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RETIREMENT EXPECTATIONS AND EFFECTS

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ABSTRACT

In New Zealand, as in other Western societies, retirement has become a distinct and lengthy phase of the life-cycle. Some researchers have directed attention towards this topic but at present the potential for in-depth research on people in later life is largely untapped. Such research would progress beyond the statistical facts of the percentage of the population who have retired and the resulting population dependency ratio to explore the phenomenon of retirement in different social and cultural contexts. These accounts of retirement and aging could then be used to form and test theories about the personal and social significance of retirement and could become the basis for policy development.

This study explores the effects and experiences of retirement on the lifestyles of a small number of people living in Wellington. The participants were seventeen former teachers and public servants who, when interviewed, were aged from 59 to 84 years and who had been retired from a few weeks to over twenty years. This allowed investigation of the effects of retirement over time.

Open-ended interviews and time diaries were the main data sources. Ten men and seven women were interviewed about their expectations of and preparation for retirement, their activities, the way they spent their time in retirement and the composition of their social networks. Some spouses were also interviewed about the changes retirement had caused to their household routines and to the marriage itself.

An underlying theme is that many people experienced much continuity between their pre- and post-retirement lifestyle. Retirement gave people more opportunity to select how they used time and this aspect was greatly valued. The degree of personal freedom and independence experienced was in sharp contrast to the obligations and responsibilities people had held when working.

The Introduction outlines the general frame of reference for the topic of retirement, the research approach adopted and the main concepts and definitions. The contribution which research from an anthropological perspective can make to the study of aging and later life is identified.

Chapter 1 discusses the scope of the project and the research methods. In addition to open-ended semi-structured interviews, participants were asked to complete a time diary which recorded their activities over a seven day period. The diaries supplemented the data obtained in

the interviews about people's activities and enabled the data to be cross-checked for consistency.

Chapter 2 outlines the procedures for selecting the study participants. Only former teachers and public servants were included to limit the effects of occupational differences on retirement expectations and experiences. The ages, educational qualifications, household composition, accommodation and income of the participants are outlined.

The planning and preparation people had made for retirement and their expectations of it are discussed in Chapter 3.

Chapter 4 describes the range of activities participants were doing or had done in retirement. Their leisure interests, involvement with different organisations and the kinds of jobs people had taken up after retiring from permanent full-time work are outlined.

Chapter 5 discusses the social networks of the participants. Contact with family, friends, neighbours and contact with former colleagues and the actual work-place are described.

Chapter 6 presents the conclusions of this study and compares the findings with the results of other research. General suggestions for future research efforts are also made.

PREFACE AND ACKNOWLEDGEMENTS

Interest in the topic of retirement developed from the experiences of relatives and family friends who seemed to be almost puzzled at the fact that their full-time working life was over. Work had been such an integral part of their life that at times it seemed as if retirement must cause major, if not overwhelming, change. However, it soon became apparent to them that there are many ways of passing time apart from work and most people managed the transition from a life based on work to one of 'non-work' without great difficulty.

This study was undertaken in attempt to explore what people did when they were no longer bound by the constraints of work, how they perceived this stage of their life and their expectations and subsequent experiences of retirement. I was fortunate enough to receive a study award for one year from the State Services Commission which enabled me to carry out the fieldwork for the study. I am grateful for this opportunity.

Many people have helped with various stages of this project, only some of whom can be named. I would like to thank my supervisors, Dr Ian Duncan, Dr Judith Johnston and Professor George Shouksmith for their encouragement and guidance throughout all stages of the project. While I take full responsibility for all the material presented, I would like to thank each of them for their many helpful suggestions and comments.

The study participants have of course been given false names to protect their identity. Some revealing personal characteristics have also been omitted for the same reason. Carrying out the interviews was a particularly enjoyable phase of the project, in part because of their cheerful good humour which I hope will be as obvious to readers as it was to me. My deepest thanks and warmest wishes go to them collectively, if anonymously, for their time, their thoughtfulness and their tolerance of the research process.

Finally, I would like to thank those friends and members of my family who were willing to provide helpful comments throughout the many stages and drafts of the project. Their interest in the study was appreciated.

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INTRODUCTION

This introduction provides a general frame of reference for the topic and the approach of this study. The key concepts and issues are discussed and both the social and research implications of aging and retirement are briefly outlined. The contribution of anthropology to the study of aging within and between cultures and the steps required to develop greater theoretical understanding of the processes involved are also outlined.

Background to the Project

In recent years, New Zealand, like other 'Western' nations has undergone considerable changes in the demographic composition of its population. In addition to changes which affect the younger half of the population, such as increased age at first marriage and increased age of mother at birth of first child, change has also been occurring in the older age groups. In particular, the number of people in the older age groups is increasing (Hyslop 1982:23) and the average age at retirement has decreased. More people than ever before are retiring at around 60 years rather than the traditional age of 65 (Social Monitoring Group 1985:93) and life expectancy for the general population has increased to around 76 years for non-Maori men and 80 years for non-Maori women (Hyslop 1982:25). Life expectancy rates for both Maori men and women are around three years less than this.

The aging nature of the population combined with the lower age at which many people are retiring has meant that for many people the post-work phase of their lives consists of ten to twenty years or even more in some cases. The post-work phase is longer than that of childhood or adolescence yet to date has not received the same attention from researchers. During this phase of the life-cycle, as with any other, people undergo many changes which may include partial or total withdrawal from the paid labour-force, changes in sources of income and patterns of expenditure, as well as changes in housing, health, leisure activities, contact with family and friends, and possible loss of spouse and other peer group members. Some of these changes may be welcomed while others may be seen as undesirable or even viewed with fear. Individuals may also view the same change differently.

The variety of responses and experiences reflects both human individuality and those attitudes and values which are socially shared and culturally specific. Each of

these aspects of later life is worthy of research and it is appropriate for researchers to focus on such changes in order to understand the social, economic and personal implications of aging and retirement.

Aims of the Study

The complex interrelationships between personal experience, group norms and values and social change are fundamental to anthropology. How members of a particular society or culture view their own situation and the dynamic, often dramatic, interplay between personal behaviour and social expectations are concerns which underly many anthropological studies. Given the background of population change, it seemed timely to examine the effects of retirement from the perspective of retired people. Retirement is a major and perhaps unique feature of life in post-industrial Western society. It can bring new opportunities for self-fulfillment through leisure and recreation yet, at the same time, retirement can be seen as a threshold between full, active participation in society and a time of reduced activity and responsibility¹. It was therefore important to discover what the specific impacts of retirement had been for a few New Zealanders and how they viewed these changes.

A small group study was used to give the project a manageable focus. This project was seen as an initial study intended to generate suggestions for further more detailed research. The research investigated which aspects of people's lives altered once they left the permanent full-time work-force, the effects of retirement on their interests, activities and their relationships with other people, and the major issues in retirement as seen by them. The aims of this project were:

- i) to describe the experiences of a small group of people who had retired;*
- ii) to identify what expectations these people had held of retirement and if these were realised;*
- iii) to discover whether people's social networks had undergone any change; and*
- iv) to discover any changes in people's leisure and recreational interests.*

1) if measured in terms of paid employment.

Implications of Retirement

Like most social phenomena, retirement is a complex issue which is related to other aspects of society. Work experiences, income support for non-workers, attitudes to aging and older people, the effects of ethnicity, class and gender differences, and the characteristics of people's former occupation/s may all affect how people perceive retirement, as well as what they expect and attempt to achieve after leaving the work-force.

Given the increases in life expectancy and improvements in health (and therefore the quality of life), and the lack of widely accepted roles for people who have retired, the growing number of older people has been identified as a major and problematic social issue:

We talk and think and generally preoccupy ourselves with this new fate of an old age for everybody. But we never say, as we might with any other general advancement, 'How wonderful it is that by the year 2000 everybody will be more or less guaranteed of a full life!' Instead we mutter, our faces thickened with anxiety, 'Just think, in twenty years' time half the population will be over sixty.' (Blythe 1979:13).

New Zealand writers have commented in a similar fashion with, for example, Bowman (1983:160) suggesting that the elderly are largely seen as an emerging social problem which could disrupt the existing social order. Other publications have outlined the implications for New Zealand society of an aging population (Social Advisory Council 1984; New Zealand Planning Council 1985:93-100).

Changes in the composition of the population could cause changes in the distribution of social and economic resources and alter the present social order. In New Zealand pension and superannuation schemes are currently paid according to age, not need, and are largely funded through taxation. As the number of older people entitled to receive such assistance grows, tension may develop between people in the work-force and those who have retired. Workers may consider that they are supporting superannuitants through the taxation system and that the tax level will increase as the number of retired people also rises. Yet the situation is more complex than this as some people may have had no option but to retire as employers enforce policies which require people to resign at a particular age. This could lead to people with jobs indirectly supporting others who would prefer to work, but who are prevented from doing so solely because of their age. Income support for people who have left the work-force is a major public issue in New Zealand at present and has been the subject of much political

debate. A further consideration is that with the reduction in the rate of population increase, it is expected that in the future a smaller population of workers will be supporting a larger population of older people as the population dependency ratio alters. For these reasons research into retirement in New Zealand is timely.

One of the unusual features of retirement is that it can be described in terms of the *absence* of paid employment rather than the *presence* of any particular activities. This has led some researchers to describe retirement as a type of 'roleless role' (see Keith 1980:358). The lack of widely accepted roles after people have stopped working can be attributed in part to the recent origins of retirement. It is a relatively new phenomenon in a society where the Protestant work ethic has been dominant. Because of the heavy emphasis placed on work and the limited attention given to leisure and personal pursuits generally, one author has suggested that Western society teaches people how to make a living but not how to live (Russell 1984:7). As no firm roles have been established, retirement offers considerable scope to individuals to select how they spend their time and what activities they undertake. Yet not all individuals will be adept at using time in ways which bring satisfaction, enjoyment and feelings of worth. A lifetime spent developing work-habits may not enable people to prepare for retirement and not everyone will be able to appreciate the opportunities it provides. One of the reasons for investigating the experiences of a small group of retired people was to discover whether and how people had adapted to a lifestyle *not* based on work and the extent to which work habits had persisted in retirement. Interest in these aspects of life after retirement is reflected in aims i) and ii) above.

Work and Retirement

Work and retirement are closely connected and one researcher has suggested (Clark 1972:118) that in order to understand what the absence of work means, it is necessary to consider what work does provide. It is the main source of income for most people and occupies much of the week. Beyond this basic level, other issues arise such as the relationship between occupation and social status, the importance of social relationships established at work and the feelings of self-esteem or personal worth which work may generate. This has led two researchers to comment that "Because work is a central psychosocial pivot of life, retirement and employment policies have profound extra-economic implications" (Selby and Schechter 1982:122).

The approach used in this study reflected an interest in identifying what the absence of work had meant for the *participants* and which aspects of their lives had changed as a result of their retirement. This interest is reflected in aims iii) and iv) above.

Attitudes to retirement, like attitudes to work, are influenced by many factors including occupation, gender, class and ethnicity. Considering these in turn, it appears that how people regard their jobs will affect how they view retirement, although the exact connection is not known. It has been suggested that research has shown links between job attachment, occupational status, income level, identification with the worker role and individual reactions to retirement (Price-Bonham and Johnson 1982:124).

In addition to attitudes, *access* to both work and retirement may also be determined by these factors. The kind of work which people take up (assuming that they can find employment) will determine their income, ability to save, security of employment, and their ability to set their own retirement date and access to pension schemes. Because the research was carried out with a small group of people, it was decided to focus on two occupations to limit the amount of variation which could be attributed to occupational differences. This also enabled the research to consider the extent to which people from similar occupations had views and opinions which were shared.

Retirement, Aging and Social Status

As well as the ways in which occupational status affects people's enjoyment or otherwise of retirement, research on retirement in a particular society needs to take into account the status of older people. The standing of the elderly in any society or culture is determined by such factors as the relevance of their life experience to younger members, their involvement in the socialisation of young children, the means and timing of passing material possessions on to members of younger generations, and the extent to which old people have control over their own lives and the lives of others. The issue of status and the elderly has been discussed by anthropologists such as Keith (1980:340-343) and Amoss and Harrell (1981:1-24). The latter suggest that in any group the key elements in determining the status of old people are the cost/contribution balance, that is, the amount older people contribute to their society compared to the costs they impose on the group, and the degree of control exercised by older people over resources valued

by the group (Amoss and Harrell 1981:6). Little research has been done to date on the status of the elderly in Western societies. Some authors, however, have investigated stereotypes of the aged and age-based prejudice, labelled ageism. In New Zealand a limited amount of research on ageism has been done. Prejudice against people because of their age is held to be partly responsible for decreasing the number of elderly workers in the work-force (Department of Labour 1977:29). Such prejudice has led to the development of negative stereotypes of old people which focus on ill-health, forgetfulness and slowness. These stereotypes reflect and simultaneously reinforce prejudice which extends beyond the work-force to other aspects of social life as "...although common stereotypes of the aged may have no basis in fact, they do provide implicit justification for excluding older people from roles in the economy, the family, and other areas of society" (Bowman 1983:165).

One further consequence of such stereotypes is that features which in other stages of the life cycle are held to be significant (such as gender and class) are overlooked as age and age alone is regarded as the dominant characteristic of the elderly. Thus *individual* differences are ignored as well as the effects of occupation, class and ethnicity. Research from the social science disciplines can usefully examine whether such stereotypes are accurate or not, how they are formed and whose interests they protect. This study set out to document the range of ideas and experiences held by some retired people about their *own* situation. Some of the results are in direct contrast to the stereotypes of people in later life.

Beyond Age: the Influences of Gender, Class and Ethnicity

To progress beyond the stereotypes of aging, researchers need to document the diversity of interests, abilities and personalities of older people. It is likewise important to investigate how major social characteristics cut across age and what effects these characteristics have on people's perceptions and expectations of work and retirement. Taking ethnicity as a major feature of personal and social identity, it seems unrealistic to suggest that ethnic identity suddenly becomes less important and less influential in people's lives once they stop working. The processes of aging and retirement are likely to be regarded differently by different ethnic groups and New Zealand writers have contrasted Maori and Pakeha views of aging. One author has pointed out that Maori elders are treated with respect and regarded as the keepers of traditional knowledge. Their advice is sought on many matters as they are seen as wise and knowledgeable

about Maori customs and behaviour. Based on different cultural norms and values, different approaches to retirement have developed:

When Europeans reach middle-age they tend to ponder upon the subject of retirement and to plan for its eventuality. By comparison, Maoris generally do not enjoy quite the same freedom. Their kinship obligations, societal pressures and expectations of elders have the effect of urging them to work outside of self, to be mindful of the interests of the extended family and further to the sub-tribe, race and nation. Serving the community is all important (Parker 1982:13-14).

Although people may share membership of New Zealand society, ethnicity is one feature which can cut across age. New Zealand has people from different ethnic groups and some cultural variation in retirement expectations and perceptions can be expected. As only people from within the dominant pakeha group were interviewed for this study, no conclusions can be extended to the population as a whole. In the long term, parallel research with other ethnic groups is needed to allow ethnic differences in retirement and aging to emerge.

Class is held by some researchers to be another feature which by itself determines how retirement is experienced and viewed. One author has contrasted the experiences of working class men from the London suburb of Bethnal Green with the image of a middle class retirement lifestyle:

They had no cottage in the country, no book-list for old-age and no opportunity to grow prize-winning roses, take the chair at committee meetings, write memoirs, or perfect their bridge....*The inescapable conclusion was that after retirement most men in Bethnal Green could not occupy their time satisfactorily.* Their life became a rather desperate search for pastimes or a gloomy contemplation of their own helplessness, which, at its worst, was little better than waiting to die. *They found no substitute for the companionship, absorption, and fulfillment of work* (Townsend 1963:169). (Emphasis added.)

Other British writers support the view that class affects health, income and attitudes to old age and retirement. One researcher has suggested that the entire process of retirement is an integral part of the capitalist economy. In this view, retirement is a mechanism which controls the supply of labour as, when workers are in demand, people are encouraged to remain in the work-force longer. By contrast, when work itself is scarce, older workers are labelled unproductive and are forced to retire through compulsory retirement policies (Phillipson 1982:3-5, 18-17).

As former public servants and teachers were selected for this study, it was expected that Townsend's image of the middle-class retiree would more accurately describe their experiences than the picture of discomfort experienced by the working

class men. This study is perhaps best regarded as a case study based on middle class retirees. In the future, the extent to which class affects or determines people's perceptions and experiences of retirement in New Zealand will require detailed investigation.

Gender is another major feature which differentiates how older people are treated and perceived. Two anthropologists have described sex-differentiated behaviour as a human universal which is apparent in *all* stages of the life cycle (Myerhoff and Simic 1978:239). In many cultures it appears that behavioural expectations alter with increasing age and become less rigid¹ but that gender-differences are reflected even in this as "loosening up of previous constraint is the compensation available especially to old women in many cultures" (Keith 1980:351).

In Western society, paid work has been the traditional domain of the male with females providing care within the home for their husband and children. This may explain why much of the research on retirement has only considered men's retirement and until very recently has largely ignored women retirees. Szinovacz (1982:14) has suggested that until the mid 1970's few investigations had been conducted on the topic of women's retirement. This is surprising as one of the major social trends since World War II has been the growth of women's participation in the work-force. Although many women take a break from work to raise a family, increasingly women are returning to the work-force afterwards. While at present the percentage of women working is not as high as for men, it may increase in the future. The trend in New Zealand is for a growing number of 50 - 59 year old women to be in the work-force. One researcher has noted that "This trend can only be expected to continue, particularly as generations of women with higher educational qualifications and smaller families move into this age group" (Rochford 1985:4).

Retirement studies should therefore be careful to state whether both male and female retirement was considered. Until research is done which establishes how work is regarded by men and women, part- and full-time workers and never married and married women (and men), current assumptions about the greater importance of work to men are likely to continue unchallenged and untested. Thus, a simplistic view will persist which holds that work is a male domain with women working only to supplement the family income and in jobs which are not important for their own sake. Referring to many

1) Unruh (1983:67) has discussed this in the context of American society.

American studies of retirement, one author has said while it is presumed that employment represents a central life interest for men, women are expected to be less committed to work and to rank their work lower in the hierarchy of life interests (Szinovacz 1982:17)

Because of changes in the work-force and in family composition (smaller families and more one parent families), assumptions about male/female roles which may have been valid in the past now need to be re-examined. Researchers need also to remember that the amount of time spent on an activity is not necessarily a reflection of its importance. Women who work part-time or whose careers are shorter than men's may still regard their jobs as important and as more than a source of income. Some differences exist between married and unmarried women as women who never married have a pattern of labour force participation which is similar to that of men (Rochford 1985:4). It is therefore possible that never married women and men may view work in similar ways. One of the reasons for including the predominantly female occupation of teaching in this study was to ensure that both men and women took part, and that at least some of the women had been employed in lengthy full-time careers.

In addition to their contribution to the work-force, many women also occupy a central role within the home and family, looking after most or all of the household duties, taking care of sick relatives and bringing up children. Part of the interview schedule used in this study focused on changes in household organisation in order to investigate the extent to which women retained these responsibilities after leaving paid employment.

Research from England has identified major differences in male and female attitudes to retirement. This was attributed to the greater continuity experienced by women, both after retirement and as they reached old age, because their roles *within* the household and family did not change after they left the work-force. Townsend (1963:67) described men's retirement as violent and unsettling but considered that this was not true for retired old women because of the greater continuity they had experienced. Any reduction in household tasks for women occurred gradually as the women could no longer manage for themselves. After retiring, much continuity existed in the lives of the women because they carried out the same household and family duties as they had when working. As they grew old, they were still able to provide valued services within the family by caring for grandchildren and providing meals for relatives, and this in turn meant that they accepted help more readily from other relatives as they

needed it (Townsend 1963:58-61). The contrast between men's and women's retirement suggests that not only may men and women experience retirement differently but also that the roles played by retired and elderly people within the family and household unit/s have an important function in helping people make the transition to a lifestyle without work.

Terms and Definitions

In any study, careful consideration needs to be given to the terms and definitions used to describe the main concepts. In this study, definitions of retirement and of old and elderly, and the distinction between these terms were crucial.

Definitions of Old and Elderly

Most studies carried out in New Zealand and elsewhere have defined old in chronological terms, taking the age at which state pensions, such as national superannuation, are payable as a marker between 'young' or middle-aged people and old people. However, a major problem with such a definition is that people do not age at the same rate. Chronological age alone is not necessarily a good indicator of lifestyle and behaviour as others have clearly found "A woman in her early sixties had resigned herself to her room, her stick, her black cat and her fire. Yet a man in his late eighties still talked alertly and moved swiftly about the house and neighbourhood" (Townsend 1963:24).

A second problem with age-based definitions is that those people who may all be regarded as old by researchers do not see themselves as being in the same age category. The twenty years between someone aged 60 and someone aged 80 are as significant as the gap between 20 and 40, and 40 and 60. While it may be convenient for researchers to define the elderly by chronological standards alone, such definitions are arbitrary and in many cases highly superficial. People aged 60 to 65 who are still working, living with their partner and perhaps supporting other relatives may be maintaining an independent active lifestyle similar to the way they were living 10 or 20 years before. This is likely to be very different to the lifestyle of an 85 year old who is bedridden, perhaps in a residential home or hospital with few surviving friends or relatives. *To refer to people in each case as 'old' is to overlook important differences in ability and lifestyle (including level of independence).*

A concern that individual and cohort differences in aging are not overlooked has led some researchers to use more specific terms than the 'old' and the 'aged'. In particular, the terms young-old, middle-old and the frail-aged or elderly have been used to refer to different groups of people generally classed together as the old or the retired age group. For example, one researcher (Cann 1982) has suggested that with the increase in the average period between retirement and death, three separate decades of retirement can be identified, each of which has different characteristics. The young-retired are taken as those people aged between 58-70 who have taken normal or early retirement. They are likely to be looking forward to several years of active involvement in various interests. Most will be fit and healthy and may not feel that they are old. Next, the years from 70 to 82 contain the middle-aged retired, who are likely to want more peaceful activities which are based during the day rather than in the evenings. People in this group may prefer activities which take place in their neighbourhood rather than travelling further afield. In contrast to these two groups, people aged over 82 form the elderly retired. Members of this group are more likely to need care and supervision from family members and/or social service agencies (Cann 1982:269-271; see also Austin and Loeb 1982:263-267). While attaching chronological ages to these different groups may be misleading, the general point that major differences exist among retired and older people in terms of interests and ability is accepted.

Definition of Retirement

The focus for this study was placed on people who had retired rather than on the elderly as such. Although people from a range of ages were interviewed, the emphasis was on how their present lifestyle differed from when they had been working rather than on the processes of aging. Retirement, rather than old age, was the key concept for this thesis. *Retirement was defined as withdrawal from the permanent full-time work-force with no expectation of taking up permanent employment again*¹. With this definition, people who worked part-time or even full-time but for a specified period were counted as retired. Before carrying out the interviews, it was unclear to what extent people would remain involved with the work-force after retiring. One New Zealand study discovered that the great majority of male workers retired from working full-time and did not work at all afterwards, rather than reduce their hours gradually by working part-time. For some, however, retirement began as a gradual process whereby they cut down

1) Rochford 1985 (a New Zealand researcher) similarly regarded retirement as withdrawal from the full-time work-force.

on the number of hours worked by going from full-time to part-time employment (Rochford 1985:7; see also New Zealand Planning Council 1985:93).

One advantage of the definition I used is that it does not depend on chronological age but is instead based on people's participation in the labour-force. Although it is culturally biased as it is inappropriate for societies where 'work' is not recognised by financial gain, this is perhaps excusable as one researcher has said that many dimensions of work must be defined using culturally specific terms (Clark 1972:119). While defined in this way retirement may *not* be a valid concept for other cultures, at least this definition is readily applicable in New Zealand where the fieldwork for this study was carried out.

In one sense, the act of retiring can be seen as a turning point in the life cycle which eases people out of the work-force and recognises this as a major life event. However, while retirement may mark the route to old age, merely being retired does not make someone old. Other factors can be used to provide a *functional* definition of old age rather than one which is merely *chronological*. For instance, a definition could be based on such factors as the number of interests outside the home, mobility, the amount of help given to others, degree of independence in daily living, health, and the extent of contact with health and welfare services. In this way, it would be easier to distinguish the retired from the old. This in turn may lead to greater understanding about the similarities and the differences between the groups, and how these phases of the life cycle compare to people's working life.

For this study, the looser terms of older people or people in later life have been used in preference to the inappropriate term of 'old'. From the outset of the study, an exploratory approach was wanted so that the terms and definitions used by retired people to describe themselves would emerge. Their attitudes to aging; whether they saw themselves as old once they had retired; or whether they saw the old and the retired as separate groups were also issues of interest.

Generational Differences: the Effects of Time on Age

While concern with definitions, individual differences and the search for human universals and diversity within and between cultures are all legitimate and necessary issues for researchers to consider, it must also be noted that when studying peer groups or age cohorts, each generation and cohort has occupied a unique position in history.

