Chapter 1
What does retirement mean?
Leaving work is a big event

What is retirement?

Retirement is a time when you stop going to work. It may be an opportunity to spend more time doing other things you enjoy, or to try something new in your life.

If you plan for major events, such as leaving work, it is more likely to work out well. It’s good to start early, but it’s never too late to start planning!

People in the community who live with a disability have the same rights as everyone else, including when they are thinking about their ‘life after work’.

Everyone has the right to join in with our communities and the right to have thoughts and opinions about what is happening in the community, as well as other parts of the world.

See Chapter 2 for more information and advice about retirement.
People retire from work for different reasons. While you are still at work, it’s a good idea to think about the reasons why and when you want to retire. If you spend time thinking about what you want to do when you are no longer working this may help you to make your decision. This is called retirement planning.

Below is a list of some reasons why you may want to retire from work. Tick one or more of the boxes that is most appropriate for you.

- you are tired and getting older and do not want to go to work anymore
- you want to relax more
- you want to travel or do hobbies
- you are not well and need to focus on your health and safety
- you have saved up enough money to live without needing to work
- you want to spend more time with family and friends
- other

You may want to think about some of the things that you can do when you leave work. This is a good time to start doing more things you enjoy or things that you have never done before.

Thinking about leaving work can sometimes leave people feeling anxious and concerned. Often people are unsure about their options, or they do not want to think about the big changes that might happen. This handbook highlights some of the options and choices, and provides information on what extra support may be available.
Meet ‘Marian’

Marian has been working in an Australian Disability Enterprise (ADE) for most of her life.

Recently Marian has been feeling a bit tired and unwell. Marian’s partner also works in an ADE, and they have family who support them.

Marian feels her health is her priority and has thought a lot about planning to make sure she has activities to do after she leaves work. She would like to stay in contact with her workmates. Marian was pleased when her employer offered her the chance to induct new employees as part of her transition out of work. ‘I’ve been here so long that I know lots of things about Red Cross and how it works’.

“I talked to people about the sorts of things I could do and what I could do as well as work. I took my time to think about everything”. Marian, former employee of Australian Red Cross ADE.

What does leaving work mean for you?

Leaving work can have a range of good or not-so-good outcomes for different people. Some examples of good and not-so-good outcomes are detailed below.

**Good outcomes:**
- more freedom
- flexibility
- reduced stress
- health and diet

**Not-so-good outcomes:**
- missing workmates
- missing the routine of work
- reduced sense of self-worth
- less income
Planning for a good life after work

It is important that as an employee you find out as much information as you can to help you plan. Remember you should have input over any decisions being made about your work future.

Leaving work or reducing your hours may effect the following areas of your life:

- The amount of support you require at home
- Friendships and social networks
- Financial well-being (how much money you have after paying your bills)
- Sense of purpose (what gets you up in the morning)
- Social participation (getting involved with a group or interest)

You can’t always control when you have to leave work. Sometimes if you become ill or your health deteriorates your employer will need to make sure you are safe to stay where you are, both for yourself and your co-worker’s safety. It’s important to communicate with your employer about your needs and wishes to assist in gaining a good outcome for everyone. If you talk with your employer, you can still have some say about when you leave work.

Meet ‘Bill’

Bill is 61 years old and has been working at his ADE for more than 17 years. Bill enjoys his job. He is fit and healthy and plans to continue working as long as he can. Bill says “I don’t think about the future, I think I’ll be happy in ten years time. I like to feel appreciated”.

Some of Bill’s concerns about leaving work are that he won’t have anything to do. Bill is worried that he will only “stay at home watching TV and go backwards”.

“Work keeps me out of trouble”. Bill, ADE Employee
Imagine your retirement...

What words come to mind...  What pictures come to mind...

What words come to mind...  What pictures come to mind...

Discuss what words, pictures or feelings come to mind when you think about your retirement, or life after work.
Knowing your rights

It is important for everyone, whether they are living with a disability or not, to be treated fairly and with respect. Knowing about your human rights is the first step towards having your rights respected.

The following provides a list of what rights you have, whether you are at work, have left work, or are joining in with your community independently.

- You have the right to complain when your rights are not respected.
- You have the right to be involved in organisations that stand up for your rights.
- No one is allowed to do things that hurt you.
- You have the right to your own opinion.
- You have the right to live your own life.
- You have the right to choose your own religion.
- You have the right to have your own money.
- You are just as important as anyone else.
- You have the right to a private life.
- You have the right to be treated the same as everyone else.
- You have the right to choose your own friends.
- No one is allowed to treat you unfairly because of your disability.
- You have the right to life.
- You have the right to have children if you and your partner want to.
- You have the right to a private relationship with another person.
- You have the right to be involved in singing, dancing, or making art.
- You have the right to be safe in emergency situations.
- You have the right to live where you want to.
- You have the right to be treated fairly by the law.
- You have the right to support services in the community that will help you live the way you want to.
- You have the right to use the law to protect your rights.
- You have the right to live in the community.
- You have the right to make your own decisions.
- If you need support to make decisions, your support person should only provide the help you need.
- You have the right to be as independent as possible.
- You have the right to be able to use things that everyone else uses.
- You have the right to a good education.
- You have the right to get involved in politics.
- You have the right to work.
- You have the right to a good standard of living.
- You have the right to the best possible health care.
- You have the right to have a private relationship with another person.
- You have the right to go to art galleries, museums, movies, plays and concerts.

These are just some of your rights. It’s important to know your rights, especially if you are going through changes like leaving work or starting a new hobby.

For more information about your rights, you can request a booklet from QAI through their website www.qai.org.au or call them on 07 3236 1122.
Well Done!

Now you have an idea about what retirement means for you. Write or draw any ideas you and the support person may have. You may wish to put any main points in ‘My Road Map’ on page 16 of this handbook.

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<th>Notes by my support person</th>
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