



Migrating INTO RETIREMENT

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Entering retirement can seem like stepping off a secure platform of employment, a regular income, a known identity and a context of familiarity into the unknown and unstructured world of the aged, but it doesn't have to be like that. Our personal and cultural ideas of retirement vary considerably but, as with any transition into unknown territory, it holds both excitements and concerns.

We need to remember that our lives have been peppered with transitions – many triggered by age and social expectations. We've all experienced transitions from child to adult, into and out of different jobs and into and out of partnerships for example. Many will have been through transitions into the role of parent and the loss of the role of being someone's child too. These are all major life events that involve changes to our identity, expectations, responsibilities and day to day patterns of living. Some have been planned and some have come unexpectedly. So, by the time we reach that part of our lives where we are considering the transition out of our main employment, we have perhaps become adept at transitioning into the next stage of our development.



VS



Thinking about retirement

Pause point

Without thinking about it too much, write down what your thoughts are about planning for and entering retirement.

<p>What am I looking forward to?</p>	<p>What am I concerned about?</p>
<p>What positive images do I have of retirement?</p>	<p>What negative images do I have of retirement?</p>

What is retirement?

So, what is 'retirement'? It's been defined in many ways but basically involves a change from one life phase to another. Essentially, it's a relatively recent social construct based around the concept of "leaving your job and stopping work, usually because you have reached a particular age." (www.oxfordlearnersdictionaries.com). When the first state pension was introduced in 1908 as the Old Age Pension, the link between leaving work and being old was firmly fixed in people's minds and, in many respects, there it stays. So, the idea of being eligible for a state pension by virtue of your age, translates, for many, as being old. However, times have changed so significantly in post WW2 Britain that the expectations, abilities and health of the generation to which you belong are nothing like those of previous generations.

The retiring generation

It's worth taking a brief look at these changes to explain how, as people born primarily in the 1950s, the events that have shaped your lives have impacted on your potential experience of retirement. We are baby boomers, the generations born between 1946 – 1964 as a result of the increased birth rate after WW2.

Growing up during the positivity of the 1960s we saw enormous changes in health and education provision, in social and cultural attitudes and in our material world. In the UK we had the advantages of the NHS, free state education, low unemployment and increased initiatives aimed at



1960s



1970s

establishing equal opportunities for women and minority groups. People bought TVs, houses, cars, shopped in new supermarkets, drove on new motorways and humans walked on the moon. Abortion was legalised and the contraceptive pill was available so, for women in particular, there was significant freedom of choice never experienced before. This newly educated generation was also more politically aware and involved. They protested against inequalities and were less deferential to authority.

These changes impacted not only our knowledge and skills but also the expectations of many. Interestingly the number of over 65s in the UK who decided to stay in employment has trebled since 2000. So, when this generation is considering retirement from employment, it is, in general terms, a healthier, better educated group with a longer life expectancy than any previous generation. As we cross the bridge to this next stage of our development, we have abilities and expectations that give many of us the freedom of choice to shape our coming years.

Pause point

Take a moment to think back about the retirement experiences of your parents, and, if you can, your grandparents.

What were the main differences between their experiences and your hopes for retirement? Ask yourself, for example about differences in health, education, finances, expectations (of them/yourselves and others), roles and skills.

Crossing the bridge - the transition into retirement

What is transition?

Transition is seen as an internal process that happens as a response to an external change. Transition is continuous throughout life and in 2011 Pettican and Prior, two UK occupational therapists, saw it as an occupationally orientated life event in which the re-negotiation of occupational balance plays a central role in establishing someone's health and well-being. In retirement this transition involves relinquishing existing patterns of living, assimilating new ways of being and establishing a new order of things.

Pause point

Transition isn't a new process for you, even if retirement may be. Think about what you've gained from your previous experiences of transition?

What knowledge and skills did you gain?

What helped to make your previous transitions good or bad?

The pattern of transition has been viewed in several ways. However, despite the differences various authors propose (Meleis 2000, Pettican and Prior 2011, Anderson, Goodman and Schlossber 2012, AgeUK 2023) all agree that retirement often comprises three stages which, taking the concepts into consideration, we'll call:

- **Planning for retirement**
- **Moving in**
- **Stability**

So, let's look at each of these stages briefly.

