

# CPA Transitions in Later Life project: Restor(y)ing Retirement 2016 evaluation

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## Background to the intervention

The Calouste Gulbenkian Foundation *Transitions In Later Life* programme is the first funding programme of its kind in the UK to concentrate on supporting people to develop *emotional resilience* in the run-up to or early days of retirement. The Centre for Policy on Ageing developed and piloted the *Restor(y)ing Retirement* course with the support of the Foundation in 2016.

This evaluation details our learning from delivery of three rounds of the course in 2016. The course was delivered through Local Delivery Partners (LDPs) who recruited participants and arranged the venues, whilst CPA delivered the courses. These LDPs were chosen because they were already working to change attitudes towards ageing in their locality and were well networked for recruiting participants. **Leeds City Council** is a member of the Age Friendly City Network, one of the Big Lottery Ageing Better Fulfilling Lives partners and aims to be the best city to grow old in. **Ageless Thanet** is the umbrella organisation which oversees delivery of the Big Lottery Ageing Better Fulfilling Lives partnership in Thanet, Kent. We explored working with another partner in Southampton but their circumstances changed early in the project and they had to withdraw.

## Intended outcomes of Restor(y)ing Retirement

1. The approach is person-led and flexible. The content is based on people's lived experience no matter what that is; and is appropriate for mixed cultures and ages from 50+.
2. Participants experience new insights into 'retirement' and mid-late life transitions by learning from each other.
3. Participants develop self knowledge and reflective practice to identify their needs and desires for this phase of life.
4. Participants start planning purposeful activity which will take them towards a life they have good reason to value, moving out of passivity and into action.
5. Participants learn how to manage themselves positively when things change.

## Course overview/methodology

The course was delivered over 3 days, the first session a half day or evening, the second session delivered over a whole day and the final session another half day or evening. This staggered arrangement allows for "homework" between each session. Each course aimed to recruit a maximum of 15 participants in order to maintain a sense of safety and intimacy.

The course is experiential and draws on 4 approaches:

- **Reflective practice, mindfulness and reflective walk:** Mindfulness is a popular meditation practice and has proven effective in helping individuals to break worry cycles and negative thinking patterns and to appreciate things as they are. Session 2 includes a reflective walk based on the ancient practice of walking the labyrinth. Participants are given a set route with prompt questions along the way to help them invite insights from the external world into their perspective of this life stage.
- **Storytelling:** The nature of retirement is explored through real life personal story. Participants hear real life retirement stories gathered by the CPA and collect a retirement story from a friend. They hear each other's stories and begin to tell the story they want to 'live' into. Story allows the complexity of situations and experience to be held together without judgement, feelings of freedom and loss, frustration and excitement. Stories allow people to explore the difference between 'what happened' and how different individuals responded to those happenings. Telling our story is an opportunity to be witnessed and understood. Through sharing their stories people realise that they aren't alone.

- **Personal Coaching:** Coaching exercises help people gain insights into themselves based on what they can evidence about themselves, rather than what they or others expect of themselves. The coaching approach can help people identify and clarify what they want and to set out the steps needed to bring about change.
- **Finding purpose, and opportunity:** An important aspect of emotional resilience is to have a sense of purpose. We present a range of different opportunities available locally. The course is careful to present not only the obvious routes to purposeful activity such as volunteering and leisure but also to explore paid work, internships, entrepreneurship and learning.

## What was delivered and what happened at each location

LDP/location	What was delivered and when	Learning and developments
Leeds City Council	Cohort 1: May 2016, 25 attended one or more sessions, 5 attended 2 sessions and 11 attended all 3 sessions.	Initial recruitment slow but with pro-active targeting of managers by HR the course filled up very quickly. Learned the importance of explaining course structure and why each element is included.
	Cohort 2: October 2016, 24 attended one or more sessions, 8 attended 2 sessions and 13 attended all 3 sessions.	Recruitment was easy. News had spread and HR knew how to reach people. Delivery was smoother due to practice. Hanna from Time to Shine attended all sessions to prepare for planned hand-over.
	Facilitator training: Feb 2017, we spent 2 days with Time to Shine Leeds going through the facilitator's manual.	Helped us to identify where the draft manual needed further development and encourage ownership of the course by Hanna at Time to Shine.
	Cohort 3 March/April 2017 co-facilitated by Time to Shine and CPA.	Participants LCC employees and recruitment via LCC HR.
Ageless Thanet and Kent County Council Adult Education	2 cohorts cancelled due to lack of uptake (April & July 2016)	Marketing was done through social media and email channels. The LDP did a local radio interview to promote. These approaches were ineffective at reaching people.
	Cohort 3: September 2016, 10 attended session 1 and 4 attended all three sessions.	As well as social media and emails, flyers/posters were placed in public places (leisure centres/libraries etc) and community partners were encouraged to promote the course. Most of those that came were already well into retirement and unhappy. They did not like the storytelling, mindfulness or reflection elements. Some had also been misinformed that the course offered CBT. We amended course content, taking out the storytelling, mindfulness, reflection and focused on the coaching tools they wanted. We learnt that the course is not appropriate for people with established specific and significant struggles in retirement. After this 3 <sup>rd</sup> try we decided to switch to Kent County Council and their Adult Education offer in the hope that this means of outreach would be more effective.
	Cohort 4, Feb 2017 cancelled due to lack of uptake	The course was promoted through their KCC's usual Adult Education channels as well as via additional posters. But no person to person outreach.

**Total number of beneficiaries:** 59 of which 36 attended 2 or more sessions and 28 attended all three sessions.

## This evaluation

This evaluation is based on data collected by the CPA from participants of the three courses we delivered (two in Leeds and one in Thanet as detailed in the table above). The Gulbenkian Foundation commissioned Brightpurpose to undertake a programme-wide evaluation. This focuses on measuring emotional resilience outcomes for participants. But, in order to evaluate all of our intended outcomes, as well as evaluate the

process (what aspects of delivery worked for participants) CPA conducted an additional end of course participant survey and 12 participant interviews from all three cohorts. These interviews helped us explore medium term impact as they were conducted between 5 and 10 months post course completion. We have included summaries of these interviews in the appendix.

This report draws primarily on this CPA evaluation data, and on the data collected as part of the overall programme evaluation only where specifically relevant to evaluating our intended outcomes.

Our experience in Thanet, where we recruited from the community, and in Leeds, where participants were made up of Leeds City Council Employees, were hugely different, as explained in the table above. In the case of Thanet, we saw a large drop off after the initial session, only four of the initial 10 participants attended all 3 sessions and only two of those were willing to give follow-up data, although those two did give us very useful interviews. Because the quantitative data from Kent was so scant it is not reliable and so we have excluded it from our analysis here but we have included the qualitative data given through the two interviews (see Margaret and David in the Appendix).

The section which follows reports on course content and the style of delivery. The first of the intended outcomes, concerns the process of delivery and so is discussed immediately below. The subsequent section reports on the participant outcomes in relation to the intended outcomes (in black font above).

## Evaluation of course content and delivery style

### Course Content

We asked each person to score each component of the course with respect to whether it was fundamental, nice to have, or if they were not bothered about it. The following graphs show responses for Leeds cohorts.

