

LIFESTYLE

My secret for a happy retirement? Getting divorced

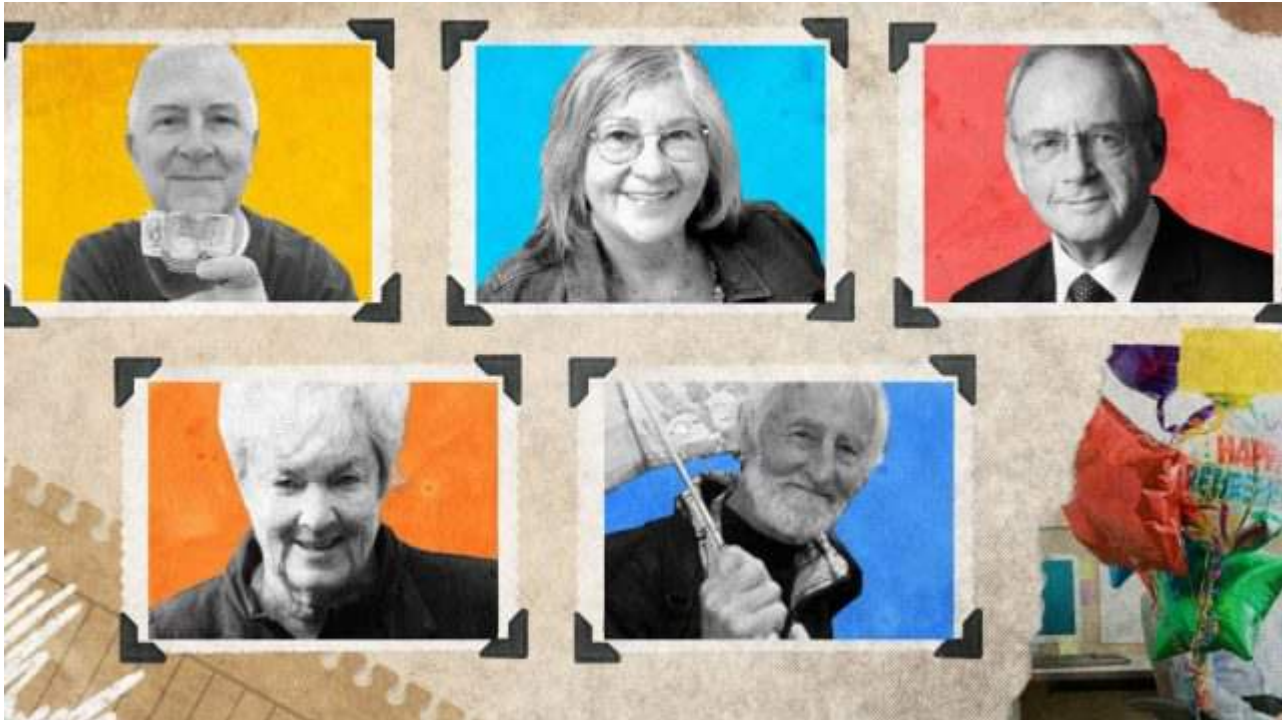
Avoid golf and booze, and prioritise friendship - happy retirees share their ingredients for happiness after 60



By Eleanor Peake

Features Writer

2nd October 2024 10:00 AM



Retiring in 2024 is precarious. Five people give their ingredients for a happy retirement

What makes a happy retirement? For some, the end of work can feel like staring into an abyss. For others, it's more like breaking free. There are those who only focus on the financial questions – and rightly.

Retiring in 2024 is precarious. The state pension stands at £221 a week, and women suffer badly from the “pension gender gap”, retiring with average savings of £69,000, compared with £205,000 for men.

But along with financial worry comes something harder to quantify. The end of your working life can bring conflicting emotions: one study found retirement increases the chances of suffering from clinical depression by 40 per cent.

Without work to tether us, who should we become? “I regularly get people saying to me, ‘I don't want to just be playing golf or doing lots of

hobbies,” says Sarah Robinson, a retirement coach. “They say, ‘I feel as though I’ve still got a lot to give still and there are things I want to learn and pursue.’”

In the face of these anxieties, Robinson asks tough questions. “What is it that they’re most challenged by? What is it that worries them the most? What are the wobbles that they have around this next stage and transitioning out of their career? Sometimes, clients don’t know what they want to look forward to, and that’s the problem. They want to be excited about what comes next, rather than just having this gaping hole of nothingness.”

It’s not a hole of nothingness for everyone. Here, five happy retirees share the ingredients they believe are integral to a joyful retirement; what fulfils them, and the things they avoid.

Denise Taylor, 67, Cheltenham: ‘I divorced my husband’

I married at 19, and looking back now, I realise I had never found myself. I worked as a career coach and psychologist. I still take on some client work, but now I have my state pension and my occupational pension, I am no where near as busy as I was in my forties and fifties. As I approached 60, I could see my future, and it wasn’t the future that I wanted. I was going in a completely different direction: a barn conversion in the countryside. It was everybody’s dream, and it was mine. Until it wasn’t.

I separated from my husband – and suddenly realised I didn’t have a single friend. My husband and I did everything together. We had lots of hobbies and lots of interests, but I didn’t have one girlfriend. So I started to join meet-ups. It took a long time to make friends and at times it was very hard, but eventually, I made two really good girlfriends at a women’s lunch group. We just happened to be sat together, and now we meet monthly.

I also started doing things on my own. I spent two weeks on my own with the Maasai tribe in February. That was hardcore. If nobody else wants to go, I can just do it. And now I have such a great social life. While my husband has met someone else now and is happy, I'm enjoying being single.

