



Relationships Australia

More Birthdays Behind You

Contents

	Page
Introduction.....	1
Being Older.....	1
Retirement.....	2
Relationships.....	6
Family Relationships.....	7
Loneliness.....	9
Housing.....	11
Finances.....	12
Activities.....	13
In Conclusion.....	15
Resources.....	16
Seniors' Websites.....	18
Acknowledgments.....	19

***"Whatever your years,
there is in every being's heart
the love of wonder,
the undaunted challenges of events,
the unfailing childlike appetite
for what comes next,
and the joy of the game of life.***

***You are as young as your hope,
as old as your despair."***

Douglas MacArthur

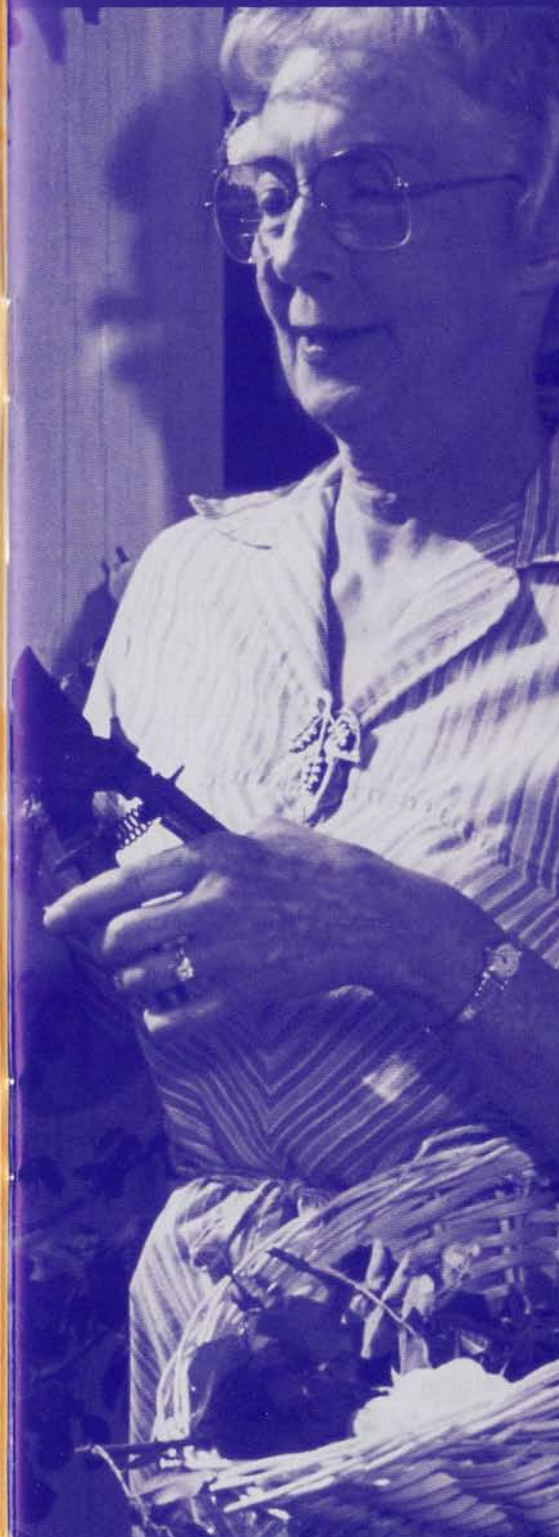
Introduction

This booklet is about having more birthdays behind you than in front of you, and being able to enjoy life. It's about the fun of discovering new things about old relationships and new ways of enjoying new relationships. It is about new beginnings, like retirement, and about finding positive and creative ways to live.

Being Older

What does being 'older' mean? When does being 'older' start? This is not an easy question to answer. 100 years ago people were 'old' if they reached 50. Today in Australia with better nutrition, better health services, better sanitation, most people are living well beyond 50. Recent Government statistics reveal that women today can expect, on average, to live to 85 years. For men, they can expect to live until they are 81.