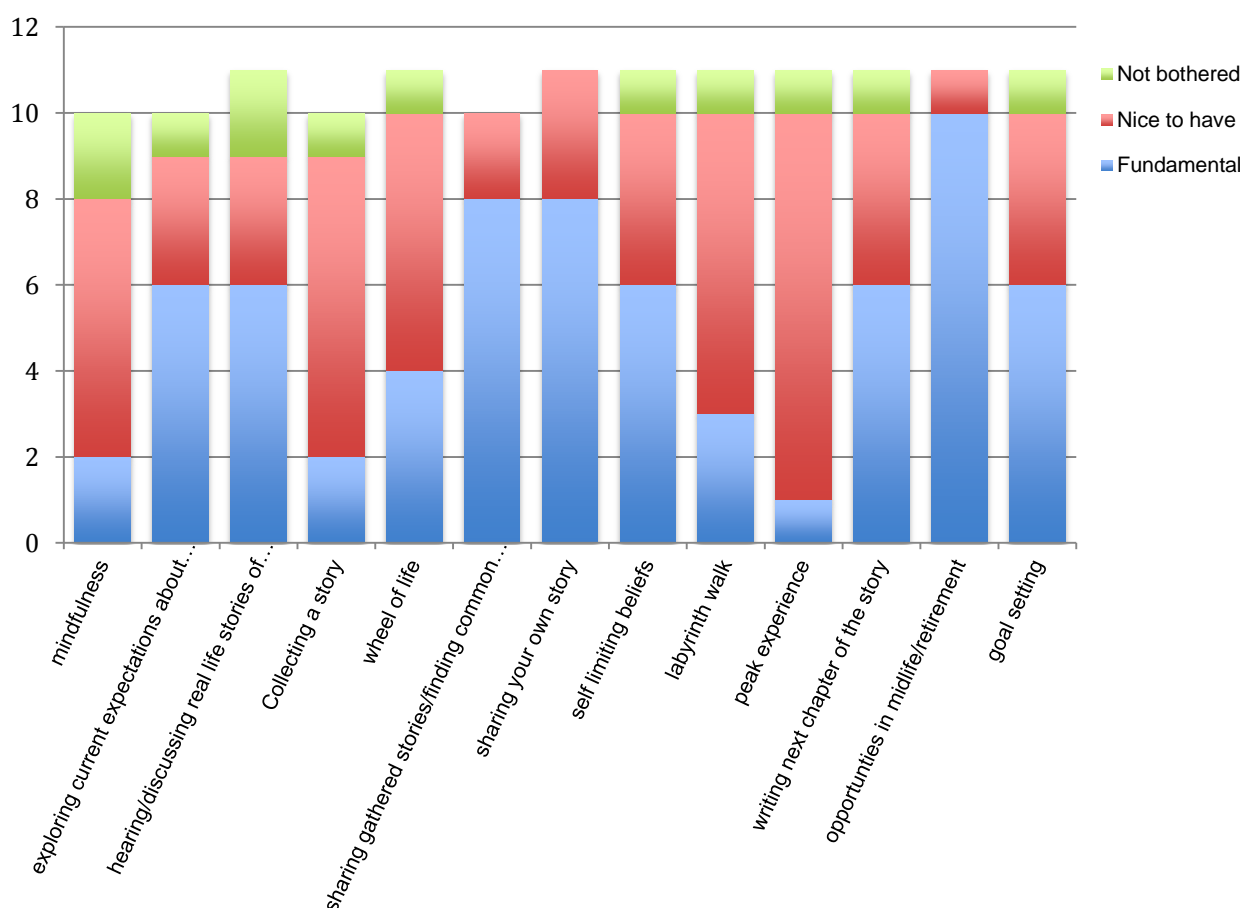


Figure 1. Leeds 1<sup>st</sup> cohort (n=11) participant feedback on importance of each component of the course the Y axis shows frequency of response.

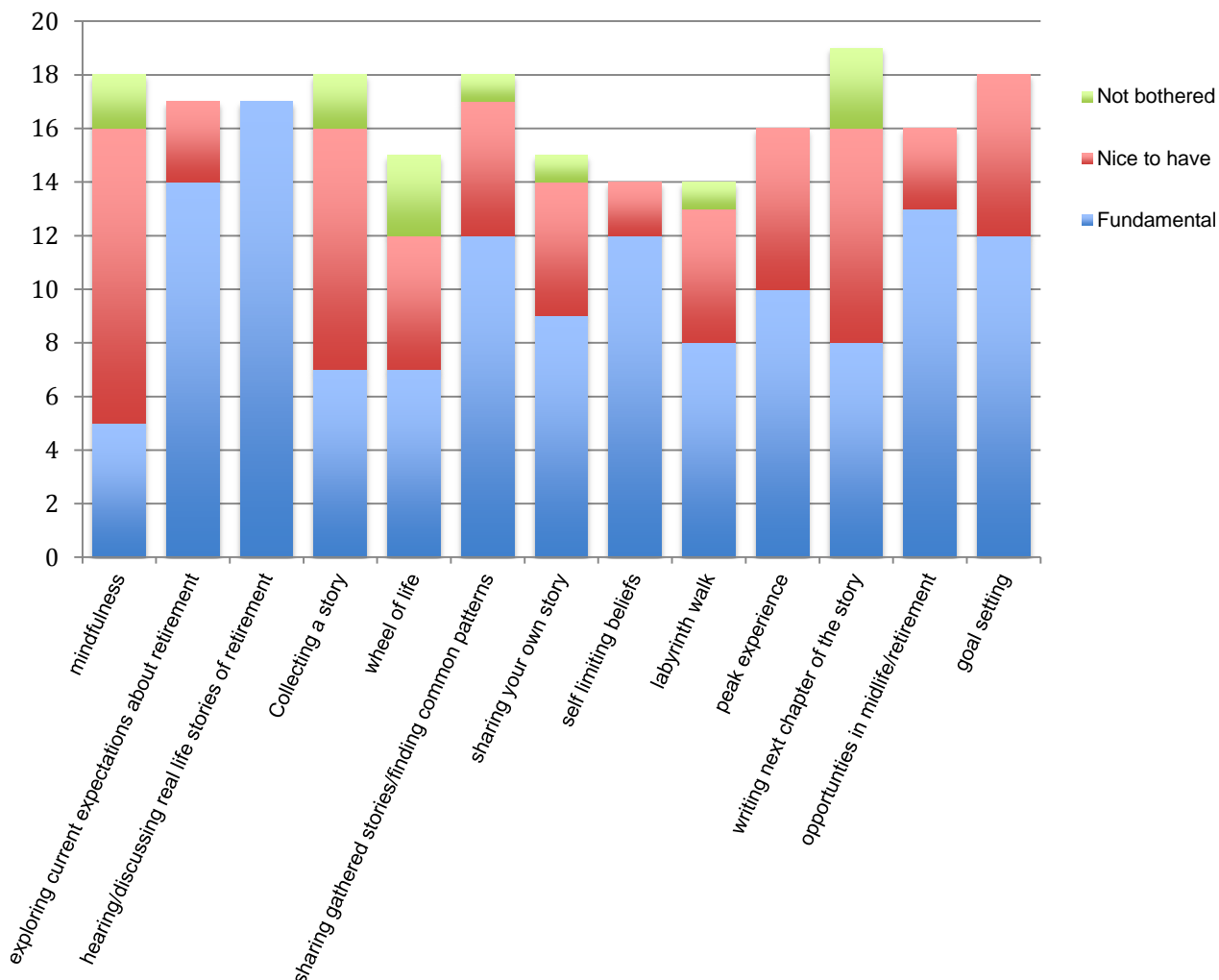


Figure 2. Leeds 2nd cohort (n=19) participant feedback on the importance of each component of the course the Y axis shows frequency of response.

Figures 1 and 2 above show that most people felt that the activities offered were either fundamental or nice to have. A minority of people experienced some aspects as having low importance (not bothered).

Overall, feedback was more positive for the second cohort than the first. We believe this is because between the two runs, we had refined the content and timings of each activity and practiced the aspects which hadn't landed so well the first time. Both within and between the two cohorts there is no consistent pattern about what people experienced as important and what they didn't, and this is backed up in the range of qualitative comments we gathered. It appears that different people valued different aspects and maintaining this variety may be important for meeting the different needs of participants.

The following quotes from our feedback survey illustrate this variation:

*I appreciated the elements such as mindfulness and the labyrinth walk that are not usually included in such training.*

*I appreciated the stories - they made it all real.*

*I appreciated the [coaching] tools to help you make decisions.*

*I found it very difficult to focus in silence in the mindfulness exercises.*

*I appreciated most the openness and honesty of the group.*

*I most appreciated the exploration of expectations [about retirement]. Told me I wasn't alone with my views and it is okay not to have a plan.*

The 12 interviews confirm this finding with different interviewees clearly valuing different aspects (view summaries in the appendix). Three (Michael, Steven and Judy) noted that the non-standard softer focus of

the course content (as opposed to the usual finance-based pre-retirement support) was one that had somewhat surprised them, and all expressed how valuable they thought it was and that employers ought to offer it to everyone.

### Facilitation style

At the end of the course participants were asked:

*How was the style of facilitation for you (Hannah and Dave's way of facilitating, pace of the workshop content, opportunities to speak and to listen)?*

Cohort	Good	Enabled listening/ sharing / inclusive	Provided expert knowledge/info	Felt relaxed / approachable	Could be better/different
Leeds 1 (n=11)	9	5	2	3	3
Leeds 2 (n=15)	14	5	4	6	1

Table 1: Thematic analysis of survey responses on facilitation style. In some instances participants scored for more than one theme as they expressed multiple reflections on facilitation style and so number of responses does not equal n. For all comments where a strong positive response was given, these were themed as 'good'.

Leeds cohorts returned similar comments, and we feel that the larger number of positive comments returned for cohort 2 was due to our own growth in confidence delivering the course, and responding to the suggestions for improvement raised by the first cohort. These suggestions concerned improving the initial explanation of what the course is and why we have designed it so, clearer description of the running order, and that some of the timings weren't quite right. We made adjustments and in cohort 2 there were fewer comments on what to change. Facilitation style as it relates to participant outcomes is discussed further in the following section on participant outcomes.