Lessons may be learnt from the experiences of the previous generation but the exact social conditions in which they lived will not be repeated. For the generation of New Zealanders born 60 to 80 years ago, the 1930's Depression and World War II are significant examples of such unique historical events. These events reinforce the point that even in one society, no two generations age in exactly the same way as "*...social change everywhere makes the process of aging different for each new generation of old people*" (Amoss and Harrell 1981:6). (Emphasis added.)

While there is much to be learnt from the experiences of people who are in the process of retiring now, future generations of people may face a different situation when they come to retire. In New Zealand and perhaps elsewhere, the general attitudes held about retirement and the likely experiences of retirees will be influenced by economic and social factors such as the composition of and conditions in the work-force. More specifically, aspects of social organisation, the work-force and labour market such as the extent to which the State remains prepared to provide income support for non-workers, the working conditions, hours worked and wage rates for people in the later stages of their careers, and the general trend towards reduced working hours will all have an effect on the availability and desirability of retirement. Reduced working hours may enable older workers to make the transition to retirement more gradually than has been the case in the past. Social attitudes to older people in the work-force and other aspects of the economy such as the possibility of owning a freehold house by the time people retire and the cost of living and inflation will likewise affect people's decision to retire.

Anthropology and Gerontology: The Need for Collaboration

Researchers need to recognise and respond to changes in society. The widespread trend to an aging population with smaller families, longer life expectancy and more childless couples has received some attention from researchers in various disciplines. However, to date, no comprehensive or systematic approach to such research has been used. The methods used to carry out research have also been limited as "Outside anthropology, most of the available research on aging was treated in either a demographic or statistical manner, ignoring its qualitative aspects" (Myerhoff and Simic 1978:12).

Until recently anthropology as a discipline has overlooked old age as a subject of inquiry. One anthropologist noted that although anthropology has long been interested in *age*, it has *not* examined the process of aging nor the group of people in a

society who are regarded as aged (Fry 1980:1). Thus, despite the extensive use made by anthropologists of older people as informants who are knowledgeable about their culture, it is only recently that they have begun to ask older people about themselves. The rate at which anthropological research on older people has been carried out and the serious attempts which are being made to bring anthropology and gerontology closer together¹ are each indicators of the considerable interest in this subject.

Among the possible explanations for this interest by anthropologists are the insights to be gained from examining age as a basis for social and community organisation (for example, in old people's homes, retirement villages and age-homogeneous communities), the exploration across cultures of values such as independence and norms such as the freer behaviour allowed the elderly, and the need for observation of the lives of older people to balance the information obtained from surveys and questionnaires. As with other topics studied by anthropologists, the subject of aging raises the issues of cross-cultural comparison and participant observation.

Interdisciplinary Research

Each discipline has its own approach to research and brings its own methods and concepts to the topics studied. While anthropology may have neglected the study of aging in the past, recognition now exists that interdisciplinary¹ research will enhance both the discipline of anthropology and the field of social gerontology. Combining the methods and concepts of these approaches is necessary when discussing later life as people's previous life experiences and attitudes, the particular setting in which aging takes place, and the status of older people all affect the values and norms evident in later life. Adopting an interdisciplinary focus is seen as beneficial for both fields of research as "...the old questions have not yet been asked about age, old or otherwise. Asking them will provide new answers and quite possibly new questions for both anthropology and gerontology" (Keith 1980:360).

Other writers have expressed a similar interest in seeing the two approaches move closer together, suggesting that "In this marriage between anthropology and

1) See for example Kertzer and Keith 1984, Fry et al. 1980, and Amoss and Harrell 1981.

1) The phrase 'interdisciplinary research' is used in this section to convey the need for collaborative research or team research in which anthropologists and gerontologists work in cooperation. Some people may regard social gerontology as a subject or field of research rather than a distinct social science discipline.

gerontology we find a dynamic tension as disciplines collide, peer into each other's perspectives, question, challenge, and come back rejuvenated and enriched" (Fry 1980:ix).

The 'coming together' of disciplines and the increasing number of ethnographic accounts focussing on older people will eventually lead to the development of theories about aging. This will be a gradual process as any theories are in the early stages of development at present. Much of the research effort is being put into increasing the number of ethnographic case studies on aging and related aspects of social life. One researcher has indicated that the next stage in this process is the distillation of ethnographic cases into alternative hypotheses to guide a more systematic and explanatory phase of cross-cultural research (Keith 1980:340). Before this can take place, more ethnographic research is obviously necessary².

Eventually, once such hypotheses have been generated, both anthropological and gerontological theories will be used to develop and test these new concepts. This, in turn, will enable studies of old age to be 'brought home' to the theoretical frameworks already in use by anthropologists (Keith 1980:343).

Fry's statement that age, aging and the aged fall within the domain of anthropology (Fry 1980:11) has not been disputed. While aging and later life are clearly acceptable topics for research, both Simic (1978:11-12) and Amoss and Harrell (1981:1) have stated that few *cross-cultural* accounts of aging exist. As a result, the scope of gerontology has been narrow, resting on research done in Western societies by researchers from other disciplines, particularly sociology and psychology. Anthropologists now working on this topic are searching for concepts, hypotheses and eventually theories which can be applied to a range of societies and across cultures. Many gerontological concepts currently fail to meet this standard:

...anthropological gerontologists are finding that many generalizations and concepts developed by social gerontologists on the basis of life in one society (usually the United States) are valid only for that society and do not apply to mankind as a whole (Holmes 1980:274).

Continuing the traditional concern of anthropology with human behaviour across cultures, anthropology can make a major contribution to gerontology by

2) See Wither and Hodges 1987 for comments on the need for more research on older people in New Zealand which focuses on their personal experiences and communicates these in their own words.

extending the settings in which research on the aged and people in later life (including the retired) takes place. In this way, the human universals in aging will be revealed and assumptions can be tested about the wider relevance of research carried out in one context. Keith (1980:343) has described the preparation of ethnographic accounts of aging as the documentation of diversity. Implicit in texts such as Myerhoff and Simic 1978, Amoss and Harrell 1981, and Fry et al. 1980, is the belief that tribal groups, ethnic minorities in urban settings, peasants in rural areas, nomads, and hunters and gatherers may have different attitudes and values about aging and the aged. Such values may be similar or in contrast to the views held in Western societies and it is only by carrying out research in different social and cultural settings that these attitudes can be compared.

Furthermore, even among Western societies, historical and economic differences may lead to variation in the views held. As noted above, there may be differences between generations and age cohorts in one society and therefore the exact social and economic conditions in which members of one age group lived need to be recognised when comparing the experiences of different generations. Attitudes to work and leisure, composition of the labourforce, differences in the level and source of income support for non-workers and differences in household and family composition may vary between nations and affect how people view retirement and aging. It is only with research that the differences and similarities between retirement and aging in New Zealand and other countries can be identified. For this study, although New Zealand is generally held to be another country in the Western mould, the early development of a strong welfare state, and the present payment of a universal superannuation from the age of 60 may make some retirement experiences and attitudes unique to New Zealand.

Research on the processes of aging in societies and cultures where retirement is not common or where paid work is not the main means of satisfying daily needs will also shed light on the aspects of aging which are culturally and socially specific and those which are universal. In turn, such research will be able to identify the elements of human experience which need to be considered when developing theories about the *general processes* of human aging and the *specific experiences* of aging within one country or type of society.

Before anthropology can reach a state of theoretical complexity about these processes and experiences, it is necessary to undergo a phase of intensive field research where cases from different countries and groups are documented. The development of case studies from different societies will eventually enable the comparison across

cultures of the experiences of aging as the accounts of aging in one society are placed alongside the accounts of aging from other societies. The current lack of accounts from other non-Western societies, the recent awareness that anthropological research can and should contribute to issues previously tackled by gerontologists and others, and the limited theoretical concepts of aging are all reasons why this project concentrated on describing the experiences of people who have retired rather than presenting a theoretical analysis of retirement. One researcher has suggested that this kind of case study approach is needed:

The subfield¹ may be better served, at this juncture, by the development of culture-specific understandings of life-span experience before cross-cultural ethnological models can be constructed and accepted as valid supersessions of the "insiders' views" of aging both as embedded in (a dependent variable) and the context of (an independent variable) culture (Weibel-Orlando 1985:941).

This study, like the other case studies of aging and retirement, is a starting point in a *process* of research. It is hoped that it will make a contribution to the generation of *concepts* and ideas which can eventually be woven into a more explicit and sophisticated theoretical framework. To achieve that framework, more data from New Zealand and other societies, more interdisciplinary research and more reflection and synthesis of these accounts will be needed.

In the long term, it is only through cross-cultural comparison that the variety of roles available to and played by older people will emerge, along with the social elements universally associated with a *productive* old age where older people are valued by other members of their society and where they themselves find reward in the later years of their life. Some work towards this goal is already underway; more is needed:

Patterns to predict which cultures will constrain and which compensate their elderly are not yet clear. Most ethnographic research so far documents one case or the other, but the cases have not been woven together into general and testable propositions (Keith 1980:352).

Summary

This introduction has attempted to show that theory and method, aging and retirement, gerontology and anthropology are connected by a concern for human experience within and between societies. The essence of anthropological research lies in concern for how people come together, how we as human beings create, alter and

1) That is, the branch of anthropology which is concerned with aging.

maintain beliefs, how these are transmitted, and the extent to which such beliefs are shared. This study explores how a small group of people used time once they had left the permanent work-force, how they regarded this phase of their life compared to when they were working (and were younger), and the extent to which they experienced both change and continuity from their previous lifestyles. Reflecting the anthropological approach adopted, it seemed essential to begin this inquiry by consulting people with direct experience of retirement:

...anthropological fieldwork is noted for involvement with data, the primacy of the data in our interpretations, and the diversity in the techniques through which we gather that data. *A primary goal of anthropological research is to comprehend the world as our informants see it and to grasp the important features in that context* (Fry 1980:14). (Emphasis added.)

For this study, the context was people who had retired from teaching or the public service and who lived in Wellington. Both men and women were interviewed and in some cases the effects of their retirement on their partners was also discussed.

CHAPTER 1

PROJECT SCOPE AND METHODOLOGY

1.1 Introduction

When deciding which methods to use for this study, consideration was given to the type of research generally done by anthropologists, the data needed to understand retirement and its effects, the likely characteristics of the research population and the feasibility of the research design. Extended, loosely structured interviews¹ were used as the main data source although the additional techniques of self-completed time diaries and observation of meetings of older people provided complementary information about the activities of the people interviewed, and the wider population of retired people.

One of the aims of the study was to investigate retirement by taking a narrow focus but exploring the topic in depth. In particular, the study was designed to identify the events and experiences seen as significant by people who have themselves retired. Their perceptions of such experiences and the meaning these events had for them gave the research its focus. The different backgrounds, personalities and attitudes of the participants resulted in the accumulation of a detailed data set ranging over many topics. As a non-random sample method was used to select the participants, the findings cannot be extended to the whole population of retired public servants or to retired people in general. Despite this, the richness and depth of data compensate for the lack of generalisation.

The interview schedule explored work history, retirement preparation, activities and interests, and the extent of contact with family, friends and former workmates. The interviews were tape-recorded and people were encouraged to talk about both their pre- and post-retirement experiences and attitudes. The interviews varied from half an hour to two and a half hours, reflecting the different amounts of time and information people were willing to give to the project.

1) See Appendix 1.

The remainder of this chapter is divided into four sections which discuss changes in the settings where anthropological research is carried out, the implications of these for this research, the main research procedures and the other data sources.

1.2 New Approaches for New Contexts

Traditionally, social anthropology has focused on the cultural beliefs and the social systems of tribal groups and small scale societies. In these settings, anthropologists have to come to terms with customs, languages and environments very different to their own. Over time, a method of study known as participant observation developed and remains the major technique used by anthropologists.

Rather than being a single research method, participant observation is an approach which requires the researcher to observe the round of daily life, the routines and the special events within the community or group being studied. When carrying out fieldwork, researchers would participate in the activities being carried out, select and interview key informants on particular topics, and question people more informally on their daily tasks and activities as these were carried out. It is usual for the researcher to live and move among the people being studied, often for quite long periods of time (Pelto and Pelto 1978:67-71).

Recently, the focus of anthropology has extended from the study of tribal groups in small scale societies to include research in cities and towns, on minority groups such as ethnic groups and racial minorities, and community studies in large scale societies. Several anthropologists have stated that the belief that field-work *must* be done in another culture is no longer widespread and it is now equally acceptable for anthropologists to work in their *own* society (Messerschmidt 1981:3; Beteille and Madan 1975:1,3-4). In New Zealand, recent work by anthropologists such as Park (1982) and Chambers and Macdonald (1987) is testimony to this view. Many aspects of the research remain the same, including the need to use a variety of approaches and select the methods according to the aims of the project and the context in which the study is carried out. The need for flexibility in deciding which methods are best suited to a particular study and in applying such methods is emphasised:

...in practically every instance of field research, the techniques employed - whether questionnaires, projective tests, specialised behavioural observations, or modes of informal interviewing - must be adapted by the field-worker to the special requirements of the local scene. There are no ready-made instruments (Pelto and Pelto 1978:67).

Anthropologists therefore remain concerned to choose methods which establish or encourage rapport with the people they are studying. Because long periods are often spent in the field (regardless of where that may be), it is necessary to ensure that the study, the research methods and the anthropologist are accepted by the people themselves. Emphasis is often placed on the fact that the field-worker is the most important research tool, with personal perception and sensitivity being essential components of any anthropological field-work (see Beteille and Madan 1975:6).

While the research field has broadened, participant observation remains the major research technique. For instance, much of the research done by anthropologists on retired or old people has used participant observation to study aspects of community life. Jacobs (1974, 1975) has written ethnographic accounts of life in age-restricted retirement communities in the United States of America and Ross (1977) based an ethnography on research she carried out while living in an old people's home in France. Both Jacobs and Ross did their research in communities with physical or geographic boundaries. To some extent, the communities were contained or marked off from the rest of the society in which they were located. In each case, for example, the residents had a high degree of interaction with each other. In a similar manner, retirement villages, old people's clubs, old people's homes or even living with people in their homes would provide settings which could be distinguished to some extent from the surrounding society. Because of their distinct identity, in these settings it would be possible to carry out participant observation in ways similar to the traditional studies of village and social life. The researcher could still live among the people being studied, observing their daily lives and participating in their activities. In this way, the researcher could attempt to find out what it is like to be old or retired in that particular society.

Regardless of *where* the research is carried out, the concerns of anthropologists remain the same:

Our subject has always been people, culture, social structure, and community in the widest variety of places, times, conditions, and expressions. Our methods have always been both innovative and eclectic, borrowing from the past and from allied sciences and humanities to meet the demands of the present. Our goal has always been to enhance understanding of the human condition. Certainly, then, issues of life in contemporary, industrial societies in North America are as important and as revealing of human nature as are those of the past and of so-called primitive societies elsewhere in the world (Messerschmidt 1981:3-4).

1.3 Implications for Studying Retirement in New Zealand

As with any research project, before collecting the data issues such as identifying the most appropriate research methods and those which were likely to be acceptable to the people taking part in the study required careful consideration.

For this study, both the location of the participants and the topic itself imposed constraints on the methodology and overall research design. In addition, the ways in which I chose to ask questions as well as the focus of the inquiry were likely to affect the responses. Each culture has subjects which need to be approached carefully to avoid giving offence. Topics directly related to my study such as aging and old age, the privacy of the family and income are sensitive and therefore require tactful handling.

Another major constraint was that the methods of participant observation did not seem appropriate for the setting in which I wished to carry out the project¹. As no neatly bordered, easily identifiable community of retired people exists in mainstream New Zealand society, I could not immerse myself in the lives of the people I wished to study, nor could I readily observe their daily behaviour. Retired people form a social group only in the artificial sense that they possess characteristics selected for the study (such as having left the permanent work-force). To describe such people as a 'community' is inappropriate until further research has been done on the extent to which retired people interact with other retired people and/or share common concerns. Then and only then will it be possible to decide if researchers can categorise retired people as a community or a cohesive social group.

Furthermore, in my case, studying retirement and not aging or old age meant that old people's homes and clubs were not suitable locations for investigation. To study the effects of retirement on people's lifestyles, I had to consider where retired people live. Other research has shown that the vast majority of people aged over 60 live in their own homes with their spouse and/or their children (see for example, Koopman-Boyden 1978:58; Social Advisory Council 1984:31). While the recently introduced concept of retirement villages may become popular in the future, it appears that at present around 90% of people over 60 years live in their own private accommodation. Carrying out participant observation in this setting would have meant inviting myself into people's homes for a few weeks to observe what they did and discuss it with them

1) Other researchers, such as Messerschmidt 1981:6, who have carried out field-work in their own culture have also commented on this.

as they did it. Such direct observation and participation in retired people's lifestyles would have been in keeping with anthropological tradition but was rejected. In the context of carrying out research in New Zealand society, I considered that participant observation was likely to be an unreasonable imposition which would violate deeply held values such as the privacy of the home. In this case, its success as a research method was doubtful.

Old people's homes tend not contain people who have recently retired and experienced changes in their lifestyle due to retirement. While people live together and interact closely in such institutions, thereby making participant observation possible, the information which would be obtained appeared likely to be related to old age and not retirement. Participant observation was not appropriate for the context in which I wished to carry out my research nor for the research topic itself. However, in rejecting the method, other established principles of anthropology were obeyed such as selecting methods appropriate for the context in which the field-work was being undertaken, and which were likely to obtain the data wanted while also gaining the co-operation of people taking part in the study.

As has already been noted in the Introduction, many of the retirement studies to date have examined the retirement behaviour of either men or women, but few have compared both. From the outset of this study, I was interested in learning of the experiences and attitudes held by both men and women about retirement. Continuing to focus only on men would ignore the valuable contribution made by women to occupations such as teaching and would also overlook the impact of retirement on women as workers. It was also important to carry out at least some interviews with the partners of retired people as retirement affects other members of the household, not merely the retired individual. Changes in income, adjustments to previous routines and day-time occupation in the house can all affect other household members, especially the retired person's spouse. This has not been recognised in all past studies of retirement:

The majority of retirement research also neglects the fact that most retiring persons are married. Since individuals' work roles have a major impact on their family lives, we may expect the retirement of one spouse to have important implications for the marital relationship (Szinovacz 1982:19).

1.3.2 Summary

As with other anthropological research, finding an appropriate method of collecting data meant considering what information was wanted from participants and

which methods were likely to receive support. Because the focus for this project was retired people living in private accommodation, participant observation was not the most suitable research method. Other methods, such as an extended, personal interview were used as these were less likely to violate values of privacy and sanctity of the home.

Both men and women were interviewed and where possible interviews were held with the spouses of participants. In this way, the work and retirement lifestyles of men and women could be compared and some understanding gained of the effects of retirement on the household and family of the retiree.

1.4 Research Procedures and Justification

As well as deciding on the particular methods to use and questions to ask, some decisions were made about the *style* of research. In particular, I wished to select research procedures which respected the right of participants to decide for themselves whether or not to take part in the study, which aspects to be involved in, and how much information they disclosed.

1.4.1 Use of Open-Ended Interviews

An open-ended, semi-structured interview was used as the main research method as this allowed a great deal of data to be collected on the topic of retirement in a limited amount of time. Furthermore, each person could choose whether and how they responded to any particular question. People could answer on the basis of their experience or decline to answer without jeopardising their whole contribution to the study. In this way, questions which were personally upsetting could be left out, whereas questions of special relevance could be answered in detail. Issues which came up in the course of the interview could also be explored. As a method, open-ended interviews allowed the same sort of information to be collected from each participant while still recognising individual differences and experiences. Above all else, the main advantage was that this method provided a balance between flexibility and consistency.

The interview schedule was divided into three sections. The first covered people's work history, their preparation for and their attitude to retirement. The second section focused on how they spent their time in retirement and the third section examined their social networks. Before beginning the interviews, the schedule was pilot tested with men in the age group and from the occupations of interest. As a result,

several useful suggestions about the phrasing and order of questions were made and included in the final schedule.

Interviews were carried out at the times and the locations which suited the participants. With only two exceptions, the interviews were carried out in people's own homes. In most cases interviews with spouses were carried out separately.

Permission to tape record the interviews was sought as this had two major advantages. Firstly, it meant that throughout the interview I could concentrate on what was being said and phrase follow-up questions more carefully than if I had been making notes and clarifying points at the same time. The other advantage was that by transcribing the tapes, a verbatim record of the discussion was obtained which reflected the style of speech as well as the content of the replies. A small portable tape recorder was used with one-hour tapes and this did not seem to dominate or interrupt the interviews. All the participants agreed to the use of the tape recorder.

Other researchers from different disciplines have used this method to examine the lives of older people. Using extended, open-ended interviews, sociologists have investigated the types of accommodation available to older people (Scotts 1979), the changes brought about by retirement (Koopman-Boyden 1986), and the integration of older people in society (Unruh 1983). The technique has been 'tested' both overseas and in New Zealand in similar research settings and found by these researchers to be suitable for use with retired and elderly people.

1.4.2 Summary

Open-ended interviews were used as a flexible but concise means of data collection. The questions asked could be altered to suit the particular experiences of each individual. At the same time, information on similar topics was obtained from everybody interviewed. Tape-recording each interview enabled a verbatim record of the interview to be obtained and these interviews are the main source of data for this study.

1.5 Other Data Sources

After the first five interviews had been done and transcribed, it became apparent that a more detailed account of how people spent their time was needed. The initial interviews revealed that the participants had very varied interests and that they regularly took part in a large number of activities. This had not been expected and the part these

interests played in participants' daily lives was not necessarily evident from the interviews. After consideration, time diaries¹ were selected as a means of obtaining a seven-day record of people's activities. In addition, meetings of various groups for people in later life were attended as a means of obtaining data about the wider population of retired people, regardless of their former occupation.

1.5.1 Time Diaries

The time diaries were designed to provide a record of the location, company, activity and usual pattern of behaviour of the people interviewed. The reasons for including the diaries in the project were explained at the interview and participants were asked to complete the diary for each two-hour period during the day for one week. This was then collected or returned by post. In all, ten diaries were completed. In some cases I chose not to ask people to fill in a diary as their lifestyles were very different to when they had first retired. The diaries were collected therefore mainly from the 60 - 70 year old age group. One person in this age group initially agreed to complete the diary but returned it after two days as she did not have the time to note all the required details. This was the only refusal.

The details about people's activities and contacts proved a useful supplement to the interviews. Often additional comments were made which revealed the significance of an activity almost overlooked during the interview. The diaries and the interviews provided parallel but complementary sources of data. I was able to match the interview transcript and the diary for consistency and could therefore be more confident that the interests mentioned were an accurate reflection of people's weekly activities.

While the *frequency* and *significance* of events should not be confused, it was important to obtain the most detailed record possible of people's routine, actual behaviour. When combined, the interviews and the diaries achieved this. However, I was informed by several people that the diaries took around half an hour per day to fill in, thus requiring nearly four hours over the whole week for which people kept the diary. The people filling out the time diaries went to considerable trouble to do so and a less co-operative group might not have completed the diaries so conscientiously.

1) See Appendix 2.

1.5.2 Contact with Organisations for Retired People

The interviews and time diaries were the main sources of information for the project. In addition I contacted some of the organisations catering for the retired age group in Wellington and attended meetings of the Wellington branch of the 60's Up Movement, the Wellington Pensioners and Beneficiaries Association, the Retired Persons' Association and the Kelburn Community Group. All these organisations regularly advertised meetings in the Wellington city area. My purpose in seeking to attend these meetings was twofold - to observe the organisations run by people over 60 years old for their own benefit and to identify the topics and issues important to them.

Before each meeting, I contacted the organiser, explained my project and requested permission to attend. Once at the meeting, I observed what took place and later wrote up the main points of the session. I noted who was present, what issues were discussed and the reactions of those present. While some of the people interviewed belonged to one or more of the organisations I contacted, in only a few cases did membership of such organisations appear to play a significant part in their daily or weekly lives. Furthermore, many of the people who went regularly to the meetings had been retired for many years and their working lives were far behind them. While a study could well be carried out on who attends such organisations and why, this would be separate from a study of retirement as such. Although attending such meetings provided some background into the concerns of the elderly, the interviews and diaries are the main sources of data on retirement.

1.5.3 Summary

To ensure that a detailed account of each participant's lifestyle was obtained, the interviews were complemented by time diaries filled out by the most recently retired people. Each person was asked to outline their activities and who they were in contact with over a seven day period. Such accounts are a substitute for direct observation but did at least permit some cross-checking for consistency between the diaries and the interviews.

Attending meetings of organisations for people over 60 years old provided data which had little in common with the detailed personal accounts of people's lives obtained through the interviews and time diaries. In many cases the people attending the meetings were considerably older than the people interviewed and had quite separate

concerns. The amount of time spent at such meetings was therefore restricted and emphasis placed on the interviews as the main source of data.