So when does being older start? Well, for people today it might be said to be around 65 or 70; for tomorrow's people, it may be around 90 or 100. For the purpose of this booklet, let's assume that 'being older' starts when you retire.



Relationships Australia

In the situation where one party has been very much the homemaker throughout most of the relationship (and this is usually the woman), a different set of circumstances arises. Again, if your relationship is looked upon as a two-person business, then what will happen when retirement occurs is that one of you will change jobs **but the other one won't!** The one who won't be 'changing jobs', but is continuing as the 'expert' in homemaking and home duties, will most certainly at some level feel that their 'space' is being invaded by an inexperienced newcomer who doesn't really understand how the job is done. There may also be some resentment that one of you has retired from 40 years or so doing very much the same thing, whereas not only has the other's work not changed but also there is now an additional component to it - your partner.

Try to understand what it is like for both of you in this new ball game - one where you do not share an understanding of the rules, or know what role to play, or where you are both supposed to fit into the overall game plan.

It is important, too, that you understand each other's position. For many years, the home has been one person's work place; that person has made the rules and done things his or her way, pace and time. Now, suddenly, there is someone in it who wasn't there before and who needs to be taken into account in a way that hasn't happened for maybe 40 years. Such adjustments for both partners can be very difficult. Sometimes it may not be possible to work out ways of dealing with this situation without outside help. A mediator or a counsellor can assist with these unfamiliar situations.

Some things to look for which may suggest to you that the assistance of an outside person may be required to help you through the rough patches are: if you are feeling continually 'down in the dumps'; you are reluctant to do things together; you are antagonistic towards each other in a way that has not occurred before; you are resentful of the other person and the routine which he/she has set up for himself/herself; you find you have no energy to go out and do anything; and you are resentful of the activities and energies of the other person.

These are all indications that something may need attention and adjustment. As was said earlier, retirement can be a major challenge. It is not surprising, nor alarming, that sometimes people need help with these major changes.

Single people, too, will need to look at the issues of retirement. The issues for them will be different, but equally important. Planning will still be needed.

It might differ, depending on whether you are in a relationship or not. But, either way, planning is important. If work has been a pivotal source of relationships and socialising, alternative ways of addressing these essential needs must be given very serious consideration.

Prepared for, the later years of life can be as exciting and as much fun as the younger years of life - but in different ways!



Relationships

Whether you are younger or older, single, married, or in a relationship, one thing which will always remain important to you is relationships with other people.

For people in a long-term relationship an important, but often neglected, aspect of that relationship is the sexual side of it. Many people enjoy satisfying sexual relationships well into 'old' age. This aspect of older people's lives is one which is often overlooked or treated with misplaced humour.

The myth that sexual activity steadily decreases after mid-life and does not occur in one's older years is often reinforced by the medical profession, which has a tendency to ignore, or shrug off, any suggestion that older people would like to be informed of the sexual side effects of medications, surgery or illness. The fact remains that such matters are as important for older people as they are for younger people. Older people are entitled to as much respect and consideration from both their families and the medical profession as younger people when they wish to talk about matters which are of concern to them in this area. Sadly, this is not always forthcoming.

It is important to remember that there is no cut-off point at which sexuality needs to end. Some people enjoy their sexuality into their seventies, and eighties, and beyond. If a couple have enjoyed their sexuality in their younger and middle years, they are likely to go on enjoying this aspect of their life as they get older, dependent upon their health and energy levels. For couples where this area of their life has not been important, it may not have much importance as they get older. Along with many other things about themselves which retirement gives them the opportunity to uncover, some people may be fortunate enough to discover this aspect of themselves for the first time!

If issues of a sexual nature are of concern to you, there are people around who can be of help. Sexual counsellors, by and large, are sensitive to the needs of older people and can be of great assistance in encouraging couples, and individuals, to talk comfortably about their sexual needs. You may have a general practitioner who is understanding and sympathetic. In this case, talk to your doctor openly about whatever is concerning you. Some agencies run relationship courses especially for older people. There are a number of books available on the subject, and there may be assistance on the Internet as well.

