

Health Planning after Retirement

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Submission date: 15-Jun-2021 10:55AM (UTC+0530)

Submission ID: 1606746852

File name: Retirement_Planning_Shiva_Shanker-_revised_final_09_Apr.docx (24.28K)

Word count: 1428

Character count: 7889

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- Dr Shiva Shanker Reddy

1 Retirement is defined as withdrawal from one's position or occupation or from any active working life. Retirement is a significant social life event that means it has a lot of impact on one's life. All the years of hard work will come to an end in the form of retirement on one fine day. In India, the age at retirement in the public sector varies between 56 and 65 years across the states. The age of retirement differences depending on where one is working public or private sector.

There is an estimation that 10 million employees in Central Government service will retire in this decade. This figure will be much larger if we include employees in state government and the private sector. According to a report, almost two-thirds of the elderly age 60 and above are currently retired.

Stages of Retirement:

1 Robert Atchley in 1976, proposed five stages of retirement during the transition and post-retirement life. 1) The first stage is the 'Honeymoon Period' that is characterized by cheerfulness where an elderly person enjoys their new freedom of time 2) 'Disenchantment stage' where the individual is experiencing emotional let-down, as they face the reality of everyday life in retirement; 3) third is the 'Reorientation stage' where retiree becomes realistic of socio-economic opportunities and constraints of retirement; 4) The 'Stability phase' occurs when people have achieved certain accommodation and adjustment to retirement; and 5) The last is named as 'Termination' which denotes the eventual loss of independence due to illness and disability.

Usual changes after retirement:

After retirement, there are many changes a retiree experiences in his daily life. First is loss of a structured daily schedule which been carried out for three or four decades. Second is loss of companionship in the form of friends and colleagues at workplace. Third is decreased regular income and financial resources. Fourth is loss of status, social identity and power which one possesses as part of his job. Fifth is often transferring the family head position and change in power dynamics in the family. Sixth is loss of sense of purpose or self-worthiness in life after retirement.

Psychological issues after retirement:

The changes as discussed earlier happening after retirement will have a significant impact on the mental and physical health of older adults. The psychological issues that often emerge after retirement include boredom, isolation and loneliness. More seriously few individuals may develop sleep

disturbances, anxiety and depression. Due to lack of stimulation to their minds, one might face a reduction in their cognitive (memory-related) reserve. The physical health problems in the post-retirement phase include developing obesity, worsening of existing chronic medical conditions due to more sedentary lifestyle with decreased motivation to continue a healthy lifestyle.

Evidence on the impact of mental health after retirement:

Many are of the view that job-related active phase of life as stressful period. This is due to the fact they have to deal with professional commitments, deadlines, daily hassles related to work and at the same time has to manage the personal life. Considering these issues in the pre-retirement phase, it is natural to feel, retirement phase is stress free and a period which gives older adults a lot of freedom. So, going by this in retirement period there should be positive impact on mental health.

Taking into consideration, the psychosocial changes in the post-retirement phase, it is difficult to generalise whether it has negative or positive impact on mental health. This is also evident in the research studies.

In the studies done in the western world among retired older adults, there was improvement in stress level and positive impact of mental health. Whereas, research study from some Asian countries reported that retirement has a negative impact on mental health. This could be due to cultural differences that exist in the western and eastern societies. In our culture, doing a job or associated with a responsible position is seen as purpose, pride, disciplined life and brings status to the person and family.

Planning for post-retirement life:

Pre-retirement planning must focus on goal-oriented behaviour. This enables retired people to develop a realistic expectation of the changes to be experienced during the transition period. The planning could be related to financial, health, social life and psychological. We focus more specifically on health and psychosocial planning.

Health planning:

Generally, some individuals believe they are old and their interest in physical activities and exercise may decrease. Physical inactivity is the leading cause of poor physical health and disease in older adults. People who are sedentary in late life have twice the risk of developing health problems compared to those who have good physical activity.

Points to maintain physical health after retirement:

- Maintain regular physical activity. It is recommended to have 150 minutes of moderate physical exercise per week or 30 minutes every day for 5 days a week.
- Range of physical activities: walking, jogging, outdoor sport, swimming. To keep these interesting older adults are suggested to plan for physical activities that can be done in groups.
- YOGA: Yoga is a body-mind activity. It is known to have multiple benefits on physical health. There are forms of YOGA which are modified for senior citizens keeping in mind their limitations.
- Regular physical health check-ups with one's family physician help in monitoring the chronic medical illness and picking up any illness at an early state.
- People during the pre-retirement phase have to plan to choose a family physician or their nearest health centre closer to where they live after retirement for short or long-term treatment
- Taking medication, as prescribed for long term, could reduce complications promoting health. Procurement of essential medication and regarding its finances on monthly basis can be planned during the pre-retirement phase
- Regular check-up for their vision and hearing. Necessary corrections for any impairment in the preretirement phase will help to maintain older adult participation in activities

Planning related to social life:

- Retirement is associated with many transitions in social life. Planning is necessary to make smoother transitions in these aspects.
- Planning related to living arrangement and place is an important one. This can be very varied depending on one's preferences. However, one also needs to keep in mind the accessibility to essential services while choosing a place to live.
- Another important transition is change in the power dynamics and position in the family after retirement. Instead of rapid transition, one can plan during the preretirement phase about their roles in the family. There can be gradual transfer of responsibilities and roles to their offspring/ children.
- People usually lose contact of friends and colleagues at their workplace after retirement. It is important to keep social networks active. Social media and digital platforms can be utilised to keep social networks active after retirement.
- Joining a social group, non-profit organisation and involving in community activities are known to enhance self-esteem, purpose of life

and self-worthiness. Persons in the pre-retirement phase can plan to join these activities.

- Organizing a family meet, lunch or family outing periodically will promote the social connectedness among the older adults.
- Plan to learn a skill, art, instrument or activity whichever one's feel close to their passion. This helps to keep oneself engaged, increase social network and satisfaction.
- Many older adults after retirement prefer to work. Older adults can take up a part-time job or less demanding job or honorarium-based work to share their knowledge with the younger generation.
- Spend time with children/grandchildren. Engaging kids and doing joint activities will rejuvenate one's health.
- Taking care of pets or spending time with pets is another activity people can do after retirement. Pets are known to provide companionship and evoke positive emotions.

Planning to maintain/promote Mental Health:

Mental health is an important aspect to keep overall well-being in late life. The changes in several domains during the transition phase of retirement and post-retirement can have negative impact on mental health. Here are few measures older adults can do to preserve their mental health after retirement.

- Ensuring adequate sound sleep
- Structuring their daily activities as per their preferences
- Continuing their hobbies, leisure activities and passions after retirement
- YOGA is known to promote mental health. YOGA has multifaceted beneficial effects on mental health. Older adults keeping their cultural values in mind can choose YOGA
- In people with pre-existing psychiatric illness, older adults are advised to consult their respective psychiatrist regularly. One may need to adjust the dosage of medication after 60 years

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