1.6 Conclusion

While the scope of anthropology has broadened in recent years to include research carried out in the field-worker's own society, researchers remain concerned to find methods of collecting data which are both appropriate and adaptable. Because retirement and not old age was the main subject of interest, the methods used needed to take into account where most retired people in New Zealand live and what research techniques were acceptable to them. As other researchers in New Zealand have found, open-ended interviews enabled much data to be collected in a limited amount of time, but in a way which took into account each individual's personal experiences and attitudes. For this study, such interviews were combined with time diaries as it was important to obtain a comprehensive record of the participants' many different activities and interests.

CHAPTER 2

SAMPLE SELECTION AND DESCRIPTION

2.1 Introduction

This chapter discusses the procedures used in selecting the study participants. Criteria for inclusion were former occupation, residence in the Wellington urban area, willingness to be involved and, to a lesser extent, age. The original intention was to interview twenty retired public servants or teachers and within the time available seventeen interviews were carried out, with six participants' spouses also being interviewed. The similarity of themes and experiences obtained from these seventeen interviews suggested that contacting three more people from the same background was not likely to alter the main findings and conclusions of the study.

The white collar occupations of teaching and the public service were selected as the occupations of interest and a 'snowball' approach was used to find people willing to take part and who met the criteria listed above. The age group of 60 - 70 years was of most interest as this was likely to contain the more recently retired, but for this study, age was less important than former occupation. Limiting the occupations of interest gave the project a manageable focus and allowed the project to concentrate on interviewing a small group of both men and women who had spent their careers in similar work environments but whose retirement interests, family circumstances, incomes, and overall outlook varied.

Because people retire at different ages, people were interviewed whose length of retirement varied from a few weeks to twenty years. The interviews collected data from people whose age varied from 59 years to 84 years. This range means that some comments can be made about the effects of age and length of retirement on people's perceptions and the effects of retirement.

The remainder of this chapter is divided into three sections. These discuss the sample selection procedures, the characteristics of the people interviewed and the suitability of the research design.

2.2 Sample Selection Procedures

The names of the first few participants were obtained by asking contacts I knew - former teachers, family friends and public service colleagues - to think of people who met study criteria. They then approached these people to find out whether they were willing to take part and be interviewed. If they were, I was then told how to contact them. In this way, I only contacted people who had expressed a preliminary interest in taking part. They were sent a letter and outline of the study and I telephoned them a few days later to discuss any queries. If they were still interested in participating, a time was arranged for an interview. The interviews were carried out in a location convenient to the participants and most were done in their own homes. Several people interviewed gave me the names of others to contact and little difficulty was experienced in finding suitable participants. The interviews were carried out from November 1985 to April 1986.

Willingness to participate was seen as essential to the overall success of the project. As this kind of research requires a considerable input of time and thought from participants, it was important that the people who took part were prepared to disclose information about their lives to a near-stranger and discuss their experiences and attitudes in an honest, open manner.

One disadvantage in using this self-generating method of selection was that very little was known about some of the participants until after the interviews had been completed. People's age, the exact nature of their former work, their living circumstances and the length of their retirement were not discovered until the interview. As the characteristics of the sample were not known in advance, it was not until all the interviews had been completed that I was able to identify the participants as a largely homogeneous group of well-educated senior administrators and teachers. A different research strategy, possibly with more rigid and specific criteria for inclusion, may be needed to obtain a more heterogeneous group of participants.

The spouses of some of the people who took part were interviewed for around 15 minutes about the effects of retirement on the household organisation, division of tasks and adjustment within the relationship. While I would have liked to obtain information from husbands whose wives had retired, the characteristics of the sample made this difficult. Three of the seven women interviewed had never married and one was a widow. It was not possible to speak with the husbands of the three married

women who had retired. In one case, a mutually convenient time could not be found to interview the husband who was working and in the other two cases, the women had been retired for ten years or more and it did not seem reasonable to expect their husbands to recall in detail events that had happened many years ago.

2.3 Sample Characteristics

The characteristics of the study group are described below in table form. Unless otherwise stated, the figures refer to the main participants and do not include information on their spouses. Due to the small size of the sample, the figures have not been converted into percentages.

Seventeen interviews were carried out, with ten men and seven women taking part. Wives of six of the men interviewed were asked about the effects of their husband's retirement on them and on the organisation of the household.

The people who took part ranged in age from 59 years to 84 years. At the time they were interviewed, three participants (two male and one female) were over 80, one was over 70, thirteen were between 60 and 70 and one was under 60 (aged 59).

Occupation and gender were related, with all nine public servants being male and, with only one exception, the teachers were all female. Four of the women had been secondary school teachers, one a primary school teacher and two had taught in other educational institutions. Five of the men had spent all or nearly all of their careers in the public service. Four others had begun their careers by teaching, but three had then spent most of their careers as specialists, such as psychologists, within government departments. The other man had spent much of his career as a secondary teacher before moving to one of the large state sector unions. The tenth man interviewed spent the second half of his career in the public service in a specialist advisory and later a senior administrative position.

2.3.1 Age at Retirement

Table 2.3.1 describes how old the people had been when they retired. Fourteen of the seventeen people had retired by the age of 65, which is regarded as the age at which people traditionally retire. Some participants had retired much younger than this and had left the permanent work-force at around 57 or 58 years old.

The public servants interviewed had the option of working until they reached the age of 65 or did 40 years service. This gave them some flexibility about choosing when they wanted to retire, and many had retired voluntarily rather than waiting until they were required to retire because of their age. While some people interviewed continued working after their initial retirement, this was usually in a part-time capacity.

TABLE 2.3.1 Age at Retirement¹

<u>years</u>	<u>males</u>	<u>females</u>	<u>total</u>
55 - 59	4	3	7
60 - 64	5	2	7
65 - 69	1	2	3
total	10	7	17

2.3.2 Length of Retirement

TABLE 2.3.2 Length of Retirement

<u>years</u>	<u>males</u>	<u>females</u>	<u>total</u>
0 - 4	6	4	10
5 - 9	2	2	4
10 - 14	0	0	0
14 +	2	1	3
total	10	7	17

Table 2.3.2 shows how long people had been retired when they were interviewed. In two cases, people had been retired for a short time only when they were interviewed. In contrast, three people who had been retired for more than 15 years were also interviewed, thus giving the study some capacity to compare the effects of retirement over time. The three people who had been retired the longest were also the oldest people interviewed and were aged from 80 - 84 years old.

1) Unless otherwise acknowledged, all the tables presented in this study are based on original data collected from fieldwork.

2.3.3 Reasons for Retiring

TABLE 2.3.3 Main Reason for Retiring

<u>Reason</u>	<u>males</u>	<u>females</u>	<u>total</u>
ill-health	1	1	2
lack of challenge	2	0	2
dissatisfaction with work	2	1	3
required to 'was time'	1	2	3
to do other things	3	2	5
	1	1	2
total	10	7	17

The major reasons for retirement (Table 2.3.3) were the pressure of work and general dissatisfaction, the lack of challenge as participants had achieved what they set out to do in the job, age restrictions which required the participants to leave work, and ill-health. The two people who retired for health reasons left work about two or three years earlier than they had intended and in each case, their health had improved after retirement. In one case, this was simply due to recovery from the illness which had caused retirement and in the other case, the reduced pressure of life in retirement had resulted in better health generally.

Several people retired because they thought it 'was time' or, as they expressed it, because they 'couldn't go on forever'. Some people elaborated on this, explaining that they had noticed themselves becoming slower and had decided to quit before other people noticed this. Two other people retired because they wanted to do other things. In one case, the person went on an overseas trip to visit a close relative and in the other case, the participant had wanted to become involved in voluntary work with a community agency and take up a greater variety of activities than he could while still working full-time.

Only two women and one man had been forced to retire because of age restrictions. In two of these cases, the participants had contributed over 40 years service and were aged over 60 at the time they retired. These three participants did not appear to have resented the age restrictions which forced them to retire, perhaps because they had also felt it was time to leave work. The general view, expressed by these and some of the other participants was that it seemed to be 'natural' to want to retire after

contributing 40 years of service and/or reaching about 65 years of age. This view may have meant that people accepted restrictions on employment beyond these limits.

As a group, the majority of people had preferred to retire while they could still choose the time that suited them, rather than wait until they were forced to retire. Most had retired voluntarily, many while still in their fifties. The amount of pressure people had been under while working, their wish to retire while they were still at the peak of their abilities and their interest in other activities were all factors considered when deciding their retirement date.

2.3.4 Income in Retirement

Table 2.3.4 reveals the approximate income of participants at the time they were interviewed (1985-86 figures). *These figures were estimates of the total annual income received by the person interviewed and do not reflect household or family income.* One woman preferred not to disclose the total amount of income, although she was prepared to discuss the sources and the general effects of the changes in her income from when she was working. The main sources of income for those who took part were National Superannuation, Government Superannuation, private investments and the income earned from part-time work.

TABLE 2.3.4 Income

<u>income (approx.)</u>	<u>males</u>	<u>females</u>	<u>total</u>
\$10 000 - 14 999	1	2	3
\$15 000 - 19 999	1	2	3
\$20 000 - 24 999	3	1	4
\$25 000 - 29 999	2	1	3
over \$30 000	3	0	3
not known	—	1	1
<u>total</u>	<u>10</u>	<u>7</u>	<u>17</u>

The men interviewed tended to have a higher income after retirement than the women. This can be reasonably attributed to the men having had longer and less interrupted service than the women interviewed. The two women whose incomes were over \$20 000 were both single which suggests a possible relationship between women's retirement income, length of service and family circumstances.

Men, much more than the women interviewed, earned income from work after they retired. With only one exception, such work was carried out on a part-time basis and was usually related to the person's former occupation. One man was working full-time when interviewed but for a set length of time only. Two people mentioned that they would like to work more than they were, but they stressed that they would select the type of work done and the conditions of their work very carefully. The two most recently retired men had arranged part-time work before they retired with one stating that it was to help him ease out of the work-force as he preferred this to making a sudden break from a high-pressured demanding job to no employment at all. He said he had arranged to have 'a four-day weekend every week' and he found this an appealing prospect.

The major difference between pre- and post-retirement work was that the participants were able to select the jobs done. In retirement, money was not as important a reason for working as the chance for people to use their work skills and experience in a way which they enjoyed. Although money was not a major reason for working, several participants said that the income earned from work did supplement their retirement incomes. Considering those who were working and those who weren't, nearly everybody was satisfied with their income. While some participants were concerned about the effects of inflation on fixed incomes, several people said they did not think it would be reasonable to expect more from the government. This was often qualified by a comment on how 'lucky' people were to have a freehold house or to have had such a well-paid job.

2.3.5 Marital Status

Table 2.3.5 reveals that nearly all the men interviewed, compared to only three of the women, were married. No bachelors were interviewed although three of the seven women had never been married. The never married women had all reached top positions within the teaching profession and they had had longer careers than the married women who had worked but also had children. The single women interviewed indicate that some women who are over 60 years of age at present may have had careers instead of a family or combining marriage and a family.

TABLE 2.3.5 Marital Status

<u>status</u>	<u>males</u>	<u>females</u>	<u>total</u>
married	8	3	11
separated	1	0	1
widowed	1	1	2
never married	0	3	3
total	10	7	17

The four married women had all left the work-force for several years while they raised their families. As a result, their careers spanned from twenty to thirty years in total rather than the thirty to forty years worked by the unmarried women. Some of the married women had worked part-time for several years when their children were young. For the women interviewed, career length and the level of responsibility they attained related to their family responsibilities. No similar relationship was found for the men. While five men had careers of 40 years or longer, several had retired after 35 - 40 years.

2.3.6 Household Composition

Table 2.3.6 indicates that nearly all the men interviewed were living as a married couple while four of the women were living on their own. One man when interviewed had a son and his family living with him temporarily while they built their house. Two other men interviewed each had two children living at home.

TABLE 2.3.6 Household Composition

<u>nature of household</u>	<u>males</u>	<u>females</u>	<u>total</u>
living with spouse	6	3	9
spouse and children	2	0	2
children	1	0	1
on own	1	4	5
total	10	7	17

2.3.7 Type of Dwelling

TABLE 2.3.7 Type of Dwelling Occupied

<u>category</u>	<u>males</u>	<u>females</u>	<u>total</u>
freehold house	6	6	12
mortgaged house	2	0	2
own your own flats (freehold)	2	1	3
total	10	7	17

Table 2.3.7 describes the main dwelling the participants lived in when interviewed. The sex of participants has been included only to demonstrate the type of dwelling occupied by the person interviewed rather than ownership. Married participants owned their houses jointly with their spouse and stated this clearly at the interview. Nearly everybody interviewed had paid off any remaining mortgages on their house before retirement. Some had capitalised on some of their Government Superannuation to do so and said that this enabled them to reduce their housing expenditure in retirement as only the 'rates and insurance' needed paying. Two participants had small mortgages remaining but the amount was not a significant percentage of their income. Table 2.3.7 refers only to the dwelling usually occupied by participants and does not include second homes or holiday homes. At the time people were interviewed, two people owned a second house and one person had recently sold a property.

Not all the participants had been born in Wellington but they were all settled in Wellington and had done so for work or family reasons. Two people had medium-term plans to move up the coast from Wellington to smaller towns such as Otaki but no other people had definite plans for shifting.

2.3.8 Educational Qualifications

TABLE 2.3.8 Educational Qualifications

<u>Completed Qualification</u>	<u>males</u>	<u>females</u>	<u>total</u>
bachelors' degrees	2	1	3
post graduate degrees	5	5	10
teaching diploma	3	7	10
other diplomas/certificates	4	0	4
uncompleted/no tertiary qualifications	3	0	3

Table 2.3.8 outlines the number and type of educational qualifications held by the people interviewed. All completed qualifications, not merely the highest have been included in this table and no totals have been given as many people had two or three completed tertiary qualifications. This reflected the high proportion of people who began their careers by teaching in secondary schools and who had both a university degree and a teaching diploma. Only three of the men had not completed a qualification of some sort after leaving school, although two of these men had later taken some subjects at university. They had not completed these courses however. Some people obtained qualifications through study leave from their employers and not immediately after finishing secondary school. All the women had teaching diplomas, and many had other qualifications such as university graduate and post-graduate degrees. As a group, the people interviewed were highly educated. Given that some of these people obtained their degrees during the Depression of the 1930's, this level of education is particularly noteworthy.

2.4 Suitability of the Research Design for the Sample

In hindsight, there were advantages in carrying out research with well-educated people who had achieved senior positions within their chosen careers. One major advantage was that those who took part in the study had a high level of written and oral fluency as communication had been an essential aspect of their work. They expressed themselves clearly and considered their answers before replying. In addition, abstract questions asking them to reflect on their experiences posed no problem. Most people

seemed at ease with a face-to-face interview and several had used them extensively in their former occupations.

Furthermore, during the early period of retirement and the preceding planning and preparation, they themselves had undergone some reflection about what they wanted to do and how their life might be different once they stopped work. They seemed to accept the value of exploring the topic and many of the questions I asked were ones they had considered during this preparation phase for their own retirement.

During the interviews, two couples said that they had often been asked for advice about retirement by their friends. This was a clue that the topic was important to the people being interviewed. The direct relevance of the topic to the lives of the people who took part in the study may also explain the high degree of co-operation and willingness to be involved. This certainly made the research task much easier.

Interviewing people whose academic qualifications were generally superior to mine was sometimes daunting, but I persevered, reasoning that many were likely to be sympathetic since they had completed Masters' degrees themselves. Fortunately, this proved true. My background within the public service and the fact that I had obtained study leave to carry out the project interested some people and may have helped establish some bonds of understanding.

CHAPTER 3

ATTITUDES AND EXPECTATIONS ABOUT RETIREMENT

3.1 Introduction

This chapter examines people's reactions to retirement, their planning and preparation for it, and the relationship between aging and retirement. It is based on the comments made during the interviews; the name refers to the person who made the comment.

With only one exception, the participants spoke favourably about retirement. Relief from work pressure, freedom in use of time and the ability to live life at the pace that suited them all contributed to the appreciation of retirement. Planning had taken different forms and in several cases had been largely financial, while some people had also considered what they wanted to do after retiring.

The main themes in this chapter are the greater freedom and independence people had both hoped for and found after retirement, the planned and deliberate manner in which they selected their activities, and the distinctions made by the participants between the effects of *retirement* on their lifestyle and the effects of *aging*.

3.2 Reactions to Retirement

Despite their different work histories and reasons for retirement, almost all the people interviewed were enthusiastic about retirement, with several stating that they would have retired earlier if they had been able.

3.2.1 Effects of Work Pressure

Work pressure had a variety of effects. The largely positive reaction to retirement may be attributed in part to the amount of work pressure and the heavy demands made on people in their jobs. As noted above, those interviewed had held senior positions of considerable responsibility within their chosen careers and consequently many had worked under considerable pressure for some years before retiring. One reflection of the 'burden' of work was that the majority of participants

used to take work home in the evenings, and during the week there had been little time for any other activities. Retirement relieved this stress and was regarded as a period of great personal choice, bringing the freedom to choose what to do and when.

At a basic level, a few people commented that they were relieved to have 'made it' to retirement. Withstanding the demands of the job was a source of satisfaction in itself:

I think the big thing about retirement is that I'm extremely grateful that I managed to reach forty years' service without succumbing to various pressures. (Mr Kelly)

Such comments were reinforced by the wives of the men interviewed. For some, retirement meant they were able to spend more time together, and could share interests which previously had been carried out separately:

I used to wonder whether he would make retirement, the pressure was so great. I'm terribly relieved and pleased that he has because we have enjoyed the last four years - it's gone very quickly and I've certainly felt that we've had a lot more time to do things together. (Mrs Franklin)

Three people believed that the pressure of their work had caused major health difficulties such as heart ailments and high blood pressure. One man said that this had influenced his decision to retire and he was pleased that his health had improved since he had retired.

For the married women interviewed, the pressure had come not from holding a particular position in the work-force, but from trying to balance the demands of running a house while working full-time. Even the weekends did not bring much respite with one woman describing her weekends when she was in the work-force as:

...solid work, nothing but work. By the time you do the washing and the ironing and the baking and the gardens and the lawns and cleaned the car and all the rest, I used to estimate that about three hours of the weekend was free. If we wanted to see friends or do something, then I would have to do things on a Friday night to make up the time. (Mrs Fleming)

One other effect of working full-time while running a house was that very little time was available for other activities. This lack of free time in the later stages of their career was felt acutely by some women:

I felt as though I wasn't doing anything I wanted to. I was just teaching, going home, cooking and back again in the morning. Except for getting away in the

holidays, which we did a lot of, every other day was just a chore. (Mrs Gilbertson)

In contrast to when they had been working, several people adopted a slower pace of life in retirement. This suggested that the fast pace experienced while working was due to the demands imposed on people by their jobs and that they would not have chosen this for themselves. One woman said of her life in retirement:

I think I am relaxed. There's no doubt about it, the pace is slower. I think it's fair enough that it should be. (Miss Ryan)

In the sense of doing less through choice, 'slowing down' was not related to the aging process or any physical limitations, although the same phrase was used to describe the onset of old age. Living life more slowly often reflected a conscious decision about how someone wanted to live. Retirement provided the opportunity to act on this decision:

Through choice, I am living at a more leisurely pace of life. Even when I work, I feel I am not pushing myself and I am not pushing anyone else. (Mr Franklin)

Not every one recognised while working that they were under pressure. Some had only become aware of it after they had retired and were able to compare their lifestyles before and after retirement. Being able to develop a lifestyle based on their own interests and wishes was greatly enjoyed by those interviewed and the resulting release of tension was given as one of the major benefits of retirement.

Although they were in a position to do so, many people did *not* make extensive changes to their lives. Rather, they stressed the continuity of their activities and social networks. While more time was spent on some activities and a few new interests were adopted, many aspects of the participants' lives were enhanced rather than dramatically altered by retirement. The most frequently mentioned aspects were increased contact with family and friends and greater opportunity to pursue leisure interests. This suggested that people had been fairly satisfied with their lives before retiring apart from the pressures and commitments of work itself. They had not been dissatisfied with their chosen careers, but accepting the senior positions had meant accepting a high level of personal responsibility. This had imposed some personal costs although many people had valued the challenge which came with such positions.

3.2.2 Persistence of Work Habits

In several instances, the habits and attitudes built up over forty years in the work-force proved hard to alter. One woman, retired for over nine years revealed the extent to which work attitudes still prevailed:

We are rather staggered that when we have an afternoon to go shopping and perhaps decide to have a wander around the Bay - and that has happened very rarely - we feel we are playing hooky. And that's extraordinary isn't it? It's ridiculous...but you think 'oh, I'm wasting my time'. (Miss Tait)

Mr Franklin, retired for four years, expressed a similar feeling by saying that he still felt guilty every time he went into a shop during normal working hours.

The persistence of these attitudes reflected the emphasis that paid work had held in the lives of the people interviewed, and the extent to which their attitudes about how time should be used had been moulded around the concept of work. More generally, the concept of work has long been a cornerstone of industrial society with the Protestant work ethic being widespread and deeply entrenched. For people who suddenly find themselves without work, such as the unemployed and the retired, the lack of an equally strong social tradition about the creative use of leisure time may cause difficulties in adjusting to a lifestyle without work. The need to substantially rethink and alter his lifestyle in retirement was tentatively recognised by one participant:

Retirement? It's a change of direction I suppose. Certainly it's a funny feeling, you are not following the habits of the last forty years and you've got to put a whole new set in their place or else if you don't, you are asking for some sort of trouble aren't you? (Mr Kelly)

3.2.3 Adjusting to Retirement

Having time to adjust to retirement, perhaps by gradually easing out of full-time work, was appreciated by several people. Two men arranged part-time work for themselves before they retired as they preferred this to a sudden break. The wife of one man who retired earlier than expected for medical reasons noted that this had given them some time to adjust gradually to the changes brought about by retirement:

I'd say the illness bridged the gap between work and retirement in a way that of course one normally doesn't expect to happen. So it cushioned the shock of leaving work and the introduction of retirement (Mrs Taylor)

A few people commented that while they were grateful for the income Government Superannuation brought them, they would have preferred more options about the method and circumstances in which it was paid. Some considered that having to complete the necessary length of service and reach the required age before retiring was restrictive, and it is possible that they would have retired earlier if they had been able. One man said:

Looking back, I think I should have cut off five years ago...because I was enjoying my work, but I sucked it dry of inspiration. So I should have cut with them, but when you are on Superannuation you find it difficult to do these things. (Mr Watts)

Restrictions about the conditions under which National and Government Superannuation were paid were thought to be keeping some people in the work-force who wished to retire and hindering a smooth transition to retirement for others. Such comments were directly related to the view that one retirement age did not suit everybody as some people were ready for retirement much earlier than others:

You are forced to stay in until you are 60 or you've done your forty years or whatever. And even if you are thinking of retirement in the last few years, you don't have the opportunity to ease back and ease into it...This chronological business of 60 and so on is nonsense. It's handy clerically or administratively but from the point of view of human beings, it's stupid. (Mr Taylor)

Reflecting the wish for flexible retirement schemes, the idea of compulsory retirement was not popular:

I didn't have to retire, I chose to. I don't think anyone should have to retire. (Mr Edmonds)

3.2.4 Disadvantages of Retirement

For nearly everybody interviewed, retirement alleviated stress and was a time of opportunity as well as a time of great personal choice. When asked, several people could not name any disadvantages of being retired, whereas everybody gave examples of how they had benefited from retirement. Even the drop in income, experienced by all participants, was described as an outright disadvantage by only one person. Three others viewed the reduction in income as a change which could be managed by adjusting their expenditure.

Despite retirement being a positive experience overall, some people thought that retirement had the potential for problems, especially loneliness. Three people

recognised that to avoid this, they needed to arrange their social life differently from when they had been working. They could no longer assume that they would meet people each day, as happened at work. Other losses mentioned were less travel around New Zealand and less contact with professional colleagues. One person noted that he was no longer able to influence policy from the inside and this was something he missed compared to when he was working.

One woman who had been retired for just over a year seemed to be uncertain about what she wanted to do or would do in her retirement. While she was working, she had been looking forward to being at home and doing whatever she wanted. However, this had not brought the satisfaction she expected, partly because of her reluctance to do the things she felt she ought or the things that other people were demanding of her:

I think I'm not getting anything out of retirement, I'm not doing the things I ought to be doing. People say you should be doing meals-on-wheels and you should be on committees and I've never been a committee person. They're all saying, 'what do you do?'

At the time of the interview, opportunities for part-time work existed but she was not interested as she felt she had worked long enough. It appeared that the lack of specific goals she had set herself, combined with a reluctance to do the things she felt she should, had caused a loss of direction and purposeful activity. She had neither adjusted to the loss of the work role nor found a substitute.

The others interviewed had avoided the dilemma of having more time than they knew what to do with. Eleven people of the seventeen interviewed worked part-time immediately after retiring, with four saying that they felt over-committed at times. Those most recently retired were aware that boredom and not having enough to do could be a problem for some people but they did not expect to encounter this themselves. On the contrary, they stressed that they were determined to do something with their retirement and that they did not intend to 'sit back and do nothing'. They outlined a range of hobbies, interests or home improvements that they intended to carry out.