Family Relationships

Families are changing these days. Some 50 years ago, when people married, most did so 'for life'. This is not the case now. In fact, statistics tell us that the 'average' marriage lasts roughly 11 years. So marriages these days, even if they are entered into with an expectation of 'forever', are unlikely to last that long. We are also told that around 33% of people marrying today have probably been married at least once before; and 31% of the population has never married.

These numbers tell us that family mixes these days will be very different from those of 50 years ago. There are likely to be grandparents, step-grandparents, two, three (or more!) spouses or ex-spouses, and children of more than two biological parents in the one family.

Step-families are becoming increasingly common and so, therefore, is the likelihood of step-grandparents. There are many books on step-families which are available from local book stores, and libraries can also be a valuable source of information and appropriate networks. Many organisations which run relationship courses are very willing to design

specific programs for particular groups of people, be they step-parents, grandparents, step-grandparents or any other mix of people who are interested in getting together with other people in the same situation and sharing experiences and perhaps learning about different ways of relating to others and handling their own situation a little differently.

Some older people will have difficulty adjusting to the changing mores and lifestyles of their children and grandchildren. In these days, when it is fairly common for both parents to be in the work force, retired grandparents can be under pressure to provide child care. This can be either positive or negative, depending on how the situation is handled. Children need to understand that sometimes, when grandparents retire, they want to do things for themselves - that their parenting and child-minding days, for the most part, are over. If they wish to be involved in the minding of their grandchildren, it will have to be when both the grandparents and their children have sat down and talked about what and when and how often.

Time with grandchildren can be a time of great fun and joy for both grandparents and grandchildren, but the grandparents' involvement in the lives of their grandchildren should not be taken for granted. Given the changes in lifestyles and attitudes between the generations, time with grandchildren can also be stressful or difficult for grandparents. They may not understand the 'younger generation'. They may need to exercise great patience, tolerance and understanding if they are to continue to have a relationship with their children, their grandchildren and their children's new partners (and their families!).

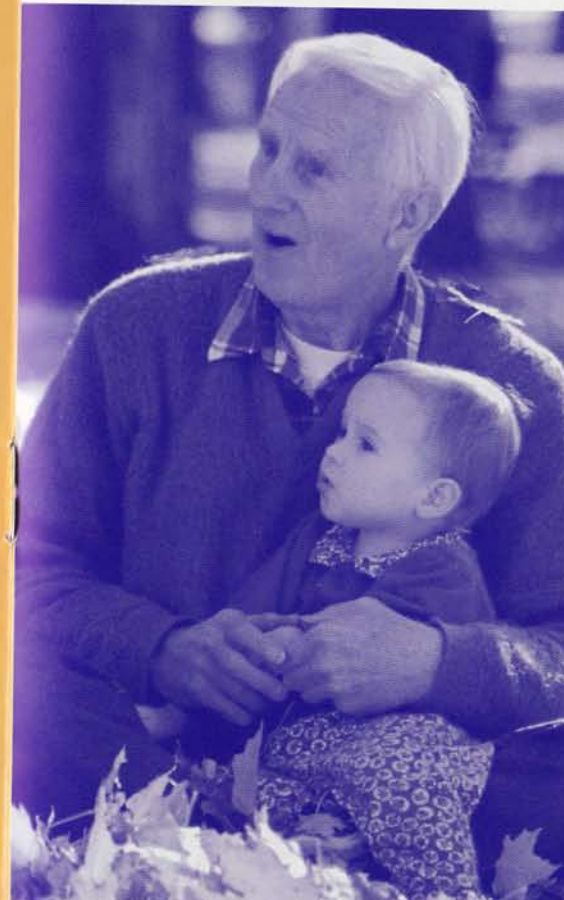
Sadly it can happen that, when a relationship breaks up, grandparents may be deprived of the opportunity to see their grandchildren. This can be disadvantageous for all concerned, and ways to avoid it should be explored exhaustively. The Family Law Reform Act of 1995 acknowledges the rights of grandparents to have ongoing contact with their grandchildren, if that is in the best interests of the grandchildren. However, if relationships have seriously broken down, it may mean that the differing parties will need to involve an outside counsellor or mediator to assist with discussions regarding ongoing

contact between the generations.

