite legislation like the Equality Act 2010 (Gov.uk, 2013) which is there to protect against ageism. Age is a protected characteristic of the Equality Act 2010, and it categorises discrimination as direct, indirect, harassment and victimisation. As well as providing positive information to those approaching retirement the leaflet will provide help and support to deal with situations which may occur. Overall retirement is about Living Well and in order to live well people need to maintain good health, eat well, sleep well, have a good social life by keeping talking, keeping active and have financial security. All these things are of equal importance for a person to Live Well in retirement. This is the rationale for the information on the front page. Included on the front page was a photograph from the age-positive image library launched to tackle negative stereotypes of later life promoted by The Centre for Ageing Better. The library of photographs comprises of a free library of positive and realistic images of people aged 50 and over (Centre for Ageing Better, 2021). The statements from the front page are explored in detail throughout the rest of the leaflet by using the phrase Did you know....? and then explaining the key concepts. One of the key concepts to take into consideration which would affect Living Well, is the impact of loneliness which can occur when the social side of life is missing. It is important to note that loneliness can impact a person at any age (Age UK, 2021). However social isolation and loneliness in older people is of significance as identified by the UK Government 2018 Loneliness Strategy which aims to place relationships and loneliness in policy making (HM Government, 2018). Loneliness can be triggered by mental health problems, mainly social anxiety, and depression even though loneliness is not a mental health problem. In addition, mental health issues can be caused by loneliness. Dementia is also associated with loneliness and can cause intellectual deterioration, and people with dementia could become lonely because of this (Campaign to End Loneliness, 2020). Significant Studies suggest that loneliness can cause high risk of premature mortality with the absence of social connections, such as family, friends, and local community. According to research of social Genomics suggested by The National institute on Aging (2019) retirees that withdraw from the community, family and friend's relationships can change a person's awareness of society. Subsequently, people suffering long-lasting loneliness often feel very vulnerable and sceptical of others. This stimulates a genetic protection mechanism. Loneliness can stimulate irritation of our bodies, by weakening the immune system. Furthermore, this is essential to help cure the body from trauma, however, inflammation that continues to increase over time can develop viruses and incurable diseases (National Institute on Ageing, 2019). In addition, health risks associated with loneliness are far greater, than those linked with the current public health risk such as cigarette smoking, air pollution, being overweight and the lack of daily exercising. Loneliness should be treated as an immense health awareness (UK Parliament, 2020). The

population of the UK is ageing and living longer, and the Office for National Statistics (ONS) predicts by 2042, people aged 65 and over be residing in the UK which is 24% more, than the figures of 18% in 2016 (ONS, 2019). These factors somewhat increased by migration rates will have a huge impact in the UK. In addition, the ageing population is estimated to increase between 2019/20 and 2064/65 in the UK. The Office for Budget Responsibilities estimates, government expenditure will surge from 33.6% to 37.8% equal today to £79 billion (Government Office for Science, 2016).

Therefore, suggestions to combat loneliness were considered vital to include on the leaflet because of the serious impact on health. The first place it is mentioned on the leaflet is with the question **‘Did you know that talking with friends and family whether it is face to face or online can help combat loneliness’**. It suggests that one of the strategies to address loneliness that everyone can use is to keep talking to family and friends, this can be online or face to face (NHS, 2018). To accompany the text there was an illustration from the Centre for Ageing Better who created a free library of age positive images to tackle negative stereotypes (Centre for Ageing Better, 2021). Studies by Brewer et al. (1981) suggest retirees are often stereotyped as “senior citizens” in addition they are also seen as emotionally, and physically impaired, lonely and helpless and unfashionable. Subsequently two positive key concepts of retirees emerged from these studies. The “grand old man” concept makes up men who are stereotyped proficient, knowledgeable, and modest, hostile. In addition, the faultless grandma concept is often stereotyped as tranquil dependable and supportive and of a caring nature. A Psychiatrist of old age (Thompson, 2018) came across various beliefs of ageism which exist including the perception that being old means being lonely, confused, and senile and unhappy. This attitude is totally inaccurate, but seemingly an unwelcome influence with negative consequences. Subsequently, retirees are often less inclined to ask for professional help, and if they do, they are less inclined to be diagnosed, even if they have been found to be ill, they are less inclined to be referred for specialist treatment (Thompson, 2018). As people age the Disengagement Theory develops, and social experts Cummings and Earl, suggested that retirees retract themselves from personal associations and society itself and reported that this was normal ageing process. Further theory suggests that shared acknowledgement of disengagement of retirees that society must carry on, and function in their absenteeism when retirees have passed (Zhang X., Lin H, 2019).

The overriding message is that all these things contribute to Living Well and are all connected and by looking at the different elements is to reinforce this message in the leaflet. Keeping physically active helps maintain mental health and wellbeing and helps socialise if done with a group or a friend. Illustrated on the back page of the leaflet are details of local groups which people can join. These include walking groups which have the added advantage of being social and an opportunity to meet new people (Hanson and Jones, 2013).

