

Life after work

It's never too early to start thinking about how we want to spend our retirement decades, says later life coach Dr Denise Taylor.

Even in midlife, retirement can seem a long way off, but a little time spent now on future thinking can lead to a far more fulfilling later life. Just as important as savings and pensions is envisioning exactly what we want our later life to look like.

Look on the bright side

Are you a glass-half-full person? Then studies show you will thrive in retirement. Among the most crucial qualities for a successful retirement is a proactive disposition, self-determination and a dedication to exploring new things. Optimistic individuals often flourish with more time on their hands, cultivating enriching new routines and fostering meaningful connections. They also typically encounter reduced levels of anxiety and depression, contributing to a longer lifespan – research suggests optimistic people live an average of seven years longer.

Pursuing passions

While a big holiday, house renovations and more time with the grandchildren may be the big-ticket items on the retirement list, we also need to focus on what will bring us meaning and purpose. Retirement is the time to pursue passions and interests that were side-lined during our working life.

But severing our professional ego is not always easy. Much of our identity as an adult comes from our work: who are we without our job? Researching this topic in my 60s for my PhD, one of my subjects, Helen, said that people would refer to her as 'Helen, who used to be a barrister', and she would be frustrated. She was

now focused on finding out more about local history, and that was her new identity.

Golden time

There is a difference between being busy and meaningful activity. I see the ages of 60 to 75 (approx.) as a golden time for many. While appreciating that not everyone remains in good health (I have a dodgy knee!), we can decide on how to spend our time.

Once we get our pension there's more flexibility, if money is no longer the sole driving force. We may still want to continue to generate some income, however – this could be part-time working in what we did before, or time to focus on a new career path that brings us joy and meaning. For others, it could be volunteering, a focus on a hobby or interest, or the opportunity to learn something new.

TIP: What will bring you joy and meaning? Take some quiet time, sit in a park or a favourite coffee shop, and start making a note of things you have enjoyed in the past, or things that fascinate you now. You can keep adding to the list and explore more. One option may be just right for you, you may want to add something else, or it could be that now you have looked deeper, you are no longer interested, so cross it off your list. ►

Giving back

As we get older, giving back (or what psychoanalyst Erik Erikson calls 'generativity') becomes more important. This could include volunteering at a local school or community group, being a mentor to young people moving on from care or those starting out in your profession. It can also mean looking more into our emotional, knowledge, community and environmental legacy.

Our emotional legacy includes strengthening relationships, building memories and sharing life lessons. Knowledge legacy can involve mentoring, documenting experiences and continued learning.

Community legacy is engaging in local activities, volunteering and giving back, and creating lasting community impact. Finally, environmental legacy can include sustainable living and passing on eco-conscious values.

Stories are invaluable and we can pass on life lessons to a younger generation through teaching values, creating traditions and sharing anecdotes.

Social connections

Whether we are the life and soul or shy and retiring, friendships are vital to our social wellbeing and have a direct impact on our physical and mental wellbeing. Many of our friends are gained through the workplace, and once we leave, we can lose touch with these people. Choosing activities where we meet people and join groups is therefore key.

Loneliness can reduce our life span by nine years and has as much negative impact on our health as smoking 15 cigarettes a day, so it is

important to nurture friendships and to look to develop new ones, ideally across generations. Take stock to ensure there is a spread of people in our lives: 1) those who share an interest with us – we can do a hobby together; 2) someone with whom we can talk through a problem; 3) someone who brings fun; and 4) be on the lookout for new friends.

When we are working, much of our social activity is planned and structured. When we have more time, it is easier to be spontaneous and just hang out. Even sending a text to let someone know you are thinking of them can be beneficial to you both.

Put health first

We may take it for granted when we are younger, but later life brings the importance of health into sharp focus. We want to stay flexible and strong. Walking, going to the gym, paying more attention to what we eat, and seeking to minimise any medication all become key. We can link this with the other areas: go for walks with friends, set a goal of

Couch to 5k, or take up a sport. Better health means more energy to pursue our passions and interests. But be sure to balance busyness with rest and time just 'to be' too.

Personal growth and learning

What would you like to learn more about? Learning is both intellectually stimulating and nurtures creativity and curiosity. It could be related to some work idea, another language for future travel plans or a deep dive into some passion. There are online options or local colleges and universities. Take a look at prospectuses and see if anything fascinates you.

Above all, retirement is not a time to fade away, but a bright future of joy and meaning – let's embrace this together!

Dr Denise Taylor gained her PhD at 64, she is a career and later life coach and a rites of passage guide leading nature-based retreats. She is the author of *Rethinking Retirement for Positive Ageing*. 📖



A new hobby can be a way to expand your social circle