3.2.5 Summary

For the vast majority of people interviewed, there was no contradiction in being both retired and busy. Several said that they had not missed their work to the extent they had expected and this was attributed to the overwhelming sense of relief at no longer living with a high level of stress. In addition, the enjoyment of being able to choose

their own activities and how they spent their time also contributed to the positive view of retirement. Two men said that although they could have returned to the full-time work-force, they were not going to do so as they enjoyed retirement too much and were reluctant to give up their newfound freedom. With only one exception, described above, compensations for the loss of the work-role were found readily.

3.3 Planning and Preparation for Retirement

Planning for retirement took several forms. Most commonly mentioned were financial planning, moving and arranging some kind of activity. It appeared that the majority of people had begun to plan for their retirement about two to five years beforehand, although a minority had done very little planning and retired quite suddenly.

Participants discussed their retirement with their partners, friends and in some cases with colleagues. Several had also been asked for advice by people they knew who were about to retire. Few people had had the opportunity to attend a pre-retirement course or seminar.

3.3.1 Financial Planning

Nearly everybody had paid careful attention to their expected income after retirement, as their wishes to travel overseas or buy a new car could only be carried out from a sound financial base. Income was therefore seen as a means of ensuring independence and security. While everyone interviewed described their income as adequate, most were on around half the amount they had been earning while working. However, in only one or two cases was this thought to restrict people in what they *could* do after leaving the work-force, and the majority of participants regarded their income as satisfactory for their needs. Some people acknowledged that they needed to consider major items of expenditure more carefully in retirement, in large part because their income was now fixed:

When you can no longer earn, there is no way you can change your income. So I think that this is what makes elderly people save and get too thrifty. We don't do that but I think when we consider spending we think of what our priorities are and try to guard them. (Mrs Fleming)

Participants attributed their ability to manage on a reduced income to the fact that their house was freehold or nearly so by the time they retired. One participant had made long term financial plans for her retirement and these included a freehold house:

I worked it out so that by the time I was 65, my house would be mine, it would be completely paid off. I would have a car, I would see to it that I did. I guess that I am one of the very fortunate people in that it has worked out the way I planned, with a considerable insurance coming through at the same time. I had a nice little nest egg so I could go away with a friend. (Miss Tait)

Expressing a similar point of view, Mr Thornton stated that his retirement plans had been to own a house and travel overseas.

Fourteen people received Government Superannuation and for three people this was their main or sole source of income. One of these people had not yet turned sixty and when interviewed was not eligible for National Superannuation. Three people had capitalised some of their Government Superannuation immediately after retiring. They had used this money for purposes such as travel, a new car, to freehold their house and to reinvest the money to take advantage of the high interest rates earned on investments. One person had capitalised all the superannuation from this source to freehold his house completely.

Three people relied largely on National Superannuation for their main source of income. In each case another source of income such as part-time work supplemented the total amount received. Although the total amount of income these people received was lower than for people who received Government Superannuation, careful consideration of expenditure and a freehold house ensured that the amount was still satisfactory for their purposes.

Most people received income from several sources such as a superannuation (either Government or National) combined with earnings from work and/or investments. At least six people, including four who received Government Superannuation, were affected by the taxation surcharge payable on income earned above National Superannuation. Attitudes towards the 'Supertax' were mixed as one couple were quite prepared to put up with the increased rate of tax provided the extra revenue earned by the government was distributed to those in greater need. Other people said they were annoyed with the tax, and in particular with the way it had been introduced. Some considered it a betrayal of promises made by previous Labour Governments that those who paid an additional tax could live with dignity for the rest of their days without a means test. Other people interviewed thought that not enough consideration had been given to the effect it would have on people who had been retired for a long time and who would not have been expecting such a change. Furthermore, it was seen as an unfair

penalty on those who preferred to have their money in the bank rather than invested with, for example, the stock market where people would not necessarily have to pay tax.

3.3.2 Accommodation

Associated with their financial planning for retirement, many people had considered changing their accommodation. Most decided against it, preferring to remain in their existing homes for reasons such as their financial and physical ability to maintain their house and section (thus removing the need to move), their closeness to family and friends and their wish to stay in familiar circumstances. Twelve people had lived in their homes for more than ten years, with nine people having spent more than 20 years in their current houses.

Two people had moved after retiring, choosing own-your-own flats with smaller sections than they had owned previously. Two other people came to Wellington for their last job and in each case decided to remain once they had retired. When asked about their future intentions, only two people expected to move away from Wellington over the next three or four years and in each case this was likely to be to Waikanae or Raumati, which are within easy driving distance of Wellington.

Choosing where to live was a major decision and often revealed much about people's interests and priorities. The two most recent home purchasers were the two who had come to Wellington in the final stages of their careers. The decision to remain in Wellington had been heavily influenced by the fact that they were closer to family members if they stayed. They had done this in preference to returning to the towns in which they had lived the longest but left some years ago.

Mr Irwin said at first that he and his wife had made little preparation for their retirement. After further discussion, it emerged that much preparation had been carried out but that this had been focused on buying property. A large house on Wellington's Gold Coast¹ was bought and many weekends spent preparing the grounds and house for when they eventually move to live there permanently:

Well, we had a beach cottage and about five years ago it began to be apparent that it wasn't what we would like when we retired. We launched out and bought something that really looked quite absurd probably as a weekend place....I guess

1) This roughly covers the area from Paekakariki to Otaki and includes the towns of Paraparaumu, Raumati and Waikanae.

we planned our retirement in that sense really. We decided at that point that we liked the area and although we've spent most of our life further north, we were happy and would eventually settle there. (Mr Irwin)

Deciding on the type of house and the area they wanted to live in after retirement reflected other interests, such as gardening, bush walks and a wish to live in a more peaceful, rural environment. In this sense, buying the property had been their planning for retirement.

3.3.3 Sources of Advice and Information about Retirement

In the last stages of their employment most people had discussed their retirement with relations, friends and colleagues. Frequently mentioned topics of discussion were managing on a reduced income, moving and travel plans. Very few people had been given any opportunity to attend formal pre-retirement courses run by their department and only two people had attended such courses. One participant had not found the course at all helpful and had trouble remembering the content of the course:

It didn't register...It didn't teach me anything I didn't know. (Mr Edmonds)

In contrast, another person had attended a three-day live-in course with his wife and had found this most worthwhile although, as Mr Edmonds had also found, the content reinforced their existing ideas rather than contributing new ones:

It was held three weeks before my retirement which we know was a bit late actually but we went and we found it very good. It confirmed most of the things we had already done....The format was helpful with the doctor and the fitness expert, financial people and the advice about houses and shares, you know...generally the whole thing we thought was very relevant and very good. (Mr Kelly)

Three people read about retirement but decided not to follow the advice in the literature for different reasons. One woman, who retired early on medical grounds, described her response to brochures about retirement courses:

I looked at these retirement courses and I thought it's all very well to think of taking up new interests and so on when it's all you can do to keep going as I was. (Mrs Fleming)

Her state of health at the time she retired greatly influenced her initial attitude to retirement. As her health stabilised, her attitude altered:

At first, I just thought I don't have to go to work and then when I got more positive, I thought this was a chance to try things that I always wanted to....I've done a lot of things I never dreamed of.

Miss Stevens had been advised by friends to capitalise her Government Superannuation. She disagreed with this and explained that her mother and an aunt had lived into their nineties and she wanted the highest possible income for herself:

I might live until my nineties and I want to make sure I have an income.

Miss Stevens did not follow other advice frequently contained in retirement handbooks¹ about buying new appliances while still working:

Well, I read all the required things on retirement and I said to myself what a waste of time and energy putting these things together because after all retirement is not an end. I looked forward to having more time to do the things that I wished to do...I noticed they all said that you must buy your property and make certain that you have reduced the mortgage or paid the mortgage off, and you must replace all your large electrical appliances, your carpet and so forth, and I thought how silly, because after all if you are sitting with everything done, you've got no enjoyment of going down and buying something new. (Miss Stevens)

Similarly, Mr Parker read about retirement but did not pay off his remaining mortgage before he retired. Although he was one of the few who were still paying a mortgage some years into retirement, he said that he had decided not to pay it off in a lump sum because the repayments were so small that his income was not greatly affected by keeping the mortgage.

Three participants believed that retirement was not something that could be prepared for, as it was something that people had to experience for themselves:

My predecessor as he retired said there is no-one that can tell you about retirement. You've got to do it because no-one in the office is faced with it, and that is true. (Mr Watts)

One other person, whose work had involved occasionally advising people about some aspects of their retirement, said that having retired himself he would no longer presume to advise others. Comparing retirement to being a parent he said:

It's easier to be full of advice before you've actually done it, I think. (Mr Irwin)

¹ See for example *Stepping Out Towards Retirement*, Radio New Zealand, 1978; *45 Plus: Making the Most of the Future*, Burnham House Ltd., 1985/86.

These comments suggested that for some people retirement had an element of uncertainty. This appeared to have peaked in the period before retirement but had not continued long into retirement. Mr Kelly, who was interviewed shortly after he had retired, described his anticipation of retirement:

We didn't know quite what it would be like, we knew that it was going to be a major change and I'm not just going to sit back and do nothing.

Other people made similar comments about achieving something with their retirement. The phrases commonly used were 'I'm not just going to sit back and do nothing' or 'you've got to get out and do something'. These were indications that people wanted activities and interests which extended into the community and beyond the confines of their own house and family.

3.3.4 Doing Something With Retirement

Nearly everybody emphasised that having things to do or a range of projects and interests to carry out in retirement was important. Some met this need through part-time work done for interest's sake rather than monetary reward. Others had prepared for their retirement by compiling a mental list of interests they intended to follow up:

I didn't really make any specific plans for retirement....I had a fair range of things I wanted to do but no clear plot. I would let things develop and that's how it has been. (Mr Lewis)

One woman had broadened her range of interests while working to assist her in teaching, but she thought that this might also have helped her prepare for a life without work:

When I became aware that nobody should be tied to a job so exclusively that nothing else mattered I decided that while I was still working I would do other things....So I suppose that might have been in a way preparation for retirement in that I was doing all these other things. I didn't think of it in those terms but I felt it was important, that if you are a teacher you can't be dragging it out from nothing, you must be rejuvenated or revitalised by doing other things. (Mrs Hamilton)

She did not think that her life had changed a great deal since she had retired and stressed that many of the things she was doing were long-standing interests. In retirement she was able to spend more time on them:

I am free to do things a bit more in my own time. Perhaps I have extended the number of things that I do but not very much different really. I haven't thought

of it in any terms of retirement as such. It's just perhaps a slightly different focus of going on living as I have always done really.

The amount of continuity was so great for some people that they experienced no doubts or uncertainty about being retired. Several regarded a busy, active life as the best preparation for a happy retirement. Those who expressed this view were involved in a range of interests which included university study, sports and voluntary work. *Many said they were almost or as busy as when they had been in permanent employment* and some were using retirement as an opportunity to pick up interests they had been forced to set aside while working. Several half jokingly suggested they were uncertain how they had managed to previously include a full-time job of 40 hours each week in their lives:

There is so much to do in other areas, we don't know how we found the time to go to work before. (Mr Taylor)

While activities and participation in various groups were a source of fulfillment for most participants, others had retired with no specific plans at all:

Oh, the plan was mostly to enjoy it, do as little as possible really, just to enjoy it. (Mrs Rose)

The lack of specific goals had not hindered her appreciation of retirement:

It's really wonderful, you can just do what you like. I can just pick up some crochet or some knitting. And I'm very interested in cooking and I do bake my own bread. So you are very interested around your own home.

Mrs Rose was one of the oldest people interviewed and had been retired for over 20 years. She and her husband had moved to Wellington to be closer to her children and her sisters. The first ten years of their retirement had been spent running a farmlet in Wanganui but after shifting to Wellington they were leading a less active life. For them, and the other people interviewed who were in their eighties, looking back to when they were working meant looking back to when they were 15 - 20 years younger. Some of their comments were expressing more about their views of aging than retirement as such. For instance, Mrs Rose commented:

Retirement has been very enjoyable but it is so much more leisurely, you long for being in the swing of things, you really do, but your health is against that, you can't do it, you are restrained.

Miss Tait found no negative things with retirement but said:

It's associated with [pause] aging really, I think. One does slow up.

Sometimes, other life events had occurred which overshadowed retirement. For Mr Shand, retired from full-time work for 15 years and from part-time work for 10 years, retirement itself held no disadvantages. The death of his wife three years ago was what he regretted most about his retirement, although it also made him determined to remain in his own home:

I haven't got a sweetheart. That's the worst thing but once you get over that I don't think there is anything bad about retirement. She permeates the place. That's why I'll never leave it.

3.3.5 Summary

Most people relied on 'common sense' to assist them in preparing for retirement and the extent to which they had discussed or read about retirement varied greatly. In some cases preparation had consisted of arranging travel plans with their spouse while others made detailed financial plans. In one case, property bought for financial gain had been purchased while the couple were still working with the intention of supplementing their income in retirement.

Sometimes, older brothers and sisters or parents had provided examples of what retirement could be like. While people readily adapted these examples to suit their own individual needs (such as whether they bought new appliances while still working), nearly everybody interviewed had friends or former colleagues with whom they could discuss issues as needed.

3.4 Retirement and Aging

Many insights about people's perception of the connections between aging and retirement emerged from the interviews. No specific questions were asked on this topic but nevertheless participants commented about the effects of aging on their friends and relations, their own state of health and other personal changes which had taken place since they first retired.

3.4.1 Increasing Age, Decreasing Health?

One widely shared concern was the effect of greater age on the health of participants and their partners. Some people mentioned that their physical strength and capability had decreased during the years they had been retired. In two cases, this meant that the participants were no longer able to drive and had sold their cars. This same change was regarded differently by each person. For one, it was a source of great disappointment and inconvenience and was described as the worst thing about being retired. In the other case, no longer owning a car was a considerable relief as it meant that the person was no longer forced to struggle with engines and garages. Public transport, taxis and long distance buses were used and described as a convenient and relaxing substitute for driving.

The most frequently mentioned change was described as 'slowing down'. Reactions to this varied. For some people it seemed as if the aging process had caught them unawares and the following quotation was expressed in tones of mild surprise:

I never seem to have the time at the moment to sit down and have a read in the afternoon or something like that. I'm always thinking I've got this to do or that to do...and of course I'm also very definitely coming up against the fact that I am very much slower. I'm just approaching 74 so I suppose it is not surprising but it is hard to get used to. Maybe I shall be forced to sit down and read and take it easy. (Miss Tait)

For other people, slowing down was an aspect of aging which they accepted with apparently few regrets. Mrs Rose, for instance spoke of her husband's decreased strength in matter of fact terms:

He doesn't do our garden now. He had a wonderful garden in Wanganui but he hasn't now. But he's not mourning it, he's not worried. He just can't do it.

As noted before, other people in their early to mid sixties had retired because they could feel themselves slowing down and they wanted to leave the work-force before others noticed the fact. Retiring while they were in reasonable health was another factor which had influenced their decision:

I wanted to retire young enough to be able to do other things and pick up other sorts of work. I didn't want to retire when I was incapable of doing other things. (Mr Parker)

In three cases, diminished physical ability had resulted in people paying for services such as house cleaning and gardening which previously the participants had

done for themselves. In each case, the person had been retired for many years before this change took place. Speaking of who did the household tasks, one woman said:

It's now getting a case of what we can manage and what we can't. On the whole, I always looked after the house and my husband looked after the grounds, except the flower garden, and he looked after the car. I'm having to do more of these things but I'm also employing people more, which we never used to do. (Mrs Fleming)

In this particular instance, the sexual differentiation of tasks had become less marked as the need for outside help increased. This help was needed both because of her husband's decreasing strength and her inability to manage all the tasks he used to do as well as her usual chores around the house. Paying people to do such jobs was the result of greater age rather than retirement itself.

Despite the physical restrictions experienced by some of the older participants, several emphasised that their enjoyment of life was as great as ever. As with people's readiness to retire, chronological age was not seen as an appropriate measure of vitality:

Interviewer: How old were you when you retired?

Mr Shand: I'd be 70, but you don't go by numbers, you are not old when you are 70 or when you are 80. It doesn't make any difference. I'm the same as you in anticipation of life. Death is as far away from me as it is from you and when it comes, I don't care. I don't sit back and say I'm 81 and therefore I must be going to die.

Decreasing strength was not matched by a loss of mental energy or imagination. Even those who were limited in their physical abilities found no such restriction in imagining what they could do:

Mrs Rose: You do get very limited, Tere. Very limited.

Interviewer: In what you can do or what you want to do?

Mrs Rose: What you can do - it isn't what you want to do because when you are lying in bed you think of doing such wonderful things.

One participant had found benefits in aging, indicating that not all people experienced or viewed greater age in the same way:

I feel as you get older you do have a greater confidence in yourself because you know what you can do and that people are people, you don't get in awe because someone has a job up there....That sense of confidence has developed. (Mrs Hamilton)

Age and health status were linked as those with good health did not think of themselves as old, regardless of their age in actual years or the length of their retirement:

I think we are fortunate that now we have good health and many people of this age might not have. We don't see ourselves as a group of old people. (Mrs Taylor)

Others recognised that their own good health could not be taken for granted in the future and that this could affect what they would do in their retirement:

My wife and I have agreed to play it by ear over the next five years...if someone calls out and says here's a job to entertain you, I'll do it. If nothing turns up, well, I'm not presuming anything. I suppose it depends how you go physically. (Mr Watts)

3.4.2 Perceptions of Others

Some participants were highly sensitive about how other people saw them. This was not based on any actual instances or comments passed by other people but it revealed an acute awareness of how old age was perceived by others:

If you are 55, a lot of people look at you for your expertise, whereas once you are 60, you are too old. (Mr Watts)

Mr Thornton showed equal sensitivity in explaining why he and his wife no longer ran an adult education course on a subject which had been both a professional and personal interest:

Last year we hunted around and got some younger people to take over the class because I didn't like the tie and also our feeling was that we were getting a bit too old for people to be interested in listening to us. They didn't indicate that but we felt that. (Mr Thornton)

One woman felt that she and her husband had been exploited by several firms who had overcharged for work, thinking that because they were older they would not notice or complain. She had taken one case to the Small Claims Tribunal and was in the process of settling another dispute at the time she was interviewed. She discussed these 'rip-offs' at length:

This aggression [required to ensure that work was done satisfactorily] and so on is very bad but I find that it is necessary, particularly when you get older. I've always heard that women on their own have to do this but it is getting worse....It is miserable, you find that there are some people who are so marvellous and do all sorts of extra things and others that think, well, here's a silly old twit. (Mrs Fleming)

Many participants indicated that while they were *retired*, they did not think of themselves as *old*. Some commented in specific terms such as Mr Franklin when explaining why he intended to remain in Wellington over the next few years:

Most of the people living near our batch are older than us - most of them are retired and many of them are in their seventies. I'm not ready to join that group up there yet. I'd rather work with people about my own age.

Other people interviewed provided more general comments about how they viewed old age and aging. For instance, two men spent some time delivering meals-on-wheels and each found this an eye-opening experience:

The people I deliver to are mainly elderly people and I must say it's taught me a great deal about growing old. Some people grow old graciously and some people grow old most ungraciously, the people that have the greatest handicap and are the most disabled do it most graciously. They are far more outgoing than some of the people who've got far less wrong with them. (Mr Parker)

3.4.3 Summary

Because the people interviewed had been retired for varying amounts of time, some interviews discussed the effects of greater age as well as retirement. Greater age was usually experienced and described as slowing down and several people had adapted to this by using paid help with domestic tasks. Others considered that some people held negative views of aging and one woman had direct experience of this. She had been forced into seeking legal help over the actions of several firms which she considered had exploited her because of her age.

3.5 Conclusion

From the perspective of the people interviewed, greater age and retirement were times of reward, with major gains and minor losses. People had prepared for retirement in different ways but they had all looked forward to it. Most commonly people had prepared for retirement by considering where they wanted to live after retiring and by making careful financial plans. In addition, some people had considered what they wanted to do in retirement and prepared a list of activities which interested them. Some even arranged to continue working but on a more flexible, part-time basis. Flexible retirement schemes were desired as these could accommodate the needs and wishes of different individuals about when they retired.

Comment on the stress experienced in the last years of their work was widespread and many were grateful that they had fewer obligations and responsibilities to others once they had left the work-force. This had been one of the most stressful aspects of their former jobs. Some work habits persisted many years into retirement. The participants themselves recognised this and explained that habits which had built up over 40 years in the work-force could not be quickly altered.

Some people found new strengths in greater personal freedom and confidence, and being older was not viewed as entirely negative. Several people, who were very satisfied with retirement, did comment however on the effects of age, saying that they became tired more easily than they used to and that they were slower. Some people seemed surprised at such changes, perhaps because they did not feel any less mentally alert than they had been when they were younger and working.

Nearly everybody found more advantages than disadvantages in retirement. Above all else, it provided a time of opportunity when people could choose their own activities, company and time schedule. For those who felt they were slowing down, being retired meant that they could take life at the pace that suited them. Conversely, if participants were busy in retirement, it was because they chose to be.

CHAPTER 4

ACTIVITIES AND INTERESTS IN RETIREMENT

4.1 Introduction

This chapter presents the findings about people's activities and interests in retirement. As well as the interviews, the time diaries kept by eleven participants provided useful data for this chapter. Leisure activities were regarded as those activities done by choice for personal satisfaction. Activities and interests refer to the things that people were actually doing or had done. Although the amount of time spent on such interests, the nature of the participant's involvement and the number of activities varied, the people interviewed readily discussed how they were spending their time in retirement. They each identified the activities which reflected their personal choice and inclination and this chapter focuses on these activities.

Several underlying themes were apparent when examining what people did in their retirement. The most obvious were *the amount of personal choice* participants had in selecting their own activities and the *flexibility* in determining their own time schedules. This is consistent with the view noted in Chapter 3 that retirement provided the opportunity for people to do what they wanted, when they wanted and with whom they wanted. Many people took full advantage of this.

Another theme was the need to balance outside interests, whether paid or not, and more personal, home-centred tasks. In several cases, people considered that in their retirement they had spent too much time on outside interests and that this had been at the expense of tasks they wished to do around their house or section, or at the expense of their own private interests. Even in retirement, it was apparent that people could only achieve their goals and maintain their chosen interests with careful planning and use of time.

A third theme was that for some people, the major change in retirement was not in what they did, but in how much time they spent on an activity and when they did it. Especially noticeable in the older people interviewed, many activities such as entertaining or going to orchestras and films were done during the day in preference to

evenings. Likewise, the distinction between weekdays and weekends had also become less important.

This rearrangement of the timing of activities was closely associated to the theme of *managed change*. Much continuity was obvious between peoples' interests while working and in retirement, but this was because the participants themselves wanted to continue with these interests. Any changes reflected their own wishes as they increased, decreased or altered these interests to suit themselves. Being able to do this was something many people had looked forward to while still working and in retirement they were taking advantage of being able to determine the direction and extent of changes in their activities.

Finally, the need for social contact lay behind many activities. Sport, travel and more routine activities sometimes had an underlying social significance. In addition to contact with family members, the people interviewed appeared to need contact with people their own age or with people who shared an interest.

The remainder of this chapter is divided into five sections. Presented in order these are people's interests and hobbies, house and section-based activities, their organisational involvement, and work after retirement. The chapter concludes with a brief summary.

4.2 Interests and Hobbies

Reading, travel, the theatre and sport of different kinds were the most popular activities. These and the other activities mentioned by participants are discussed below.

4.2.1 The Media - reading, television and radio

Twelve people stated that they did some form of reading regularly. It was particularly popular amongst the women interviewed, as six out of seven women described reading as a major interest. For most readers, books were the main form of reading material with the local library being the main source. The number of people interviewed who had been connected with education in some way (eleven of the seventeen interviewed) may explain the popularity of reading.

Others enjoyed reading newspapers as much as books. For Mr Parker, retirement meant that he no longer had to hurry through the morning paper:

The one great joy which I have now which I suppose is almost an indulgence is that I get the morning paper....It may take me 1.5 - 2 hours to read it and that length of time really turns it into an indulgence. But I do like listening to the whole of 'Morning Report' which I think is a first class programme and I do like that morning paper.

Another man, who described himself as a slow reader, said that he read few books but always read the evening paper very carefully. This habit developed while he was working as he required an awareness of New Zealand's economic position and trading opportunities for his job. His interest in economics continued in retirement, leading to his habit of reading the evening paper each night.

Most people said that their reading tastes had not altered from when they were working. However, this was not true in every case as one person explained:

I find now that if I get interested in a subject I've got time to go into it in depth and I might pick up a book from the library or see something on television that will start me off on a period in history, for example, and I'll read everything I can find about that period. (Mr Franklin).

Both Mr Parker and Mr Franklin were able to spend more time following up their reading interests in retirement, and for Mr Franklin reading had changed from being a source of *entertainment* or a diversion to being a source of *information* on various subjects of interest.