Planning for retirement

Many, although not all, have the chance to think about retirement before it happens. (See our pocket guide: **Reasons for retirement:** When plans don't work out)

(To help me find examples of people's experiences to link theory to reality, I asked a group of (what turned out to be extremely insightful and articulate!) friends and colleagues for their experiences. While I realise that this gives a rather limited perspective, their experiences proved to be widely varying, and I've drawn on them to illustrate the points I want to make here.)

Look at some of the comments people have made about their path up to the point of retirement:

Grahame (Head of transformation in retail industry): *Whilst in work I watched many colleagues go from 100mph to zero by working flat out one day and move to retirement the next, then sadly pass away within the first year of retirement!*

Liz (Occupational therapy educator): *I dropped my hours over the last few years. I became a trustee for a couple of organisations and started my PhD. By the time I retired, work was less important to me, I'd sort of made the shift.*

David (General practitioner): *I retired from general practice, burned out, when I was 57. I knew I had to go when I experienced my first "Monday morning" feeling ever. I had loved my job (and) was shocked to find that I couldn't face it.*

Dawn (Lead occupational therapist): *I had always planned to retire at 55, but quickly realised that wasn't viable as I would lose so much of my pension.*

Jackie (Pharmacy technician): *(I) had cut my days gradually over previous years so I was easing myself into it. The crunch came when, like a lot of people, my job became stressful due to staff cuts.*

Lynn (Education consultant): *I attended a retirement course. I planned to move gradually into retirement by becoming an independent consultant after retiring from my long-term career post.*

Sue (Head occupational therapist/teaching assistant): *I was not at the peak of my career (when I retired). (That had been when) I was head over several occupational therapy departments. (I took) a job which paid little but was school hours and within walking distance.*

Gordon (Head teacher): *Attended a retirement course which was very helpful as it helped me get organised financially and consider the implications for relationships, expected family responsibility and personal activities. I looked forward to retirement and didn't look back.*

Jo (Lead occupational therapist): *I planned to reduce my hours, especially after being made redundant at 59 from my occupational therapy lead role. I reduced to 10 hours for last 2.5 years as didn't want it to affect my final pension. I (eventually) decided to retire before I was 63 (though) I knew it would be tight financially for a year until I could claim my state pension.*

Keith (Laboratory manager): *The thought of never-ending gardening, charity work and "holidays of a lifetime" did not appeal even though I had nothing against them per se.*

Michele (Canadian occupational therapist, mental health): *Without setting a deadline I would never have left.... I mostly put on paper my retirement goals, established a list of activities I like to do, dreams I wanted to fulfil. I knew that I was getting more tired of listening to the heaviness, the pain, the distress of people.*

What common themes do you see? One clear theme is that every person's journey is different. Some have no real plans, some have plans interrupted, some find work too stressful, some have a straightforward passage.

So, what we can learn is that planning, expectations and passages are individual. When I asked people for their experiences, several got back to me initially saying 'But my journey isn't typical'. What seems important then is to plan your individual path without too much reference to whatever you consider to be 'normal'. You are you, and your circumstances are unique. Expectations, dreams and ambitions are important, but seem better used as guidelines rather than targets.

Moving in

Entering retirement can bring many different experiences.

For some, entering retirement brings a honeymoon period where people relish their new freedom and lack of pressure, while others struggle with changed roles and the lack of structure and purpose that work had always given them. It's been shown that professional women, especially, can struggle with their change in identity and that the lived experience of retirement doesn't necessarily fit the Nirvana that is portrayed in the media. Without care, some can find this honeymoon period is followed by a time of disenchantment if their experience doesn't live up to their expectations. People from different nationalities, ethnicities, genders and social circumstances may have very different expectations of retirement and this effects how they go about re-organising their day-to-day life.

Is this your image of retirement?



Or maybe this?



Probably neither of these sets of images is true, or maybe both of them are in part. It's also important to consider that other people may have strong expectations of you once you're retired. Are you, for example, expected to be free childcare? A free dog walker? Free help in a local organisation 'Now you're retired'. Sometimes there can be incongruence between your, and other people's expectations.

