

Transition to Retirement - Quick Reference Guide

Purpose of this Guide

This guide has been developed for use by Australian Disability Enterprise staff to support employees to plan for and transition to retirement with participation in community-based mainstream activities.

Information about retirement

Retirement is an important part of life. Everyone has a right to retire, and have access to the same opportunities to retire into meaningful activities. Discussing retirement with supported employees is a normal part of everyone's working life. It is not discriminatory to discuss retirement planning with supported employees, it is good practise. It is never too early or too late for employees to start thinking about what to do when they leave work.

Messages about retirement to the employee should start when they commence employment e.g. explaining about superannuation and how it is necessary for retirement. If retirement is discussed with employees every year as part of their annual review, the concept of retirement will not be alien to them when the time to retire comes. As employees move towards retirement age, the annual review can take a greater focus on when and how employees are going to retire.

Retirement Age

Most people retire when they turn 65. Some supported employees may choose to retire earlier than 65, due to a range of reasons. It is important to recognise that people age in different ways and may have different requirements and needs. Factors such as illness or the need to focus on their health more, financial security, or a desire to try new things may influence an individual's decision to retire earlier.

How to support employees

Support for supported employees is important during the transition to retirement. Once they have retired, disability support workers, carers and family can continue to support them in their retirement, and this should be discussed through the planning process.

There can be many barriers to retirement. It is important to remember that you don't need to solve every problem. You can refer supported employees to other agencies for assistance and support. Assisting and educating carers and advocates to access other government initiatives that will further support employees and their families can be useful in ensuring that a transition to retirement is a success.

Some barriers you may come across might include:

- Financial (concerns about having enough money, pension)
- Poor understanding of retirement
- Strong connection to workplace (loss of friendships)
- Reluctance of employee's support network (loss of respite)
- Housing issues
- Fear of the unknown
- Community organisation reluctance

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It is important to remember that barriers do not necessarily mean that retirement is not an option. It might mean that some time needs to be taken to address barriers, or for some workers, a solid plan with clear goals needs to be established to ensure that they are comfortable with what will be a significant transition period in their lives. Some employees may start on the path to retirement and then decide they are not ready. This is OK; not everyone will be ready at the same time.

For those supported employees who may require funded support when they leave the workforce, this should be factored into any plans, and efforts made to contact the appropriate and relevant agencies.

Retirement Activities

It is important to remain socially connected in retirement, and involvement in community activities is one way of reducing the possibility of social exclusion.

People do all sorts of different activities when they retire. Activities can be as varied as the supported employees that you work with. Here is a list of potential options, but this is by no means the only possibilities:

- Hobbies such as gardening, singing, model railways or knitting;
- Sports such as bowls, boating or exercising;
- Social activities, such as morning tea or senior citizens club;
- Volunteer work, such as looking after animals or gardens; and/or
- Religious activities.

Planning for Retirement

Planning for retirement is a daunting concept. To assist you through it, we have devised six easy steps:

1. MEET with your client
2. Go on a FACT FINDING mission
3. Make a PLAN
4. DISCUSS options
5. Put your Plan into ACTION
6. Assist your employee to RETIRE

Please see further information on planning in Appendix 1.

Where do I go for more help?

Retirement can involve more than just finding activities to do. It can involve important decisions around living arrangements, finances and care or accommodation. Supported employees may need assistance to access suitable support from various government agencies if their carers and advocates are unable to do this on their behalf.

Please review the information in the attached appendices for further support to assist your supported employees to transition to retirement.

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Appendix 1

Planning for retirement – a process

Supporting and planning is critical for a successful transition to retirement. Planning and implementation can be achieved in 6 simple steps:

1. *MEET*

- Discuss retirement regularly at annual reviews, and more frequently when retirement date is set. Ensure retirement is discussed as a positive concept.
- Explain choices, talk about healthy and active retirement.
- Think about limitations: health, travel, finances, and support.
 - What might limit the supported employee from participating in an activity?
 - Can these limitations be lessened with further support, or a different approach?
- Explain what retirement might mean in terms of income. Most supported employees are on the Disability Support Pension, and may be eligible for the Aged Pension once they turn 65. However a reduction in work hours may have an effect on net income and this may cause some concern. A referral to a financial counsellor or Centrelink Financial Services Officer may be a good way to alleviate any fears they may have.

2. *FACT-FINDING*

- Research options that might appeal to the supported employee and align with their interests.
- Look at local community activities that the supported employee might be able to actively participate in. Mainstream activities where the supported employee may be able to have a 'mentor' to assist them to be involved can be beneficial for both the supported employee and the agency. Volunteering, sport, church activities, or senior citizens clubs can all be suitable activities, depending on each supported employee's circumstances.
- Look at the bigger picture in terms of travel, cost and continuity, e.g.
 - Will the supported employee be able to get there?
 - Can they pay for the activity on an ongoing basis with their income?
 - Is the activity expected to be ongoing?

3. *PLAN*

- Define a goal. Speak to the supported employee about what they want to do:
 - Would a reduction in work hours assist the supported employee to transition to retirement activities? Review their current activities and interests.
 - Whose responsibility is the actions on the plan? Involve the supported employee and their support network as well as yourself.
- Make a plan. See Appendix 3 for examples of resources you can use.
 - Make sure the plan is supported employee (individually) focussed and clearly shows how they can achieve their goal of retirement
 - Put timeframes in place so there are clear expectations
 - If appropriate, look at a reduction in days at work to allow the supported employee to try new activities outside of the workplace

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4. *DISCUSS*

- Review the plan with the supported employee at the beginning and regularly.
- Make changes as required and ensure everyone is aware of updates.
- Be aware of any issues that may arise that may need addressing.

5. *ACTION*

- Put the plan into action
- If something doesn't work, or the supported employee decides that they do not wish to participate in a particular activity, then discuss and review.
- If all is going well, discuss further reductions in work hours and an increase in activities.
- If things are not going to plan – review what can change and look at other options and alternatives for the supported employee – don't give up.

6. *RETIREMENT*

- Ensure that the supported employee is happy with their new activities by reviewing the supported employee's status and asking if they are comfortable with the changes in their life i.e. travel arrangements, finances etc.
- Discuss outcomes with family, carers etc. to ensure all is well.

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Appendix 2

Checklist

- Does the supported employee have support people in their life? (i.e. family, carers or advocates to assist and support them through transition)
- Is the employee aware of what retirement means to them?
- Does the supported employee have a goal about what they want to do in retirement?
 - What would they like to do instead of going to work?
 - How will they spend their time?
- Is there a Plan?
- Is everyone clear about their responsibilities in the plan?
 - Is the plan achievable and sustainable?
 - Have you adequately addressed any barriers, such as; Finances, fear of the unknown, transport to activities, care and support to participate in activities?
- Have you assisted the employee and carers by referring them to an appropriate agency to deal with any barriers? (i.e. Centrelink, Accommodation service, advocacy group, financial advisor)
- Have you regularly reviewed the Plan and progress with the employee and their carers?

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Appendix 3

For further planning assistance

A number of other practical resources are currently available to ADE staff. These include:

[Pathways and possibilities for life after work – A handbook for Australian Disability Enterprises](#)

[Transition to Retirement: A Guide to Inclusive Practice.](#)

Note: This resource is available for purchase from the University of Sydney.

[When I'm at work: Retirement planning](#)

[This is our Space: Ageing with Disability \(Council on the Ageing\)](#)

[Your Rights at Retirement \(Human Rights commission\)](#)

[A Guide to retiring – Planning your lifestyle](#)