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United Kingdom

Below we offer some suggestions on how to successfully arrange your financial affairs, stay healthy and enjoy life when retired in the UK.

Property matters

You may think about scaling down from a house to a flat to make your property more manageable. Moving is advisable before ill health in later life develops. Things you might consider when downsizing could include access to health services and amenities that are important to you; public transport; activities available; and resale value. Considering all these things when moving can add quality and reduce stress in later life.

If you are renting and do not own a property, you may have some of your rent covered by Housing Benefit. Seek help with this and other benefits from Citizens Advice.

Many people worry about having to sell their home to pay for care if they become incapacitated. Age UK addresses this issue here.

A Retirement Living Development allows you to live independently but with the on-site presence of a Local Housing Manager during the week.

To make money and provide company you could consider taking in a lodger/student or offering bed and breakfast if you have the energy.

If you are thinking of buying a larger property abroad, a trial period of residence is crucial before taking the leap to a foreign culture. The embassy of the relevant country in the UK may offer useful advice, and you can consult the local British Consul overseas.

Finances

A UK government site enables you to check when you can retire, and how much state pension you are entitled to. It also lists ways to boost your income.

Money Helper helps you review your retirement options and provides a checklist which enables you to make a financial plan.

Age UK also helps you to get your finances in order in later life.

Here Which? looks at how to plan for retirement at different ages, and explains how to get professional financial help and advice.

Health care
In the UK, NHS services are provided free of charge and regardless of age, on the basis of clinical need. In England Primary Care Trusts assess local health requirements, commission and provide health care. The General Practitioner (GP) is usually the first port of call in the event of ill health.

Primary care services personnel whom elderly people have access to – usually free of charge – include district nurses, community mental health nurses, dieticians, chiropodists, occupational therapists and speech and language therapists. If you have complex needs you may be eligible for what is known as 'NHS continuing healthcare' following an assessment.

If you have an illness or a disability and are over pension age, you may be entitled to a range of benefits – this NHS page outlines the relevant ones. Another NHS page looks at care and support you can get for free, while here one describes how the NHS is improving care for older people.

Age UK provides information on preparing emotionally to retire and offers tips on how to stay active and sociable after you leave work. The website also addresses social care and end of life planning.

HelpGuide.org has information and support on how to weather the psychological challenges of older age such as depression and anxiety.

Leisure and learning

RestLess is a digital community for the over-50s. It covers jobs, health, dating, leisure and lifestyle, and provides a list of nine things to consider when you're retiring.

The University of the Third Age – an association of local and online groups – enables older people to share skills and learn for fun.

You can study remotely for a range of awards with the Open University. The National Extension College is a not-for-profit body offering distance learning to people of all ages, while the Open College of the Arts offers flexible degree and Foundation level courses for which you study at home.

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