Looking at the comments of my group of retirees, all these themes had been experienced:

Freedom and lack of pressure

Tamy (Strategic and operations manager): I would say that the first six months of “retirement” were pure euphoria. I had grown fed up with the daily commute.

Sue: *Loved it from the word go!*

Gordon: *I enjoyed the lack of responsibility and work pressure.*

Lynn: *I enjoyed the flexibility.*

Lack of roles, structure and purpose

Alison (holiday rep): *Though I love the freedom I find it challenging.*

Tamy: *I missed using my brain.*

Keith: *I missed work colleagues, the routine and the facilities I missed being able to “talk technical”. I felt a loss of identity.*

Grahame: *A wise, older colleague told me that many people hadn't learned that the secret is to create a 'bridge' and transition into retirement through either winding down, part time work or something else that ensures a smooth landing.*

The 'Nirvana' of retirement

Diana (Maths educator): *It's not the retirement I had planned and hoped for, but it is OK.*

Alison: *I can be lonely if I don't keep busy.*

Other people's expectations

Keith: *People assumed that because I was no longer employed, they had some sort of call on my time.*

Liz: *OK if you look after them on Wednesdays and Fridays, grandma?*

Pause point

What do you think you **WON'T** miss when you're retired?

What do you think you **WILL** miss when you retire?

Age UK says you "may live for another **30 years**" after you retire. What will be your meaning and purpose?

Will other people have expectations of you? How do you feel about these?

Melius' (2010) theory of transition talks of the importance of an ending period that defines the beginning of the physical change, and it's interesting to see, from the comments people made to me, that those who moved into retirement in a planned way had significantly fewer issues than those who didn't. The period of disconnectedness Melius describes may link with the honeymoon period and is a time of letting go of one life stage and beginning to establish another. Melius theorises that, during early retirement, it's important to consider your roles and how they will change, and the values, meanings, competencies and purposes you hold. This reflection, she contends, can help you acquire the outcomes she sees as important for a successful transition.

Tasks of early retirement

- Clarifying existing roles
- Finding meanings
- Acquiring competencies
- Building expertise
- Setting goals
- Taking on new roles



Successful outcomes

- Mastery
- Fluid identities
- Resourcefulness
- Healthy interactions
- Perceived well-being

So, this leads us to perhaps the most important question of all:

What are you actually going to DO for the rest of your life?



Age UK shows that this is perhaps the most important question to consider. They show that people often pay attention to planning their finances, where they'll live and so on, but beyond vague ideas of volunteering and gardening, they've thought little about what day-to-day life will look like. So, this is a really important part of the retirement process that is most likely to involve letting go of your work life pattern, meeting new people, trying new things, establishing new routines – essentially taking control of this stage of life based on your values, interests, obligations, skills and ambitions.

Louisa (Occupational therapist USA) said: *Did I plan for the occupation of retirement other than the financial planning piece? No!*

While Keith said: *Societal perceptions of what people do in "retirement" become self-reinforcing...*

Occupation and health

As occupational therapists you're already knowledgeable about the concepts underlying the use of occupation to positively impact on health and well-being, aren't you? So, there's no need to reiterate the fact that, to gain and maintain optimum health, you need to have a balanced, flexible routine of meaningful and purposeful occupations and activities that fulfils your needs and gives you an identity, is there?! Should you want to remind yourself, then dig out a foundation text and have a read. I've always enjoyed Professor Ann Wilcock's writing, but use your preferred references, if you feel you need to.

Pause point

So, time to dig into your memory! Remind yourself what you know/believe about the reasoned use of occupation to positively impact on health and well-being and think about how this knowledge can help you move into retirement.

What do you remember about	I remember	I can use this to
Occupation and its relation to health and well-being?		
Identity?		
Roles, routines and habits?		

Pettican and Prior (2011) also see retirement as a new life stage and that, without planning, retirement could become a period in which people were under occupied, a state which held consequences for their health and identity. They talked of the importance of ‘winding down’ and see this as a period of making decisions and establishing a routine, a period of

“...significant renegotiation in relation to occupational balance, time use, occupations, identity and roles.” (Page 18)

This ‘winding down’ period was clearly shown by Grahame, who talked of the importance of building a ‘bridge’ between work and retirement. Indeed, several people talked about taking on bridging activities. These were often significant roles that carried responsibility and used people’s particular expertise. Several had talked about ‘missing using my brain’ and these activities seemed to serve that purpose.