Now I coach people on how to have a happy retirement. The problem I often see with my clients is their social life revolves around work. I really encourage people to start to make friends outside of the workplace two years before retirement. That might be playing tennis or finding a group to play Dungeons and Dragons. What floats your boat? Where are the people like you going to hang out?

Loneliness is especially a problem for men – and that can impact their partners. A lot of my female clients will say: “My partner is now at home all day, and I didn't realise how annoying he is. He only wants to hang out with me. He has become a lost soul.” This is partly the reason so many older women instigate separation. A lot of my friends have left their husbands and are now taking time to rethink who they were.

Before retiring, most people focus on the money. They think it is the most important thing – and at some level, it is. But the problem is that people then think they need more and more. They have been saving all their money for old age but when the time comes, they don't want to spend it. Retirement is the time to spend. But it's now all about bucket lists and big holidays. Instead, I advise looking for purpose.



Denise Taylor coaches other retirees on how to have a happy retirement

Graham Cole, 84, Sheffield: 'I go to Glastonbury every year'

My mother used to quote a funny little poem that started off: "I wish I loved the human race. I wish I loved its silly face." She must have told me that when I was seven or eight and I still remember it. It is difficult to love the human race sometimes. The key to it is finding out more about them, and when you know more, you can appreciate the good side as well as all the bad.

In retirement, I have been trying to do that. I was a maths teacher, until I retired at 60. Since then I have been volunteering as an Oxfam steward for festivals. It means we meet up with interesting people. It's a satisfying thing to do. We have been attending Glastonbury every year since the 1980s. I have been 20 times since retirement. We also live well within our income, so much so that we give away quite a lot. It's fulfilling.

There are so many different ways of retiring. Some people retire early at 60, and they've got lots of energy. Some have to go on working until they're 70 or more, and so they have less energy. But the important thing is to develop the talents you regret not having developed because you were too busy working. That may be a talent for working with

people, or carpentry. If possible, do it for others as well as for yourself. It gives you purpose. I have been working on my carpentry in the garden today. I've also been learning plumbing skills and electrics for the house.

My wife and I don't drink any more, which has definitely helped us stay healthy. I feel sorry for people who need to have a strong drink to relax. We love music or sitting still in a quiet place in nature. That's much better.



Graham Cole with his wife Judy (Photo: supplied)

David Zucker, 74, Cheshire: 'If you don't plan – you will get depressed'

I retired seven years ago after a career in sales. I know people in my age bracket and all they do is go out and play golf. That's not for me. That is exactly how you're going to age. I can already see them slowing down.

Filling time with nonsense is not keeping you under any sort of positive pressure. You need to keep physically and mentally active.

Retirement is a challenge. It's a job. Like work, you've got to prepare. You have to research and match up your skills so you can find things to do that suit you. Do not just retire on Thursday and then on Friday – that is how you get depressed. Instead, think: what am I going to do? Plan for it. Network. Go out and look for the opportunities you would like to be involved in so that when you actually retire, you've already started some sort of volunteering activity.

This summer, I organised a 10k run with the University of the Third Age, and we've managed to get 30-odd people to sign up. The oldest woman is 86. I go to the gym twice a week with my wife and we have a trainer. We play ukulele every week. I also joined a cryptic crosswords group.

I have a lot of business meetings. I like business, but I'm doing it differently now that I'm retired. When I was working, I was directing my efforts to selling bed linen. It's not really the greatest thing in the world. Now I'm helping people. I volunteer for an organisation that cares for some of the most distressed young people there are. I'm helping older people to stimulate their lifestyle, and young people who have started businesses, by advising them and consulting for free. I was also on the board of governors for our local school.



Dave Zucker running a 10k in August (Photo: Pete Brown)

Liz Ervine, 70, Glasgow: 'You don't need lots of money for a happy retirement'

I was a headteacher, and have been retired for eleven years. I know that a lot of people might think you need a lot of money to have a really happy retirement, But from my experience, that's less important. The secret to a happy retirement is being happy where you are. It's just nice to relax and enjoy the day-to-day, rather than rushing everywhere.

Having people around you is the most important. I live alone but am in the city and I see my family and grandchildren on a regular basis. I see my friends every day, be that neighbours or meeting up for a coffee. I made quite an effort to focus on that.



Geoffrey Head relaxing on holiday in France

Geoffrey Head, 71, Tewkesbury: 'I went to 135 gigs in a year'

I retired from marketing in early 2016, after working for 45 years. I did have concerns, mainly financial. However well I had planned for retirement, would it be enough? Another concern was that I loved work. It gave me personal validation and considerable satisfaction. I loved the structure, and the extraordinary people I worked with.

When I retired I decided to get serious about my love of photography. I substantially upgraded my equipment and began to take gig photographs, travel photographs and nature photographs.

I got into gig photography through a friend – she introduced me to small venues and I found the energy generated at these events enormous. Then I began writing about the gigs for several independent magazines. Now my reviews and images are used in magazines and grant applications.

My gig attendance is gradually diminishing with age but my peak was 135 gigs in 2018. I'm now seeing around 50 a year, plus festivals, including my musical highlight of the year: the Worcester Music Festival.

The secret to a happy retirement is working hard at it. You need to build up structures that we automatically lose when we stop working. You don't have a timetable any more. You don't have to shoehorn appointments in between work commitments. You are allowed to embrace spontaneity – which you may have forgotten how to do.

It's important to work hard at firming up friendships. Try and increase your circle of friends by joining a meet-up group or another common interest group.

There's no "right way" to do retirement, but one thing you can't do is just drift aimlessly and let things happen around you. It's the time in your life when you finally have the ultimate say over what you do, who you see, where you go and when you do these things. Take control.