Mr Irwin differed in that his work had included very detailed reading which over the years had reduced his interest in reading for pleasure. Now he was retired, he could select his own material and reading was becoming more of an interest:

It was an effect of the particular job, if you really have to read vast amounts of stuff, it just takes all the joy out of it. I am already starting to pick up a bit more....I used to be a great reader.

One woman went back to bed and read after she had had breakfast with her husband and he had left for work. For her this was part of the less busy, more relaxed lifestyle she was leading in retirement.

The eleven completed time diaries revealed that reading books was largely an afternoon or evening activity, and may have been in preference to television.

Three men and two women said that they regularly watched some television. The most frequently watched programme was the 6.30 pm News on Television One and this was supported by the time diaries. Several people watched no other programme

regularly, while two people sometimes watched sports programmes. Television was largely an evening activity and four of the five people stated that the amount they watched depended entirely on the programmes shown. Most participants appeared to be selective in the amount and the specific programmes viewed, rather than being interested in watching television in general.

News and documentaries were the programmes of greatest interest and television was primarily a source of information rather than entertainment. Only one person watched more television in retirement than when he had been working and this was attributed to a decreased number of evening meetings he was required to attend. Very little daytime television was watched and it did not appear that any of the people used television to pass the time. Given the number of activities and interests mentioned by the people interviewed and the extent of their involvement in these interests this is not surprising. Participants may have had little *time* as well as little *interest* in watching television. From their comments it appeared that only two or three people had watched much television while working. The limited amount watched was largely a continuation of pre-retirement behaviour.

Although the participants were asked if they owned and watched videos, none of them did. As videos were a relatively new phenomenon at the time people were interviewed and as few participants expressed much interest in films or television this was not surprising.

Three men mentioned that listening to the radio was a part of their regular daily life. The time diaries reveal that several other people who did not mention listening to the radio in the interview as a frequent activity, nevertheless did so on several occasions during the week¹ and this was described as a usual activity. The early morning current affairs programmes 'Morning Report' and 'Good Morning New Zealand', had a keen following with four people regularly listening to this programme. Three other people stated that they listened to 'the radio news' but did not specify the station, and three people listened to sports broadcasts on the radio. Many people had breakfast or lunch or did some other activity while listening to the radio. Listening may have provided background noise or company or acted as a supplement to other activities rather than being something done solely for its own sake.

1) Two cases where the radio was simply described as 'on' and the station or programme not specified have been excluded.

For others, the radio was a source of information about news and current affairs. Other listeners enjoyed hearing music and found this both relaxing and pleasurable. A total of seven people, including those who listened to 'Morning Report' or 'Good Morning New Zealand', listened to either the National Programme or the Concert Programme. This was largely a daytime activity.

4.2.2 Hobbies

The hobbies outlined by the participants included stamp-collecting, breadmaking and cookery, the share market and photography.

Two people were avid stamp collectors. One very recently retired man was looking forward to spending more time on his stamp collection in retirement than he had done when working. For Miss Tait, stamps were a family interest of long-standing and she had maintained enthusiasm for this hobby throughout her life:

I think all my life, I've looked forward to being able to spend lots of time on one of my hobbies. I've been retired nine years and I still haven't had the time to get to it and that is stamp collecting. My father was a stamp collector, my grandfather was. I've acquired stamps all my life and kept up with the envelopes for the new issues and all the rest - it's very time consuming but a fascinating hobby.

Perhaps because of the limited time she had to spend on this interest, it had taken on a special significance by becoming a weekend treat:

In the evening as a sort of special concession to myself on a Saturday night I dabble with my stamp collection.

While she *continued* her interest in retirement, the *increased* amount of time she had looked forward to spending on stamp collecting had *not* eventuated. This was due to her extensive commitments to other interests but she still hoped to spend more time on her collection in the future.

Two people, one man and one woman, described making bread and cooking as major interests. For Mr Franklin, these were new interests which he had picked up after retiring. He noted that bread making was very time consuming and for this reason he could not have done it while working. In retirement, he found it a very satisfying activity.

One other man helped more with the household cooking than he had when working. Mrs Kelly mentioned that her husband was now likely to help with the evening meal:

I've noticed that he'll quite often just go down and do the vegetables which he wasn't able to do before - generally because he wasn't here.

Mrs Rose spent much time baking cakes and preparing meals for her adult children who often came to visit her. She described cooking and baking as major interests, saying:

Well, I love it, you see, baking my own bread and I just got some yeast the other day and I thought I'll make some hot cross buns. So you are very interested in your own home.

By sharing the results of her activity, something which was a personal interest also had a social purpose. Mrs Rose was not alone in this. Two men who both lived alone regularly cooked a meal on Sunday for their relatives. For Mr Shand, this involved a midday roast dinner for around twelve people, depending on how many children and grandchildren were present. Most of the afternoon was spent together after the meal. Mr Parker was visited by his son every Sunday evening and he prepared the meal they shared. The social contact associated with this kind of cooking had become more important to the participants once they had retired.

Three people had become interested in the share market since retiring. In large part this may have reflected the widespread interest in New Zealand during 1986 about the share market but for each person this was a new interest adopted after retirement. It may have reflected a greater concern with their finances and the economy now that they were no longer in the work-force. As nobody interviewed had invested a great deal of money on the stock exchange, the interest may have been intellectual rather than directly financial. Mrs Gilbertson had become so interested that she had enrolled for an evening course on the subject.

Mr Thornton and his wife were interested in antiques and for the first five years of his retirement, he had run an antiques business with a partner. For many years, he and his wife had presented a series of evening lectures on antiques but this interest had tapered off, and was now largely confined to reading about antiques.

Mr Taylor was interested in tracing family histories and genealogies. The early stages of his retirement had been spent writing a book on this subject, and other publications were being prepared.

Since retiring Mr Franklin had found a new and absorbing interest in computing and had purchased a personal computer. Designing programmes provided an intellectual challenge but the computer was also of great practical benefit as a word processor when preparing and writing reports. His reading material included various computing magazines and articles and he was interested in increasing his knowledge of recent developments in computer software and technology.

Mr Parker was interested in photography and he both took and developed his own photographs.

4.2.3 The Arts

Several people described going to plays and concerts as an interest, often of long-standing. In retirement it was the pattern of attendance, not the interest itself, which changed.

A total of four women and one man attended plays and maintained an active interest in the theatre. The most enthusiastic was one woman who belonged to six different drama organisations including two for which she had recently produced plays. She was also heavily involved in the administration of a theatre organisation. The extent of her interest in and commitment to the theatre led her to describe her association with drama as almost a job. Despite the amount of time spent on this interest, she maintained her enthusiasm and had increased her involvement since retirement:

Since retiring my interests haven't changed a great deal because in a way I've become more involved in theatre because of the time factor and because of a series of new secretaries - I'm the only one that knows the whole works, I've been in it a long time. And you know, people say 'you've got the time, you're retired, you can do it'. (Miss Tait)

Two people went less often to plays after they retired. In one case this was because of the increase in the number of theatres rather than any decrease in ability or interest:

There's more choice now, so I probably don't go as much as I used to, because I went to everything that was available and now I think 'oh well, I can see that later'. (Miss Stevens)

She was one of two women who had spent some time working in provincial centres before coming to Wellington who said that they had often travelled to other towns to

watch a passing play or concert. While Miss Stevens remained interested in the theatre, she did not attend as frequently as formerly.

Mr Thornton and his wife were widely interested in the arts, including ballet and the cinema as well as the theatre. However in retirement he preferred to attend afternoon or early evening sessions saying:

My wife would go out at night but I don't like it, not through fear of being mugged or anything like that, but I go to sleep [laughter] and it is much easier to sleep in front of the TV.

By adjusting the time at which he went, Mr Thornton continued his interest and was the only person interviewed to express an interest in films as well as the theatre. During the week he kept the time diary, he and his wife went to two movies during the day, which confirmed his stated interest in the cinema.

Several attenders said that the theatre was frequently a topic of conversation with their friends and family and it appeared that much pleasure was obtained from attending even occasional plays and concerts.

Four women and two men enjoyed listening to music by playing records or listening to the radio. While only one person had a yearly subscription to the Symphony Orchestra, the others, several of whom had played the piano in their early adult life although they no longer did so, continued their interest in music by attending concerts occasionally. For one man, this was something he hoped to do more often now he was retired. In contrast, another man who had been a fairly regular attender while working no longer went to the orchestra as he preferred not to go out at night.

Despite the interest in music, only one person interviewed actually played an instrument. She had played the piano earlier in her life and had resumed this interest in retirement by buying some sheet music which she was practising for personal pleasure. On the whole, music was something people enjoyed listening to in their own homes rather than by taking part in public performances as members of the audience, or as performers themselves.

4.2.4 Handcrafts

Seven people, six women and one man, carried out a variety of handcrafts including bone-carving, crochet, embroidery, knitting, spinning, sewing and weaving.

Mr Lewis began bone-carving before he retired but found more time for this activity afterwards. It was an interest carried out for pleasure and artistic expression which involved many hours of carefully selecting pieces and then working on them.

Mrs Rose spent much time knitting and crocheting garments for her children and grandchildren. She said that she used to sew for them as well but she gave her sewing machine to her daughter some time ago and had 'got out of that'.

Most of these women had been doing embroidery, sewing, knitting and crochet for many years. Their interest continued more or less unchanged in retirement. The exception to this was Mrs Fleming who had found that the reason for doing such activities disappeared with retirement. While she was working, such handcrafts had been relaxing and therefore of benefit. Once retired, the need for relaxation no longer existed to the same extent, and less time was spent on such activities:

I turned to handcrafts because it helped to defuse me. But after the first burst of that after retirement, I gave it up because you no longer need relaxation, you need stimulation. That became apparent, gradually it became less interesting.

4.2.5 Sport

Two groups of sports enthusiasts existed amongst the people interviewed. One consisted of passive participants who watched sports on television and/or listened to the radio but only occasionally attended games. The others were active participants who either played a sport or exercised regularly to maintain their fitness. They were often highly enthusiastic about their chosen sports and in retirement spent much time playing, organising and, to a lesser extent, socialising in these activities.

Four people were passive participants. Three men and one woman followed sport but did not take part in any game. Mrs Gilbertson had hoped to take up golf when she retired but a back injury prevented this. She was interested in all kinds of sports, but watched it on TV rather than attending live games.

Mr Kelly was interested in both rugby and cricket and expected to follow these more closely in retirement. While he had a group of friends with whom he went to matches, his wife was also interested and they went together sometimes. During the week he kept the time diary, Mr Kelly went with his wife to a cricket test one day, followed it on the radio and watched it on TV over the next two days, and then went back with friends to watch the final day's play. He commented in the diary that he

enjoyed the opportunity to mingle with so many people at the cricket. The amount of time spent watching the game and his comments indicate the pleasure he obtained from being able to follow the game more closely than he could have if he had still been working.

Two other men were also keen followers of cricket. Mr Irwin, as well as saying that he hoped to go to more matches now he was retired, joked that his actual retirement date should have been earlier in the year when the cricket season was still underway so that he could have gone to some of the games on weekdays.

The active participants included three men who walked regularly for exercise. In two cases this was relaxing as well as physically beneficial as the routes taken followed a nearby beach or section of bush. These were habits established while working and continued in retirement. Each person who was interested in sport took part in a different one and the range included fishing, golf, bowls, croquet and yachting.

Mr Parker was a keen angler who often travelled some distance to fish in particular rivers. His interest in this sport extended to reading books on angling, membership of several related associations and clubs and preparing trout flies and lures. Making lures was something he liked to do each week to maintain his skill.

Mr Edmonds played golf and bowls and was heavily involved in the administration of his bowling club. He played a weekly game of golf with several friends and the social aspect of both these sports was important to him. He said he got companionship from belonging to his sports clubs and explained:

I play bowls with a lot of people I've known for a long time. In fact my four best friends - we all worked together for a good many years before I retired - we play one game of golf a week together. Friendship is the main thing I get from these activities.

When younger, Mr Edmonds had also played rugby and badminton but while working these had been replaced by less strenuous sports such as golf.

Throughout her adult life, Miss Stevens had done some form of outdoors activity and had taken part in tramping, mountaineering, life saving, swimming, hockey and tennis. In retirement, she took up croquet after deciding that the people playing tennis at the local club looked more energetic than she was prepared to be. She joined a croquet club and played twice each week for several hours at a time. While more of her time was regularly committed to sports, this was now concentrated on one activity rather

than being spread over several. She was the only woman interviewed who still participated in a sport.

One of Mr Lewis's greatest satisfactions in retirement had been his purchase of a yacht which he raced regularly at a nearby yacht club. As well as the time spent racing, the amount of maintenance was considerable which made yachting a major undertaking. He also helped friends with their boats and much of the week was spent on the yacht or at the club. For him, yachting was a lifelong interest and owning his own yacht was one of the major changes to his life since he had retired. Mr Lewis was learning many skills unrelated to his former work in order to maintain the boat himself and much pleasure was obtained from racing, cruising and simply owning the yacht.

4.2.6 Further Education

After retiring, a total of six people (three men and three women) were taking part or had done adult education courses of some sort. Mr Watts, Mrs Fleming and Mrs Gilbertson had gone to evening classes of different kinds. Mr Watts chose courses related to his interest in carpentry and house maintenance while Mrs Gilbertson had begun a course on the share-market to extend her understanding of how it operated.

Mrs Fleming and her husband frequently attended continuing education courses and lectures in their retirement. Describing her activities in retirement, she said:

We've joined more organisations than we've ever belonged to before and an important thing is the continuing education courses and lectures, we like these very much.

Mrs Fleming liked the intellectual stimulation and found that with her husband's decreasing health, such courses were an activity they could share. Because of this, these courses were very important to her.

Mr Thornton and his wife were formerly active in presenting adult education courses on a special interest of theirs but had recently given this up as they felt they were becoming too old. They had taught the course for quite some years after Mr Thornton first retired, and retained an interest in the subject.

In addition to this involvement with informal education, two people were attending classes at Victoria University of Wellington. Miss Stevens had enrolled in a language class:

I'm learning Mandarin. That's a long, very slow process but I decided that if I was going to keep my brain active, I had to do something.

Like Mrs Fleming (see section 4.2.4) Miss Stevens felt the need for some form of intellectual challenge and had taken deliberate steps to meet this need.

Mr Taylor was also learning a language but for different reasons. He had enrolled in a Maori language course as he had an interest in Maori language and culture which reached back many years to when he had lived in towns where Maoritanga was an important dimension of community life. As well as his interest in this subject, doing the course reflected his belief in the benefits of education and that retirement was a chance to try out different activities:

I was on the staff of VUW and now I'm a student there. So when the opportunities come you seize them....I'm doing a course in Maori. Years ago I studied Maori under one of the local elders but I had no formal education - it was informal but still education. My vocabulary is very limited and I'm learning that.

His wife was also enrolled for several different classes at Victoria University. Mr Taylor expressed his view in furthering his interests and increasing his knowledge by saying 'the man who stops learning stops'. While these students did not intend to sit exams, they were enjoying the chance to learn subjects of interest in a university environment. Mrs Taylor in particular enjoyed mingling with the other students as liked having contact with people of various ages.

People's willingness to further their education in retirement may well have been related to their former occupation. Of all six people described above, five had spent their careers in some branch of education as either teachers or departmental advisors.

4.2.7 Politics

Four people were members of a political party, three of whom belonged to the Labour Party and one to the National Party. This last person became active in politics after she retired. As well as being a member of the party, she was canvassing and doing office work on a part-time basis.

Two people had belonged to the Labour Party for some time although only one was active in his local branch. The other had become less interested over the years but retained his membership. The third person only joined the party after retiring although

he had always been interested in politics. Like several others interviewed, while working he had felt obliged to remain politically neutral because of the nature of his job as a public servant. In these cases, despite an interest in politics, membership of a particular party was not regarded as appropriate while people were in the full-time workforce. Now they were retired, no restrictions on their behaviour existed and they could become as politically involved as they wished.

In contrast to the greater involvement of two people, one man said that in retirement he was less interested in current affairs than he had been when working as he no longer felt the same need to keep fully informed about topical issues and political developments. This had been an essential part of his job.

In addition to membership of a political party, one person was active in pressure groups such as the peace movement and the anti-apartheid movement. Furthermore, shortly after retiring he had spent time supporting a group of workers who were on strike for a long time. While he had long been active and interested in current affairs, his organisational involvement with such groups had increased considerably after retirement. He was freer to be a critic and take action on public issues in retirement, but he also commented that because he was no longer working he had lost the possibility of influencing policies from inside the system. Retirement had both advantages and disadvantages as far as his political interests were concerned.

4.2.8 Travel

Eleven of the seventeen participants interviewed described travel as a major interest. They had either carried out trips since retiring or intended to over the next year. Their interest in travel included both domestic and overseas trips. In all, four women and six men were interested in travel around New Zealand and six women and five men were interested in overseas travel. Some overlap existed between these two groups.

Several people had looked forward to overseas travel in retirement for some years before they retired. Those who had gone overseas on work trips found that their work and timetable commitments had left them with little time for sightseeing or following their own interests. This changed for the better with retirement:

My pattern of overseas travel hasn't changed except that if I go overseas, I am a free agent. I can do what I want, I am not meeting the requirements of an employer. (Mr Parker)

Mr Irwin made similar comments, saying that overseas travel for work was not the perk it seemed. Plans for his retirement definitely included travel with his wife to do what *they* wanted.

Four people had travelled overseas to visit a son or daughter. Mrs Hamilton selected her retirement date to fit in with an extended visit to her daughter who was living in the United States. Often visiting a relation overseas was contrasted with 'just' being a tourist. It seemed that knowing somebody based in the country visited brought greater depth to the experience. Mr Taylor and his wife had travelled around France and Germany with their son and daughter-in-law who were based in Europe. Their fluency in both French and German increased their enjoyment of the visit:

We could talk to ordinary people. So we weren't just tourists.

Mrs Fleming and her husband had done most of their travelling in New Zealand or Australia but they had made one trip to Europe to see their son. Being able to visit their son was a high priority for them and their finances were arranged so that they could visit him again despite the distance and cost of the travel.

Mr Watts and his wife went overseas immediately after he retired, and he thought that 'cutting right away' had helped him adjust to being retired. He gave examples of friends who had always intended to travel but for different reasons never went. This had made him determined to go soon after retiring, and he and his wife were away for nine months on their first overseas trip after his retirement. At the time he was interviewed, another trip was planned.

Overseas travel was the main interest of Mrs Gilbertson and her husband, and had been for some considerable time before retirement. Like Mr Taylor, an interest in people was one of the main reasons she enjoyed travelling so much. Mrs Gilbertson had travelled more widely than anybody else interviewed, and shortly after she was interviewed she set off for a lengthy trip to Eastern Europe.

Some participants, such as Miss Tait and Miss Ryan, found that the extent to which they were involved in other activities, such as voluntary work in Wellington, limited the amount of travel they could do. Speaking of herself and a friend, Miss Ryan said:

We hope to do more travel, we did a big trip last year and we did plan to travel a bit more but we both fill the year so full that it is a bit difficult [to find the time].

While she intended to do more travel in the future, no definite plans existed for other trips.

The suggestion that people often went overseas when they first retired was not well-supported by the experiences of the people interviewed. Mr Franklin said:

After I retired, we did what everyone does, we went overseas and we were away for four months.

Despite such perceptions, only four people had gone overseas immediately after they retired. Some, such as Mr Irwin, chose to go several months later in order to settle into retirement before departing.

Others preferred domestic to international travel, although this could still involve tours of considerable length. Mr Kelly and his wife spent the first four months of his retirement on a tour of the South Island visiting friends and relations. Mrs Kelly jokingly described this as their overseas trip.

Mr Lewis expressed the view that people should see New Zealand before going overseas and he had spent several holidays cruising his yacht around the Marlborough Sounds.

Local travel was important because it gave people a chance to see friends and relations. Some people came to Wellington late in their careers and had left close friends or family in other parts of the country. Domestic travel, like some of the overseas travel, was sometimes done to maintain contact and reinforce social relationships which existed before retirement. For example, seven people interviewed made several trips each year to visit friends and relations located as far afield as Dunedin, Hawkes Bay and Auckland. Others had travelled to distant parts of New Zealand such as Fiordland for the first time after they had retired. Internal tourism had considerable appeal with several people commenting on how much there was to see in New Zealand.

4.2.9 Church Attendance

Although no detailed questions were asked about religious affiliation, people were asked whether they attended a church and if so how often. Four women and one man attended church regularly, i.e., once or more each week. One person was in the church choir and two people were active in church organisations such as the local parish

council. Three other people went to church occasionally but had no other involvement. Those who attended a church included Catholics, Anglicans and Presbyterians.

Two people had stopped going to church while they were still working. They explained that gradually they had realised they no longer believed in many teachings of their church and going had lost its meaning and importance for them.

4.2.10 Summary

Most of the activities referred to in this section were a continuation of interests established long before people retired. It was the way in which people pursued their interests, rather than the interests themselves, which changed with retirement. Some had increased the amount of time spent on leisure activities and taken up new interests in retirement. None of the people interviewed appeared to be carrying out activities simply to occupy themselves or pass the time. The limited use of television on any regular basis was one reflection of this.

Some participants had carefully selected interests which presented them with a challenge. This was sometimes contrasted with the selection of relaxing interests which participants had needed while working. With the reduced stress level in retirement, some sought stimulation and challenge through their interests. Continuing education courses, a wider range of reading material and adopting new interests such as cooking were each a means of obtaining such stimulation.

4.3 House/Section Based Activities

In addition to formal activities carried out as part of an organisation or activities which reflected an interest or hobby, much time was also spent on domestic and house-based tasks. These included gardening and section maintenance, renovations and repairs and housework in general.

4.3.1 Gardening

Ten people described themselves as gardeners and time spent in the garden was largely seen as pleasurable and relaxing rather than simply a necessity. Rather, it was an activity on which much time and energy had been spent over many years.

Gardening served different purposes for different people. While working, Miss Tait found that she could rid herself of the difficulties and frustrations of the day while still doing something she found rewarding. In retirement she maintained two properties:

The other thing for me [apart from drama] is of course gardening....Growing roses is what I relish and I've got over 30 roses in the garden here and I've got between 30 - 40 out at Raumati too. It takes a bit of looking after, the roses need a lot of care but they are most rewarding. But when I taught that was a godsend. I could come home and dig the whole lot of blighters into the garden. It's a creative job....There's a lot of work involved, both are quite large gardens [but] it's helped to keep me healthy if nothing else.

Miss Tait belonged to two gardening societies and said she obtained practical advice and help from them.

For Mr and Mrs Kelly, their new house in Wellington had a section which reached out to the street. When interviewed, they were finding that being in the garden had unexpected benefits as a few passers-by were stopping to engage in conversation. This was helping them to slowly settle in and feel part of the new neighbourhood. During the week he kept the time diary, Mr Kelly spent over 10 hours in the garden and commented:

Purchased a number of articles for the garden which have been hanging fire for months. Feel quite a step forward made in plan for upgrading the garden surrounds. (Mr Kelly in time diary)

Remodelling the garden was part of an overall scheme to alter the house and grounds in a way which increased the amount of space for entertaining. As they did this, Mr and Mrs Kelly felt more settled in their new environment and were gradually achieving the style of house they wanted for their retirement.

Mr Taylor grew his own seeds for the garden. He found this both a challenging and rewarding activity and while this as the main benefit, it was also a practical interest as he shared the results of his efforts with his neighbours.

Those people who had been gardeners while working said they spent more time outside now they were retired. Above all else, they now worked outside on the days that suited them as they did not have to confine gardening to the weekend. They could make the most of fine weather whenever it occurred during the week.

The remaining seven people either no longer gardened because of their limited physical strength (e.g. Mrs Rose and her husband) or else said that they only did the

minimum which was no different from when they had been working. Some people were finding that they were becoming slower and more limited in what they could achieve in one day in the garden but this was not a major problem for anybody interviewed. People adapted by either taking longer over tasks or obtaining paid help for the large jobs they found most difficult, such as pruning hedges.

4.3.2 Entertaining

Five people said that they fairly regularly (i.e., monthly or more often) invited friends to their home and that this was more often than when they had been working. As well as the *amount* of entertaining, the *time* and *type* had changed.

Mr Edmonds and Mrs Hamilton, amongst others, stated that they now preferred to invite some of their friends to lunch rather than dinner. To a large extent socialising had become a daytime activity. This was generally because either they or their friends did not wish to drive at night. Like gardening, entertaining no longer had to be confined to the weekends or evenings. In retirement weekdays were as suitable as Saturdays or Sundays.

Mr Lewis did not see his retired friends more often but some aspects of contact had changed:

What I find happening is that when we make contact it is for a longer time. Instead of five minutes on the phone, it can be twenty minutes on the phone and if we go for a walk or a visit, instead of spending an hour there you might spend all day. You can sit down and relax because you haven't got that time pressure on you.

