u3a
learn, laugh, live



Retirement rewired

Building fulfilling lives beyond full-time work

Foreword

Many u3a members recoil from the word retirement.

Some reject it outright.

For them, it is not a neutral description, but a word loaded with assumptions: withdrawal, slowing down or stepping back. It can sound less like a new chapter and more like a closing statement.

The lives described in this research tell a very different story.

u3a members may have left full-time work, reduced their hours or reshaped their working lives, but they have not retired from learning, friendship or discovery. Many describe themselves as busier than ever. Across u3a, people in their fifties, sixties, seventies, eighties and beyond are using this stage of life to learn new things, build friendships, stay active and contribute to their communities.

This report draws on the experiences of more than 10,000 u3a members across the UK. Their responses show how learning, friendship, activity and contribution help people build fulfilling lives beyond full-time work.

For many members, this is not a period of retreat. It is a period of possibility.

This is retirement rewired.

What is u3a?

u3a is one of the UK's largest membership organisations for people in later life. Members come together to learn for fun, share interests, build friendships and stay active in their communities.

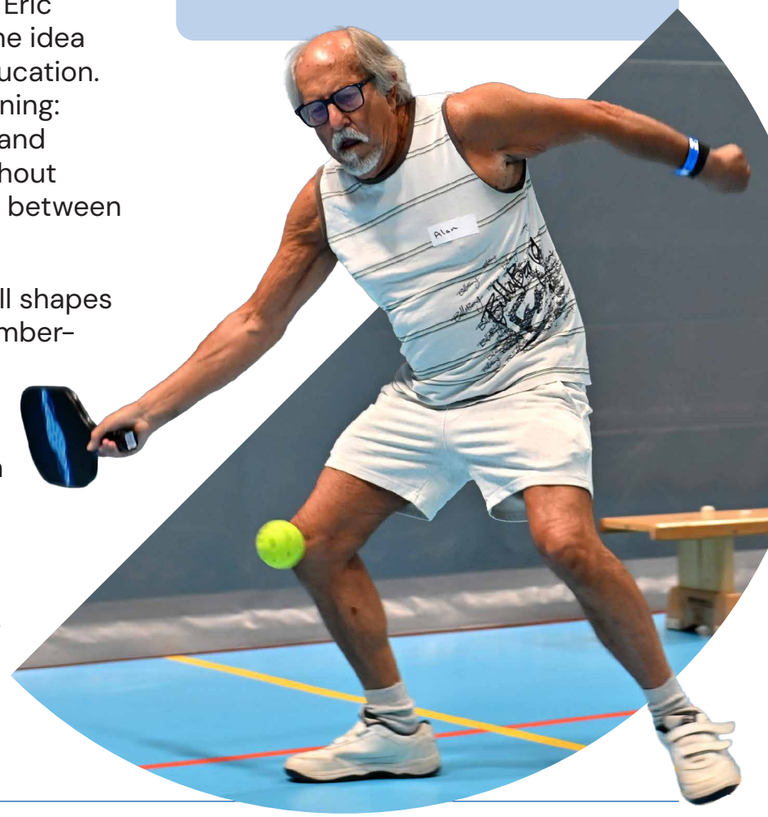
Every week, in church halls, community centres, libraries, sports facilities, cafés, homes and online, u3a members take part in a wide variety of group activities. They may speak Italian, play pickleball, study history, write poetry, walk, sing, paint, debate or discuss science.

u3a was founded in the UK in 1982 by Peter Laslett, Michael Young and Eric Midwinter. From the beginning, the idea was different from traditional education. u3a was built around mutual learning: people sharing knowledge, skills and experience with one another, without exams, fixed curricula or a divide between teacher and learner.

Today, that founding principle still shapes the movement. Everything is member-led and member-run. Members create and run the groups they want to be part of, sharing their knowledge, skills and enthusiasm with one another.

u3a is not simply something people join. It is something they build together.

420,000
members in over
1,000
local u3as.



Summary

Life beyond full-time work is often described in terms of what people leave behind: work, routine, status and structure. But the experiences of more than 10,000 u3a members tell a different story.