Professional consultancy	Trustee	Town councillor	Undertaking degree level study
Learning a new, certificated skill	Volunteering for Sailability	‘Save the Library’ committee	Working in a food bank
Freelance working	Career mentoring	Downsizing	Authorship
Becoming a non-executive director	Renovating a house	School governor	Magistrate
Teaching a U3A group	Run an Airbnb	Setting up and running a printing company	Cultivating an allotment
Board position with the National Lymphedema Network	Volunteering at The Samaritans	Chair of the Village Hall Committee	

This winding down period has no fixed timescale. For some, the commitment is quite brief or fixed term and has a natural ending, like downsizing, renovating a house or being required to step down as a magistrate when you reach 70. However, others are more open-ended (being a school governor or trustee, freelancing or mentoring for example). For those roles that demand work-based skills there may come a time when you feel your skills are no longer current enough to continue.

David said: *"...some of those jobs dwindled away and I did not fight to replace them..."*

While Tamy said: *"I did some career mentoring but was glad to give that up after a while."*

For some, a winding down period isn't necessary and they make a smooth transition from work to retirement.

But don't be surprised if it doesn't all quite go to plan:

Gordon said – *"I looked forward to retirement and didn't look back. I enjoyed using my own time for sorting and pottering in the garage."*

While Jo said – *"I adjusted easily – I was never bored but then I have hobbies for quiet times."*

Tamy said: *"My expectation had been that I would be spending most of my time sitting at my desk writing my novel. And when not doing that, I would be trotting the globe, sometimes on the back of my husband's motorbike. While I did eventually finish some short stories and a novella, needless to say I didn't spend most of my time, or even the majority of my time writing. It became a very part time activity until the pandemic, and I soon discovered that spending hours on the back of a motorbike was more uncomfortable than glamorous."*

Pause point

Take some time to think about your own retirement and what you will do with your time, about how you'll achieve occupational balance.

Will you take on a **winding down activities**, and if so, what might this be?

What will be your **'fill in' activities** – those activities you'll do during the quiet/drizzly/uncommitted times when you're not undertaking major winding down activities or **life – maintenance** such as self-care, bill paying, routine cooking etc.

Lastly – do you have a **bucket list**? What's on it? How will you fulfil it?

Possible winding down activities

Fill-in activities

My bucket list

Now think about what your week may look like. This may be more difficult but is useful to consider when translating thoughts into reality. Think about occupational balance, about the concepts of self-care, productivity and leisure, along with the realities of cost.

As an example, my week about 6 months into retirement, looked something like this:

MON	TUES	WED	THURS	FRI	SAT	SUN
Swimming	Study	Swimming	French group	Swimming	Life maintain'	
Trustee work	Meet friends	Study	Trustee work	Meet friends		Study
Crafting	Social video call	Crafting		Crafting		Guitar group

Obligations

So far, we've only looked at our retirement process in isolation but, of course, it's vital to consider the context around us when we consider what our retirement will look like. Melius (2010) talked of the importance of looking at what is expected of us by others, both coming up to and during retirement. Few of us are free to the point where we can completely choose what we do with our time, even if our obligations are primarily those of self and life maintenance. Research findings of both Babic et al (2022) and Szinovacz et al (2001) saw that care and financial obligations were key factors in the timing and patterns of retirement. They found that, as people got older, they struggled more with juggling roles within their personal and professional lives as well as having to consider their ability financially to be able to afford to retire.

Pause point

What do you see as your and others' expectations of you when you retire? What obligations will you carry? To what extent will these determine the shape of your day-to-day life in retirement?

So, what we may have to consider when planning how to take control of and shape our lives in retirement is that there may already be obligations and expectations on us that will impact on how we use our time. It's important to recognise too who has placed these on us. Are they expectations we place on ourselves, or have other people/society placed them on us? The important question here is – if they appear burdensome, to what extent are they negotiable, flexible or obligatory?