Overall, the amount of entertaining varied greatly. Some people did virtually no entertaining outside the family circle whereas others saw friends or neighbours almost every week. Despite the loss of work contacts, most people seemed to maintain a fairly similar pattern of contact with their friends in retirement. If anything, people had more contact because they had more time and flexibility about when they could see people compared to when they were working.

4.3.3 House Renovations and Decorating

Four men were carrying out major home building projects such as building patios and cupboards, replacing floorboards and wall panels. The skills needed for these activities were not related to their former work and one man had gone to evening classes

to improve his carpentry ability. While these skills were obtained before people retired, it was only in retirement that they were able to embark on such time consuming projects. Given that most people had several interests, even these major projects were done on one or two days each week rather than for weeks at a time. In this way people spread their time so they could maintain all their interests. While the end date of any one project was delayed, satisfaction was obtained from the variety of things done and the personal selection of how time was spent on any one day.

Two other people, including one woman, did other household tasks such as wall-papering. For Mrs Gilbertson, this was a new activity and reflected her ability to select her own activities and time schedules. She said that it was something she would not have been interested in while she was working but that she quite enjoyed wallpapering now she had the time to do it.

4.3.4 Shopping and Household Tasks

Inquiring about the division of household tasks proved to be an interesting topic. In several cases, it was only by talking to the spouse that a full picture was obtained of the changes brought about by retirement. This was largely because the men interviewed were inclined to overlook or not recognise any changes which had taken place whereas their wives, many of whom had been carrying out these chores for years, were well aware of any alterations to previous routines. The most frequent change was that the household shopping was shared in retirement with both the husband and wife doing it together instead of the wife by herself. Mr Franklin responded to a question about changes in household chores by saying:

I'm glad you mentioned that. I got very interested in shopping too, and my wife and I quite enjoy as a social occasion doing the shopping. We do it during the week, we go together and we might spend two or three hours doing what she used to do in say an hour.

Mr Franklin said that he now did some of the cooking and that he did a bit more housework than he used to. Mrs Franklin had a slightly different perception:

[When Mr Franklin was working] I did everything around the house and that hasn't significantly changed except that sometimes he likes to cook, and if he cooks I don't join in, we never go into the kitchen together.

Interviewer: He was telling me that you do the shopping together as well.

Mrs Franklin: Sometimes, sometimes, not very often. Quite often he'll do it for me now, if he's going out he'll do it for me. Yes, sometimes we do it together....Apart from the fact that he does a certain amount of cooking and shopping, I don't think that anything else has changed very much, except that I

get a few more repairs done, some small repair will get done rather more quickly than it would have before.

Apart from the few cases where responsibility for the shopping and cooking were now shared, little change had been made in the household division of labour for the married men who had stopped work.

Considering the three married women who had stopped work, retirement itself appeared to have made little difference. Over the years, Mrs Fleming had acquired more of the tasks formerly done by her husband while still retaining responsibility for the things she had always done. She explained that this change was caused by her husband's health rather than anything else:

He's always been very helpful. He gave me breakfast in bed every day when I worked and that sort of thing. If he can't do so much now it's not for lack of want. (Mrs Fleming)

Mrs Rose, retired for close to 20 years, still did the cooking and some housework but outside help was needed for the garden and the rest of the housework. A broken elbow several years previously had resulted in some stiffness which prevented her from being able to do heavy lifting or difficult cleaning jobs. Her husband was not able to help much as he too was somewhat frail physically.

Mrs Gilbertson's husband was still working and some time away from his retirement. At the time that Mrs Gilbertson was interviewed, the major changes in their household or section tasks were that she had taken over responsibility for the garden and writing the family letters. Another change in routine was that Mr Gilbertson came home for lunch on weekdays and they had lunch together which they had not been able to do while Mrs Gilbertson was working.

Considering all the people interviewed, only *minor* changes in household activities were reported, if any. In most households nothing had changed.

4.3.5 Summary

Gardening and entertaining were the most popular activities carried out in people's homes and on their sections. Some people spent more time on these activities in retirement, but the major change was that people were no longer restricted to doing the garden in the weekend as they had been while working. They took advantage of a more flexible time schedule and chose the fine days for gardening, regardless of the day

of the week. A similar change occurred with entertaining friends and this often took place during the day rather than in the evenings as had been the case when they were working.

Minor changes had taken place in household routines for a few participants, although for most nothing at all had altered. The most common change was that some of the men who had retired helped with the cooking and shopping. When working they either lacked the time or interest in such domestic matters. The wives of the men interviewed were more likely than the men themselves to perceive that change had occurred.

4.4 Involvement with Organisations

The people interviewed belonged to a variety of organisations and associations which reflected past or present interests. The degree to which people were active in these organisations varied. While a few participants did nothing more than pay their subscriptions and read newsletters, seven people were on a committee of some sort and several others regularly attended meetings or went to functions put on by different groups. In total, the 17 people interviewed belonged to 58 different organisations including 14 professional associations related to people's former occupations.

This section only considers the associations to which people belonged at the time they were interviewed. While people may have belonged to other organisations in the past, the interviews focused on their activities in retirement. Questions about past interests were asked only in order to understand if and how their interests had changed with retirement.

4.4.1 Age-based Organisations

A total of seven people, six men and one woman belonged to one or more organisations primarily for retired or older people. Two people interviewed had been elected officials of such organisations.

The most popular organisation to which people belonged was the Government Superannuitants Association. This organisation exists to protect the interests of government superannuitants. When asked why they joined this group, several people said that they had belonged to a trade union such as the Public Service Association while working and that in retirement the Government Superannuitants Association carried out

a similar role. In retirement, they wanted the representation that membership of such an organisation provided.

Some comments were made by others interviewed about the political nature of some organisations for the over 60 age group. One man had been a member of the Retired Persons Association but was in the process of resigning. He considered that this organisation was acting as a lobby group rather than promoting the strengths and skills of retired people in a way which benefited them and other sectors of society. One woman interviewed said that she regarded all age-based organisations as pressure groups and as she had not wanted anything to do with such groups when she was working, she did not want anything to do with them now she had retired.

The limited extent to which people belonged to age-based organisations may seem surprising but is likely to reflect the number of other activities in which they were taking part. Some evidence for this came from two recently retired men who mentioned that they may join a group like the Retired Persons Association if they found that they did not have enough to do. There may be a time lag between retiring and seeking out membership of associations for retired people. As noted in Chapter 3, those interviewed seemed reluctant to classify themselves as 'old' and this may also be influencing them against joining organisations run primarily by 'old' people for other 'old people'.

4.4.2 Professional and Work-related Associations

Five of the ten men interviewed belonged to a work-related organisations while five of the seven women interviewed did so. This meant that proportionately more women than men belonged to such an organisation. Some people belonged to several related associations, such as the Institute for Agricultural Science and the Soil Conservators Association while others no longer belonged to any work-related organisations. Three of these men were nevertheless still working but in general administration rather than specialised professional activities.

The organisations to which participants belonged ranged from the Federation of University Women, the Psychological Association, the Institute of Agricultural Science to the New Zealand Medical Association.

The variety of organisations, and the general lack of multiple membership reflected each person's slightly different career within the wider sphere of the public service. The Federation of University Women was the most popular organisation with

four of the seven women interviewed being members. One woman gave several reasons for belonging to the Federation, saying:

I joined the Federation of University Women because I feel the support of a woman's organisation becomes more important - there are more widows around than widowers [sigh] so that was one I joined just for me....I get a lot out of it, I like the standard of thinking, the way they run their things, I like their talks, I like their activities, I like the friendliness of that. (Mrs Fleming)

Interestingly, several women belonged to other organisations specifically for women while no men belonged to organisations exclusively for men. One man had belonged to Rotary while working but had resigned as he felt he did not have enough time to be what he regarded as a 'good' member. He did not intend to rejoin now he had retired as he wished to pursue other interests.

4.4.3 Sports Clubs

Membership of sports clubs was heavily male dominated. Only one of the seven women interviewed belonged to a sports club although several other women watched sport on television or attended games as spectators. Thus, for the women interviewed, interest in sport was expressed informally in all cases but one. In contrast, five of the ten men interviewed belonged to a sports club of some kind with one man belonging to two different clubs.

In one case, membership was financial rather than active and the subscription was kept as a reminder of what the sport had meant in the past. This man was one of the oldest people interviewed and in old age his lifelong interest in the outdoors had found new, less strenuous expressions. Speaking of the changes brought about by his retirement, he said:

I used to go in to Wellington on the train, and it's so long since I've done that it would be a new experience now....I'm very out of date with what is happening now, I've never seen inside the Michael Fowler Centre but I suppose that I've been happier in a way to go up to Masterton to have a look at the Bird Sanctuary, heading away from town rather than towards it. (Mr Shand)

He also did a small amount of fishing around the wharves which was an activity taken up in retirement. He said that this was a nice way to continue his interest in the outdoors as he could take the grandchildren.

All four other participants regularly attended meetings, played games or participated in their chosen sport. For two people, the change in retirement was that

more time was concentrated on one sporting activity rather than being spread over several different sports.

As discussed in section 4.2.5, many people were interested in sport in general but did not play or belong to any particular club. The comments above reveal the extent to which people had some formal interest in a particular sport but do not indicate to what extent people were informally interested in other sports.

4.4.4 Interest Groups

In all, the people interviewed belonged to a total of 19 different interest groups, more if each of the language clubs that Mrs Gilbertson and her husband belonged to are counted individually. These groups ranged from the Historic Places Trust, the Forest and Bird Society, the Wellington Rose Society to the Kelburn Community Group and the Crippled Children's Society. Two people interviewed were officials of an organisation of interest.

On the whole the women interviewed had a greater range of interests than the men. All seven women belonged to at least one group of this kind with two women belonging to over five different groups. Only four of the ten men belonged to an interest group although three of these men belonged to two or more groups. Fewer men than women may have been involved with interest groups because of the greater number of men who were still working and/or involved with sports groups at the time they were interviewed.

4.4.5 Political Organisations

As noted above, formal and active political interest was confined to four people, three of whom belonged to the Labour Party. One woman had recently developed an interest in politics (that is, it was something she had become interested in since retiring) and she was spending a considerable amount of time working for the National Party.

Considering all other people interviewed, several were interested in current affairs but not to the extent of belonging to any particular organisation.

4.4.6 Arts Organisations

A total of four women belonged to organisations in three different branches of the arts. Only two men belonged to any arts associations and in contrast to the membership of sports clubs, women dominated membership of arts associations. Few of these were new subscriptions and many people had been interested in the arts, especially the theatre, for a long time. One woman belonged to six different dramatic organisations as well as several other organisations for the arts.

Some participants did not belong to any associations but were interested in the arts and went to the concerts or plays that interested them.

4.4.7 Summary

Although there was little overlap in terms of the particular organisations to which people belonged, most were members of two or more organisations. In addition, people were active rather than passive members of such organisations as they attended meetings and activities organised by these groups. In some cases, people were less active than they had been in the past but there were only two instances of nominal membership where people did little more than pay their subscription.

Five of the seven women interviewed and four of the ten men were officials of some sort in at least one of the organisations to which they belonged. In most cases being elected on to a committee or becoming president or chairman of a group happened after they had retired, although they often belonged to the organisation while still working. In the few instances where people had been officials while still in the permanent work-force, they had become even more heavily involved in retirement.

Some sexual differentiation in the types of organisation to which participants belonged was apparent. Membership of sports clubs was male dominated while arts organisations were largely supported by women. It is also interesting that the only sex-specific organisations mentioned were those for women, particularly the Federation of University Women. While one man had been a member of Rotary while he was working, he gave this up when he realised that he did not have sufficient time to be what he regarded as a good member. In retirement, he had not rejoined and did not expect to although he thought he might join a similar organisation of retired people.

4.5 Work After Retirement

Two sorts of work were carried out after retirement from the permanent full-time work-force. Paid work usually related to people's former occupations while voluntary work, generally administrative in nature, was often done for the organisations or associations to which people belonged.

4.5.1 Reasons for Working in Retirement

Reasons given for working varied but for several people one incentive was the opportunity to apply the skills and experiences developed while they were in the full-time work-force. This applied to both paid and unpaid work. For example, Mr Parker, speaking of an organisation for which he worked voluntarily said:

I find there actually that I can make use of some of the skills I acquired while working, and as a result over the last four months I've had to prepare three written submissions, two of which were on parliamentary bills.

Mr Franklin had found that the ability to chair meetings was a skill he had that was sometimes in demand and other participants found that their knowledge of how the 'system' worked was useful in the work they were doing. Mr Kelly said that he was conscious of having experience which might be of use to other people and would consider any offers of work made to him.

A second reason for working was the social contact work provided. Several people said they had made *new* friends and acquaintances through the tasks they were doing. In contrast, others saw work as an opportunity to maintain contact with some of the people they knew while in the full-time work-force. Both the new and old contacts were valued.

Mr Franklin enjoyed the variety of experiences and new situations he was exposed to by working. Part of his original reason for retiring was that he had achieved the things he had wanted to in the position, but in retirement he was able to find new challenges through taking on a variety of projects for several government departments.

Mr Irwin regarded part-time work as one way of ensuring some continuity in his life. Rather than seeing retirement as a sudden break, through part-time work he had been able to cushion the number and extent of changes he had faced immediately after his retirement. He could adjust to leaving the full-time work-force at his own pace.

Money was mentioned as a reason for working by only one person. Mr Watts regarded himself as retired but was working full-time when interviewed. He had taken on a full-time job for a limited time only and he had a specific purpose in mind for the money he was earning. He intended to use it to pay for a major overseas trip he and his wife were planning. His return to the work-force was temporary and had provided a means of achieving other personal goals.

4.5.2 Paid Work

In all, eight people had jobs for which they received some kind of payment. In every case the work was directly related to their former occupations. Several people said that while they were glad of the chance to use their work experience, the jobs were done strictly on their own terms.¹ Such work often consisted of being part of a governmental commission or inquiry or providing advice to a government department on a particular issue. The kind of tasks accepted were much more flexible and gave them greater independence than in their former full-time positions. People chose jobs where they could work from home, largely setting their own timetables and work schedules. Most people in this category worked from one to three days' per week although this could vary with more being done during, for example, the final stages of preparing a report. Likewise, some people were without work for a few weeks until something else arose but this was not viewed as a problem. Most people valued the flexibility that this style of working gave them, although two people said that at times they had more work than they wanted. This state of affairs was accepted because they knew that the projects were not long-term and that this level of activity was therefore only temporary.

Other people had made a point of arranging regular part-time work before they retired. This provided some continuity to their lives and was sometimes described as helping them 'ease' into retirement. Some people had had such jobs but had discontinued such work some years after they first retired. In all, five people had worked in this way after retiring but were no longer involved in the work-force at all. In two cases, what had been pleasurable was rather less than this by the time they finished:

It was a relief to hand it over but it was good experience. (Mr Shand)

1) Interestingly, one man at the time he was interviewed said he had no intention at all of going back to work. A chance meeting some months after the interview revealed that he had changed his mind and was working 2 - 3 days per week. He had been persuaded to return because of the extreme shortage of staff with his specialised skills in the unit where he used to work.

These five people had held part-time jobs for around five to ten years after first retiring. After this time, they became less interested in continuing work of any kind and these posts were eventually relinquished. The participants themselves made the decision to stop just as they had decided to accept such positions initially:

I was never so immersed in what I was doing that I wanted to go on and on until I died. I wanted a break afterwards, but I wasn't ready for it until by that stage I had no option. I wouldn't have thought of looking for another job. (Mr Shand)

4.5.3 Voluntary/Unpaid Work

Apart from paid work, the other kind of work done largely consisted of office work or sitting on committees for various groups and organisations. Two people who had paid jobs were also involved in unpaid administrative tasks and they found this just as satisfying. Mr Franklin was involved with one organisation for former public servants and found this rewarding. He appeared to find the voluntary nature of the work satisfying in itself, saying:

We work very closely together and we work because we want to work together, not because we have to.

He emphasised that the social side of such work, namely meeting people all of whom had been in the public service, was important. For this reason, even mundane tasks such as mailing out newsletters had a special significance. Describing what his tasks on the committee involved he said:

The Committee does the mail-outs and that's one of the days I look forward to most. We go down there and start about 9 o'clock in the morning. We talk about everything under the sun - it's very interesting to sit back and say nothing sometimes, and listen to what they are saying. We have a cup of tea. It's a social event and as a result of that - because we enjoyed it so much - we started something new. We started afternoon teas for our members...*We've found they've got a real need to talk to people with the same interests, people they knew while they were at work.* The first time it happened we thought we would need to go around and get them together. Well, there was nothing needed whatsoever. It just went like wildfire and it's been very successful. (Emphasis added.)

The continuity of contact was important to Mr Franklin, and his comments suggest that this was a need reflected amongst membership of the organisation at large. Whether personally known or not, there appeared to be a need for contact amongst people who formerly worked in similar occupations.

For others, it was not the social contact that determined which committees they were involved with. It was rather that the committees they were involved with reflected their interest in a particular subject, such as education or trade unions. Miss Ryan, Mr Parker and Miss Tait expressed their interest in such subjects through *voluntary* rather than *paid* work. Miss Ryan, a former teacher and headmistress, worked voluntarily for several educational organisations but no longer had any contact with school pupils. When asked whether her interests had changed at all since she had retired, she said:

Nothing that's been a major interest, I haven't let them go....The educational interest was such a strong one....I'm on the fringe of educational things, but I feel that I'm getting quite out of touch with schools.

Mr Parker had a long involvement with one of the state sector unions and in retirement was assisting two much smaller unions. He had also become heavily involved with Citizens Advice Bureau and delivered meals-on-wheels regularly. For him, the involvement with the Citizens Advice Bureau was the most important change to his life as it gave him a chance to relate to people in a different way from when he was working:

I've developed a much more relaxed manner of dealing with people and of relating to people which is really a great satisfaction. In my former work, you were always in confrontation with somebody and that's no longer the case. It is a great joy to be able to deal with people as equals in a much more relaxed way. I find it most satisfying.

4.5.4 Male:Female Differences in Patterns of Working

Three of the women interviewed had worked *full-time* in the head or district office of a government department for around 18 months or so after first retiring. They had continued to work in education but, as a group, women did not demonstrate the same pattern as the men of *part-time* work which continued for many years. Only one man of the ten interviewed was working on a *full-time* basis and this is in contrast to the three women of the seven interviewed who had done so.

Four women (including one who had initially worked full-time) were working part-time when interviewed although this was often done voluntarily. In three cases, the work consisted of several different tasks done for different agencies as the women spread their work to cover several interests. The men, in contrast, seemed to have concentrated their efforts in one selected area. Although the numbers in each category are small, it seemed that women were more likely than men to take on both voluntary work once a retirement lifestyle had been established and full-time paid work for a limited time in the

initial stages of their retirement. The men tended to carry out clearly defined projects or have specific roles such as being a chairman of an organisation or on a committee. Such work often continued for some years. Male and female patterns of *part-time* work were more similar than full-time work.

4.5.5 Retirement - in Two Phases?

The styles of working described above suggest that some people had undergone a two-phase retirement with withdrawal from the full-time work-force marking only the beginning of the first phase of retirement. This first phase was active, with people carrying out a variety of tasks including paid or voluntary part-time work. Part-time work (whether paid or not) was simply one indication of their level of activity. The second phase began when people decreased the number of their interests and reduced their level of activity. They became more home and family centred and were no longer interested in work of any kind. It is important to note that for the people interviewed, *the second phase began some ten years after people first retired and that they had therefore been active well into their late sixties or early seventies.*

This may be something specific to former public servants as few of the people interviewed had *sought* work. In the majority of cases, they had been approached by people they knew and asked if they would take on such tasks. They had also been members of the organisations they were interested in for some time. In retirement, they had readily found a place for themselves on the committees or in the administration of such groups. Their contacts and high level of occupational achievement may have facilitated their ability to find outlets for their talents in retirement, and equally may have predisposed others to seek them out for administrative positions.

4.5.6 Summary

The jobs done were in many ways similar to the positions held when people were in the full-time work-force in that they were heavily reliant on administrative and specialised, professional skills. The way in which people worked, and the reasons why they worked were different in retirement. Above all else, people were working to suit themselves and had voluntarily taken on such obligations and commitments. They no longer had any responsibility for other staff and this in itself greatly reduced the amount of pressure attributable to their work. There appeared to be some differences in patterns

of participation according to age and sex, although the small numbers interviewed prevent any firm conclusions from being formed.

4.6 Conclusion

Chapter 3 described the participants' attitude to retirement which was largely positive. One of the main kinds of planning people had done prior to retirement was to consider how they would spend their time. Identifying activities and interests they wished to carry out had been a major part of their overall preparation for retirement and this chapter has shown that most people were carrying out these plans. Some people had picked up new activities in retirement. Others had either resumed interests put to one side because of time constraints or expanded their existing activities by spending more time on them or taking a more active, participatory role. In retirement, the seventeen people interviewed were taking part in a highly varied range of activities which included computing, sports, gardening, stamp collecting and cooking. Many of these activities, especially travel and domestic activities such as cooking and knitting, had an underlying social purpose. Relationships with friends and family were enhanced by the contact generated through such activities.

Most people maintained some interest in their former occupations and many were still members of professional associations. Some were working part-time in tasks similar to their previous positions. The main differences were that in retirement, more flexibility and personal choice was exercised in what tasks were accepted and how they were done. Furthermore, it seemed that work in retirement was an interest rather than a source of finance and those who were working did so because they enjoyed the variety of contact and experience which work provided.

Some conceptions of retirement held by the participants, such as the popularity of playing bowls, watching television during the daytime or taking a large overseas trip immediately after first retiring, were not supported by their own experiences. Individuals chose the activities that suited them and for some, arranging part-time work was more important than immediately travelling overseas.

None of the people interviewed appeared to have any difficulty in finding satisfying ways of spending time. On the contrary, several people said that they still felt over-committed at times and would like to be a little less busy than they were. Three of these people said they were learning how to say 'no' and decline requests for assistance

made of them by organisers of the clubs and associations to which they belonged. They were exerting their wish to decide for themselves what they would do now they were retired.

The men and women interviewed had different patterns of working after retirement, although their reasons for working were similar. More women than men had worked full-time in temporary jobs after retiring but the pattern of part-time work was similar for both sexes.

It appeared that the participants had undergone a two-phase retirement, with the first phase being characterised by a high level of activity in various interests, including membership of several different organisations and part-time work. Some years after people first retired, this level of activity had decreased as people reduced the number of these interests and the extent of their participation. Their lives became more centred on their home, family and friends.

Nearly everybody interviewed had some interests beyond house and section-based tasks, and many were members or officials of different organisations. Some had selected activities which provided intellectual stimulation. Before retiring, they had felt the need for *relaxing* activities but this had often been reversed after retirement as people sought *challenging* activities. Most of those who were married shared more of their interests with their spouse in retirement. Others sought out contacts through their activities and finding people with a common interest was often given as the reason for belonging to a particular group.

CHAPTER 5

SOCIAL NETWORKS

5.1 Introduction

The importance of contact with family and friends has already been noted in Chapter 4. Just as people had considered what activities they wished to take part in after retirement, so also they had considered the social relationships they wished to pursue. Often, these two features of retirement were combined as people took part in activities because they thought they might meet 'like-minded individuals', or joined organisations because their friends were also members.

This chapter is divided into six sections which explore people's contact with their families, the effects of their retirement on their partner, the extent to which they were involved in caring for others, and their contact with friends, neighbours, and former colleagues. The meaning and significance of this contact and the changes which had taken place within these relationships after retirement are also described.

Contact refers to all the ways used by the participants to keep in touch with their friends, family and other members of their social network. It includes visits, phone calls and letters. Some people had many friends whom they contacted mostly by telephone, while others had maintained a written correspondence for many years with friends and relatives overseas.

Themes for this chapter include the reciprocal nature of the participants' relationships with many members of their family and their neighbours. In contrast, they did things *with* their friends rather than *for* them. After leaving the work-force, several people realised that they needed to arrange contact with friends much more explicitly than they had when working. They realised that without the ease of the workplace as a meeting ground and source of social contact, they ran the risk of having the number of people they saw substantially reduced. Thus, the increase in the potential amount of time for socialising needed to be matched by a conscious effort to maintain contact with their friends on a regular basis.

Another theme was that although people were no longer in contact with the same number of colleagues as they had been when working, the different interests and activities described in Chapter 4 meant that some people were able to make new friends after retiring. Their networks expanded as they became involved in a greater range of interests.

The theme of adjustment to change was noticeable particularly in those who had moved after retiring and had therefore been required to develop new networks in the places they were now living. Likewise, some participants had to adjust to changes in their area as the neighbourhoods developed.

5.2 Contact with Family

Everybody interviewed regarded family relationships as very important. Most described family members as a source of support but, even more than this, family provided a wide network of people whose lives had been closely related for many years. Within this network, help and advice were both given and taken as needed. One man summarised his relationship with family members by saying that they had an easy relationship amongst adults.

This section outlines the people regarded as family, the frequency and means of contact with them and the changes which had taken place with retirement.

