

[The Importance of Social Groups for Retirement Adjustment: Evidence, Application, and Policy Implications of the Social Identity Model of Identity Change](#)

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The number of people living longer in retirement is increasing. However, not all experience the transition to retirement as positive. Up to 25% of people find this change highly stressful and this is despite all the attention directed towards financial planning and management. As this suggests, successful adjustment to a life in retirement is about much more than having sufficient funds.

What supports an effective transition to retirement?

Beyond finances, research shows that positive social relationships, and those with social groups in particular (e.g., with family, professional, sporting, interest, arts-based, and other groups), are especially beneficial in protecting retiree health and well-being. Particularly striking in this regard are data showing that people who hang on to existing groups and join new groups that they value live longer in retirement. This research shows that if a person belonged to two groups before retirement but lost both after retirement, then their risk of early death six years after retirement was 12%. However, this risk declined markedly for those who lost fewer groups and declined even further if they joined new groups in the transition. Specifically, mortality risk reduced to 5% if people lost only one group membership and even further to only 0.4% if people joined two new groups post-retirement. Speaking to the importance of social group memberships, these effects on mortality were as strong as those found for a reduction in regular physical exercise during the same period (Steffens et al., 2016).

These and other data speak to the importance of building people's social resilience by focusing on their group memberships in retirement. In practice, this means that in addition to financial planning, people need to take the time to engage in social planning that prioritizes the

groups that they belong to. However, it matters which groups people develop: these must be ones that are important to them and give their lives meaning and purpose. For instance, it makes little sense for a person who is not interested in soccer to take up membership of a football club. This is because there is no reason to seek support from (or indeed to give support to) members of a club that they have little regard or need for. In this context, the club and its members will have little impact on the person's health and well-being. Seeking alternative groups that resonate with a person's interests and motivations — whether it is another sport, a hobby, leisure activity, or volunteering — is much more likely to be useful.

A new program to engage retirees in social planning.

Making the most of an existing group or finding a new group to join in retirement is not straightforward for everyone. But a newly developed program can support people in this aspect of social planning, in much the same way that seminars and workshops are offered to support financial planning. This program — GROUPS 4 HEALTH: RETIREMENT — helps people to put into practice key lessons and recommendations from research on successful adjustment to life change. (see Box 1 below).

---- Insert Box 1 here ----

Responsibility for social planning

A key question that all this raises is where should responsibility lie for following through with the above recommendations? Here, we suggest a model of shared responsibility involving three stakeholders.

1. Government should lead the agenda on development of policy that prioritizes the health and well-being consequences of social (dis)connection, alongside financial planning, in retirement. The science is available to support this agenda. It simply needs to be translated to practice, through recommendations of the above form, and in ways that are accessible to all who are likely to benefit from accessing it.
2. Employee and superannuation/pension organisations are well placed to raise awareness of the importance of social factors in supporting people's health and well-being (as they do

with financial matters) when it comes to planning for and living out retirement. On the one hand, this involves informing people about the latest science and its recommendations on the role of social factors in retirement. On the other hand, it involves reaching out to workers in the lead up to retirement, and providing them with opportunities to link up with groups — not least through programs in which they interact with others who are facing the same transition.

3. It is also the case that responsibility lies with retirees themselves. For those who are already well connected socially, it may simply be a matter of raising awareness of the above advice. However, for others who struggle with social relationships or who find it hard to let go of work-based groups and identities (even though they might want to), a program of the type offered by GROUPS 4 HEALTH might be more useful to guide people in implementing the above recommendations.

Haslam, C. , Steffens, N. K., Branscombe, N. R., Haslam, S. A., Cruwys, T. , Lam, B. C., Pachana, N. A. and Yang, J. (2019), The Importance of Social Groups for Retirement Adjustment: Evidence, Application, and Policy Implications of the Social Identity Model of Identity Change. *Social Issues and Policy Review*, 13: 93-124. doi:[10.1111/sipr.12049](https://doi.org/10.1111/sipr.12049)

Reference

Steffens, N., Cruwys, T., Haslam, C., Jetten, J., & Haslam, S. A. (2016). Social group memberships in retirement are associated with reduced risk of premature death: Evidence from a longitudinal cohort study. *BMJ Open*, 6:e010164. doi:10.1136/bmjopen-2015-010164

Box 1. Recommendations for social planning to protect health and well-being in retirement

1. *Belong to multiple social groups before retirement.*

It is important for people to consider the groups they are a member of in the lead up to retirement. The transition is likely to be facilitated if a person belongs to more positive groups that are important and valued by them.

2. *Maintain positive social groups into retirement.*

Where possible, as people transition to retirement they should try to hold on to those groups they are already part of (whether they be family, friendship, interest, or sporting groups) and that make a positive contribution to their lives (e.g., because they are an important source of support and self-esteem). This helps to provide a sense of stability and continuity during a period of major life change.

3. *Join new social groups after retirement.*

Joining new groups that help retirees to feel positive about themselves and will help to compensate for any negative effects that loss of valued social groups (that might include professional groups or work teams) can also protect health and well-being in retirement. As with groups that are maintained, these need to be ones that give meaning to a person's life (e.g., because they help them to fulfil an interest they have always had but may have not had time to pursue because of work commitments).

4. *Attend to the compatibility of group memberships.*

Belonging to multiple groups is more beneficial when these groups are compatible. Groups can be incompatible for a range of reasons — they might clash because the people who belong to them may have different interests, motivations, and engage in different activities (as might be the case for a person who belongs to both a soccer and chess club). Accordingly, when joining a new group, retirees should consider how compatible membership will be with the groups they already belong to and with other groups they might join. Where necessary, they should find ways to negotiate any incompatibility (e.g., by arranging different times to meet, by trying to keep activities and groups separate).