### Evidencing outcome 1: *The approach is person-led and flexible. The content is based on people's lived experience no matter what that is and is appropriate for mixed cultures and ages from 50+.*

The course has been designed to enable participants to discover answers and patterns both individually and together. The facilitators presented themselves as people who have gathered stories and been curious about this area for some time, rather than experts on retirement. This approach enabled the participants to shape what was *done* to some extent, and shape to a great extent the patterns *noticed and discussed*. The feedback about this person-led and flexible design demonstrates that this is experienced as valuable and appropriate by participants.

The demographic data collected for Brightpurpose (age, gender, marital status sexual orientation, employment status, and ethnicity), indicates that the vast majority of those attending were from a white British background, and without data from Leeds City Council as to the diversity of employees in the appropriate age bracket, we are unable to say whether our participants were representative of the population we were recruiting from. What we do know is that those attending were from all levels and professions within the council; grounds maintenance staff, head teachers, senior managers, administrators, town planners and so on. Our observation was that everyone's story and life experience was upheld with respect and curiosity by the other participants, and there was no feedback which mentioned the challenge or limitation of trying to relate to people with different life experiences.

In Kent we were surprised to find that those who had signed up were not approaching retirement but were already retired, dissatisfied and frustrated. The opportunity to explore what retirement might hold through the captured stories was not appreciated by participants who felt they knew all about it already and it was not good. Instead they wanted strategies to address their personal struggles. This was not what the course was initially designed to do, so at the end of the first session we worked with participants to tailor our content to fit their needs and priorities. The following two sessions went more smoothly and the interviews from David and Margaret (see appendix) demonstrate that the material met their needs. This experience taught us that the course is effective in providing a general introduction for those approaching or recently retired but is not designed for people already in it and struggling, but could be adapted to meet these needs.

## Content and facilitation style: learning to take forward

- All aspects of the content were appreciated by a substantial number of participants, and all participants felt some aspects were more useful than others. Different people respond to and value different ways of learning or experiencing keeping the variety of approaches means there is something for everyone.
- Participants need to know broadly what will happen on the course and the underpinning reasons for our approach to feel secure in the content's relevance to them and our role in delivering it.
- The course as currently constructed is not suitable for people who are established in their retirement and are experiencing significant struggles with it (they seem to need more specific and personalised support). Rather this course it is suited to people who are approaching retirement or recently retired and need to explore retirement in a general way.
- The experiential approach to course delivery was appreciated by participants and the informal nature of facilitation helped to create an atmosphere of trust and willingness to share.

## Evaluation of participant outcomes

The participant survey asked what participants really appreciated about the course and also if they had made any plans or taken actions as a result of the experience. The responses were thematically analysed into the categories given in table 2 and 3 below.

Cohort	Feeling of solidarity safe space not alone	Hearing about others' experiences and getting ideas of how to cope / thrive / new perspectives.	Gained new reflection /self understanding (including doing things on own terms)	Time to focus on this transition
Leeds 1 (n=11)	4	9	6	5
Leeds 2 (n=15)	7	15	13	3

Table 2: What participants really appreciated about the course. Some participants returned comments which fell into more than one of these themes and so the number of responses doesn't equal number of respondents (n).

Cohort	Going to do things on my own terms	Actions taken or Anticipated (e.g. planning, talking to work, looking at opportunities, talking to family, further reflection NOT included here)	Feel more positive/confident/ encouraged	Further reflection /new thinking about this phase
Leeds 1 (n=11)	1	9	4	8
Leeds 2 (n=15)	10	7	12	10

Table 3: Participant outcomes regarding how they have already or are going to do things differently. Some participants returned comments which fell into more than one of these themes and so the number of responses doesn't equal number of respondents (n).

When designing the qualitative questions for the participant feedback survey we had hoped to capture the features of the course which enabled outcomes to occur, to both relate these back to our intended outcomes and to see if any unexpected ones showed up too. But a feedback survey is sadly a poor tool for this kind of personally contextual and rich information. It fails on two counts, first with respect to linking what was appreciated to a given outcome and secondly with respect to understanding why a given outcome (e.g. I feel more positive) is or is not especially significant to the individual, if they habitually struggle with depression it is a more powerful outcome than someone who is generally upbeat. Nevertheless, the analysis offers some initial insights into how the course experience met the intended outcomes 2 – 4 given on page 1 above.

The 12 participant interviews provide richer insights into the participant impacts. Of those interviewed 10 were from Leeds cohorts and 2 from Kent. The following sections evidence and discuss each of the intended outcomes relating to participants. Thematic analysis of the interviews is presented alongside the survey data within each of these sections.

## **Evidencing outcome 2: Participants experience new insights into 'retirement' and mid-late life transitions by learning from each other.**

A large majority of free-text participant survey responses evidenced that they learned new things from each other and valued this learning (see column two of table 2 above). Below is a selection of direct quotes to illustrate this:

*The gathered stories in session 2 really produced answers to situations which will arise in my near future.*

*[The course was] Informal but plenty of useful information, nice light-hearted approach enjoyed the mindfulness and poems.*

*I most appreciated the way the whole course was presented - very relaxed, and information given that I hadn't thought about.*

*[The presented] opportunities [to do purposeful things at 50+], made me think that life is too short, possibly [I should] try something I always wanted to do.*

The flip side of this question is whether anything was missing or should change, one person said that they also needed to think about the financial side of things but realised it wasn't what this course was about. Two others from the first cohort felt that more time was needed in session 3 (about practical opportunities), which we also sensed and we extended the session for the second cohort. One other participant said they would have liked a bit more personal reflection time. These were the only suggested changes.

All those who were interviewed expressed a new learning or realisation about post-retirement life that they hadn't appreciated before. For many it was about this time being for them and that they would need to be clear about what they wanted and what they didn't, for many it was realising that retirement is not a helpful word because there was lots of opportunities, and for others it was that a good retirement looks different for each person. Three of those interviewed noted how the homework task of gathering a story from someone else had given them new insights and connection.

Some of the single people who were interviewed interestingly reflected that hearing about the family demands that other participants anticipated gave them a comparative sense of freedom, knowing they could focus on their own desires without feeling guilty about failing to meet other people's demands (Diane's interview is especially interesting in this regard). Several of the interviewees also remarked that they gained an appreciation that as well as being a time to make choices and follow them through that it is also a time of uncertainty and possibly loss and that flexibility must be held alongside intention because things can and will change.

## **Evidencing outcome 3: Participants develop self knowledge and reflective practice to identify their needs and desires for this phase of life.**

Column three of Table 2 shows that around half of survey responses in cohort 1 remarked on the value of personal reflection, and in cohort two this was almost everyone (13/15), and column 4 of table 3 shows that the majority in each case intended to spend more time reflecting and thinking about this phase. The following quotes illustrate this.

*The walk opened my eyes to me limiting me, listening to others has made me aware of possibilities.*

*The labyrinth walk with the structured questions was a revelation, it was profound, and really struck a chord with me - totally unexpected.*

*[I'll take this forward by taking] longer time reflecting on what I've learned re-doing exercises with a friend/on my own. Doing a more concrete 'flexible' plan.*

*[I have realised] that it is time for me to do things I want to do and not be dictated to.*

*I realise it's not about filling time but finding what I am longing for.*

The interviews, undertaken several months after the course, give further insights into this outcome. Margaret expressed how participation helped her to identify her emotion of anger around retirement and

having identified feels more able to manage it. Charles explains how he how regularly uses mindfulness to help him relax, Steven also enjoyed the mindfulness, David expressed that being introduced to ways to improve well-being has been helpful. Michael was struck by the possibility of doing classes and activities to support a good mind-set, Ellen and Stella talked about how they gained big unexpected insights from the Labyrinth reflective walk, which Steven also benefitted from.

All those interviewed express how the course helped them to clarify what they wanted and to learn that the opportunities were more expansive than they had previously anticipated.

**Evidencing outcome 4: *Participants start planning purposeful activity which will take them towards a life they have good reason to value, moving out of passivity and into action.***

Column two of table 3 above shows that the majority of survey respondents identified an action they had already or intended to take as a result of participating in the course. The opportunities section of the course was considered the most important by Leeds cohort 1 and 3<sup>rd</sup> most important for cohort 2, indicating people's appetite for learning what they might do. The following quotes illustrate some of the free text responses pertinent to this outcome.