5.2.1 Composition of Family

Each person was asked to identify the people they viewed as 'family', regardless of their actual relationship to them. Generally, the list included relatives by marriage as well as birth, as the following response indicated:

My family are my own three children, two of them are married, four grandchildren - they are family. My sister and brother, I've got an aunt, [there's] my wife's sister and brother - she's got two sisters and one brother and that's about it. We have a lot to do with him. We don't have problems with in-laws. (Mr Edmonds)

The three unmarried women were close to their nephews and nieces and often gave and received help from them in ways comparable to the help given by the sons and daughters of the married people interviewed. This consisted of such tasks as mowing the lawns when the participants were unwell and looking after their houses when they were away. In return, the participants provided temporary accommodation for relatives

who had recently moved to Wellington, did child minding (if appropriate), and, perhaps most frequently, listened sympathetically when their younger relatives wished to discuss something. Miss Tait described her family as:

Well, my own immediate family - I have two sisters, both of whom married although the husband of one died. They had no children but the one next to me had four children, two boys and two girls. The youngest child isn't married but she's here in Wellington. I keep a very friendly, not exactly a close association with them all. We've always been good friends and we've done things together and they do a certain amount of confiding in me...The eldest of the family is my godson and I've always had a very close relationship with him.

As both these quotations reveal, the actual relationship between people was sometimes closer than the category of kinship implied. Many people were close to brothers- and sisters-in-law as well as to nieces and nephews. Some had grown up with cousins and remained close to them throughout their adult lives. In a few cases, what are generally regarded as close relationships, such as siblings, were quite distant. This was particularly true in cases where they had been living apart for years as Mr Watts had found:

We went overseas to see my sister, hadn't seen her for about thirty-five years so she talked of things as though I were a child of eight, and there was no contact really.

Some variation existed therefore amongst the relationships which were described as close. Despite this, all the married participants were close to their children and grandchildren and most were close to some of their nieces and nephews, especially if they lived in Wellington. The majority of the people interviewed had remained in contact with their brothers and sisters, and many were also close to their brothers- and sisters-in-law. One example of this was found in Mr Shand whose wife had died three years previously. Despite this, he saw his sister-in-law and her husband every two weeks or so. The contact with relatives was, for him, the most frequent and the most important kind of contact with other people. As both he and his sister-in-law missed his wife very much, their shared memories constituted a strong bond between them.

Everybody described 'family' in terms which went beyond the definition of the nuclear family. Although people were close to all their children and there were no comments about difficulties with any of their children or grandchildren, people described their families in ways which suggested that they were part of an extended family. Relatives in an older generation, such as aunts, uncles, parents and parents-in-law, relatives of the same age as them such as cousins, siblings and siblings-in-law, and

younger relatives, whether grandchildren, nieces, nephews or the partners of their children were *all* referred to as family. Generally, people saw more of their children but closeness to a relative did not appear to be solely determined by the actual kinship tie. Instead, other matters such as shared interests or outlook, geographical proximity and whether people had grown up together were also important.

5.2.2 Extent and Meaning of Contact

The seventeen people interviewed varied greatly in the *frequency* of contact they had with family. It ranged from daily to weekly to occasionally or only as needed. A few people had regular family gatherings such as weekly meals together. The majority, however, said that when they saw or heard from family varied from week to week according to what they and their relatives were doing.

Although participants rang or saw their sons and daughters living in Wellington more frequently than any other relatives, many people corresponded regularly with brothers and sisters and other relatives who lived elsewhere in New Zealand. Letters to other relatives overseas were sent less frequently (each month or several times a year rather than every one or two weeks). A total of seven people wrote letters regularly to sons and daughters and/or brothers and sisters living in other parts of New Zealand or overseas. Three others regularly made toll calls to close relations.

Twelve people had relatives living in the Wellington area and every person was visited on a weekly or fortnightly basis by some of their relations. Visits were often supplemented by phone calls. In one exceptional case, one woman interviewed and her husband were visited daily by a son who called to see them on his way to work each morning and again on his way home. Although these visits were brief, they were a well established pattern of contact and demonstrated the kind of favours family members often did for each other:

I'll make a chocolate cake for him this afternoon and he'll call in and we'll have afternoon tea...in the morning he might stay for ten minutes - stretching it because he's on his way to work, but at night he always has a cup of tea and then he goes away - [he stays] about half an hour. But then he comes up and does any job we want done around the place. (Mrs Rose)

Two participants said they had done more baby-sitting or child-minding after retiring. During the 18 months that Mrs Gilbertson had been retired, she had established a pattern of frequent phone calls to and from her daughter. She also regularly looked

after a grandchild who went to school in Mrs Gilbertson's area. Although her family had always meant a great deal to her, after retiring she was able to help her daughter by looking after the grandchildren more often, especially during the day. As a result she knew the grandchildren much better and said that they were no longer on their best behaviour when they visited her, but were more relaxed. Mr Taylor, like Mrs Gilbertson, had received more visits, including overnight visits, from his grandchildren since he had retired. In addition, he helped them more with school projects.

The tasks other people did for family members had not changed with retirement and only the two people mentioned above had increased the amount of child minding. The restricted increase in caring for younger relatives after retirement reflected both the number of participants who had children and grandchildren living *out* of Wellington and the number who had unmarried sons and daughters living *in* Wellington. Another reason was that some people had adult grandchildren who were more likely to give help than to need it. As a group, only a few of the people interviewed for this study had grandchildren of an age which made child-minding necessary.

Some people regarded their family as all-important. Mr Shand, who had four married children and numerous grandchildren living in Wellington paused when asked what family contact meant to him, then replied:

Well, it means the difference between absolute loneliness and feeling really alive. After all, your future is in your grandchildren and I love watching them grow up.

Mr Irwin expressed a similar view, saying:

Quite apart from retirement, as you get older you realise that about the only important thing you've really done is to bring up a family.

The ways in which contact with family was valued by both the people interviewed and their relatives were described by several people. For example, when speaking of her daughter, Mrs Gilbertson said:

She rings sometime during the day, sometimes twice. I don't know that she's doing it to check up on me, to see that I'm alright or anything, because I'm always alright. But I think she just wants the contact and she tells me what's going on.

Contact with family was an aspect of everyday life which was taken for granted. Speaking about what it meant was often difficult for the people interviewed as they simply could not imagine what their life would be like without it. They had very broad-

ranging relationships which covered every and any aspect of their lives. One of the things which distinguished contact with family from that of friends was that no topics of conversation were banned. Everything from current issues, politics, sport, daily activities, the health of other family members and past memories could be, and was discussed with relatives. This lack of restriction revealed the closeness and familiarity with which older people viewed members of their family.

For a few participants, contact with family members was not regular but occurred at highly varying intervals. This was not a reflection on the relationship itself, as Mr Lewis noted:

When you say regular, it's just a matter of making contact when the need arises, I guess. It's not as though there's no love there, it's just that we pick up a relationship and make contact when the need arises. But none of us are regular correspondents in the sense of sitting down and writing a dutiful letter. So you might write two or three letters in a month and then you might go for six months without writing any.

While the people interviewed found different outlets for expressions of family feeling and had highly varying amounts of contact, for all of them family relationships were, on the whole, close and wide ranging. Two participants, however, seemed concerned that they did not burden their children by having too much contact or by imposing on them. While they still greatly enjoyed and valued contact with their children, they let them set the amount and type of contact:

Our children are at an interesting stage of their lives which they share with us and we appreciate. We've got to be careful that we don't intrude. We don't give them advice or anything like that. If they discuss things with us, we will pitch in provided that they understand it's up to them whether they accept or modify it. (Mr Taylor)

Mrs Fleming was unusual in that she and her husband 'corresponded' with their only son who lived overseas by sending cassettes. They found this more emotionally satisfying than sending letters but they also limited the amount of contact. When asked how often they sent tapes, she said:

We reply to him, we don't want to flood him.

In contrast to this self-imposed restriction on contact with her son, she maintained weekly contact by post with her two sisters and brother (who all lived in the South Island):

My sisters and brother and I have corresponded once a week with each other for twenty six years. We type a letter once a week - my brother doesn't do it as often, he's still working, but we type and carbon a letter and post it once a week.

As well as writing and phoning distant relatives, nine participants had travelled to other parts of the country or overseas to visit a child or another relative. These distant relationships were sustained through such visits and more frequently, through letters and phone calls.

Perhaps because so many people had children and other relatives living out of Wellington, their relatives who did live in Wellington were described as being close family. While relationships between people who lived apart were still important, living in the same town increased the frequency and ease of contact between kin, regardless of people's actual relationship to one another.

5.2.3 Changes with Retirement

It seemed that the main change was not in the type of contact but in the frequency. Most said that after retiring, they were able to see more of their relatives because they had more time than when they were working. Due to the release from work commitments they were also more flexible about when they could see people. As Mr Franklin said:

I used to travel a lot at weekends which I don't do anymore, so, yes, I see more of them.

For Mr Franklin, as well as an increase in the *amount* of contact, the *meaning* had become even more significant with the reduction of work contacts:

I feel that it is important to have the contact, partly as you get older, because the family tend to move away and also to grow away from you to some extent. I just feel the need to keep the contact. I'd be very lonely without them all.

Five people said that they enjoyed contact with their family more in retirement because they had more time to spend on it. For example, Mr Parker saw more of his son because Mr Parker visited him at his work once or twice a week. This was in addition to their existing Sunday dinner together. One of the recently retired participants expected that his contact with family would increase to the point where it matched that of his wife, who had retired several years before him and who had frequent (that is, at least once each week) contact with their children and grandchildren.

While the ex-school teachers had used the school holidays to visit their relations, they no longer had to limit their visits to these times. Miss Stevens said:

I'm closer to my sisters and nephews now. It's spread over the year where it tended to be in the three holidays before.

As well as an increase in the frequency, she noted a generational change from when she was working although the overall kind of contact had not altered:

The contact is much the same except that where I was organised taking nephews around looking at things, I now have great nephews instead - it's the same only different.

More than any other anybody else interviewed, Mr Shand confined nearly all his social contact and activities to his family. As he was still in contact with his wife's relations, his five children and his many grandchildren, this was an extensive network of people who visited him frequently. Over the years he had been retired he had gradually withdrawn from other activities, and thus from contact with people *outside* the family, as his wife became less active. He and his wife had always shared their interests:

As far as we were concerned, we did things together.

As she had become less able, he had reduced his activities. After her death he was content for his social contact to centre on his family.

5.2.4 Summary

When asked to describe the people they regarded as family, the participants went beyond the nuclear family to include relations by marriage, cousins, aunts, uncles, nieces nephews and siblings. The unmarried women interviewed did not lack families although they were without children of their own. Several participants stated that they had no problems with their relations by marriage and brothers- and sisters-in-law were often regarded as close family, perhaps because they were in the same peer group.

Frequency of contact with family varied among participants as did the effects of retirement. However, the importance of contact with family was evident from the number of people who regularly wrote letters and made phone calls, travelled overseas to visit relations, and/or had come to or remained in Wellington to be closer to family members. Most people were able to spend more time with relatives once they had retired. In only a few cases had the *kind* of contact changed with retirement, perhaps

because very few people had grandchildren of child-minding age in Wellington. Often, the changes noted coincided with retirement but were not caused by it. Children had grown up, moved away from home and married; elderly relatives had become ill and required looking after. After retirement people may have had more time to spend with their families but what they did with them had not necessarily changed much.

Perhaps surprisingly, few people had regular family gatherings, yet family relationships remained the most frequent and important category of social relationships to the people interviewed.

5.3 Relationship with Spouse

Several married participants were aware that retirement could cause difficulties in marriages as partners spent more time around the house, but most people had not experienced major difficulties themselves. The wife of one man interviewed jokingly summed up the changes in the marital relationship by saying that retirement brought in 'half the income and twice the husband'. This had not caused any problems for most of the wives who were interviewed. However, two cases were discovered which revealed the *potential* for problems after retirement.

5.3.1 Perceived Benefits of Retirement

The main benefit of retirement was that couples could spend more time together. As several people said that they shared their interests with their spouse, in retirement they were able to go to meetings, follow interests and do things together to an extent which had not been possible while they were working. In at least two cases, this was especially valued because of the amount of time taken up by people's former jobs:

One of the things about retirement is obviously to have more time together for a start. I guess my wife had been pretty tolerant of me putting my job at a very high level throughout my life so I think that is a big pay off. (Mr Irwin)

Mr and Mrs Irwin were both interested in gardening and golf and were looking forward to sharing these activities in retirement. Mr and Mrs Franklin likewise did more things together and shared their interests much more than when Mr Franklin had been working. She described the changes in their relationship brought about by retirement by saying:

We have a later start in the morning, we sit and talk a lot more and I don't get through as much housework.

One couple had found that retirement offered them a stability which had been absent in the last few years of their working life. Because they were so used to dealing with change, retirement itself was regarded as being one more event in a sequence of change:

Well, in the last six years we've moved five times and we've had quite a disruptive time. I really feel his retirement is just another change. We've had so many changes in the last six years that this just seems to be another and I don't visualise that we are going to have very many problems. (Mrs Kelly)

The shifts had been caused by Mr Kelly transferring to new positions within his former department. It was only after retirement that they could be confident that they would not move again until *they* decided otherwise. Because he was no longer working, they could concentrate on settling in to their new area and developing local interests and relationships.

5.3.2 Disadvantages of Retirement

In two cases, having somebody else in the house during the day had interfered with the wife's usual routines. The wife of one participant was finding it difficult to adjust to having someone else around the house during the day. She had recognised that this could happen while he was still working but had not been able to find a solution:

I thought his retirement would make a difference to me, I was worried about it. I've always been used to being by myself so I knew I was going to have problems.

Used to being on her own throughout the day, she felt that she was never alone and this affected her enjoyment of such things as listening to music and organising the garden the way she wanted it. Her husband described himself and his wife as independent people with divergent interests. Unlike the other couples, the greater amount of time this couple were spending together in retirement had not brought them closer together.

Some people appeared to take a long time to develop new routines after retiring. One woman commented that she was still adjusting to her husband's retirement although he had been retired for four years:

Mrs Franklin: Having somebody around the house all the time when you're used to having your own routine and being more or less free, and having talked to other friends who've been through it, yes, I knew his retirement would make

a difference to me and that there'd be quite a long period of readjustment....In fact things have never really got back to normal

Interviewer: You mean you are still finding new routines?

Mrs Franklin: I don't have a routine like I used to. I just don't have days when I do things, I don't get nearly as much housework done because I'm not very good at working when there's somebody else in the house.

However, when asked to consider how she felt about the changes caused by her husband's retirement, her view was positive overall:

I think I preferred it before when I was more organised but I would have to balance that with the fact that he is so much more relaxed and better than when he was working so in that respect I wouldn't want to go back to the life I had before.

Other wives commented that because their husbands were heavily involved in part-time work and other activities, they had noticed only small differences in household organisation after retirement.

5.3.3 Summary

Most couples appreciated the extra time together as it enabled them to share more of their interests. While people sometimes gave instances of friends who had found it difficult to adjust to both being around the house after retirement, few said that they had experienced this for themselves. In some cases, the husbands were out of the house almost as often as when they were working full-time because of the number of activities and interests they were pursuing. One wife, used to being on her own, was finding it difficult to share what had been her private time during the day. The wife of another participant had not developed new household routines but instead had adopted a much more flexible approach to housework. Although she considered that she was not as organised as when her husband was working, she preferred their lifestyle after retirement as her husband was much more relaxed and they were able to share each other's interests.

5.4 Caring for Others

Several people were responsible for caring for relatives in some way. This included looking after elderly relatives, providing a home for children and in some cases giving financial assistance.

5.4.1 Caring for Older Relatives

After retiring, five people had cared for older relatives in some way. Two participants helped aunts and three others assisted elderly parents.

Miss Stevens had been the most intensively involved in caring for a relative. After her mother suffered a heart attack, Miss Stevens went to live with her for the remaining 15 months of her life. In 1982 Miss Stevens had bought a property in Wellington as she had decided that she would spend her retirement there. Shortly after this her mother experienced the heart attack and Miss Stevens went to her mother's home in Hawkes Bay to look after her. Miss Stevens described this series of events:

I bought this property and Mother was ill at home, that was in March, she'd had a heart attack. It was the first one she'd had in her life. She was over 90 and she was very cross. So I stayed with her for about 15 months and then she died.

After her mother died, she returned to Wellington although she remained in touch with the friends and advisors who had helped her during her mother's illness. Another effect of her mother's death was that although Miss Stevens had more time and interest in meeting other members of her family because she was retired, they no longer had a central meeting place:

We lost the family home, Mother was in the family home until she died. We tended to all be together [at Christmas or for her birthday] so we are dealing with the situation where we haven't got that family focal point, that's the big change.

Mr Franklin's mother-in-law lived in an old people's home and both Mr and Mrs Franklin visited her regularly. Along with another relative who lived in Wellington, they were all concerned for her and ensured that she received care and attention from them as family members in addition to the care provided by the home. Mr Edmonds had an aunt in a Wellington geriatric hospital and although this was some distance from his home he visited her when he could. Like the Franklins, he was interested in her welfare although she did not depend on him for day to day care.

Mr Parker visited his parents every fortnight. They lived about one and a half hours drive from Wellington and were both in need of some care, although of different kinds:

My parents are old, my father is nearly 86 and Mum will be 85 at the end of the year, she's got this Alzheimer's disease and she's in a private geriatric hospital. So I go up every two weeks - normally on a Saturday afternoon - to see them. I pick up the old man and we visit her, stay for an hour and then come back. I drop him off, have a cup of tea and then come back to Wellington.

Mr Parker had helped his father to make the difficult decision to place his wife (Mr Parker's mother) in a hospital. He was also responsible for giving his brother, who lived overseas, and his sister, who lived elsewhere in New Zealand, regular progress reports on his parents.

In one case, the person interviewed was not able to help as much as they would like because of the degree of independence the older relative was asserting. Mr Irwin was very concerned about his aunt but had little influence on her. When interviewed, he said:

My wife is actually out now looking after my aunt who is a horrifying problem. She is 92 - [and] living well below par in a flat but won't go anywhere or do anything.

When interviewed, no participants were providing daily care and assistance to elderly relatives. Several were however closely involved in lending emotional support, in making decisions about the kind of care their relatives needed and in carrying out the necessary arrangements. Retirement had made little difference to these relationships. What was significant was simply that some people who were at an age where others would regard them as old were involved in caring for other people who were considerably older still.

5.4.2 Caring for Children

Two people each had two children living at home. To some extent, they were being supported financially as their parents were assisting them through university studies or in one case by providing cheap accommodation while a son saved to go overseas. Retirement had not affected the participants' sense of obligation to provide a home to their children although they no longer had the same financial resources as when they were working.

Other people, when discussing support, noted that they were more likely to *give* support to their children than to *receive* it from them. Mr Irwin outlined his view in some detail:

Our children are ranging from 26 to 33, I don't think that they think they need to support us as yet. I think they have a dim view that they might need to at some stage. I'm still supporting them personally....I used to say that when they got to 20, they would no longer be a worry. Then I put that up to 30 and it's still going beyond that.

One of the effects of a reduced income for Mr Parker was that he was no longer able to help his children financially to the extent he had while working. In contrast, three other people still lent or gave their children money. One person expressed this simply by saying:

We help our family a lot. We are able to. (Mrs Rose)

Later she added to this, saying:

We don't believe in hanging on to money. We believe in dispensing it, so I gave them all some so it was a help to them.

5.4.3 Summary

It appeared that retirement had caused little difference in the amount or type of care given by participants to their relations, both old and young. For example, Miss Stevens was able to look after her mother full-time because she had retired, but her mother had not needed this care while Miss Stevens was working. Likewise, Mr Irwin, Mrs Gilbertson and Mrs Rose, among others, still supported their children in ways similar to when they were working. This suggested that it was the needs of the relatives, whether young or old, which dictated changes in the relationship. Retirement itself had virtually no effect as the family obligations and commitments which existed before retirement continued. While the people interviewed here had sufficient financial resources to meet these obligations, other retired people may lack the resources needed to fulfil such family commitments.

5.5 Contact with Friends

Networks of friends were described by the people interviewed which ranged from people they had been to school with to former colleagues, people in the neighbourhood, people they had met through their spouse or other friends and also people they knew from the interests and associations in which they took part. Many people had friends in other parts of the country and some frequently wrote letters and/or made visits to them.

5.5.1 The Need for Contact

Although nobody interviewed described him/herself as lonely, several people said that they were spending more time on their own or with their wife/husband as a couple than they had when working. They considered that retirement held the potential for loneliness but to overcome this, conscious efforts were made to keep in touch with friends. Some people had made new friends after retiring because they were able to take part in more group activities which had led to a greater range of contacts being developed. One man was looking forward to more leisurely contact with friends in retirement:

I think for years when we have met with people we've always been one of the first to leave because we've been tired or in a hurry. It would be nice just to sit or stay until you got kicked out. (Mr Irwin)

Others recognised that if they wanted to see their friends, someone needed to take the initiative:

You don't sit at home and say 'ah, I never see so and so, they don't come and see me'. You've got to do something about it. *You've got to get out and do something about it consciously or else you will lose them and that would be rather sad.* (Miss Tait) (Emphasis added.)

Mrs Hamilton passed a similar comment but attributed this to being a widow and lacking a partner. While she may have felt the need to maintain contact with her friends sooner than other participants because of this, it was even more noticeable that, in retirement, she would be very much on her own unless she made definite arrangements to meet people.

Length of time in the neighbourhood made some difference to the number and ease of contacting friends. Mrs Fleming who had lived in the same house for over 20 years said:

I am sure we lead more of a social life than we used to. If you want to meet people without effort you can always go shopping at your local place and it takes you hours if you want to because you meet all your friends. But otherwise you do visit and have visitors in more than I did when I was working simply because you don't meet casually in the work place...It does have to be arranged.

This ease of contact contrasted with the experiences of those who had moved after retiring. It had often taken people several years to build relationships and friendships in their new neighbourhood:

We've become in touch with a lot here, they are a very conservative crowd here but we've got over that. You could have people visiting you the whole of the time - so many you couldn't cope with. (Mrs Rose)

When asked how she had met these people, Mrs Rose explained that it was through meeting somebody who introduced them to somebody else. This 'snowballing' of friends was mentioned by several other participants when asked how they had come to know their friends. Because this method of meeting people did not depend on work relationships, people had continued to widen their contacts in this way after leaving the workforce.

5.5.2 Extent and Composition of Friendship Networks

While the size of people's friendship networks varied, most people said they were in touch with six to fifteen people in Wellington whom they would ring or see every one or two weeks. Some people, especially the more recently retired, had many friends who were still working. Because of this, they saw only as much or even less of these people as when they had been in the workforce. The opposite of this was also true as people who had retired saw more of their retired friends. Mr Irwin had discovered this in the short time since he had stopped work:

I think we've already seen that we will become closer fairly quickly to one or two friends who've retired....I think we moved away from them because they didn't want to hear too much about what we were still doing [in the work force]. I've already seen that we will move back with those people quite quickly because we've joined the club as it were.

Given the age of the people interviewed, it was not surprising that many people had friends of very long standing. They had not necessarily been in frequent or regular contact throughout the length of time they had been friends but this did not affect the depth of the relationship:

I do find I have a lot of friends with whom the association does go back a long time - it drops, it picks up...you see them again then you don't see them for some weeks or months but when you do see them again, it's just on the same footing. (Miss Tait)

Two other participants made similar comments. For example, Miss Stevens explained that she had friends in different parts of the country whom she could stay with at any time, regardless of how long it had been since she had seen them previously.

Attendance at formal and informal meetings of associations and participation in sports and other clubs had resulted in new friendships for some of the people interviewed. Mrs Gilbertson was one of seven people who said that she had become good friends with several people she had met since stopping work

Mrs Gilbertson: I've made quite a lot of new friends actually.

Interviewer: Since you've retired?

Mrs Gilbertson: Yes, I have. Half a dozen anyway. Through the things that I've been doing, like going to those associations and things more often than I used to. I've met them that way.

Those who had been involved in activities outside of work before they retired already had broad networks of friends with whom they continued to keep in touch. Those who had shifted, (whether after retirement or beforehand on transfer) from where they had spent most of their life, had often left networks behind. They needed to develop new relationships with people in the areas they were now living as Mr Kelly, Mr Irwin and Mr Taylor had found. Holiday visits were one way of maintaining some contact with their old friends:

Mr Kelly: We have a lot of people all over the place

Mrs Kelly: And we do keep in touch with lots of people, we caught up with a lot of people on our trip of course. We lived in Dunedin for twelve years.

Mr Parker found that because he saw more of some people in retirement and less of others there had been little change in the overall *number* of friends:

I see a lot less of some people I used to work with who were my friends. I see a lot more of other people, because they are relationships that have developed since I retired.

Many of the others had similar experiences, finding that, although they saw less of their former colleagues, other activities had brought them in touch with new friends.

Several people, perhaps more cautious about becoming firm friends with people they had not known for long, made a distinction between friends and acquaintances. They commented that although they knew a wide range of people, only a few were what they regarded as close friends. Some described the people they had met and become friendly with after retiring in this way:

They're not close friends, sort of half way between friends and acquaintances.
(Mr Edmonds)

The significance of such relationships is that, however they were described, they had been formed *after* people had left the permanent workforce. Most people interviewed therefore had contact with people outside of their family networks.

