

## Exercise 8.1. Retirement



Pictures used in this manual (and annexes) have been downloaded from pixabay.com and sclera.be

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## Understanding the concept of retirement

Start the first Exercise with the story about Isabel (part I), while showing the pictures (see also annex 1 on the platform), or let them read the story by themselves.

You may add other materials/films that explore a situation of people going into retirement. It is always most useful to show films of local people if possible.

The story of Isabel

### **Isabel going to work**



This is Isabel. For more than 20 years she went to her job at a sheltered workplace, driving her motorbike.

### **Isabel having a stroke**

But two years ago, when Isabel was 58, she had a stroke and ended up in the hospital. For a while she was very sick.



After leaving the hospital, Isabel was no longer herself. She felt extremely tired and was easily irritated, especially after a day at work.



### **Isabel cutting down on work**

Together with her support workers, Isabel decided to cut down on work. Instead of going to her job four days a week, she then went two days a week.



### Isabel looking for other things to do

On her days off, Isabel tried an activity she always wanted to do but never had the chance to. Isabel had told her support worker that as a young girl, she always wanted to work in a shop.

Since, Isabel is helping out at the flower shop next door. She is helping as a volunteer. This means that she doesn't get paid. However, it also means that Isabel doesn't have to go to work when she doesn't feel up to it. She can also stop working there whenever she wants to.



### Isabel breaking her hips

When Isabel was 63 years old, she fell and broke her hip. Isabel needed to be operated. After the operation, she could no longer walk long distances because of the pain. She also revealed difficulties with housekeeping and having troubles to get out of bed in the morning. This was a very stressful period for Isabel. Should she go into retirement now?



### Activity 1: What is retirement? (Annex 1 - 20 minutes)

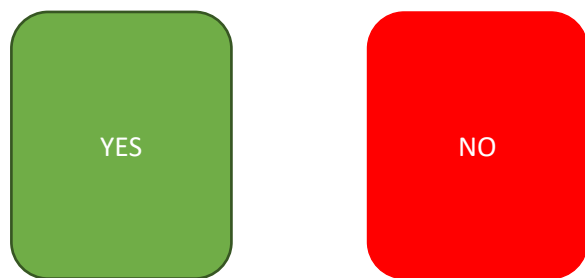
First ask the group (or individual) if they know what retirement means. Let them explain to see if they really understand. Maybe refer to the story of Isabel or ask if they now someone who is retired.

**Note** that many AAWID don't know the concept of retirement. The transition to retirement is scary, and for some very abrupt. They often think that retirement will lead to inactivity, boredom, loneliness and a lack of support. The aim of the Activities is to get acquainted with the concept of retirement and teach them that the transition can happen on their own pace and can also lead to positive outcomes.

## Activity 2: Why do people retire? (Annex 2 - 30 minutes)

Begin by telling the group the activity is to get them thinking about reasons why people want to retire.

Give each group a sheet of flipchart paper divided into two zones, one green and one red.



Give the group a pack of pictures (see annex 2 on platform) and tell them to take one picture at a time, discuss what it says and decide as a group whether it is a reason why people retire (green) or not (red).

Then ask them to place the card in the appropriate zone of the flipchart.

Encourage the group to discuss and debate why it is a reason for retirement and why not.

The game is complete when the group discussed and placed all the cards on the chart.

**Note** that most of the cards can be placed in the green zone. It all depends on their interpretations. For instance, most people keep working because they need the money. But some might have enough savings and decide to retire early.

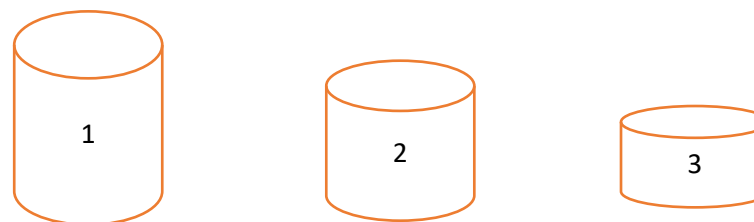
## Activity 3: What is the most frequent reason for retirement? (10 minutes)

Tell the group to take the cards they have putted on the green column in activity 1. Ask them to decide which 3 card represent the most frequent reasons why people go into retirement.

Give a new flipchart paper and draw three steps (see below).

If possible, let them rank these 3 cards.

- 1 = most frequent reason
- 2 = 2<sup>nd</sup> most frequent reason
- 3 = 3<sup>rd</sup> most frequent reason



Studies have shown that health issues or illness is the most common reason for AAWID to retire, followed by tiredness and wanting to take it more easy.

**Note** that not all participants will be able to rank cards. Use this exercise to discuss about those issues that match their own situation.