*[I've learnt that I should] relax - look at the websites available and see the options available.*

*Sharing anxieties, common interests, helping to get better focus on own plans reinforcement that others have similar issues. Hearing about volunteering, what's available, [the course has been] very helpful and practical.*

*Yes [the course has affected how I think and feel, I'm] looking forward to filling time at the right pace for me.*

*Yes [I am taking action, going to] set goal: take up driving again, visit my parents more.*

*I'm thinking about a new venture - the social scene for the over 50s/ buying and selling antiques.*

*Don't do things because you are expected to do them. This is my life and to make my own choices*

The quotes immediately above, along with some of those seen earlier in this report illustrate a theme that came through within both Leeds cohorts:- **The realisation amongst participants that they wish and need to re-orient themselves towards what *they* really want rather than what is *expected* of them.**

Column 1 of table 3 shows one person mentioned this as a direct outcome from cohort 1 and that 10 did from cohort 2. These numbers arose from the analysis of free text answers at the end of the course but we also asked for people's reflections on what they were taking away from session 1 and session 2. The majority of these comments concerned the realisation that this was a phase of life they wanted to live on their own terms. The Leeds second cohort made a list of strategies for a good retirement transition and this included ways to say 'no' to things/people. The second half of outcome 4 'moving out of passivity into action' is not trying to say that people who don't do much will start doing more. It is about moving from a place of living outside of personal intention and action to make those intentions happen and into a place where what you do is meaningful and purposeful to you, and is an active choice. Learning to say no to other people's intentions for us is a very important part of that. This movement overlaps with outcome three which is about self-knowledge.

Again, the interviews offer richer insights into the changes participants have made since attending the course, although for those who have still not retired this shows up as planning actions. All twelve interviewees have made real steps towards putting into place purposeful activities they really want to do. David who felt so purposeless before the course is now volunteering with two organisations, which support children's learning. He identified these through using information and insights he gained on the course and is finding them stretching in a way which gives him the sense of fulfilment and purpose he was looking for. Margaret has experienced a more subtle shift, rather than taking any opportunity to fill her dissatisfaction with cover for her old employer, she is tuning into what she really wants and longs for and is slowly building a picture of what will give her joy and is beginning to pursue those. Some of the men who are not yet retired, are planning cycling and sport activities which will help give them a sense of challenge and joy they

wish to retain in their retirement. Martin has increased his volunteering and has taken on a 10hr a week job to both give him purpose and a small income. Emma has used what she learned on the course to shape some existing volunteering ideas so that they more closely fit her skills and aspirations and is now taking those forward. Steven and Michael, who are still working, have made plans to develop their outdoor hobbies to support their health and because they love it. Stella is actively planning her travels for when she retires. Judy and Charles are planning to start their own businesses when they retire, for Judy this was a dormant idea which was re-energised through the course and for Charles the idea was already formed but the course has helped him to maintain focus on it and to say no to things which get in the way of that purpose.

Diane, whose father had a difficult experience of retirement, was already aware of the need to find fulfilling things to do in retirement, being on the course confirmed this and has supported her planning. She wasn't expecting others to have additional expectations of her and the course has helped her to say no to those. Ellen, who took an early retirement package because it made sense financially but actually loved her job, has taken a new similar role, but part time, and as she puts it, 'on her own terms', which is enabling her to do some of the creative things she loves, and support her frail mother. Caroline, who was semi retired when she came on the course, and already doing some volunteering, found the course helped her to become clearer in her aspirations and priorities, and since retiring has taken on a more responsible position than she had initially anticipated, and is loving it.

The importance of learning how to say no also came through strongly in the interviews. Six of the 12 mentioned it and most of those had not anticipated it would be a problem prior to the course. The ability to say no is just as important in being purposeful as the ability to say yes. It is also very important for wellbeing as saying yes to too many things and/or the wrong things may create overwhelm or dissatisfaction. Margaret, Ellen, Caroline and Charles offer strong examples of this. Margaret had been filling her time with work which didn't satisfy her prior to the course because she hadn't really connected to what she wanted. Now she is saying no to that work whilst she explores what she does want. Ellen has taken on a part time job, which has enabled her to prioritise her mother's care needs, as well as to find time to do the creative things she loves. Caroline has developed strategies for saying no to requests for help so that she can develop the more responsible volunteering commitments she has taken on since going on the course. Charles wants to develop a cycling business, and also have time to care for his Mum, so is saying no to people who ask him to do odd jobs for them.

#### **Evidencing outcome 5: Participants learn how to manage themselves positively when things change.**

Outcome 3 is the least-well evidenced by the evaluation survey feedback. This is in part because we were asking at the time the course finished rather than at a future time when change has occurred. The Brightpurpose evaluation addresses this question as much as possible by asking: ***'As we approach later life we can face challenges and times of change. How confident are you that you will be able to cope with changes in your life and deal with potentially challenging times ahead.'*** The following table summarises the before and after scores given by participants using the following 5 point scale:

- Really not confident
- Not confident
- Not sure
- Confident
- Really confident
- Don't know

PRE Confident to POST Confident	PRE not sure to POST confident	PRE confident to POST not sure	PRE not confident to POST not sure	PRE really not confident to POST really confident
10	5	2	3	1

Table 4. summarised data showing change in pre and post scores for confidence to cope with change before and after the course for both Leeds cohorts n=21.

Table 4 provides evidence of improvements in people's confidence to cope with change following course participation. Half the respondents felt confident to begin with and remained confident (10/21). Another 9/21 showed an improvement in confidence as a result of participation and 2/21 moved from being confident to being not sure. This might be because the course unearthed upcoming challenges they hadn't thought about before and rather than an actual deterioration in self confidence what we are measuring is an increased awareness of the potential difficulties.

Table 3, column 3 also shows that in free text questions some participants identified feeling more positive / confident / encouraged. This was especially pronounced in the Leeds second cohort where 12/15 expressed this.

The following quotes exemplify what they said:

*[This course] is different in that it's focus is more on the mental/thought process and getting the tools to cope with the change.*

*I feel more confident and positive.*

*[This course has effected what I understand] more on the emotional impact.*

*I realise that I am not ready/prepared and I know more about what I need*

*It's exciting, it's on my terms. I'm looking forward to enjoying it, even the scary bits*

*I feel more confident and positive*

*I no longer feel 'old' just in a different phase of my life. Challenging but not as frightened.*

Because the interviews offer the chance to reflect on the medium term outcomes, they better evidence this outcome. Margaret and David are interesting examples here because when they came on the course they were unhappy in their retirement and had received no prior support to manage the changes emotionally. Both explained eloquently how participation had enabled them to move into more positive self-management following the course. For David this was about taking on stretching and fulfilling activities and for Margaret it was about awakening to her anger about the disappointments of retirement, finding herself able to accept and manage that much better, and then tuning into her own longing for the first time in a long time. That deep listening to herself means she is slowly learning how to make choices that are good for her, rather than reaching for something to fill a gap and distract from the disappointment in the short term. Both explained how they wished they had received this kind of support at the time they retired.

Eleven of the 12 interviewees expressed ways in which the course had already supported positive self-management or that they anticipated it would in the future. David said that, looking to the future, he feels sure he is better equipped. Martin said he had feared the loss of status but through the course was reassured it was not the end and felt more positive. Michael refers to anticipating the need to organise activities and thereby manage the change well. Steven said that he felt positive about the future now, that the course will help him in the future, and the participant pack would be something he could keep going back to in order to sort himself out again. Emma said the course had influenced her thoughts about the future and that she felt more optimistic. Stella was determined to put things in place to enable her to make the most of her future. Judy was encouraged to think there are more choices and opportunities in this phase of life than she had been aware of. Ellen explains an influence beyond herself; her husband is now planning to semi-retire earlier than previously thought, because enjoying together the healthy years left has become a higher priority after the course. Ellen went on to say that the information provided in the pack offered a navigation through this time and will help her into the future, but that it has already helped her to keep steady and hopeful, and less anxious about the future.

Charles expressed an appreciation that you can't properly plan as change happens outside your control, but that you can positively manage by having a flexible plan. Diane expressed that she has used elements of the course since going on it; being empowered and being resilient, and acknowledges that it will go on helping her as she thinks more about what she wants to do, she now feels more positive and in control, and that 'positively' has transferred to another area of her life she usually feels insecure about; finances. She

feels more confident and relaxed about managing that side of things which she has always struggled with. Caroline explains how her time on the course awakened her to the challenge of combining her more extrovert tendencies with her husband's more introverted ones once he has retired, and that she feels better prepared to manage that change.

The ability to say no to things explored above also relates to these outcomes, especially when requests for help, or disapproval of their choices, are unexpected changes associated with retirement. Participants' descriptions of their ability to say no, to feel okay about saying no, and to choose what's best for them, is a strong indicator of an increased ability to manage change positively.

### Unintended outcomes

Apart from the five intended outcomes we identified at the outset of this programme, we have noticed one more emerge which was unintended. Column one of table 2 shows that just under half of the Leeds respondents identified the experience of not being alone in their experience and concerns as important. This is a finding which is even stronger in the end of session 1 and 2 feedback. Here are some examples to add to those already given above:

*It made me realise that a lot of thoughts about retirement I have are shared by a lot of people in the group.*

*Others are experiencing it too, what will the future hold? And it's good to learn from each other.*

*Everyone else is just as nervous as I am, I feel more positive about the opportunities now.*

Interviewees also referred back to the value of meeting peers and feeling supported and not alone. It is difficult to quantify or even describe the benefit of knowing you are not alone in your anxieties or questions, except perhaps to hypothesise that you now know your concerns are 'normal' or legitimate and so perhaps more manageable. This speaks to one of the difficulties we have identified in working with people at the retirement life stage over the last 10 + years; that the 'what next?' conversation about retirement is not *normalised* in our culture. Movement into this phase is not identified in our culture to be one which is challenging or an especially big change, or that it is replete with many options which must be navigated. We feel that the reassurance people felt in knowing they were not alone evidences the UK-wide need to normalise the 'what next?' conversation at this phase of life so people can move into it well.