For many, life beyond full-time work is not the end of a chapter, but one of the richest opportunities of their lives: a time to keep learning, build friendships, stay active and discover renewed purpose.

The *u3a and me* survey gathered responses from more than 10,000 u3a members across the UK, including more than 6,400 open-ended responses. It asked members about their involvement in u3a, the difference it has made to their lives, and the role that learning, connection and participation play in later life.

Headline findings

95% Say u3a has improved their life in some way

90% Say u3a gives them opportunities to keep learning and stay curious

79% Say u3a has expanded their social connections

77% Say their sense of wellbeing has improved since joining

66% Say u3a has helped them stay mentally and physically active

45% Say being part of u3a has reduced feelings of loneliness or isolation



The findings point to four connected sources of impact:

1. **Learning** — keeping curious, sharing knowledge and discovering new interests.
2. **Connection** — widening friendships and social networks through shared activities.
3. **Activity** — staying mentally, physically and socially active.
4. **Purpose** — contributing, organising, leading, helping others and feeling useful.

1. Beyond full-time work

For many, life beyond full-time work can last several decades. But longer lives are not automatically healthier, happier or more fulfilling. What matters is how that time is lived: whether people remain mentally stimulated, physically active, socially connected and able to keep finding purpose and enjoyment.

This is the opportunity many u3a members describe. They talk about diaries full of groups, walks, talks, music, languages, sport, volunteering, travel, organising and friendships. Some say they are busier than ever. Others describe finally having time for the subjects, talents and communities that working life left little room for.

What connects them is not simply retirement. It is the time, appetite and curiosity to participate.

Longitudinal research using the English Longitudinal Study of Ageing found that, for every social group membership lost after retirement, quality of life six years later was around **10% lower.**[1]

u3a's findings show how members are creating the conditions that support fulfilling later life: through learning, friendship, activity, contribution and shared routines.

CASE STUDY:

Preparing for retirement

Before retiring, Ian Merriman was concerned about losing the social network that had come through work. He joined Yate & Sodbury u3a before his retirement date, signing up to groups and monthly meetings. He is now co-leader of four interest groups, gives talks and presentations, and has joined the local Executive Committee.

MEMBER VOICE

I like to think of that period as my training for retirement.

2. What 10,000 members told us

The u3a and me survey gathered responses from more than 10,000 members across the UK about u3a's impact on their lives.

The findings are striking. Ninety-five per cent of respondents said u3a had improved their life in some way. Nearly four in five said it had expanded their social connections. More than three quarters said their wellbeing had improved since joining. Two thirds said u3a had helped them stay mentally and physically active. Nine in ten agreed that u3a gives them opportunities to keep learning and stay curious.

The open-ended responses show what those numbers mean in practice.



Members describe making new friends, returning to interests, discovering skills, joining walking and sports groups, learning languages, singing, writing, giving talks, leading groups, organising activities and using skills developed over a lifetime.

Across different ages, regions, interests and levels of involvement, members repeatedly returned to the same themes: friendship, learning, activity, confidence, kindness, purpose and fun.

MEMBER VOICE

I moved to a new area where I knew no one and was welcomed into several groups. I now have a good local social life with more activities than I expected.

Taken together, the survey suggests that u3a helps people live more fully beyond full-time work. It gives members places to go, people to know, interests to pursue, skills to share and opportunities to contribute.

3. The friendship effect

Nearly four in five respondents said u3a had expanded their social connections.

That matters because life beyond full-time work often changes the way people meet others. The everyday conversations of working life — the quick exchange, the shared joke, the familiar faces, the sense of being expected somewhere — may no longer happen automatically.

For many members, u3a offers a way to widen their lives. Groups become more than sessions in a diary. They become familiar faces, shared routines, conversations, outings and new circles of friendship.

MEMBER VOICE

When I arrived in Belfast, recently divorced, I knew nobody. Belfast u3a embraced me and I made a whole new family of friends.

Friendship is not forced. It grows naturally through learning, doing and joining in. What may begin as a group, class or shared interest can become part of someone's wider sense of community.