In addition to sorting out finances and knowing what discounts are available, money worries can affect mental health and wellbeing (Huang, Ghose, Tang, 2020) and money worries can prevent people from socialising which then has a further knock-on effect. It is important that people know their eligibility to claim benefits as according to The Joseph Rowntree Foundation (2021) that even though up to 1.9 million pensioners are living in poverty many are failing to claim the benefits they are entitled to, such as help with heating costs, council tax, pension credits and health benefits and various other benefits (The Money Advice Service, 2021). Male retirees are paid more of a percentage compared to female retirees, this illustrates that there is

a gender pension gap, between male and female retirees. In 2018/19 recent studies suggest that the gender pay gap increased to 40.3%, this exceeded the amount by double to 17.3% in the same year (Davies, 2021) Subsequently, the impact is huge to female retirees, with no government legislation or policies in place to deal and undertake the vast barrier of gender pay inequality between male and female retirees (Prospect, 2021)

The leaflet illustrates and promotes various discounts and benefits of retiring, with numerous ones obtainable free or discounted such as travel, gym and hairdressing (RetireWise, 2019).

In addition, various discounts and benefits are obtainable by the government such as financial support with heating costs and pension top up and bus permits. The key to this is to claim these valuable benefits and discounts, subsequently in the UK millions of retirees miss out on this revenue (Davies, 2021). Furthermore, illustrated on the leaflet is information about the importance of sleeping well which is another important factor which contributes to living well. This is linked to exercise and general well-being. Lack of good quality sleep can negatively impact a person in several ways. According to (Holland, 2020) good quality sleep is as important as 'eating healthy and exercising'. Effects on the body from poor sleep include weight gain (Taheri et al., 2006) and one of the most significant risk factors for obesity is poor sleep reference. People who are poor sleepers have increased appetites and will consume more calories because of the effect on appetite hormones and appetite regulation (Singh, 2020). Brain function is impacted by poor sleep in particular 'cognition, concentration, productivity, and performance' (Ellenbogen, 2013). A study by Williamson, (2000) identified that the negative impacts of less sleep was similar to the effects of alcohol consumption on certain brain functions (Williamson, Feyer, 2000). Conversely good sleep has a positive effect on memory and problem solving (Mednick et al., 2009). In addition, good sleep improves physical activity performance (Mah et al., 2011) which is especially important for women according to a study by Goldman, et al.(2007) of over 2800 women which found a link between 'slower walking, lower grip strength, greater difficulty performing independent activities and poor sleep' (Leech 2020, p.1). Other impacts on a person's health because of poor sleep places them at an increased risk of stroke and chronic heart disease (Cappuccio et al., 2011). People who have poor sleep are also at greater risk of type 2 diabetes (Cappuccio et al., 2010). A person's mental health is also impacted by poor sleep with 90% of people with depression reporting they have poor sleep (Tsuno, Besset, Ritchie, 2005) indeed poor sleep is also linked to a greater risk of suicide (Bernert, et al., 2014). On a positive note, good sleep is important for increasing immune function which helps people combat infection like the common cold and diseases (Cohen et al., 2009). Cell damage and inflammation can be impacted by poor sleep, in particular there are links to inflammatory bowel disease (Mullington et al., 2013) and those with Crohn's disease can also be negatively impacted (Tang et al., 2009). Poor sleep has an indirect impact on loneliness as it can reduce a person's 'ability to interact socially' (Yanguas, et al, 2018) by decreasing social skills and capacity to identify emotional expressions of others (Schwarz et al., 2013).

Together with sleep and exercise, nutrition is one of the pillars of health (Nunez, 2020). Happy retirement could be inhibited for retiree's health as a poor diet could increase the risk various virus and diseases. Vast amounts of vitamins and minerals are essential for retirees to keep their bodies strong, and their minds sharp, throughout retirement and protein is vital for intellectual wellbeing and fibre for healthy gastral system (British Nutrition Foundation 2018). To reiterate Living Well in retirement cannot be achieved without taking care to sleep well, eat well, exercise, take care of physical and mental wellbeing, socialise by keeping talking to

combat loneliness and minimise worry by getting finances in order which have all been identified and illustrated on the leaflet in a positive way (Age UK, 2021).

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Friendship Groups—Did you know there are various groups in Carmarthen where all ages can meet up socialise and interact, here are a few of them, Walking Well Carmarthen, is a programme to inspire individuals of all stages of fitness and life, to benefit from the mental and physical and social aspects of walking. Additionally over time it improves fitness levels, improves circulation, mobility, as well as the benefits of making new friends (Carmarthen-Sir Gar, 2020). In 1974, a group called the Carmarthen and District Ramblers was created for local walks within Carmarthenshire, Brecon Beacons, Pembrokeshire, Black Mountains, to appreciate wonderful views and variety of the countryside. In Wales the programme offers, two or three days of walking, of lengthy trails (Ramblers, n.d.) U3A the Third age is a welcoming and active establishment of a worldwide University. In Carmarthen U3A aids and supports retirees and semi-retired members to share talents and life experiences and to participate in various activities such as, education, artistic and leisure events. The University requires no academic credentials, and none are issued. In addition, the title University is utilised in a unique view such as, various individuals or groups of people from all walks of life desiring to converse their chosen studies or subjects. Retirees and semi-retired members of U3A gather where they can share, learn and teach from their own life experiences (Carmarthen U3A, n.d).