### Participant outcomes: learning to take forward

- Evidence gathered at course completion strongly suggests that participants experienced the four intended outcomes of the course, although outcome 5 cannot be robustly evidenced at course completion.
- Moving from passivity to activity isn't about ensuring that people in retirement are 'active' in the sense of doing lots of things. Instead it is about them being active in determining what they do because they know themselves and they have the confidence to pursue the things that they value and say no to the things they don't.
- Resilience has been expressed as the ability to 'cope' when change comes and the ability to 'bounce back' after a knock. The evidence given here suggests that people have gained skills and tools to improve their resilience. But inherent in this framing of resilience is the assumption that people will be able to *maintain* psychological stability or regain it quickly, it does not look towards a potential growth or flourishing beyond where they have been. The evidence here indicates that for some the course has/will enable them to grow into new areas of personal aspiration and activity.
- Taking time and space to consider the movement into this phase of life is not part of our cultural practice. For earlier life transitions such as going from school to university or education to work or becoming a parent, there are established spaces for reflection, learning and development of coping strategies; support from school, careers advice services and student training and NCT courses and midwife advice. Even if they hadn't anticipated it, participants valued the reassurance of knowing they were not alone and of having time and structure to focus on this.

## Significance of the impact and how best to scale it

All twelve of the interviewees were asked to reflect on the importance of this kind of emotional/psychological preparation for retirement and who should provide it. All felt that this kind of preparation is fundamental to a good retirement and that it ought to be offered by employers. They spoke eloquently of the responsibility of employers to support the wellbeing of their employees, beyond their time at work, and reflected on how receiving that support had made them feel valued by their employer. They acknowledged that they would have been less likely to have attended if it hadn't been offered through their employer, if they had to do it in their own time and if they had to pay for it. Not because they didn't think it would have been worth it, they did, but they wouldn't have predicted the value of the course before experiencing it. They reflected that a considerable contribution to their decision to come was because it happened to be what was on offer rather than specifically picking it out because they recognised it covered the things they needed. David and Margaret were somewhat different as they had come to the course through the community and public advertisement. In each of those cases they chose to come because they were already experiencing the negative impact of a bumpy transition. For them the course was not preventive or preparatory it was addressing a situation which was already problematic.

These reflections support our findings that recruiting participants without the trusted vehicle of an employer is very difficult; only those who are already alive to their need for it will respond (as with David and Margaret). Because there isn't a cultural conversation and acknowledgment of the need for mid to later life emotional support, people are not awake to how such support can help them. For this reason, rapid scaling of this support requires systemic uptake by employers in the first instance, and focused work within communities over the long term to develop a cultural understanding of the support on offer and knowledge of its provision.

## Appendix: qualitative interview summaries

What follows are summaries of the twelve participant interviews. They have been substantially shortened to retain the key points and remove repetition, but wherever possible have used the interviewees own words. Except where interviewees requested that their own name be used, the names have been changed to maintain interviewee confidentiality.

### Margaret

I was already retired for about four years when I went on the course. It was the advertisement for the course (which I saw at the gym) which attracted me to it. I've found retirement challenging I've not been happy with the change and so previously I'd Googled like mad looking for retirement support or advice but only found stuff from America. I was surprised and glad to learn that people in the UK were working on the issue of disenchantment with retirement.

It was new for me to discover that there were people in exactly the same boat as me. Other retired people seem to have a different mind-set to mine, and are content with their lives, but others on the course were also dissatisfied.

I also learned about myself that the emotion I was feeling about retirement was anger, albeit in a rather vague way, not being able to know who or what to be angry with! I hadn't recognised that emotion before, just felt sulky and fed-up! I think one of the stories had someone feeling angry in it, and I suddenly realised that was what I was feeling. I could so empathise with the feeling of purposeless expressed by other participants. One said they couldn't go away on holiday as their spouse wouldn't travel. I suggested they try "Just You" travel company, which I'd used myself - although it identifies itself as for single people, quite a lot of fellow travellers on my trip had partners at home, who just wouldn't travel.

Surprisingly, having identified it was anger which I felt; I've managed to deal with it far better. I made the decision to actively seek out things I might enjoy - something which I had not done previously. Hard work, responsibility and duty have been buzzwords for all my life, now I keep asking myself, what is it I'd actually like to do? I run a retired teachers' group, but that only takes up a maximum of 12 days a year.

Prior to the course I had gladly gone back to my previous work to cover when my replacement was off sick. But since the course I found myself strangely reluctant when I was approached to cover again. Last year I jumped at the chance to get back in the saddle, now that's changed and I'm going to do some work, but will be very strict about not allowing work to take over my life as I did in the past. So I am beginning to actually have a life outside of work. Considering it has taken five years to get to this point, it's been a long time coming, but I reckon I still wouldn't have got here without the course.

I go to the gym and I've continued to meet up with another course participant. I'm considering learning something - I believe that's something I need; to feel I am progressing in order to stem dissatisfaction. I haven't yet decided if I shall go to America for a few months to learn to teach a method of posture correction (Egoscue, it's brilliant and I'd like to share it with others). Or if I should learn Latin, which I've always wanted to do, or find a suitable art class. There are Adult Ed classes but these can be expensive.

Employers definitely should offer such courses. The pre-retirement course I went on years ago on was entirely related to finances. One session was devoted to writing a will, and another to what to do with your shares! Since I've never had shares and plan never to in the future, that went completely to the wall, and I can't remember what the other two sessions were about - just shows how much impact it made on me. I like courses, and I like to learn. It helped that this one was free, but if it felt like value for money I would pay.

## David

I had been retired for two years when I came on the course. My daughter sent me an email about it because she thought I might be interested. The description appealed because I was finding retirement difficult, I found out I wasn't alone in that when I was on the course.

My working life had been quite busy and I was fully occupied most days. Then when I retired one day I was working and the following day I wasn't. I had a bit of a holiday to start with, and then after the reality came home to me. I hadn't planned for the change properly, I have to say that. I've found it difficult and I've tried to find things to fill my day. There were no courses offered by my employer beforehand. I wish I had had the course prior to retiring, and then I'd have been able to have a better insight into what things I could do when I was retired and be able to plan it properly, but unfortunately that wasn't the case.

I think what the course gave to me was the opportunities that I hadn't thought about; organisations that I hadn't considered. Also talking to the other people on the course, and understanding what they were doing with their retirement and how they'd approached retirement, it opened my eyes to the things I'd missed in the two years that I'd been retired.

Being with people in a similar struggle, being led through some of the opportunities that were available and being introduced to ways to give you a sense of well-being were very helpful indeed. I did learn a lot about myself; one of the things I said at the time was that there's only so many times you can paint the garage doors and since I'd retired I'd painted them three times. The thing is, although I was filling my days with child-minding for my grandchildren, decorating or gardening, it all lacked a sense of purpose. I'm not saying that it isn't meaningful being with my grandchildren, but all my working life I'd had challenges and opportunities to meet, when I retired those challenges went and any meaningful result to the day and I found that really, really difficult. It's such a different time of life.

Meeting the local organisations was really useful, I didn't even know Thanet Volunteering Bureau, existed before. I researched some of the volunteering roles discussed and I've got two roles I've just started. I'm a trustee of a local school that works with autistic children, I'm helping them with some of their IT functions, and that's quite good. The second position I got through Thanet Volunteering Bureau volunteering with Beanstalk, a charity which helps with children's reading. I'm doing two afternoons a week, and it's fantastic. I really, really enjoy it. The children are a joy and this is something, it's really meaningful. They seem to enjoy the sessions and they give me as much back as I'm maybe giving them. It's very helpful. This is a massive difference to re-painting the garage doors.

When I was working and I did enjoyable things on weekends or on holiday, I always felt that I'd earned those rewards. When you can do it every day of your life it doesn't feel special, because every day is the same. Whereas now, I'm quite busy and I have to organise my life differently; I've got some structure to my life. It's brought a huge difference to my life now 'earning' some of the things that became ordinary before.

Looking to the future, I'm sure I'm now better equipped. I found the course invaluable. I threw myself into it and really enjoyed every session. If I'd had this opportunity before I retired I would have been far better prepared for it. I needed something like this to help me sort out what I wanted and I think they gave great clarity to that. And I'm very grateful to them for pushing me in that direction so that I could do something about it.