It is important for people to have relationships with their own generation. From these relationships one gets a sense of identity and security. It is also the group which usually provides most of one's social activities. Relationships with younger generations are also important. Older people have much experience and wisdom to share, though they may not be held in a position of respect. This is a loss both for the young and for the old. The old have so much life experience to pass on, and the young have an enthusiasm and a hopefulness which can reignite and invigorate older people.

The relationships which older people have with their peers and with younger people are very different now from what they have been previously. No matter how they are defined, and no matter where they may be, families are important networks for people. They provide bonds across and between groups in the wider family. The bonds are between those of people of the same generation who are bound by experience, by intimate relationship, by shared history. Bonds are also formed across generations, from parents to children to grandchildren.

Whether people are older or younger, all seek to enjoy the sense of community which comes from being a part of these groups. People who are single will make their own families out of social or church groups. They will seek intergenerational ties through the children and grandchildren of friends. Whether one is young or old, such ties are important. These family ties are important because they give us support, a sense of identity and a sense of belonging.



Loneliness

Loneliness happens for any number of reasons. One way of helping to overcome it is to be prepared for it. This section is not meant to be gloomy, but loneliness is a fact of life for everyone at some time or another, and this may give you opportunity to plan and prepare for your own lonely times.

If you are in a long-term relationship, continuing to live with the person with whom you have been living for much of your life can have its lonely times, especially if your expectations of that person are not met. Maybe you had hoped that, when you were both 'free' to spend more time together, that is what would happen. But if your partner has always been a solitary person who does solitary-type things, that won't change in later life - it will just become more apparent to you, and you will have to find different ways of dealing with it. Perhaps planning to spend more time with other, more sociable, members of your family and friendship circles will be a way of addressing your need to be with people. If, on the other hand, your partner is a sociable person, that will not change either.

Often, when people retire, they think that there will be no necessity for two cars any longer. If you and your partner have different ways of spending your time now, maybe you need to rethink the idea of having only one car when you are both retired. A more realistic option may be to sell the larger family car and buy two small runabouts. In itself, just the fact of having no way of leaving the home spontaneously can induce a form of loneliness.

Loneliness can occur for all sorts of reasons. Leaving the people with whom you have worked for many years may cause great loneliness. Leaving behind the work routine itself may cause a great gap in your life. Ill health can be a source of loneliness, especially if it is also a source of immobility. Having no choice about staying home can have the effect of cutting you off from the community which has provided you with your companionship, interest and activity. The ill health may not be your own. If you are caring for an aged parent, a sick partner, or a sick child, you may find yourself isolated from social and familial gatherings. In such situations, support from carers' associations will be of assistance to you.

Possibly the person at home for whom you are caring may benefit from a personal alarm monitoring system. These are available from a variety of sources, either for purchase or for rental. This kind of support may make life easier for the carer, as well as for the person who needs care.

If you have chosen to retire to a favourite holiday place, there may be many pluses in this, but there also may be the matter of being 'cut off' from the local people, relatives and community with which you were most familiar. All these matters need to be considered and dealt with. It may not be possible to deal with them alone. It may be necessary to seek the assistance of local church or community groups. Again, it is about preparation and planning.

Housing

One of the hardest decisions which you may have to make on retirement is whether or not to move from the home in which you may have lived for many years.

As with all other aspects of retirement planning, there are a number of things to consider when faced with this decision.

You will need to look at the cost of maintaining your present home and whether or not you can afford to continue living there on a fixed, possibly reduced, income. It isn't only the matter of gas, water, electricity, rates and taxes and home insurance which you need to consider, but also the upkeep of the garden and the house itself. Are you able to maintain these to a standard which is acceptable to you? Can you afford to pay someone to come in and do it for you?

How close is your home to the kinds of activities and services in which you may be interested? What about public transport? If you need to use it, how close is it? Does your local council run a community bus which you could use?

If staying in your home is important to you, how can you go about ensuring that this happens? What services and support groups are available to assist you? In the first instance, check with your local council.

