

Findings from Ipsos MORI and Centre for Ageing Better deliberative workshops

Topic: I feel confident to manage
major life changes

About the workshops

In January and February 2016, Ipsos MORI and the Centre for Ageing Better conducted two day-long deliberative workshops with people aged 45 and over, one in London and one in Birmingham.

The workshops were the final phase of a programme of work conducted by Ipsos MORI for the Centre for Ageing Better, looking at how different groups of people in England are currently experiencing and thinking about later life. The report and related materials from the earlier phases of this research can be found [here](#). Part of this work involved analysing data from the English Longitudinal Study of Ageing to develop six segments of the population aged 50 and over who are experiencing later life in markedly different ways, in terms of issues such as their health, financial security, social connections and overall wellbeing.

These segments were:

- Thriving boomers
- Downbeat boomers
- Can do and connected
- Squeezed middle aged
- Worried and disconnected
- Struggling and alone

More information on the segments is available [here](#). The workshops brought together people from all six of these segments to spend time discussing and reflecting on a set of topics that the Centre for Ageing Better has identified as priority areas in achieving a good later life.

The topics were:

- I live in a home and neighbourhood suited to me
- I am in work
- I feel confident to manage major life changes
- I am making a valued contribution to my community
- I keep physically and mentally healthy and active

Participants explored what each topic meant to them, and then developed and debated their own ideas for what actions or changes could help more people enjoy this aspect of a good later life.

The data generated from the discussions were analysed using a thematic approach, where the individual ideas and suggestions made within each of the topic areas discussed were categorised into similar themes.

This short briefing summarises the main findings from the workshops on the topic **'I feel confident to manage major life changes'**. Further briefings will be published on each of the topics.

What does the topic 'I am confident to manage major life changes' mean to people, and why does it matter?

When thinking about major life changes, bereavement was the one most frequently mentioned, though retirement, household break-ups, deteriorating health and downsizing or moving house were also raised. Some participants discussed how these changes are often connected; for instance, they noted how retirement can affect relationship dynamics due to the additional time they had at their disposal to spend with their partner.

"If you're in a long term relationship with someone in your working life, when you come to retire then life changes and not always for the better. So splitting up and becoming a divorcee might be something that happens to you."

Downbeat Boomer, Birmingham

While being aware of the kinds of changes they might experience in later life, few felt confident to manage them or felt able to imagine a time when they would feel confident. Instead, some preferred to think in terms of "preparedness", acknowledging that there are steps they can take to prepare at least to an extent for these changes.

"I don't think you ever feel totally confident, it's about having someone there to advise or discuss things that you know need to be done."

Thriving Boomer, Birmingham

"Human nature being what it is I don't think older people will ever be prepared. You think about all those things, throw them on the back burner and just get on with it."

Can do and Connected, Birmingham

They felt that an individual's outlook and personality would have a large part to play in how well they handled major life changes. For some, even just thinking about getting older brought to mind negative connotations so they avoided thinking about the future at all. Building on this, others suggested that it was pessimistic to think about potentially negative future events preferring instead to concentrate on what they had in the here and now. They too, then, did not have plans in place for major life changes.

"Also you have in the back of your mind you're getting older. As you go into retirement you start thinking I'm old, I'm finished – people associate you as an old age pensioner."

Downbeat Boomer, London

Conversely there were those – typically those from both the Thriving Boomer and the Can Do and Connected segments – who felt better able to weather the challenges and changes they faced in later life. In part, they attributed this to their strong social connections but they also put a lot of their resilience down to their optimistic outlook on life.

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Your outlook, just having the positive thing that today is dark, tomorrow might not be, all things pass. My husband died, it wasn't my plan to be widowed young, but I thought every tomorrow won't be as bad...and you get through.”

Thriving Boomer, London

Gender differences also came into play. It was noted that women tend to have both stronger and larger social networks providing them with the necessary support to manage major life changes. Some suggested that adapting to life after bereavement was less of a painful transition for women than men, with men having more to learn to manage life on their own.

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“In my experience men cope much worse than women because women are more involved in the home and they're often not lost in the supermarket just looking at the shelves lost... they (men) don't know how to shop cause they've never done it.”

Thriving Boomer, London

What could help more people to be confident with managing major life changes as they get older?

Though participants felt that there was a limit to how prepared they could be for major life changes, they concluded that there were some things that could help.

Social support during life changes

Having strong social connections and reliable and trusted support to hand was considered fundamental. Indeed, irrespective of their segment, those participants who had experienced a significant life event suggested that their friends and family had been the most important factor in helping them to deal with it.

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Come to bereavement, I don't think I'd be confident enough to manage that on my own – you need as many people around you as possible.”

Thriving Boomer, Birmingham

Some of this came down to the individual; participants urged others to make a concerted effort to maintain and strengthen their own relationships with friends and family - the people they would be likely to call on first. Participants suggested maintaining family contact could be supported by equipping people in later life with digital skills, like using Skype, as a means of helping them to keep in touch with family who live further away or by ensuring those with health conditions are able to still 'see' others.

Networks and connections could also be strengthened and even extended through the provision of social activities and clubs that people in later life could participate in. Participants thought that charitable organisations and local authorities would need to take the lead in providing these, and in raising awareness of them so that people attend.