## Martin

I've retired since the course. It was the first thing offered for retirement preparation, and I thought, yes, let's give it a try. I was so busy at the time; it sounds silly, but I didn't really give retirement much thought. If my attention hadn't been drawn to the course I probably wouldn't have gone - someone else had been invited and happened to mention it; they sent it to me and I followed it up with HR.

The biggest thing I got out of it was to understand that retirement wasn't the end. There are lots of different ways of thinking about it, none of which are necessarily right or wrong, but they are just different. The facilitators were very good at pointing that out, and giving you time and space to think about what would be best for you, for each individual. I learned that there are huge opportunities for volunteering, you don't have to give up altogether; there's work, part-time or even full time in a different arena. I suppose the thought that was in my mind before was, oh well, when people retire, if they've got enough money, they have lots of holidays; well that's fine for some but I didn't want that. Maybe I'm too brought up in the protestant work ethic. I wouldn't be happy idling away my days.

It's hard to say whether I feel differently about retirement now. I'm a man and I don't look at my feelings that much, maybe I used my busy-ness back then as an excuse not to think about it. I was quite worried that I would miss the status of being in work, I wasn't high up but I had staff and some respect, I was considered knowledgeable and competent in my field, and then suddenly, the next day you're none of those things. Seeing that that would be the case but that there would be other things to do, and that has been my experience.

As it happens, I had three months 'off' doing leisure activities, and now I've also just got a part time job of 10 hours per week. Still in local government, but the lowest tier - a parish clerk. I didn't want to plunge into anything straight away, but the opportunity came up. I suppose one of the things that worried me when the idea of retiring came up was the drop in income. It is significant. We didn't want to change our lifestyle too much and I've still got a daughter at university who needs financial support. In retrospect, I realise I was quite anxious about that. But since I left, I realise I've got fewer expenses and now I've got this part-time job, we won't be too far off what we were taking home before.

I particularly remember being asked to contact someone who I knew who had gone through retirement fairly recently and I did that and that was really useful. I was able to see some of the difficulties that they had gone through and some of the benefits as well. That deepened our friendship, because we know more about each other now.

I think it was a good time to go on the course. Before, rather than once you had retired I think, as there were a couple of people who had retired. And I think it was good for people who were thinking about whether or not to retire- and there were a few of those.

Employers should definitely be doing this kind of thing. It is really important to give the staff the opportunity to plan for retirement; it's a duty of care thing really. This is needed because, well, it's a big question. The way that society is organised; we're brought up with work being the most important thing in life. And there is little thought of planning for beyond work; well, there hasn't been. I was fortunate to also go on another course about the practicalities; pensions, tax etc. and that very much complemented this course, I needed to know those practicalities too.

## Michael

I'm 66, and work Tuesday to Thursday. I'm happy to continue working in a job I know with colleagues I know, rather than retire at 65, I'd rather carry on where I know I'll be happy.

It's especially important in the winter to have my work. I can find plenty to do in the summer, but I live on my own, so I'm very aware of becoming lonely in the winter when you have to stay indoors because of the weather.

My health is good so I need to look seriously at how I can make the most of retirement now that I have got to that age. I think I've always thought 'wait until you get there, enjoy your life as it is'. I've not been counting the days until I stop working carrying all sorts of ambitions in retirement, I think of myself as very lucky to have got to this age.

It wasn't only the course content that was of benefit to me - it was also mixing with people of a similar age, some people who were on the course were already fully retired. It was good to find out what they were doing with their life.

The course helped me think about what to do when I do retire. It was quite a big wake up call, but it hasn't motivated me since then to do something about it, as I am not planning to fully retire for another few years. It's made me realise though that I really need to make the most of my semi-retirement and start thinking about what should happen when I retire.

I've decided that irrespective of my health, I'll retire at 70, but if my health deteriorates before then I'll retire earlier. But being semi-retired has given me time to reflect and think about it, rather than rushing into it and making the wrong decision. Retiring at 65 and leaving my work, I strongly believe, would have been the wrong decision for me.

When I do retire though, I need to be aware that I'm looking for something to do on seven days per week. I could volunteer on something like working for the Forestry Commission, working outside, where I'm getting pleasure from being outside; you know, repairing stone walls or helping to clear some woodland, where it would be a form of a hobby and without using my brain. I can imagine myself doing any kind of outdoor volunteering.

I think this kind of course should be offered by employers, because it was very much appreciated by the people who were there. It's a way of the employer saying to the employee that we are very pleased with your service, we're sorry to lose you and we'd like you to be adequately prepared to leave; 'we're not just shoving you out the door, now, look after yourself'. We are in a way taking an interest in your retirement and hoping that you make the best of starts in your retirement. And giving you help to do so.

People on the course understood that this course is all about your well-being which was a bit of a surprise. I didn't realise it would be all about the social side of retiring and your well-being. That was one of the things that struck me, that you would now have the time to do things like relaxation classes and really focus that you are in a good mindset.

It was good to have the course spread out one day a week, or 2 or 3 days over a few weeks. It meant you could keep up with your own work and also that you could reflect on the course after each day. Each day was rewarding and it has been valuable. Both the presenters were very interesting people. I particularly liked the way they observed the participants on the course and fed back to people.

## Steven

I'm still at work now but when I went on the course I had just decided to take the early retirement package, I went for it because I saw it on the website. It was quite surprising really. The first question you ask yourself is can I do this financially and then, the first thing they said on the course was 'this isn't about finances'! I thought maybe I was on the wrong course! And then when you get talking about all the other things, the softer skills and getting your head round it, I hadn't realised there was that much to it. And after that first afternoon, I thought wow, I need more of this. It's got me thinking now, about what I'm going to do, how I'm going to handle it and everything else.

At the beginning you're almost looking for the Holy Grail in what you're going to do, and it soon became apparent that it's different for everybody; everyone's got their own paths they want to take. And even if you do decide on a path, the course made you realise that things change, you can't plan it in a straight line; things happen. Maybe your health, or a family member, maybe another issue comes up and you just divert round it, but hopefully it helps to have a long term goal to start. It made me think, how do you plan for this?

It was those little sessions in the course, like the walking the labyrinth, it was playful - walking round the garden and thinking about how things could change. Like mindfulness - it was very good, all that side of it. Because of my background, I thought all that was just a waste of time but actually it really got me thinking.

We talked about 'peak experience' – things in your life you really enjoyed. And for me, what that was my mountain biking. I haven't done that for a while now, and that's when I realised that I want to plan some of those things back into my life. My health is good now, I have diabetes and I'm managing that through a diet, but exercise helps that tremendously, so my plans for my retirement are about getting lots of exercise. I like walking too and I like being outside. I've got photography, riding my bike, and I'm going to develop all these things I really like doing and take it from there.

It also came up that you might need to say no to things. It's surprised me that now it's getting close, people are beginning to ask, - and I'm thinking 'hang on a minute, I'm going on holiday - I'm thinking this through'. Someone said I could do their fence. And I'm thinking - I'm not fixing fences. Losing a paid job for an unpaid job! No thanks. Those things which came out of the course are now coming true. So for the first few months, I'm going to treat it as a holiday, relax and plan what I want to do and when I want to do it.

The thing I'll miss about work most are the friends and everyone helping each other. And obviously you've got to get into other circles with other people. We talked to a friend who had retired as homework and it's things like that which get you thinking about it. It's not straightforward - things do happen. But at least you're aware of it and you might not be able to do everything you want all the time.

I've said to our HR that I think it ought to be mandatory for people to go on this course. So many other people have come to me talking about retirement and they've got no idea what they want to do. And I'm lucky, I've been through this and I've thought about it. When I was made redundant years ago, the company provided consultants to support me into my next job. That's similar to what this is. It gets you through it, it gets your mind thinking differently. How do you move on? It's hard for the council to afford sending people on this course - but it's key. If people are ill they get occupational health, if you want to progress you are supported to get more qualification. And in some ways this is no different - it's giving people assistance to move on. It's skills and a 'qualification' for the next stage in life. That's what it is really. You can't get this from anywhere else; you can read books and so on but it's not the same as listening to people talking about their experiences.

The course will help me deal with things in the future as well. The participant pack is something you can keep going back to. And every time you get to a different turning point or to a different stage you can have another look at it and sort yourself out again.

If the course hadn't been free and in work time I wouldn't have signed up because from a description I would probably have dismissed it, thinking that I already know that. Until you start talking you don't actually know what other people have done or what they have gone through, and how useful it is to know. Now I know I would certainly go in my own time.

I'm feeling positive about the future now, looking forward to it now. I've got a few holidays booked in my caravan already. For myself, the way I've planned it, to retire at the end of March is best, as you've got the spring and summer for the best of weather to come.

## Emma

I went on the course just when my early retirement application was being signed off. But I only went to the final session about opportunities beyond retirement, I missed the others.

