



Are you ready for retirement?

Adjusting to retirement can be difficult. Louise Duffield learns how to make the change go smoothly, while father-in-law Mike Duffield explains how he made the switch

Additional reporting: Kelleigh Bowen

MANY OF us dream for years about retirement, yet when it turns into reality, it's not always the paradise we expect it to be.

Psychologist Linda Blair says she's been seeing more patients recently who are having difficulty adjusting emotionally to this new phase in their life.

One of the reasons, she believes, is the growing culture of working increasing

hours – creating an even larger gap in life when the time comes to give up work completely. Another reason, she thinks, is that many people have switched to less secure employment, such as contract and short-term working, which has led to anxiety generally in life.

Retirement is a big change, with potential effects on many aspects of life.

“Any change is stressful even if it's a

change to something really good,” says Linda. “We operate by habit. That's what people do. You have got to expect it will be difficult to adjust. I'm not suggesting you don't do it – just warning you.”

It will take a minimum of six weeks, probably a season, but more likely a full year before the adjustment takes place completely, she believes.

Some people have more difficulty than others in adjusting to retirement and this depends on how they define themselves. It's often more difficult for those who define themselves by what they do, rather than who they are.

In an ideal situation Linda advises preparing for the emotional impact of

retirement at least six months or preferably a year before.

Start by thinking about how you define yourself.

“Stop saying you are a doctor, for example. Say ‘I work in a GP surgery, I am English and I enjoy gardening’, or ‘I have three grand kids’. Make sure when you think of yourself you are thinking in a rounded way. It will help enormously.

“The second thing is, don't hit the wall running. If you are working full-time and you stop, it's a big change.”

Talk to your employer and try to organise a phased run-down to retirement where you can gradually work fewer hours. “You should start

Ann Davis: Teacher feared prospect of retirement

“I built up a new life which took over”

Former deputy head teacher Ann Davis knew she'd miss having contact with people when she retired, so she made sure she took steps to avoid any possible problems in that area.

Ann, who lives in Essex, began volunteering and was also able to continue working part-time for three years to support senior leadership teams in schools after retiring at 60.

“I must admit I was scared by the prospect of retirement. My job involved meeting many people (usually hundreds) every day. The thought of not having that daily contact was daunting and rather scary. Most of my friends were working so I didn't have a network to call on. At that time, I had no grandchildren, so helping with child care was not an option.

“It was my younger daughter who suggested I do some voluntary work. She had already done quite a lot so I took her advice, went to the CVS and found that there was a weekly exercise class for people with multiple sclerosis which fitted in with my part-time work.

“I had also registered my interest in becoming a Games Maker at London 2012 as soon as I was able to, before I had even retired. I found myself getting more and more involved with the MS Society (I'm now the Lead Support Volunteer for our local branch), working as a volunteer interviewing and training Games Makers for 18 months leading up to London 2012, and then as a GM myself.”

Ann also began organising activities. “As more of my friends retired, I started organising monthly pub lunches where we meet up for a chat. Some of us have also formed a book club. I also started to organise more social events for the MS group and am now working on a pub quiz team.”

Ann, who is now 68, is also part of Join In – the London 2012 legacy charity for local sports

volunteering. A new survey from the charity shows that sports clubs across the country are crying out for marketeers, accountants and web designers to volunteer. Its research shows that seven out of ten sports clubs need more volunteers, but you don't need to know the offside rule or the difference between bowls and bocchia to help out and make a difference.

The research shows that 63 per cent of sports clubs need fundraisers, 41 per cent need marketeers, 38 per cent need event planners and 34 per cent need accountants to expand their organisations.

BT, Join In's founding partner and a pioneer in employee volunteering, has launched a campaign to get more skilled volunteers into sport, helping with accounting, marketing, fundraising and more.

Ann's advice to others about to retire is this: “Think about what it is that you will miss most. Visit your local CVS and see what it has to offer. There were hundreds of opportunities out there when I first went along and I'm quite sure it's the same now. Better still, if you're interested in sport/exercise-related activities, log on to

(www.joininuk.org) and see what Join In has to offer on its website. Whatever skills you have, someone out there needs them.

“If you're lucky enough to get the option of part-time work for a year or two, consider it. I think it helped me to build up a new life which took over so that I didn't have time to carry on with paid employment.”

Ann has now been accepted as a volunteer for this year's Olympics and Paralympics and is off to Rio in the summer. “Retirement is great. If, like us, you have a bucket list of things to do, places to see, you'll find that the list doesn't get shorter – the more you see, the more there is to see so it just gets longer.”