Exercise plan in retirement-Did you know that there are simple activities to stay fit and healthy in retirement such as, Swimming, aqua aerobics, walking , rambling, and bike riding (Acts Retirement-Life Communities, 2020). Additionally, retirees who are physically active, lessen their possibility of a stroke and heart disease, compared to a more active person that is younger. Exercise can be anything, from walking to swimming. Furthermore, try and do some form of exercise preferably 10 minutes or more daily and aim for 150 minutes of physical activity every week, overall, 30 minutes a day of physical activity over 5 days a week period will promote health and well being (NHS, 2018).

Exercise at home-As we are spending a lot of time at home these days due to the impact of the coronavirus, Low impact Functional Training (Lift) is a variety of exercises either standing or seated to help your balance, flexibility and strengthen your lungs, muscles and your heart to keep retirees physically active (AgeCymru, 2021).

Nutrition-Did you know, hydration and nutrition, is of importance for better quality of mental health in retirement. Over time, the mind loses its quickness as people age. Additionally, a suitable diet for retirees, can decrease this process. Overall wholesome nutrition improves quality of life and enhances memory and cognitive capacity in retirees. A few of the advantages of wholesome nutrition are such as strong bones, mental quickness, and improved immune system, creating a fulfilled life for the retiree (UK Care Guide , 2020).

Diet-Is important that retirees have a nutrient dense diet. The diet should contain fewer calories, and more nutrients such as, multi-coloured vegetables and fruit, including canned, dried, and frozen. Fat free milk, cheese, and yogurt. Slender cuts of meat, poultry (skinless) eggs beans and fish. Whole bread, pasta and cereals. To enable retirees to live a more improved life in retirement (Flipse, 2010).

Volunteering-Did you know, you can keep active by volunteering. Across the UK 10,000 people aged 50 and above Volunteered in various ways such as, Patient driving schemes, sports clubs, workshop to aid employment, grand-mentors who supports young people from care homes to help develop a better and more fulfilling life across various areas of the UK. After six months, 82% of young people leaving care homes aided by grand-mentors are in training, or in higher education, or employed compared to those of no help and support from grand-mentors of which is 51% nationwide (Volunteering matters, 2016)

Part-time work-Did you know there are various, age friendly companies which are on the increase who value and look after retirees well , such as Barclays bank, British Gas, B & Q, Jaguar Land Rover, McDonalds, Nationwide and Sainsbury (Renegade Generation, 2021)

Promoting Positive Living in Post-Retirement & Retirement



(Great Senior Living, 2021)

Live Well

- ◆ *Eat Well*
- ◆ *Keep Active*
- ◆ *Keep Talking*
- ◆ *Sleep Well*
- ◆ *Financial security*

(Mental Health Foundation, 2021).

By Keeping Talking , sorting out your Finances,
keeping Physically Active , getting good Quality Sleep,
having good Nutrition and making new Friends
through social clubs, volunteering and /or part time
work will all contribute to Living Well and having a
HAPPY AND HEALTHY RETIREMENT. (AGEUK, 2021)

Happy and Healthy Retirement

Live Well

Did you know that talking with friends and family whether it is face to face or online can help combat loneliness. Loneliness is harmful to your health and wellbeing so keep talking (AgeUK, 2020).



(Centre for Ageing Better, 2021).

Getting the most out of your money. Financial advice. Benefits and freebies including:

- Free/ Discounted gym
- Hairdressing discount
- Free/ discount on museums
- Theatre and cinema (Garber, 2020).



(Centre for Ageing Better,

Did You know that keeping physically active gives an overall sense of wellbeing? By staying physically active, this helps you remain independent and healthy. By remaining active for only 10 minutes a day, this will make a significant impact on an individual's sense of wellbeing. Through activities, this gives individuals the freedom to socialise and meet new people, which will be a positive impact on the person's mental health and personal wellbeing. (McPhee et al,



(Chief Investment office, 2020)

Did you know that a good night's sleep, ranging from 7–9 hours, is essential for living well?

(National Institute on Ageing, 2020)



(Jing.FM, 2019)



(Centre for Ageing Better, 2021).

We all know that a healthy diet is important but did you know that enjoying a meal with friends and family helps lessen feelings of loneliness and is a great way to socialise.

(HelpGuide, 2021).

Know your rights

- You should not be discriminated against because of your age [Equality Act 2010]
- In Wales you should expect to stay well and lead a better life [Wellbeing of Future Generations (Wales) Act 2015]
- Tackling loneliness should be a government priority and a society wide change building a sociable connected society [HM Government 2018]
- Prevention of ill health in the UK [NHS 2019]