Before the early retirement came up I was planning to phase into retirement by dropping to three days a week. But then a really good opportunity for early retirement came up and I was advised to take it. The hardest thing for me was the shift from thinking I was going to make a phased retirement into thinking, gosh, this could come sooner rather than later. I really need to make that decision and then influence my line managers to support that decision. And then, once I'd decided and got them to support me, it was that thing of - my goodness, what have I done? It was really useful to hear others on the course, as you go through your own change curve it is comforting to feel that you are not on your own. The people who came in and talked about how they developed their own opportunities after retiring were also good. You can see what people have actually done and what's possible.

I am naturally quite self-sufficient and good at finding out about things, but the course gave me some new perspectives on retirement opportunities, quite different to what you might think of as the traditional retirement model. There are organisations which need skilled people from other sectors to help them. That's something I didn't think of before.

The course gave me the impetus to push forward some ideas I had been mulling, three main things really. I was already volunteering at the Research Hospitals and since the course I've thought I would like to do some research which uses my skills in change management within the hospital setting. So we are talking about my working with a health professional to do some lay research. They are very keen on the idea.

I also talked to the Citizens Advice Bureau, and again rather than doing their traditional roles we are discussing using my organisational change skills to develop new services and models around their own way of working. Again it's that kind of matching what they need and I can give. So that's under way. I've been a couple of times and will do more in April. And then, something quite simple, but a different area for me; I'm doing my own garden design. I went on a garden design course and learned how to do that, so I'm now talking to a contractor and landscape person to take that forward.

So the course helped me to take these things further, and they'll lead into the future. It's about thinking, these are the things that float my boat. They are voluntary right now and all three are things I want to do but in the end I might only pursue one or two of them. In the smaller group discussions we talked about what you can't plan too. My parents are both 91, inevitably there is going to be some pull on me to support them going forward.

I felt the course valued me as they were willing to let us go in work time. If employers value and support you throughout your career it's recognition of the investment that you have put in and it's saying that we still want you to succeed and to be happy as you go into your future. I feel good about my employer having done this and I feel good about me and them as I transition out of employment. I think really this should be rolled out. It gives people space and opportunity to think about retirement. Without a course like this you really don't think as much or with peers, you can't really put a value on it. I would fully support it.

The course did influence my thoughts about the future. It was very optimistic in its outlook.

## Stella

I'm getting to that age where I needed to start working out what I need to do for the future, but I'm not retired or about to retire yet. The course appealed to me because I need to start thinking about these things. The course was about slowing down, stopping and thinking. It's so busy when you're working that space is hard to find.

I found out that I need to put things in place for me; I'm more focused now on what I need to do and where to go. I've always been a wing-it type person - just wait and see. But now I'm thinking there are things I really want to do, and that will be my opportunity to do it. And while I don't want a written plan, I've got an idea about what I want to do and I've got goals in place for myself. The course helped me do that. I found it very helpful.

The walking labyrinth was the most important part for me. We could move at our own pace through the park, turning when we wanted. I realised that the only thing holding me back from doing anything is me. I choose when I change direction, and that really hit home. I've been thinking about things for a long time and yet, but it's up to me to make them happen, I'm not waiting for anyone else to join me or guide me. That really opened my eyes.

Since the course, I've started planning, I've got maps of the places I want to travel to. It's a few years yet before I can do it, but I've got a date in mind and I know what I want to do and where I'm going. So the course might really help me for the longer term.

It was good for me to do the course a few years ahead of retirement rather than just before. If I was very close or just retired it I think I would flail about a little bit. It's helped me plan the future, rather than thinking: I've retired, I'm twiddling my thumbs and now what? When you've worked all your life there's a risk of feeling useless and worthless when it's gone. The course changed my mind about what retirement will be like, I really enjoyed it.

Employers should offer this. We get support for other things, and this is a big step; it's the biggest step in your working life, finishing work. It's not a little step. Especially now, since the rules changed, and you can work for as long as you want, to actually turn round and say do you know what, I've had enough. And it's reflecting on the work that you are doing, and how is it impacting on you as a person - and as you get older, working out what you are going to do. You do need some support with this.

It did make a difference that the employer provided this free and in work time. You know we get sent on a lot of other courses that probably don't have anywhere near as big an impact on people. If there had been a charge for the course or it was to be done in my own time, I might still have gone, but I would have needed to know that I would get this much out of it. But truthfully if it hadn't come through my employer I probably wouldn't have gone.

We have induction courses for new people, but what about how you get at the other end? We send people on months of training when they first start, ensuring that they can do the job, and then at the other end somebody says here's your pension, and off you go.

The course has influenced me. I would recommend people to go on it, especially a few years before they are planning to retire. So that you can actually think ahead, it's certainly helped me. As a team leader I have to support people I manage I can imagine saying to them 'I've been on this course, I got a lot out of it'. And 'you're getting to an age now - have you started thinking ahead?'

## Judy

I did the course 10 months ago but I'm still not retired and I love my job and don't plan to retire in the immediate future. I saw it advertised and thought it would be useful to come on. The content didn't seem like the run of mill stuff and that attracted me to it.

There were three sessions of the course and some bits were more relevant to me than others. I came to this city from elsewhere so I don't have a large social base here. That was one thing I became aware of. I realised I need to take the most of my existing networks even if they are far away. That was quite positive.

I got some insights into local organisations and awareness of how organisations are looking at retired people; a more enlightened way of looking at retirement. I found some of the exercises quite interesting. I used to be a counsellor and they were familiar. The group exercises were interesting, a little bit outside the box really and I quite enjoyed that. We did a kind of walking meditation and wrote things down about things you were thinking about. Those things appealed to me.

I'm hoping a couple of things are going to come to fruition for me. I'm hoping to set up a social enterprise, based on a social workplace. Partly, I'd like to think about doing this as a pilot, firstly for people aged 50+ to mix a social environment with a workplace. It's easy to talk to somebody of partly your own age group. It would be aimed at people who hadn't been doing so well, had been ill or need extra support. It would help them to feel fully engaged with the world. I've had this idea for quite a long time and originally it was going to focus on people with a disability, but part of the ethos and mission statements were background aims and objectives could also relate to older people.

We were a generation which said - we can do anything we want to, and the existing model of getting older doesn't fit with that. I still have dreams at this stage in my life. I really want to start a social enterprise and if I can find funding to start it, I will. Though I've had the plan for a long time, I've been thinking about it seriously again since the course. The course changed my mind about what retirement might look like; opened my eyes to the possibilities. Retirement could be more broad ranging, it all just depends on my own circumstances and what I want.

If I'd had to pay to go on a course like this, I would have needed it to be sold to me more. But of course it was through my employer. I do think this is the sort of thing that employers ought to provide. These are the things that make a difference to our well-being.

I was encouraged by the course to think that there are choices and opportunities, that older people can start new businesses and they are often successful, and we are wiser about what you're doing, not losing money, asking advice, and having networks of people to ask advice of. In business as a young person you have to build up your networks. By the time we get that bit older we have people who we can ask for help and some of the ego stuff has gone by the wayside so we can share information better and pass on contacts without strings attached. You are more aware of what is good for you.

The course wasn't necessarily that helpful to me as an individual in some ways, as I wasn't about to retire. My circumstances were quite different from other people, but a lot of the things that were mentioned by the group as hopes and fears were the same as mine.

## Ellen

I found out about the course through an email at work. I'd decided to take early retirement because financially it was a no-brainer, although I didn't really want to leave if I'm being totally truthful, I was happy with the job I was doing and I loved it. So having decided to go I needed to find about this stage of my life will be about. Luckily the course wasn't a standard managing money type retirement course.

I think I found out that the word retirement is the wrong word - it should be 'I am leaving this job and I'm going to do something else with my life'. It's not about stopping it's about evaluating what next. My fear was about losing my identity, I care deeply about what I do and I've done it for about 40 years; that's me and that's my life. So I was wobbling; If I'm not doing this then who am I? Excitement and fear in equal measure.

I retired and then a month later a job came up very similar to the one I did before but this time only 4 days a week and much closer to my home so no complicated commute. The difference it feels! It's like I've made a choice to do what I was doing before but now on my terms. I also have caring responsibilities for my Mum and the long hours and commute was a struggle before but in the new situation, I'm able to fit all the things I need and want to fit in. The course helped to get clearer on what I want to do and also to say no to the things I don't want to do. I feel that I've been working at about a thousand miles an hour and now I've slowed down - so I'm doing things that are effective but not at a thousand miles an hour. And that feels good. For my health if nothing else, for my personal health.

