

Wellbeing in retirement

The Tutti Frutti model can be applied to support wellbeing in retirement. Retirement is a significant life transition that can impact many dimensions of wellbeing. The model's holistic approach provides a comprehensive framework to maintain and enhance your overall quality of life during this phase. Here's how each of the nine kinds of wellbeing could be relevant to supporting wellbeing in retirement:

1. Environmental wellbeing

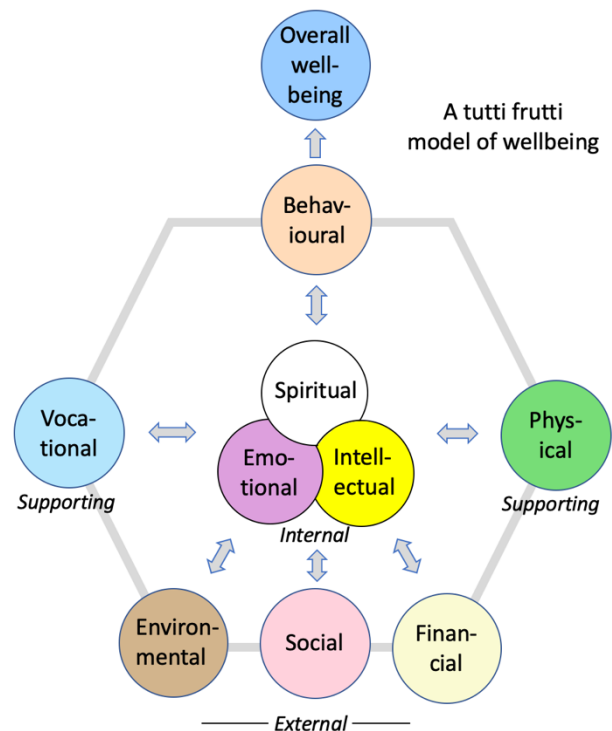
- **Creating a conducive living space:** Retirement often involves spending more time at home, so creating a comfortable and harmonious living environment becomes crucial. You might choose to declutter, personalize your space, and incorporate nature to enhance your sense of peace and belonging. Renovating the house can be a fulfilling activity that contributes to environmental wellbeing. (*Emo, Phy*)
- **Connecting with nature:** With more free time, you can engage more with the natural world through gardening, walks, or outdoor hobbies, significantly improving mental and physical health. (*Phy, Emo*)

2. Social

- **Building and maintaining relationships:** Social networks may disappear virtually overnight after retirement, so it's important to stay connected with family, friends, and the community. (*Emo*)
- **Finding a sense of community:** Joining clubs, service organizations like PROBUS, volunteer groups such as Lifeline, or participating in social activities can help maintain strong social ties. Engaging in group activities, whether it's a book club, exercise group, or community service, provides a sense of belonging and purpose. Do things you're interested in and ensure you understand issues outside your own four walls. (*Voc, Emo, Int*)

3. Financial

- **Managing retirement finances:** Effective financial planning is essential to ensure security and peace of mind during retirement. This includes budgeting, managing investments, and understanding how to make retirement savings last. For some, managing their income becomes a purposeful activity in itself, contributing to both financial and vocational wellbeing. (*Voc, Emo*)
- **Receiving pre-retirement advice:** Guidance and planning for retirement can increase satisfaction with the retirement experience, ensuring that financial wellbeing is maintained. (*Voc*)



4. Vocational

- **Pursuing passions and hobbies:** Retirement provides the opportunity to explore interests and hobbies that may have been neglected during working years. This can lead to a sense of accomplishment and fulfillment. (*Emo, Int*)
- **Volunteering or part-time work:** Some retirees find purpose and satisfaction in volunteering or taking on part-time work, which can provide structure and a sense of contribution. (*Soc, Emo*)
- **Adopting a professional approach to retirement:** View yourself as a professional manager of your retirement. Set goals, create a mission statement, and maintain a routine to differentiate weekends from weekdays, preventing everything from becoming monotonous. (*Int, Emo*)

5. Emotional

- **Adjusting to the transition:** Retirement is a major life change that can bring mixed emotions. You may need to develop coping strategies for dealing with the loss of work identity, finding new purpose, and managing stress. It's important to recognize that attitudes toward life may fluctuate between positive and negative for up to five years after starting retirement. (*Spi, Soc*)
- **Fostering resilience and positivity:** Engaging in activities that bring joy, such as spending time with loved ones, practicing mindfulness, or pursuing creative outlets, can help maintain emotional balance. (*Soc, Int*)
- **Navigating the honeymoon phase:** Be aware that the initial excitement of retirement (the "honeymoon phase") typically lasts a few months to a year or so. Plan for the transition beyond this phase to maintain emotional stability. (*Int*)

6. Intellectual

- **Lifelong learning and intellectual engagement:** Retirement is an ideal time to engage in lifelong learning, whether through formal education, short courses, or exploring new hobbies. Staying intellectually active helps maintain cognitive function and keeps the mind sharp. Keep intellectually engaged by understanding wider societal issues to maintain a sense of professionalism. (*Soc, Voc*)
- **Staying mentally engaged:** Activities such as puzzles, games, or taking up a new skill can help maintain cognitive function and prevent mental decline. (*Emo, Phy*)

7. Physical

- **Maintaining health and fitness:** Moderate exercise, a balanced diet, and routine health check-ups are key to staying physically healthy in retirement. Engaging in physical activities that are enjoyable, including exercise classes or outdoor hobbies, can also improve mood and energy levels. (*Emo, Int*)
- **Adopting healthy habits:** Retirement provides the time to focus on health, whether through quitting smoking, reducing alcohol intake, or adopting a more nutritious diet. (*Emo, Beh*)

8. Spiritual

- **Finding meaning and purpose:** Retirement is a time to reflect on life's purpose and what brings meaning. Engage in spiritual practices, meditation, or exploring personal beliefs to provide inner peace and fulfillment. This could also involve active membership in religious or spiritual communities, which offer both social connections and a network of caring individuals. (*Soc, Emo*)
- **Connecting with a higher purpose:** Some retirees find solace in religious or spiritual communities, or through acts of kindness and service, which can enhance their sense of spiritual wellbeing. (*Soc, Emo*)
- **Planning for a balanced life:** Plan to have something to do at least at four levels: physical, mental, social, and spiritual. Don't become an "on-call" babysitter; maintain your independence and sense of self. (*Int, Beh*)

"At the top end of the scale of retirement satisfaction were those people who regarded retirement as an adventure and who were involved in regular activities that were either creative, or which involved the production of goods or services."

– Longhurst M 2018, *Enjoying Retirement: An Australian Handbook of Ideas, Strategies and Resources*, p. 2

9. Behavioural

- **Establishing new routines:** Retirement often requires creating new daily routines that promote a balanced and fulfilling life. This includes finding the right balance between rest, activity, social interaction, and alone time. (*Emo, Phy*)
- **Developing positive habits:** Focusing on developing and maintaining healthy habits, such as regular physical activity, mindfulness, or healthy eating, can greatly contribute to overall wellbeing. (*Phy, Emo*)
- **Engaging in purposeful activities:** Engage in activities with a clear purpose for more than five hours a week. A purposeful activity is something that has a goal or purpose, providing structure and satisfaction in your day-to-day life. (*Voc, Emo*)