#### Activity 4: What do people do when they retire? (40 min.)

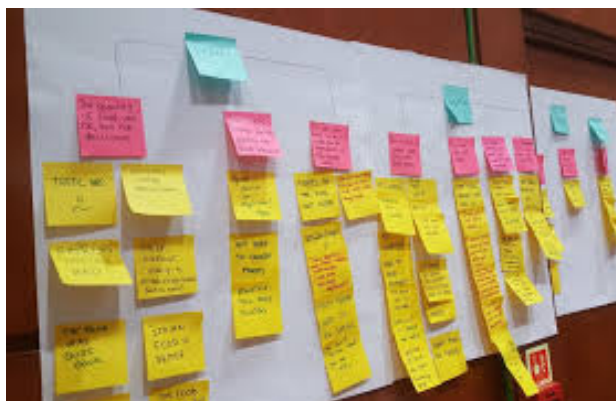
This activity requires both individual and group responses to the question but most importantly generates conversation about the different things people do when they retire.

Give each participant two post-its.



Ask the participants to individually **think about two things that people might do when they retire**. Let them write these activities/things down on the post-its. Help if necessary.

Afterwards, ask each members to **tell the group** what they have written down. Let them **stick their post-its on a flipchart or black board**.



Meanwhile, also ask if the idea matches with ideas of other participants. If so, **group these ideas together** for them. When all ideas are on the flipchart, draw a circle around the matching ideas.

This activity explores the benefits of retirement but the participants might also highlight more negative thinking, fears or stereotypes. Explore any issues raised in the Activity with the whole class.

If possible, arrange to invite one or more speakers, people that are close to retirement or who have retired, to speak briefly about their experiences but ask them to focus on the reason why they enjoy retirement.



You could also give homework and ask the participants to have an interview with one or more retirees.

## Pros and cons of retirement

Start by asking the participants what they still remember about the story of Isabel. How did the story end? Now continue the story of Isabel (Part II), or let them read the story themselves.

The activity is about what people are ***afraid of or happy about*** when going into retirement. Describe the activity to the participants and tell them there will be a quiz at the end so they need to concentrate and listen carefully.

The story of Isabel (part II)

### **Isabel and her fear of losing her job**

When Isabel heard the news that she no longer had to go to her job at the sheltered workplace, she cried. She thought they had sacked her, that they didn't want her anymore. She was not ready to go into retirement. She loves her work. She has been there for many, many years. She was scared to get bored at home, or worse, that she would have to miss her friends from work.



Her employer explained that it is up to her. If she still wants, she could still come to work. He only thought that after the operation, she would feel too much pain, that she would've liked to stay at home.

### **Isabel planning for retirement**

Together they worked out a plan. Isabel would still go to work, but instead of two days, she would start with one day a week. She would also take on more easy tasks.



With her support worker she worked out a plan for the future, for when she is ready to fully retire. They talked about all possible things she could do and every week they tried out different things.

### **Isabel and her decision to retire**

About six months later, Isabel felt she was ready to retire. Having more time at home made her feel happy. She said: 'Lately, at work I was so tired, I could not do my tasks anymore.' But now that I am more at home, I have more energy to do other activities', 'I can do much more now' and 'I don't need to sleep during the day anymore' 😊.



During her search for new things to do, she met Anton. They like to talk to each other and go for walks in the countryside and drink a coffee together. He also helped her to learn how to use the public transport.



One's a week Isabel goes to her knitting class, together with a volunteer called Laura. She stopped her own volunteering job because it became too difficult for her. However, as the shop is next to her house, she still goes to visit to talk with the lady of the shop.



Isabel also would have liked to go to France that summer but she didn't have the money to pay. As compensation, she went to visit her sister at the seaside for a weekend.

### Activity 5: Quiz ( 20 minutes)




The quiz can be done on an individual or group basis as appropriate.

Ask the participants to use the score card to count up how much points they won, based on the number of correct answers.




1. Why did Isabel cry when she heard that she didn't have to go to work anymore?

	<p><b>A</b></p>	<p>She couldn't go to France on holidays</p>
	<p><b>B</b></p>	<p>She thought that she was fired, that they didn't want her anymore.</p>

2. Why was Isabel afraid to retire?

	<p><b>A</b></p>	<p>Because she might have to move to another home.</p>
	<p><b>B</b></p>	<p>Because she had financial problems</p>
	<p><b>C</b></p>	<p>She might get bored at home</p>



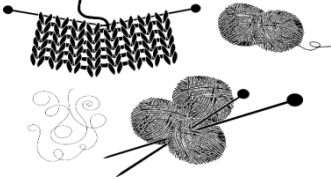

3. Why was Isabel happy to retire?

	<p><b>A</b></p>	<p>To ride with her bicycle more</p>
	<p><b>B</b></p>	<p>Not seeing her friends from work anymore</p>
	<p><b>C</b></p>	<p>Spending more time at home</p>



4. When Isabel retired completely, which of the activities were new for her.

In the exercise 8.3, the participants will do Activities to help them think about their own retirement plan, their fears and dreams.

	<p><b>A</b></p>	<p>Taking public transport</p>
	<p><b>B</b></p>	<p>Working at the flower shop</p>
	<p><b>C</b></p>	<p>Going to knitting classes</p>
	<p><b>D</b></p>	<p>Nature walks with her new friend André</p>