This may be a tough point to consider, but an important one to address.

Ill health and death/widowhood

In 2021 there were more than 11 million people (18.6% of the population) aged 65 and over in the UK and it was estimated that women aged 72 and men aged 70 had a Remaining Life Expectancy (RLE) of 15 years. In the same year 39% of older people surveyed claimed to be in poor health (ons.gov.uk). The issues, of course, are that people who are in poor health have limited life choices, need more input from health and social care systems and put a strain on their families. So, while it behoves us to stay well, we can't avoid the fact that, as we age, our health and capacities, ultimately, becomes poorer.

We know 'no man is an island', so your own ill health, or that of someone close to you, is an increasing factor of life as we age. From the quotes we see that several people had lost partners and for others chronic illness is a factor. How we deal with illness and death is far too big a topic to address here, but the reality for retirement is how important it is to factor in a lifestyle – occupations, location, financial and social contexts – that is supportive of declining health when this becomes reality.

Jo said: *My main change was health issues with rheumatoid arthritis and fatigue, pain etc. and not able to do what I could have done previously.*

While Diana said: *By the time I was fifty-five it was clear that the kidney transplant (my partner) had had when I was in my forties would not last until I was sixty.*

Stability

Now I've been retired some time my week can look like this:

MON	TUES	WED	THURS	FRI	SAT	SUN
Swimming		Grandma-ing	French group	Swimming	Life maintain'	
Trustee work	School reader	Grandma-ing		Meet friends	Grandma-ing	
Crafting	Crafting					Guitar group

What I've found as time passes, is that some 'fill-in' activities became permanent fixtures and some, along with the stepping down activities and a completed 'bucket list' ambition, disappeared – or morphed into a new category of established activities. These are the things that have become part of my identity, they're 'what I do' and, as life changed, have been joined by others.

The other thing to notice too, relates very much to what Louisa and Dawn say – slowing down a bit is natural. When you retire from work, especially if it's a full-time, demanding role, 'slowing down' can be a challenge. People talk of their concerns about the immediate transition and how they will cope. Look at these quotes:

Louisa said: *"The first week of 'retirement' ... I had so much time and I felt so guilty about not wanting to do anything and taking naps. One of the members of the (on-line retirement) group told me to just take some time and get into the rhythm, don't feel guilty about time.... it's ok not to be scheduled all the time."*

Michele said: *"Today, after a few months, I realize that these responsibilities drew from my energy, I sleep more, I go out every day hiking, skiing, trail running and above all I take care of my grandchildren. My fears are, will I be bored ... of all the committees, the associations? I receive offers of supervision, teaching but I say no..."*

Dawn said: *"It was difficult initially to be at ease with myself and allow myself to 'be' (but) I do find time for "me" much easier to prioritise now..."*

Jo said: *"The choice to say yes or no thank you when asked to join or do something."*

You'll notice from my weekly schedules too, that I no longer fill every day. I like to have a focus each day, but I now relish down time. It took a while though, to learn to just 'be', to potter or nap or read or walk or So, I wholeheartedly echo the advice not to rush into commitments. In fact, my promise to myself was not to commit to anything I couldn't walk away from. That hasn't meant that what I do isn't purposeful and meaningful, just that I do these things on my terms – and to me, that's the joy of retirement.

..... And lastly, keeping up with technology



Age UK stresses the importance of keeping abreast of technology as it has a huge effect on daily life. Hard as this can be, being a technological dinosaur won't help you stay in contact with the developing world.

We've all been frustrated with technology (I remember all the media coverage of the difficulties of paying for parking through an App and the irritation in our local community when a new supermarket opened and there was only one staffed checkout) but modern life increasingly demands some level of technological confidence. It seems to me that the important thing is, at least, to have a go. If you can't manage, then usually someone – often pre-pubescent! – will help you out.

In conclusion

So, what have we found? Research shows that mastery, accepting a fluid identity and expectations, resourcefulness and social interactions all have a positive influence on people's experience of retirement. It has also found, as every occupational therapist knows, that there is a close relationship between people's occupational engagement their feelings of well-being.

ENJOY!

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