The World Health Organization estimates that loneliness affects **one in six** people globally, while social isolation may affect **up to one in three** older adults.[2]

The survey found that 45% of respondents said u3a had reduced feelings of loneliness or isolation. This does not mean every member has experienced loneliness, or that u3a solves loneliness for everyone. It does show that, for many, the friendships and regular social contact created through u3a make a meaningful difference.



4. The curiosity dividend

Learning is the heart of u3a. It was founded on the idea of mutual learning: members sharing and seeking knowledge together, without a fixed divide between teacher and learner.

The findings challenge a persistent cultural assumption that curiosity belongs primarily to youth. u3a members show that the opposite is true. Intellectual expansion, creative discovery and renewed confidence are just as possible and fulfilling in later life.

Ninety per cent of respondents agreed that u3a gives them opportunities to keep learning and stay curious. Members describe talks, quizzes, language groups, philosophy, creative writing, art appreciation, history, science, music and discussion groups as sources of stimulation, enjoyment and connection.

The member-led nature of learning matters too. At u3a, people learn from each other and share their own skills and knowledge in return. It is informal, collaborative and non-competitive. There is no pressure to be good at anything and no qualification to work towards. It is about enjoying the process.

MEMBER VOICE

Quizzing keeps the brain active. You never stop learning, and it is a social event.

Learning is often the route in, but the benefits reach much further. A language group can become a friendship group. A walking group can open up local history. A creative writing group can unlock an ambition held for decades.

u3a creates space for people to be beginners again without embarrassment.

For u3a members, curiosity is not a private pursuit. It is something people share.

Research on social group membership after retirement highlights the importance of maintaining meaningful group identities and connections.[1] u3a learning groups can offer both mental stimulation and a shared sense of belonging.

5. The active ageing habit

The benefits of regular physical activity in later life are well established. UK Chief Medical Officers recommend that older adults aim for **150 minutes** of moderate-intensity activity each week, alongside activities that maintain strength, balance and flexibility.[3]

The u3a findings show why activity may be easier to sustain when people enjoy it, share it with others and make it part of everyday life.

Sixty-six per cent of respondents said u3a had helped them stay mentally and physically active. Activities mentioned include walking, cycling, yoga, badminton, pickleball, table tennis, tennis, Pilates, dance, line dancing, balance classes and many other forms of movement.

What stands out is that these activities were rarely described as exercise alone. Members value them because they combine movement with friendship, enjoyment and routine. Physical activity becomes easier to sustain because it is part of something social and pleasurable.

The same pattern applies to mental activity. Members described feeling sharper, more alert and more stimulated. In u3a, mental and physical activity often reinforce each other.

CASE STUDY:

Rediscovering sport

Toni White joined u3a after retiring and hearing about the range of activities available through her local u3a in Flintshire. What began as a practical winter activity led her from table tennis to pickleball, giving her a friendly way back into sport and a wider circle of friends.

MEMBER VOICE

My fitness has improved, along with my network of friends.

6. The power of purpose

One of the most distinctive findings in the research is the importance of contribution. u3a is not simply an organisation people join. It is an organisation people help create.

Members are group leaders, facilitators, organisers, committee members, newsletter editors, event helpers, administrators, technology supporters, subject advisers, trainers and companions.

Many contribute informally as well as formally: welcoming new members, encouraging others, sharing knowledge, offering lifts, checking in with friends and helping groups continue.

MEMBER VOICE

I hope that I am helping to improve the wellbeing of others by my contribution to our u3a.

The important point is that contribution is reciprocal. Members give, but they also gain friendship, confidence, recognition, enjoyment and a sense of shared ownership.

u3a is not a model of older people being helped by others. It is a model of people helping one another to live well.

Centre for Ageing Better research points to the value of voluntary and community activity in later life, including stronger social connections, purpose, self-esteem and wellbeing. Its 2025 data also suggests that **25%** of people aged 65 and over say they are "not the right age" to volunteer regularly.[4]

u3a challenges that assumption. It gives members opportunities not only to take part, but to shape what happens: to lead a group, organise an activity, share expertise, support others or bring a new interest to life.