There were many really good bits to the course. The mindfulness helped to separate yourself from the busy-ness of what's going on and to become calm. Self-limiting beliefs helped me think about what's stopping me from moving to fulfilment, what I'm fearful of letting go of. But, I think the thing that chimed with me most was this thing of 'peak experience'. What motivates and drives you? For me my creative side was on my mind and I'm doing more of that, fitting it around the job. Signposting to opportunities is a crucial part of helping people maintain purpose and identity when they fear losing it too. I loved the Labyrinth too, the chance to think alone. And the homework to gather a retirement story from a friend gave me a different perspective and time for me to really think about what it all meant and to understand someone else's story, the challenges, and the possibilities.

Unexpectedly, my husband has the opportunity to reduce his working hours and we've made a conscious decision to do it. We now appreciate that our time is precious and we want to enjoy it while we are young and fit. I don't think we would have made that decision without this course. So the impact has gone beyond just me.

The course has definitely stayed with me and will help me into the future. It's some sort of navigation through this time. I've been happy the whole way through the experience. I think this has really helped me to keep steady and hopeful. So although I'm not yet retired I'm less anxious about it.

I do think that employers should support their people retiring. When you're working, you're in this kind of groove, that this is what I'm going to be doing until – whenever. You need something to take your head out of that mentality and help you look forward and see the bigger picture.

## Charles

I've worked for the council for 31 years, and I'll retire next month. I thought the course would be a good opportunity to stand back and think about all the life changes that can happen after retirement. The course was really good. I already had a pretty firm plan for what I'm going to do but the course helped me think those plans through and work out what I wasn't going to do and how not to take too much on as well.

A couple of years ago I set up a business to run cycle events locally. Rather than waiting to retire before I start the business, I've tested it out first and so far it's going well. Last year I ran a few events to get people cycling in Yorkshire, and then this year I've got a series of events coming up. I don't see this as retirement, that's not the right word, I see it as a career change, and I'm only 54, so it seemed like a golden opportunity to make the change. Retirement for me is something that you do at 70 or so, when you don't want to get involved in projects and you just want to spend your time gardening or whatever; it's not for me and certainly not at the moment.

There are things I've said no to. That was discussed on the course. Quite a few people I know have asked me to take on this or that role. I'm an accountant, and to be honest, what I don't want to do is accountancy. "Will you be treasurer for this or that?", and, "can you volunteer at a couple of events?" These are things that I might do in the longer term future, but I haven't committed yet as it might all get a bit too much. I've also got my mother; she still lives on her own, very nearby, and I'm an only child, so I don't want to take too much on when I need to spend some time looking after her, which is an important thing to do.

One part of the course that I did like actually was that we did quite a few of these mindfulness sessions, I've never done it before and thought it was really good. Some people thought they were a bit hippy-ish - circles and meditating and so on -, but I thought they were good. I've been doing it quite a bit since to relax. When I've got too much going on in my mind and I need to stand back and clear out a bit; I've found that quite useful.

Although I have a new project to go on to, I realise that leaving is going to be a big life change. I feel as though I'm as ready as I can be for it. I didn't think so much about the longer term future. From hearing the stories, I learnt that you can't properly plan. Nasty things can happen, but it's about being aware; it reminded me there are the things that are important for you to do now, rather than delaying. Strike while the iron's hot and make the most of life. Take opportunities when you've got them. I know it's a bit of a stock phrase, but I'm certainly going to do that.

I really enjoyed the group aspect of the course. People shared quite deep things and were very honest about their lives, which was quite refreshing really, as we were all about the same sort of age and sharing all these different views on how we feel and linking it back to things in our past and our aspirations. I found that good, a shared group experience. There was a sense of trust and confidentiality in the group and that was a good thing.

I think offering courses like this is important as part of caring for your workforce from when they start to when they are going. You need that support. The benefits align with the ethos of the council - looking after people at different stages of life and being a good employer. I would have attended the course anyway if I'd seen it advertised - but it was important that it came through at work. It could be argued, that this course improves well-being and health in later life.

## Diane

When I came on the course I had just learned that I could leave under the early retirement scheme with a full settlement and I felt happy. Although course information was scant, whenever I get an opportunity for learning and self-discovery I always take it, if I can.

On the course people talked about the pressure they would be under from other people to do things when they retired; volunteering, helping out sitting on boards etc. and we discussed how you can choose to take your time and choose what you really want to do. That really sank in. And although I hadn't expected much of that pressure to come to me, it did. A friend strongly disapproved of my choice to retire early, which was hard. So the course really helped me to be resilient about that and think, no, I'm going to make up my mind and do what I want to do, when I am ready to do it. So it really empowered me.

Some of the others on the course were really going to face a lot of demands made on them by families; partners, children, looking after their grandchildren. And I thought - well, I'm single, I don't have kids and I share care of my mother with my siblings, the pressure on me is low in comparison, if those others can rebut that and look after themselves then I'm not going to let this one friend tell me what to do.

Listening to all the demands and expectations on others confirmed I had made the right decision ending a relationship which wasn't working a little while ago. I have freedom and now I can just come and go as I please - I get the odd comment from people, but I think well - that's your issue. The course was a relief in that sense. It was like a light going on, a really important turning point which wasn't something I had anticipated getting out of it.

I've been using elements of the course: being empowered and being resilient, I've certainly used that. And the other thing - I'm not very good at financial planning or budgeting, and knowing that was a bit of a worry. But after the course I suddenly found myself thinking - oh I can do this financial planning, and I am feeling more relaxed about it. I can't say why because we didn't touch on financial planning - that wasn't what the course was about, I think it just gave me that feeling of being in control and being positive.

It will go on helping me, thinking more about what I do want to do. I'd thought of some of these things before, how would I still have a sense of self-worth, what made me feel that I was contributing. I'd been preparing ever since my father retired and didn't do it very well, shall we say. He didn't do any preparation, didn't want to leave work and then had to, as you did at that time. I believe that we all need to do some sort of 'work' - it might not be official voluntary work, it might just be going to help your neighbour, but we all need to do things for other people to get satisfaction out of life and feel good about ourselves as well. So the course helped to crystallise all of that - yes, my thinking on this has been correct.

Employers have a duty of care to help their employees retire well. It's easier to justify too as it's social and health services who will be picking up the pieces if people don't make a good retirement. To me all employers have a duty because they have helped to shape people in a certain way and they need to help them then to make that transition. I think it's easier to get buy-in at a corporate level rather than trying to convince the individual say to an individual that they need it. I think a lot of people on the course had changed their position from dreading retirement to feeling a lot better about it. When you are so busy at work, you are just thinking so much about work all the time. It's really hard to make the headspace to think about life beyond that, doing this in work time was so helpful.

## Caroline

When I did the course I was already partially retired; I was doing flexible retirement at that point but I've been retired fully for a couple of months now.

I liked the way the course was described - it was called something about mid-life rather than retirement. That's what attracted me to it, because it was about mid-life changes and transitions and planning rather than the R-word. The sudden retirement idea didn't apply to me because I'd started doing things on my other days and was already working towards total retirement. But then I learned from the storytelling that actually lots of people have portfolio careers or phase out or end up leaving because particular things align as they do and not with much intentional planning necessarily.

I really liked the storytelling, and the fact that it came from people's experiences and concerns and worries. I felt this was a really good method to use, more appropriate than sections on things like hobbies and keeping fit and so on. Sharing the experiences of a third person is a good way of connecting with other participants whether you know them really well or not at all. The experiences people had in those stories were varied and that helped. We also heard stories gathered by participant from a friend, I really enjoyed doing that myself and found these stories very powerful. Those parts of the course were particularly helpful. It struck me is that people's retirement can often go unmarked even after years of service it just ends one day with little acknowledgment from anyone.

Because I went part time before finishing completely I've been able to build up things to do outside of work. I do a bit of creative stuff, a bit of learning, some volunteering and parish council work and things like that. The course made me re-think those commitments, and question if I was trying to replace work in an appropriate way. It confirmed that I'd probably got it about right. But it also made me think that I could probably also be a councillor in a bigger authority - at district or county level, and maybe I will, I'm young enough; the course made me think a bit bigger.

It also made me think a lot more about my husband's position as he is also suddenly finishing. I've learned from the course, that I'm probably more sociable than I thought – I'm more extrovert and I've learned that he's more introvert. So I know that's going to be a big change for us both to adjust to.

One of the lessons from the course was about blocking out your time for yourself. So I've done that - you have to put a value on your own time, if you don't then nobody else does; they think you can do whatever odd jobs for them all day long.

I think that large employers should offer courses of this kind as a continuous programme. I think very large organisations like councils and NHS where they are looking to reduce the size of their workforce, they also should offer something like this, as my local authority did. For people to think about this a long time before they are due to go.

It's really useful to have something called 'mid-life decisions', I think this is perhaps something that you should have, when you hit 50. You need to think about the retirement day, not being a sort of Holy Grail and something to look forward to, but something you need to think about in advance and plan for.

Hannah McDowall, Dave Martin

Centre for Policy on Ageing

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