National and State organisations exist which will be very willing to assist you in looking at the different kinds of housing available to you should you decide that staying in your own home is no longer a viable option for you. Talk to others, visit the different types of housing, and explore the suitability of these different kinds of housing for you, and for your lifestyle, before actually making the decision to move.

Finances

Finances are an important part of life for older people. It may take considerable adjustment to learn to live on what is very likely to be a fixed, and reduced, income for most people. Again, planning is important. Know what your entitlements are from your own superannuation fund. Remember that Centrelink has a financial information service. Ask your local Centrelink office how to gain access to it. Stock and share brokers, accountants, financial planners, and staff from banks and credit unions - all of these people have access to information about what will be in your best interests and what are likely to be the best retirement options for you. There are many organisations across the country which cater for retired, and soon-to-be-retired, people which can also help with suggestions of where to get financial advice. Even the Australian Tax Office can be helpful in advising you on when taxation applies if you have investments, own your own home, etc.

Before you retire is a very good time to start planning and using the resources suggested to

assist you in finding out about when is the best time, financially, to retire. Whether you retire on 30 June or 1 July may be a very important decision with regard to your tax liability. Again, whether you retire at the end of the calendar year, or at the end of the financial year, may have tax implications. All of these things are important and need careful consideration.

It may take time for you to work out exactly how much money you have to live on. If possible, for about twelve months before you retire, keep track of all that you spend, and on what. Find out about cheaper insurance costs, concessions for motor registration, local council rates and taxes, public transport, what entitlements are offered by the seniors' cards. Every little bit helps. Again, there is assistance available to help you to find out about these matters. Local community education authorities often run budgeting seminars, and financial counsellors can assist with budgeting advice, too. Make use of whatever resources are available. It is your life; it is your future. You are entitled to the best available.

Activities

Because one in eight people in our community is over the age of 65 (and this will increase to one in four within the next 50 years), and because these people control about 75% of the national assets and 50% of its spending power, they have become potentially a very profitable market base for industry, especially the leisure and travel industries. There are travel companies, insurance companies and physical fitness companies - all focused on older people. These companies focus on older people for very good reasons - \$895 million of them at last count. This is the amount of money which older people are calculated as having spent on recreational activities in recent years - about 42% of their household budget. It is calculated, too, that approximately 80% of older people have the desire to travel in the near future. That is a very healthy injection of funds into the Australian economy!

Therefore, not only do older people generally have the asset base to enjoy an active lifestyle but, most importantly, they also

have the time and - as has already been mentioned - they have the health to do so. With increased research and knowledge, people in later years are now seeing their dissatisfactions for what they are - invitations to new challenges and new pursuits, not warnings to 'go slow' and 'rest'.

Previously there was an expectation that retired, older people would 'stay put' to baby-sit, to look after next door's cat, to take in the washing on a rainy day, to be there 'just in case' they were needed for any one of a multitude of reasons. Now retired people realise that, just because they may no longer be in the work force, it isn't necessary to sit on the shelf, curl up their legs and just wait to be wanted. They have the means, as well as the opportunities, to continue to live an active and mobile existence. They may no longer be available to house-sit, or to do any of the myriad of other things we sometimes presume older people will be there to do for us.

This doesn't mean that older people necessarily lose touch with their children or grandchildren. It may mean they keep in touch in different ways. Recent research suggests that the largest growing populations of Internet users are the very young and the very old.

Within the general community, too, older people have much to give. The existence of organisations such as the Grey Army are evidence of this. Organisations like this were established as employment agencies for older people, but they are also invaluable repositories of experience, maturity and practical wisdom from which younger people can learn a great deal. Older people are often the mainstay of many community organisations and church groups. It is older people who are the major support for organisations like Meals On Wheels. They raise money, they visit housebound people, they organise fetes. Such activities are of great value to the relevant organisations and are important to the people themselves, providing them with interests, activities and social networks.

There are many activities which are beneficial for older people.

Don't ever underestimate the importance and value of a daily walk for both ongoing physical and mental well-being. Various organisations throughout the country provide a wide range of activities for older people.