“It's quite feasible you could spend a third of your life in retirement, so your post-work years really are what you make of them”

Stacey Stothard of Skipton Building Society



Ann Davis (left) with Eddie Izzard

handing over duties at least three months before you retire,” advises Linda, an Associate Fellow of the British Psychological Society.

This will give you the chance to see that the work is being carried out satisfactorily and will be something less to worry about once you’ve moved on.

“People worry because they care about their job. If you can watch someone doing it you will feel a lot better about that aspect.”

Another idea is to draw up some plans for what you might do in retirement.

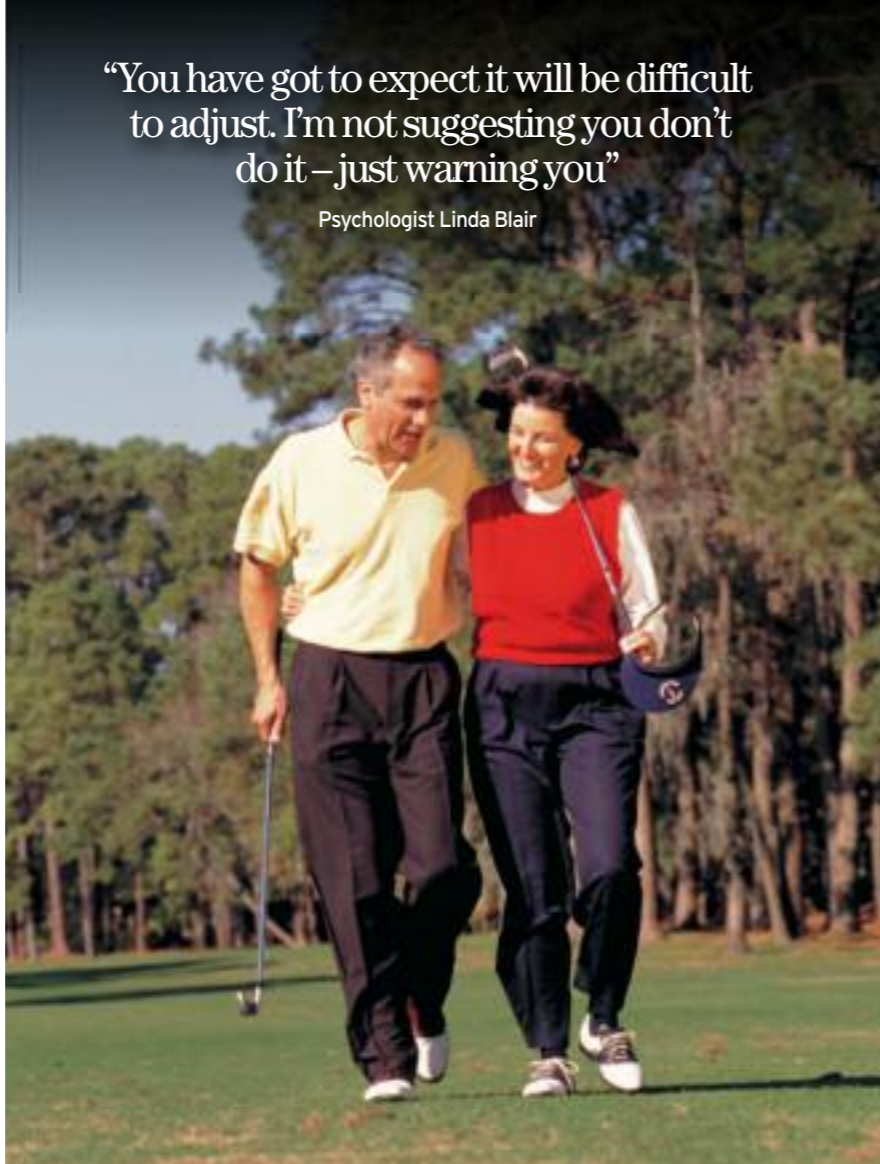
“Start putting in some interesting things to do that will expand once you retire, so maybe you join a choir and you just go to practices but not take part in concerts just yet. You will then have things that keep going when the other things stop.”

She also suggests keeping a notebook close by so you can jot down ideas of things you’d like to do. In the six weeks before retirement, rank them in order and start writing notes about what you need to do to make those things happen. Maybe you need to ring your local college to sort out enrolment on a course you fancy, or perhaps you need to start saving a little fund to replant your flower borders.

Keeping socially active, enjoying hobbies, meeting friends and having a

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Psychologist Linda Blair



positive outlook on life are key factors in making the most of retirement, studies have found.

A study by Skipton Building Society discovered that men find retirement to be one of the most fulfilling periods of their lives, taking up new hobbies and interests, and regularly seeing close friends. Women, however, are more likely to worry about financial issues, feel lonely in retirement and miss the social ‘buzz’ of the workplace.