Some of participants' suggestions for helping to strengthen social relations are given in the boxes below.

“Keep in touch with friends” – advice for individuals to maintain existing social connections.

“Get involved – local church days out” – advice for individuals to make the most of local social opportunities.

“Do social activities” - advice for individuals to get involved in hobbies with others.

“Help with Skype and internet” – to enable people to keep in touch with family and friends who live far away.

Timing is key

Given that participants were reluctant to think about major life changes too far in advance, this had implications for the timing of any support with planning and preparation; too far ahead of the event in question, then participants anticipated that they would not pay attention to the help or information provided, assuming it not relevant to them or their life stage or too unpleasant to think about at that time.



Is it a financial change, an emotional change, a health change, a diagnosis, something that might kill me in 18 months, but health subsidies and... do I want to start preparing for it? No I'm not that pessimistic."

Downbeat Boomer, London

Some of participants' suggestions of interventions that should be timed around major changes are listed below.

"Pre-retirement discussions/courses" –

To support people to prepare for their next stage of life, and to make plans for how they will spend their time and the activities they will participate in.

"Info pack for help with bereavement forms"

– To help people navigate bureaucracy when someone dies.

"Speak to people that have done it" –Others

who have experienced similar things seen as a valuable source of advice and empathy.

Participants were asked to think about which of their ideas may have the most impact and should be prioritised. Participants in both the Thriving Boomer and Downbeat Boomer segments particularly highlighted the need for better support leading up to retirement through, for instance, their participation in a pre- retirement course. It was thought that this would help them prepare mentally for this change, and would also alert them to the potential of life after work.

Regardless of their segment, participants recognised that there are some things related to major life changes that require advance thought and action. The examples given here focused on financial matters, including writing wills, granting legal power of attorney, funeral planning and taking out life insurance. Some even suggested that will writing should be taught in schools so that it is normalised and thought of as an important task from an early age.

Some of participants' suggestions of things that should be encouraged as early as possible are given in the boxes below.

"Making plans for lifestyle" – Advice for

individuals to think ahead to what they want to do and put in place what they will need for the lifestyle they want to have, including their finances, housing and social life.

"Prepare financial plans and take independent

advice" - for example, arranging pensions and wills as early as possible.

Formal advice and guidance, delivered personally

Major life changes were routinely described as both overwhelming and emotionally draining. As such, being able to navigate such events when they occurred as easily as possible was considered important. This was confirmed by participants who, when recounting their experiences of bereavement in particular, mentioned how the bureaucracy they had to deal with had been burdensome, and left them feeling in need of clear and accessible advice. This came up across the segments but was particularly highlighted by some of the older participants.

In response to this, it was suggested that local authorities could provide booklets and advice leaflets outlining, in simple terms, the key steps that need to be taken in response to specific life events. However, many participants preferred the idea of being able to actually speak to somebody; personal contact was highly valued, particularly at times of personal stress and difficulty, as it would allow them to ask questions, and receive tailored responses delivered with empathy.

Consequently, participants made suggestions including telephone hotlines in palliative care wards - something that would give them the information they needed at the time when it was most relevant to them. In a similar vein, there were calls for a centralised source of advice, for example an individual in a community centre who could provide information and guidance about how to navigate between different local government departments and agencies, and thereby reducing the level of bureaucracy.

Some participants also identified a role for mentors, and in being able to learn and seek guidance from peers who had gone through similar experiences. To illustrate, participants suggested that those nearing the end of their time in employment could be mentored by those who had recently retired, or those who were moving into a care home could be shown around by a resident. This was felt to be something that would be mutually beneficial for both the mentor – who would appreciate the opportunity to share their knowledge– and the mentee who would gain valuable insight into the issue they were facing.

Some of participants' suggestions for formal advice and guidance are given in the boxes below.

"Family support and discussion network"- a network to provide advice and guidance to families during times of major change.

"Somebody to talk to" – counselling- to help people deal with significant changes.

"Set up an advice agency on a free phone number" – to provide people with personal contact when seeking support.

Next steps

The Centre for Ageing Better is extremely grateful to the workshop participants for their time and energy taking part in the workshops. We are using the insights and ideas that people generated to feed into our work programmes. This deliberative workshop supports other evidence that we have gathered that suggests bereavement is a crucial transition people face, along with retirement, household break-ups, deteriorating health and downsizing or moving house. Also, the importance of relationships and social networks in supporting people through life changes, and considering the family and social connections around a person rather than just the individual.

It was interesting to hear participant's concerns around use of the term "I feel confident" to manage life changes, instead preferring to think in terms of preparedness. Ageing Better plan to consider life events that one can prepare for, such as retirement, and (the differences in experiences of) those one cannot so easily prepare for, such as bereavement.

We will be partnering with Calouste Gulbenkian Foundation to support the development and testing of innovative interventions, across varied settings, which are specifically targeted at older adults facing retirement. Within the partnership with Calouste Gulbenkian Foundation, we will be working alongside the Innovation Unit to identify key delivery routes and the best "point of action" when it comes to supporting people to prepare for life changes.

Additionally, we will be commissioning analysis to examine what factors might predict whether someone successfully manages major life changes in order to identify how to support people as they plan and prepare for these. Finally, as part of our wider programme of work, we want to understand more about how people access trusted advice and guidance to better prepare themselves for later life.