Organisations such as the University of the Third Age were established because it was realised that, like other parts of the body, the brain functions a whole lot better when it is challenged and stimulated. As one gets older, it is neither interest nor accuracy that fails in the grey cells, but simply the speed at which we learn.



In Conclusion

All around, there are signs of the importance, value and growing appreciation of older people. Our Anglo-Saxon culture may be slow in realising this, but it is happening. It has to. In 20 years' time, about one in every six people in Australia will be over the age of 65.

The way to go about enjoying life is to have a plan. Know what things you don't have a choice about and just accept them. Know what things are important to you and keep focused on them. Know what things you have to do and do them. Know what things you want to do and make sure that you get to do them.

Retirement will be a new beginning. It will be a time to look at new opportunities and new challenges.

If you've never sung before, plan to join a choir. If you've never touched a computer, learn to surf the net. Try something different. Do the things you want to do, not the things people think you ought to do. People are ballooning and parachuting in their eighties and nineties. Give it a go! Your local travel information centre will be able to give you information on how to go about these activities. Each State has a peak volunteer body; contact the one in your State and see which community groups of interest to you need volunteers. If you don't want to spend all your time with people your own age, don't. It may be expected of you, but you don't always have to do what is expected of you. Do what stimulates you, excites you, and gives you joy!

Remember - you don't stop having fun because you get old; you get old because you stop having fun.

Resources

Below are some suggestions of places where you will be able to obtain some information and ideas about how to organise this next phase of your life:

- The Aged Care Information Line.
- The 'Age Page' in the Telephone Directory White Pages.
- Australian Retired Persons' Association.
- Banks.
- Carers' Association.
- Centrelink.
- Council on the Ageing.
- Credit Unions.
- Financial Counsellors.
- Financial Planners.
- General Practitioners.
- Gerontologists.
- Human Relationship Organisations.
- Libraries.
- Local Churches.
- Local Information Centres.
- Local Volunteer Associations.
- Red Cross.
- Seniors' Card Office.
- State Government Departments which have responsibility for families.
- The Talking Guides in the Yellow Pages.
- Your Local Council Office.

Seniors' Websites

- Age of Reason - seniors' interests and resource information site.
www.ageofreason.com/
- Australian Department of Health and Aged Care.
www.health.gov.au/
- Australian Pensioners' and Superannuants' Federation (AP&SF) - aimed at older persons, particularly pensioners.
www.apsf.org.au
- Commonwealth Department of Family and Community Services - health, interests, advice, contacts.
www.facs.gov.au
- Commonwealth Department of Veterans' Affairs.
www.dva.gov.au/
- Council on the Ageing - independent seniors' organisation run by seniors.
<http://home.vicnet.net.au/~cotaa/>
- Creative Travel - specialise in travel for the mature adult.
www.creativetravel.com
- Goldenage - health, travel, entertainment, finance, classifieds, hobbies.
www.goldenage.com.au/
- Grey Power.
www.northnet.com.au/~greypower
- National Seniors' Association - general interest and advice.
www.zip.com.au/~kiata/
- Seniors' Information Service.
www.seniors.asn.au/
- Senior Link - community, retirement, health, financial planning, hobbies, leisure.
www.seniorlink.com.au
- Senior Pages - travel, health, finance, legal.
www.seniorpages.com/
- Seniors Search - search site which provides seniors' resource information.
www.seniorssearch.com/



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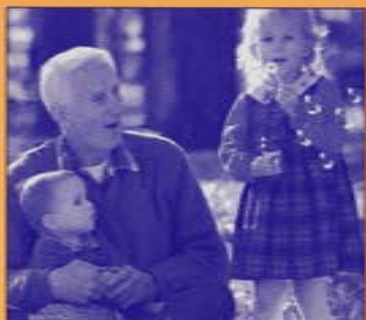
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All Relationships Australia offices throughout the country have counselling services, mediation services and group programs which may be of help to you at this time.

If you require assistance contact your local **Relationships Australia** office by ringing **1300 364 277**.



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