Around 80% of respondents said their involvement with u3a felt meaningful and rewarding. Members repeatedly describe the satisfaction of contributing to others.

7. When life reaches a crossroads

Many members described finding u3a at a moment of change. For some, that change is leaving or reducing full-time work. It can be exciting, but it can also create a need to develop new routines and seek out new relationships.

Beyond retirement, other members said u3a helped them manage big life changes including illness, bereavement and relocation. These experiences were not the whole story, but they show why u3a can matter so much at moments when life is being reshaped.

Members described u3a as helping them build rhythm. Groups, talks, walks, meetings, activities and volunteering created new anchors in the week: regular places to go, people to see, subjects to explore and responsibilities to enjoy.

For many members, u3a offers a way to start something new without starting from nothing. It provides an existing community, a safe place to get involved, and a simple first step into a more active, connected and purposeful life.

CASE STUDY:

Finding rhythm and belonging

Paula Leith found retirement harder than expected. Through Belfast u3a's cycling group, she found new routines, confidence and friendships. What began as a first ride with some nerves became a regular source of connection, energy and belonging.

MEMBER VOICE

We look out for one another. I truly feel like I belong.

8. A community model for healthy later life

The findings from this research have significance beyond individual members. They suggest that u3a offers a practical community model for healthy later life: local, low-cost, member-led and built around learning.

This matters because living well for longer is not only shaped by healthcare. It is also shaped by whether people have opportunities to keep mentally and physically active, form social connections and contribute to their communities.



The wider evidence is clear: maintaining social group memberships is linked to better quality of life after retirement; loneliness and isolation are significant barriers to wellbeing; physical activity supports health and independence; and contribution can strengthen purpose, confidence and connection.[1] [2] [3] [4]

Across the UK, local u3as create those opportunities in everyday ways. Members meet in community halls, libraries, cafés, sports facilities, homes and online. They learn together, walk together, organise together, volunteer together and support one another through shared interests and regular participation.

The unique benefit of u3a is that this is not a service delivered to people in later life. It is a movement built by members themselves. People are not passive recipients, but active contributors, helping not just themselves, but other people to live better lives.

u3a is already working at scale in communities across the UK.

9. Rewiring retirement

The findings from this research challenge a narrow view of retirement as a period defined by what has ended.

u3a members show that life beyond full-time work is not smaller, quieter or less ambitious. It is active, curious, sociable and full of possibility.

What stands out across the responses is not a single activity, benefit or life stage. It is the way u3a helps people open doors. A fulfilling later life does not happen automatically. It is built through the choices people make, the communities they join and the opportunities they have to keep learning and engaging with the world around them.

u3a offers one such opportunity. It is local, low-cost, peer-led and shaped by its members. It gives people a simple way in: joining one interest group at the start can lead to many more possibilities.

This is retirement rewired: not stepping back from life, but discovering a world of opportunity to learn, share, enjoy and become.

MEMBER VOICE

I love the positivity of people at u3a. They are brimming with a zest for life, being sociable, learning new things and supporting each other.



Sources and context

1. Steffens, N.K. et al., BMJ Open, 2016. Longitudinal research using the English Longitudinal Study of Ageing found that, for every social group membership lost after retirement, quality of life six years later was around 10% lower.
2. World Health Organization Commission on Social Connection, 2025. WHO estimates that loneliness affects one in six people globally and that social isolation may affect up to one in three older adults.
3. UK Chief Medical Officers' Physical Activity Guidelines. The guidelines recommend that older adults aim for 150 minutes of moderate-intensity activity each week, alongside activity to maintain strength, balance and flexibility.
4. Centre for Ageing Better, State of Ageing 2025 and work on age-friendly and inclusive volunteering. The evidence highlights the role of voluntary and community activity in supporting social connection, purpose, self-esteem and wellbeing, and reports that 25% of people aged 65 and over say they are "not the right age" to volunteer regularly.

The u3a and me findings are self-reported. They describe the experiences of members who chose to respond and should not be interpreted as clinical evidence or proof that u3a alone caused a particular outcome.

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