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**Life after retirement – analysis of a survey**

**Introduction**

Old age doesn’t come suddenly, but approaches and hits us over a period of years, during which time we have to adjust to a more and more challenging way of life.

With retirement, there is often the expectation of a great deal of available spare time, to engage in hobbies for which one did not have time during working life – or that is the expectation. In fact, it is amazing how many people reach retirement without proper preparation for this change of life.

Firstly, for most people there is a dramatic change in economic conditions: a pension is never quite enough to cover any extra expenses. Some resort to downsizing, replacing their spacious home with a smaller more compact one, often with no garden. Secondly, with advancing years health issues start to become a real problem. Not to be forgotten also is the fact that mental health, often associated with isolation, can be a problem.

It is a fact that life expectancy of women is several years longer than that of men. This means that for many women who have been used to the company and help of their husband, particularly for driving for shopping, visiting friends etc, find themselves isolated and limited in their outreach.

It is for this reason that the Maltese Community Council of Victoria (MCCV) became involved in this survey, which was meant to answer several questions relating to these issues. This paper describes the preliminary findings of this survey,
Methodology

Persons with Maltese-sounding names were randomly approached by telephone and asked if they would like to take part in this survey. This work was undertaken by volunteers. Randomness was assured by ensuring that only every tenth person in the telephone directory listing was approached, and only one member of the family was included in the survey. Most persons thus approached had no problem answering the questionnaire. Persons over the age of 60 were included in the survey.

Findings

A. Demographics: All of the participants were born in Malta and arrived in Australia in the 1950s and 60s. All were aged 60 years and over. In other words, they have been in Australia for 50 or 60 years. Most of them were married but several were widowed. The vast majority stated that they had visited Malta, often several times (up to 10 times), often in recent years.

B. Availability of services: The first questions were intended to find whether participants were aware of the existence of the Maltese Centre and the services provided from there:

1. Are you aware of the Maltese Centre? It was considered important for the MCCV to assess whether it is fulfilling its role of representing the community in Victoria. The first question asked whether they had ever been to the community centre (and therefore where aware of this facility). About three-quarters of women and about half the number of men answered this in the affirmative.

2. Are you aware of services provided from the Maltese Centre? About two-thirds of males, but only one-third of females were aware of the full range of services provide by the MCCV.

C. Communications: These questions were intended to find if Maltese listened to radio programs or watched the weekly TV programs available in Victoria. This was meant to assess how easy it was to reach this population. About 60 per cent of women and 40 per cent of men stated that they listened to Maltese radio. While there are a number of community radios SBS radio was the one most frequently listened to.

D. Home help and other social needs: Perhaps the most important question was meant to assess whether persons in this age group were in need of special
assistance. Twenty-five percent of males and 35 per cent of females mentioned that they had used home help or other services from local councils or other bodies. On the other hand, 60% or females (but only 17% of males) had recourse to help from family members.

E. Whether they belong to a Maltese Association. Maltese associations and clubs offer an important venue for socialising and meeting other Maltese. A question was asked as to whether they belonged to a Maltese association. Just under two-thirds of males but only a quarter of females stated that they belonged to a Maltese organisation.

F. Issues related to possible isolation: A number of questions assessed the degree of possible isolation among this community.

In a place like Australia, the car plays a very important role, and absence of the ability to drive can lead to isolation. It was found that only 30% of women could drive a car (compared to nearly 60% of males).

In addition, questions were asked in relation to hobbies and socialising with friends. Several admitted to having friends, often Maltese. However some admitted they had none: one stated: “They are all dead!”.

A relevant question was whether they left their house at all for their socialising or entertainment. Fully one-fifth of females stated that they did not, whereas few males stated that this was problem.

Another question enquired whether they had any hobbies. Most admitted to having hobbies, most commonly gardening and television but also dining out, and particularly males, time on computer.

**Conclusions**

One can draw several conclusions from this ongoing study.

1. The number of Malta-born persons in Victoria is now just over 20,000, which is reducing with every census at a rate of about 5% every five years. Seeing that the majority of Maltese persons in this cohort are aging rapidly, this reduction in numbers is bound to accelerate rapidly in the coming years.

2. The obvious conclusion is that the first generation migrants who left these islands in the 1950s and 60s have now all reached retirement age. As we all agree
these days, retirement is a stage of life which requires certain preparations, which is not often available within our community.

3. Isolation is a common predicament of old age. It would appear from these preliminary studies that as long as the individual is mobile and free of any serious disease process, problems associated with isolation are less likely. The fact that several respondents replied that they have a reasonably number of hobbies, and that the majority can drive a car, would help to prevent isolation. However, there is always a minority that is at risk and that needs to be kept under observation.

4. In regards to communication with these people, Maltese radio is without any doubt the best way to communicate. Various clubs and associations produce regular Newsletters, but their circulation is relatively limited. It is also pleasing to see that the majority of elderly Maltese still enjoy watching the television program prepared on a twice-weekly basis by the PBS in Malta.

5. The role of clubs and associations: These have served a very important role, particularly in the early days. However, the number of persons of this age group, who regularly frequent Maltese clubs has diminished considerably. This is partly due to the fact that these elderly persons are finding it more difficult to travel, particularly at night and in winter, and prefer to stay at home and watch television. I believe, however, that such associations still serve an important role in our society, at least for those who make use of them.

It must be regretted that studies of this nature have been rare. Unless such studies are done, it is impossible to gauge the needs of our citizens living abroad. It is the policy of governments overseas to wean settlers from overseas away from ethno-specific services, and encourage them to use generic services within the community. This makes sense as a cost-cutting measure, but, as they say, a leopard doesn't lose its spots as it grows older, and neither do Maltese lose their culture with advancing age. It is much more likely that they lose the use of English, and become more and more dependent on their original Maltese language.

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