Stacey Stothard, corporate communications manager at Skipton Building Society, which commissioned the study of 678 retirees, says: “It’s quite feasible you could spend a third of your life in retirement, so your post-work years really are what you make of them. After spending between 20 and 40 years in employment, it can be a shock to the system to find you have 24 hours a day, seven days a week, to yourself.

“What makes one person happy can

Mike Duffield: “We have tried not to become boring”

Mike Duffield explains how he adjusted to retirement after more than 50 years in journalism and PR

Search for ‘retirement advice’ on the internet and you’ll find most of the answers are to do with finance – and principally from those offering to help you get the best from your investments or pension. There’s a similar approach from the advice sessions provided by many employers, but for many people facing retirement – either voluntarily or compulsorily – it’s often too late. Investments might be non-existent and pensions limited to what the State can provide.

That was the state we were in 18 months ago when I stopped part-time work at the age of 72. The only saving grace was that my wife Anne and I own our own home and plan hopefully to downsize and ‘up-finance’ in the near future.

In the meantime, we have to be cautious about spending, but the more meagre approach seems to have made little difference. We’ve slowed down but

As the regime of work fades into the background – it took no more than a few months for me – we wonder why we subjected ourselves to that way of life, although we did manage to push early and mid-life ambition into the background once we’d reached middle age, say around 50! Beware if a high-speed focus on work alone describes your situation as no-one is indispensable.

Our three children and their families are all within a 150-mile drive so we try to help out whenever we can without getting in the way but there never seems to be a time when we’re short of things to do. Because we’ve moved around the country so much through employment, our friends are widely scattered so face-to-face contact is limited but no less satisfying for that. Mutual visits are always a joy.

Downsizing before it’s too late has been our

“It’s too late to worry so get on with a more fulfilling future”

tried not to become boring. We now have more time to get out and about and enjoy our surroundings, and each other – the odd coffee and cake during a town, city or country walk doesn’t break the bank and we can do it at our own pace. No longer do we have to work to other people’s timetables.

Expensive holidays have never figured in our repertoire so that’s a sacrifice we’ll never have to make. Similarly with transport – our current car errs on the side of ‘modest’ and we’re happy to keep it that way. And compulsive shopping is definitely out.

We remember with some regret rushing about to fit in ‘living’ around work and feel sorry for those still chasing their tails. Cruising along the motorway at 65mph we smile at the 75mph-ers rushing to who knows what. Is it really worth it?

most recent target involving quite a bit of heart-searching when assessing the value of all the amazing amount of stuff accumulated over more than 50 years of marriage. When it comes to the final clear-out, we know our children will be far more cavalier. We try to make the ‘keep’ pile as small as possible, followed by the more valuable items which might make a bit of cash for us or charity, and the rest which is not quite ‘skip’ quality but needs to be passed on to others to make a decision. Why not give it a try before it’s too late?

If all this means we’ve largely sorted out the practical side of retirement, how has this affected me emotionally? The two issues are, of course, intertwined and it’s sometimes difficult to separate them. Leaving the hurly-burly of work means you don’t go to sleep worrying about the



problems of the day and how they might be fixed as soon as you’re conscious again.

It’s possible to get too selfish about things: now I’m the boss and will do as I please. Or not be afraid of saying things you might have regretted when you were younger, one of the dangers faced by the older generation.

And one of the worst of all is to be accused of being a grumpy old man (or woman) – great for a comedy TV series but a wake-up call to stop reminiscing about how things used to be and just get on with looking to the future, albeit with the benefit of hindsight and experience. Things aren’t like they used to be and are generally better for it, although we often tend to dwell on the good times and blank out the bad.

In retirement it’s too late to worry so be determined to get on with a more fulfilling future. Being realistic means acknowledging that once you’re in your seventies you’re into probably the last quarter of your life at best. I regularly reminded my younger colleagues about this and was accused of being morbid. I regard it as being realistic and it’s an attitude which has helped me face the future with a smile.

If all this sounds a little complacent, I apologise but offer it as both advice and warning to any worriers. It’s never too late to change. If retirement is on the horizon, start preparation in earnest, from saving as much as you can, if you’re not already doing it, to thinking seriously about what you’d really like to achieve. Start slowing down if you’re stressed, get more exercise if you’ve been a trifle lethargic, worry less and volunteer your help and experience to others.

Find out more

- For information about psychologist Linda Blair, log on to: (www.lindablair.co.uk)
- Join In is a charity that puts more volunteers into community sport. For further details go to: (www.joininuk.org)
- For retirement information and inspiration, go to the website: (<https://retiresavvy.skipton.co.uk/>).