5.5.3 Summary

Regardless of whether they were described as friends or acquaintances, the range of activities and interests in which people participated had allowed them to meet new people and establish enjoyable social relationships, despite the withdrawal of work contacts. Everybody interviewed had friends in Wellington and in many cases in other parts of the country as well. After leaving the permanent workforce, they had been able to continue and establish friendship networks based on their interests, neighbourhood association and through other friends.

5.6 Contact with Former Workplace and Colleagues

Some participants described the loss of contact with former colleagues as a drawback of retirement. While the majority of people maintained friendships with a few of the people they used to work with, they realised they were at risk of losing contact with their professional associates. Some people had overcome this possibility by working part-time in jobs related to the same issues or the same department as they used to work with.

Contact with their former workplace varied greatly. Some participants said that they did not visit at all while others had contact on a fairly regular basis, i.e., every month or so. This depended partly on the length of retirement but also on the interest of the participant in maintaining such contact.

The reduction in work contacts and the extent to which people were still in touch with ex-colleagues and their former work place are discussed.

5.6.1 Reduction in Contact

After leaving the permanent workforce, many people realised that their social contact was limited to their family, friends and to the contacts they made through their activities. The majority had noticed a reduction in the number and variety of contacts when they first left work:

One of the differences is the lack of people, it's quite noticeable. I mean, when you are used to going to work every day and rubbing shoulders with sometimes dozens of people...there was always people to hobnob with, to have reactions or contact with, and you were constantly doing just that. That is one of the most noticeable features that is suddenly not there anymore, you are just hobnobbing with one another. (Mr Kelly)

One man missed the contact with community groups which had been generated by his job. He was able to keep up to date with developments in his profession through the associations he belonged to, but he had left the community liaison to his successor as he considered that this was the function of his former department rather than being a personal matter.

The teachers greatly missed the contact with young people. They had all been attracted to teaching by the energy and enterprise of teenagers and some stated that while they did *not* miss dealing with staff and parents they did miss the youngsters. After leaving teaching, they had been able to maintain some contact with this age group through their younger relations or through the sons and daughters of friends.

Despite the loss of such contact, both the teachers and public servants found some benefit in no longer having to deal with the demands made of them by staff. They commented on the amount of time and energy which they had been required to spend on dealing with staffing issues, but after retiring they said they were now free of such obligations. The most recently retired person, as well as Mr Lewis and some of the others who had been retired for a few years, was glad to let someone else deal with the problems of the job. He said:

No, I wouldn't say that I've missed any aspect of work. I've read about some of the things the Department is facing and, well, someone else can worry about it now. (Mr Irwin)

For Mr Irwin, relief from the responsibilities and pressures of the job offset any loss he may otherwise have felt about leaving his former associates.

Mr Watts stated that some of the people he used to work with no longer discussed work related issues with him. Although he had found work in other departments after he retired, being cut off by ex-workmates was still unsettling:

You feel you are bypassed. Guys you used to talk to freely shut up on you. They realise you are not in the Department anymore and when you say 'how's it going?', they say 'oh, I can't tell you'. It's secrets you see. And when you were

doing everything and the next minute it's a shut off [you realise] that door's closed.

Nobody else made similar comments about not feeling wanted. Indeed, the number who had been asked by their former departments to carry out projects suggested that, in most cases, their experience and ability were recognised by the people they used to work with. In Mr Watts' case, the specific, technical nature of his former work may have made information related to his work more sensitive than the general administrative and advisory functions carried out by the other public servants interviewed.

5.6.2 Extent of Remaining Contact

Five people had no contact whatsoever with their former workplace, three made more than just the occasional visit, and the remainder visited only on special occasions such as jubilee functions. In comparison, the majority of people, regardless of how long they had been retired, were still in contact with some former colleagues who had become friends.

Two of the five people who had no contact with their former workplace described this absence of contact as a public service tradition. Although both men remained interested in their former departments, they followed this interest through contacts who were friends and still working in the department, or through colleagues whom they happened to meet in the street. They did not make visits to the department itself:

I don't go back to my old department at all because I'm known there. Maybe I shouldn't worry about it, but I have the distinct feeling that other people used to come back and people would think 'Well, what's he coming back for?' (Mr Watts)

Mr Franklin made a similar comment but said that he found the departmental newsletter which was regularly distributed to all sections of the department a useful means of keeping in touch. Through the various jobs that he was undertaking for different government departments, he was aware of developments within the public service generally. Mr Kelly and Mr Edmonds retained some contact with their former department through part-time work.

Only three people visited their old workplace on any regular basis. For some of the others, the length of time they had been retired meant that they no longer knew the

people working there, nor did they have any interest in keeping up such contact. In these cases, work was very much a thing of the past. The people who had retired more recently, i.e., within the last five years, had maintained quite regular contact for at least the first few years of retirement. In one case, the meetings consisted of both social contact and an opportunity for the person's successor to seek advice. In another case, the contact had reduced the loneliness felt by the person after retiring. Mr Lewis wanted to keep some contact with his former unit but he also did not want to overshadow his successor. Reviewing how his contact had changed over the period he had been retired, he said:

Initially I found it necessary to go back and I had to give my successor a chance to get into the job without me sort of being a constant visitor but I'd pop in about once a week and yarn. Each time I went to town, I'd probably pop in and have a cup of coffee and a yarn with colleagues but over the last six months I've begun to taper those off, I haven't felt quite the same need.

While the intervals between each visit had increased, Mr Lewis still went to his former office occasionally and maintained some contact with the people he used to work with.

Mr Parker had also kept in touch with his old unit and he was the only person who said that his successor sought advice from him on occasion:

I maintain very good relationships with them and follow closely what they do, and I'm always very warmly received when I do go into the office which I do I suppose about once a month. Occasionally my successor will ring me up to try to drag something out of the archives of my mind.

Mrs Hamilton was the third person who still had significant contact with her former workplace. This contact was not regular but she said that ex-colleagues were always warm when they did meet and she sometimes used the library at the college:

Lots of my friends as well as my former colleagues are there, I can get books from the library anytime. I can ask anybody about anything...I don't feel that I have cut myself off nor do I feel that they have cut me off, which is rather nice and may not be the case in other types of employment.

One of the longest retired participants revealed how the pattern of contact had changed over time. In this case, shifting to a different town from where she had been working had greatly contributed to these changes:

The first three years it was constant contact, you think you'll never get away from them. But you do, their interests become different from yours and your interests become where you are living. So it does end really except that there are half a dozen that I do frequently write to. (Mrs Rose)

Like the other teachers, Mrs Rose had found that for many years after she stopped teaching, she had continued to meet former pupils and teachers by chance. This extensive casual contact was much higher for the teachers than for the public servants interviewed.

5.6.3 Summary

While most people maintained contact with people they had worked with who were regarded as friends, only a small minority of people returned to visit their ex-workplace. There was also very little contact between the participants and their successor, in part because people felt that they should let the new person get on with the job without 'breathing down their neck'. Those in part-time work maintained some degree of contact with either their former department or the public service generally.

One man felt cut off from people he had worked with as they no longer discussed work issues with him. Others described their relationship with former workmates as warm, although they met only infrequently.

5.7 Contact with Neighbours

Most people had lived in their houses for ten years or more. Over the period they had been in residence, the neighbourhood had undergone considerable change. Despite this, everybody interviewed had friendly contact with at least some of their neighbours. Those who went to a local church found that this readily enabled them to meet other people in the neighbourhood. People who had shifted after leaving the workforce had put some effort into developing relationships with their new neighbours. This was often seen as part of the settling in process, although it could take some years before people felt completely at ease in their new surroundings.

This section discusses the kind of contact people had with their neighbours and the adjustments caused by retirement. In addition, in some cases the neighbourhoods had undergone widespread changes from when the participants had first moved in, and they were adjusting to these changes as well as to retirement. These adjustments are also outlined.

5.7.1 Extent of Neighbourhood Contact

Seven people considered they had good or close friends living near them. People who described their neighbours as friends visited each other for meals and on other social occasions. This rarely happened more than once a month and was more likely to take place on a few occasions per year. In some cases, such relationships reflected the length of time people had been in the area and hence the amount of opportunity there had been to develop friendships. In other cases, neighbours had overlapping interests, such as gardening, and this had contributed to the relationship.

The other people interviewed did not want extensive contact with their neighbours. They were happy to have a more impersonal, but still helpful relationship with their neighbours and reciprocated in giving help with such tasks such as taking in the mail, feeding pets and looking after the house and section when people were away. This group mostly had casual contact with their neighbours, such as talking briefly while they worked on the section or if they met in the area. They did however phone or visit their neighbours to make arrangements if they were going to be away. Some people regarded this kind of relationship as denoting an unofficial neighbourhood watch scheme. They considered that all the neighbours benefited from being able to give and receive help as needed.

Unless their neighbours were also retired, neither the pattern of casual contact nor the amount of socialising altered much with retirement. When neighbours were of a similar age or older, it appeared that some of the people interviewed adopted a more caring approach:

I keep an eye on Mrs H. over there and pop in every now and then - she's about my age. (Mr Shand)

Some of the participants received similar kinds of help from younger neighbours. Mrs Rose and her husband, for example, had a small patch of lawn which was cared for by a neighbour.

5.7.2 Adjustments after Retirement

Two events had caused people to make major changes and adjustments to their relationships with people in the area after they retired. The first to be described is

moving and the second is the effects of change within the neighbourhood on people who had been long-time residents.

After moving to a new neighbourhood, people had made definite steps to get to know their neighbours although it appeared that this had been a gradual process. For instance, one year after moving into their retirement home, Mr and Mrs Kelly were making contact with people through their local church and through passers-by talking to them when they were working outside in the garden. Mrs Rose had taken even longer to establish new relationships. For her, the shift to Wellington was described as the major change to her life after leaving the workforce:

Well, down here it's been settling in, because it was no trouble really in Wanganui, we were very much at home, but here it was settling in and getting to know people. And after seven years, it's taken a long while but you do feel comfortable.

Mrs Rose continued to write to several of her friends who still lived in Wanganui. Although she and her husband had moved to Wellington to be closer to their family, the friendship and neighbourhood networks had only developed slowly. This contrasted to their former life in Wanganui where they had lived for many years and consequently had known the neighbourhood extremely well.

Mr and Mrs Taylor had moved to a suburb which bordered on the area they used to live in. They had found that even a local shift like theirs had reduced their ability to continue relationships with friends in their former neighbourhood:

We lived for two or three years after retirement in the same suburb then we moved here. We still keep in touch with our friends in our old area, several in particular and we get together with them when we can and that's good fun, but geography makes such a difference.

Given that this was the result of a shift to a suburb in close proximity to their former area, it is not surprising that Mr Kelly and Mrs Rose, who had moved from other parts of the country, found that settling in had been a slow process. Other participants, who had made the decision *not* to shift after retirement explained that they had considered moving but opted to stay in a familiar neighbourhood, in part because they did not want to move away from their friends and interests. Some were aware from the experiences of friends and relations that moving could have disadvantages especially if people were not able to make new friends readily after relocating themselves.

Six people spent some time during the interview discussing the changes which had taken place around them since they had first arrived in the area. The general pattern was that the other people who had moved in at the same time as them had left and those moving in were often much younger. In another case, the area had changed from being primarily owner-occupied to being largely a flatting area. The people interviewed appeared to have felt these changes very acutely. One consequence of such changes was a reduction in the number of neighbourhood contacts the participants had, as one person explained:

One of the reasons is that every one else has shifted - everyone else on this drive bought all their houses at the same time and within the last three or four years they have all gone and we haven't got so much in common with the new people that have moved in....They are much younger than us and we just feel now that we haven't got the same interests with the people. It was a very close knit group. (Mr Franklin)

Mr Edmonds made a similar comment about younger people moving in and described the neighbourhood as a mobile area. This meant that although he had lived in the area for many years he did not know the neighbourhood well anymore. Having people move in and out fairly regularly was something he had learnt to accept. Other people also commented on the extent of changes within the neighbourhood:

I don't know the people in the street very well. I used to but they've changed. I had marvellous neighbours who used to look out for us when we were away and take in the mail and so on but there's a single man bought the house next door and we don't ever see him, he works odd hours. He's been there for nearly two years and I've spoken to him twice. (Miss Ryan)

Perhaps because the rate at which people were shifting had increased in recent years, these participants knew fewer of their neighbours than they had done when they were working. This change had not been caused by their retirement but it was more noticeable as they spent more time at home during the day. In some ways, they were having to make parallel adjustments to their lives as the changes caused by retirement and the increased turnover of residents coincided. What was unique about the neighbourhood change was that there was little the people interviewed could do to influence it. Unlike changes in their activities and social networks generally, the people interviewed were responding to *imposed* change and were not the *initiators* of change. Having decided to remain in a familiar area and in the house where they had spent much of their life, they became witness to a frequent procession of neighbours. In some cases, they had come to know these new arrivals only to have them move on again. This was in sharp contrast to their own residential stability.

5.7.3 Summary

Having 'good neighbourly relations' was important to the participants. While there was little of the in-depth personal and emotional commitment so evident in people's relationships with relatives, neighbours were physically closer than relatives. This meant that they could, and did, give practical help such as making sure that houses were secure when people were away and taking in the mail. In some cases, neighbours were friends and this was especially likely to be true when an interest such as gardening was shared. Helping arrangements were reciprocal with the people interviewed giving as much help as they received.

Some people felt more removed and isolated from their neighbours than when they had been working. This was because of the changes which had taken place in the neighbourhood itself as people often from a different age group moved in to the suburb. The participants had had no control over such change, unlike other aspects of their lives after retirement where they themselves had determined the extent and type of change which occurred.

The experience of the few people who had moved away from the suburb or city where they had spent most of their working life indicated that new relationships were only built up gradually.

5.8 Conclusion

Considerable individual differences existed in how retirement affected people's social networks. When working, people had had ready contact on a daily basis with a variety of people. Although they had lost this when they left the work-force, people still had opportunities for social contact through their family, their interests, friends and neighbours.

Taking all the people interviewed into account, family relationships remained the most important type of social network with some people being in more frequent contact with their relatives after retirement. Relationships with brothers and sisters, nieces and nephews, 'in-laws' and children were all important. In several cases, people spoke warmly of relatives by marriage and stated that they had no problems with their 'in-laws'. Perhaps because brothers- and sisters-in-law were of a similar age to the participants themselves, some people said that they valued their advice and sought their

opinion on occasion. Several participants had contact with elderly relatives as well as younger ones and they therefore had contact with family members in three generations.

'Family' as a concept meant much more than the nuclear family as people generally described relatives in addition to their own children and grandchildren. Thus, as they described them, the families of the participants often included relatives of their own age such as cousins, brothers- and sisters-in-law, older relatives such as aunts, uncles, parents and/or parents-in-law, and younger relatives such as nieces, nephews, and their children's partners. One result of such a broad view of family was that the single women, despite having no children of their own, nevertheless had an extensive family network.

Retirement did not change what relatives did for each other, but in some cases it had meant that people had more time for visits and contact. Some people commented specifically that they were spending more time and sharing more of their interests with their spouse. For the majority of married participants, the problems which could occur after retirement, such as getting in each other's way around the house, had not eventuated. While little had changed in the way of household duties with retirement, this was not a source of friction.

A minority of the people who took part in this study were giving some form of care and assistance to elder relatives and to children. These relationships had changed very little with retirement. Some kept a close eye on the welfare of aunts and parents and made a point of visiting them regularly. Others were still providing a home or financial assistance to children. Thus, despite being retired, people maintained the same type of reciprocal relationship with their relatives as they had when they were working. The emotional warmth and the closeness of many families were obvious from the comments made and several people noted that they would be very lonely without their families. In these cases, personal support was given as needed and was not a function of age or retirement.

Friendship networks extended to people overseas and in other parts of New Zealand. Many people had used retirement as an opportunity to visit some of their friends and several said that they had done more travelling since leaving the full-time work-force. It appeared that people saw more of their friends who had retired, and less of their friends who were still in the work-force. Many people had made new friends

and acquaintances after retiring through the associations they belonged to and through their interests.

A small minority still had some contact with their former workplace. It was more usual for people to keep in touch informally through colleagues who were still working and through contact provided by their part-time work. The majority had kept in touch with *some* of the people they used to work with who were regarded as friends and they were seen in a personal capacity, that is, away from the participants' former offices and apart from departmental functions. After first retiring, some people had missed the contact with colleagues although they were relieved that they were no longer responsible for the actions of others.

Unless people had shifted, retirement was not a major cause of change in neighbourhood relationships. Cycles of change in ownership and occupancy had made some of the people interviewed the oldest and most stable residents in areas which had completely altered in character from when they had moved in. Some spoke with disquiet about how they had less in common with their present neighbours than they'd had with the people who used to live in the area. Unlike the greater freedom and independence which retirement generally had given the participants, these changes had been imposed on them. Despite these concerns, everybody interviewed knew someone living close to them who would look after their property when they were away and give other help as needed.

As with their activities, after retiring people were able to devote more time to family and friends and select which relationships they wished to develop. The enjoyment of such contact had increased as it had become a distinct activity which no longer needed to be slotted into a week already filled with work and family obligations. People arranged the time and type of meeting that best suited them. Many wrote regular letters to family and friends, made frequent phone calls, and had greater personal contact with friends and family than when they were working. Far from being isolated after leaving the work-force, it was only with retirement that they could give these relationships the priority and time they considered they deserved. In some cases, this was much more time than when they had been working, although the nature of the relationship itself did not change.

CHAPTER 6

CONCLUSION

6.1 Introduction

The results of the study have been presented in the preceding chapters. This chapter extends the focus to the overall themes of the research and the social context in which it was carried out. The results are compared with the findings of other studies, especially those carried out in New Zealand. Some of the social implications of retirement are highlighted and the existing theories reviewed briefly. The chapter concludes by suggesting directions for further research.

The chapter is divided into three sections. Firstly, the main themes and comments on this particular study are presented. This is followed by a comparison of the findings with other research on retirement. Lastly some implications of the results and the need for more studies which allow theories to be built up in accordance with research findings are discussed.

6.2 Themes of the Research

Throughout the participants' comments on their preparation for retirement, their subsequent activities and the composition of their social networks, several themes recurred. These are presented below as a review of the main findings.

6.2.1 Expectations and Experiences of Retirement

People had expected, and in some cases looked forward to, a more flexible lifestyle after retirement. While many had enjoyed their work, it had often left them with very little personal time. In some cases this, and the demanding nature of the work itself, had imposed a considerable amount of stress which adversely affected the health of several participants. In the later stages of their careers, non-work interests (other than family commitments) had been given a low priority because of the shortage of personal time. One of the clear expectations shared equally by the men and women interviewed was that this situation would be reversed in retirement. This expectation was fulfilled as people experienced much greater freedom in selecting their activities and companions.

Retirement was used and described as a time of opportunity where the commitments of work no longer existed and people were able to do what they wanted to.

A second widely-shared expectation, related to the greater amount of freedom experienced in retirement, was that *people expected to have greater scope for spontaneous activity*. While working, plans had been made in ways which fitted in with the demands of others. However, people had anticipated that life would become more flexible without the time-consuming weekly schedule of work. The teachers in particular, whose working lives had been ruled and run to the sound of the school bells, took advantage of being able to make a decision about what to do and act on it immediately. This in itself gave considerable pleasure as activities could match their inclination, the weather or any other criteria they selected.

The effects of retirement were largely positive as people developed a lifestyle around their interests and the people who were important to them. Perhaps because the health problems experienced by some people were attributed to work-related stress, many felt that retirement had resulted in a release of tension with a related improvement in their health. This was often connected to the increased amount of personal freedom and consequently people's ability to determine for themselves what, and how much they would do in any one day or week. While people found no shortage of activities to keep them busy, and some were at times busier than they ideally liked, they each recognised that they could reduce or alter their activities as they wished.

Another consistently noted effect of retirement was that *people's income was substantially reduced once they left the full-time work-force*. Most people had calculated what their retirement incomes would be before they retired and they generally received around a half to two-thirds of what they had done while working. The effects of the reduction on their lifestyle had been mitigated by the careful financial preparation people had made. While a lower income did not prevent people from doing what they wanted to, it appeared that people monitored their expenditure carefully to ensure that they lived within their income. Although their incomes were described as adequate, the very fact that their incomes were fixed in retirement was commented on by several people and regarded as a reason for more cautious expenditure as capital had to be protected.

Another consequence of retirement was that *people needed to organise contact with friends and their social activities in general*. The workplace had been a ready

source of daily contact with many different people but without this, social contact (other than that with household members) on a daily or even a weekly basis could not be taken for granted. Social engagements were therefore given a higher priority and socialising became a more leisurely and frequent activity, particularly with friends who had also retired.

In retirement people set themselves goals and tasks and ordered their lives around these. Many daily routines, originally developed to fit in with people's work schedules, such as the time people got up or went to bed or when they did certain activities such as reading, watching television and eating did not alter substantially. People felt that some order was necessary in order to make the most of each day. *The difference between retirement and work was that the degree of order could be relaxed as the participants wished.*

Considering people's *experiences* of retirement, the main theme was that of *managed change*. People could and did control the pace and direction of their life much more than when they were working. This was a direct reflection of the greater autonomy which came with retirement and was evident in people's comments about what they intended to do in the future and what they had already done in retirement. For instance, activities which no longer gave satisfaction were discontinued. Likewise, people took advantage of appealing new opportunities and interests as they arose.

If people were in a position to make *changes* to their lives after retirement they were also in a position to maintain *continuity* and many did so. Continuity was most evident in people's interests and activities, as many people increased the amount of time spent on existing interests rather than taking on new ones. Some people resumed interests which had been neglected because of the limited time available when they had been in full-time employment. One aspect of people's retirement lifestyle which reflected a desire for some continuity was that many people, especially among the men interviewed, had arranged or accepted part-time work related to the skills and experiences developed during their careers. This reduced the extent and speed of change in their lives as it gave people an opportunity to gradually adjust to a life without full-time work. However, this appeared to be only part of the attraction. At least as important was the recognition that they had skills which could be used by others and that their usefulness had not ended with retirement. Thus, for many participants, *retirement was the end of their full-time permanent employment rather than the end of their working life*. Although the nature of the work was similar, the purpose of working and

the context in which the work was carried out differed from when people had been in the full-time work-force. Jobs were done outside the formal setting of an organisation as people worked from home on 'projects' which had a specific purpose and time-frame. This contrasted to their former employment when they had held continuing positions attached to a particular department or section of a department. Generally those interviewed were *offered* work although in some cases they had arranged part-time work as part of their planning for retirement. The motivation for accepting such work came less from the income it generated than from the personal interest and social contacts it provided. Overall, the tasks done in retirement were more flexible, for a shorter term and more individually oriented than when people had been in the permanent work-force.

Some significant differences were noted which indicated that people were not embarking on second careers but rather had part-time jobs in retirement. For example, the jobs done in retirement utilised existing skills rather than developing new ones. In a sense, people were continuing to do what they had always done in the work-force. People had generally retired from close to the top of their chosen occupations, thus any work done after leaving their former positions was not an advance of their power or prestige. For jobs done in retirement, the concept of 'promotion' had no relevance. Another major difference was that after leaving the permanent work-force, people felt responsible only for themselves. They were no longer part of a hierarchy in which they were both accountable to others and accountable for the actions of others. Rather, they set their own working conditions and accepted positions as it suited them.

The older participants had also worked in this way, but around ten years or so after first retiring they had gradually reduced their hours or withdrawn from the work-force altogether. *This suggests that retirement may consist of an active, out-going phase which is followed by a passive stage before finally leading to old age itself.* However, such opportunities may not exist for every occupation and some people may be more pre-disposed to accepting these opportunities than others. Some authors have noted that people who retire earlier (Department of Labour 1977:77) and those from middle or higher socio-economic groups (Hendricks and Hendricks 1977:249-250) are more likely to want to work after retirement than others. The offers the participants received may not be made to people who retire from less senior positions or who do not have such good personal reputations within their chosen field. Further research which investigates the extent to which people work in retirement, especially any gender and occupational specific differences would be useful as it would enable the prevalence of this pattern to be established.

Another theme, less explicit than the others, concerns the personal goals identified by participants which remained unfulfilled despite several years of retirement. These goals were generally activities which people wished, and still intended, to pursue although they had not done so at the time they were interviewed. Most spoke as if they still hoped and expected to 'get around' to these activities eventually. Thus, while they had not acted on their plans they had *not* abandoned them. A major effect of such unachieved ambitions was that the concept of the future still had meaning - the participants had interests and things to look forward to - and in no way were the people interviewed simply living in the past or existing in an everlasting present. Scotts and Koopman-Boyden noted that the older people they interviewed were oriented to the present not the past (1977:56). Such findings are significant given the previous belief that retirement meant that someone's *life*, not just their *working life* was over (see Townsend 1963:169; Clark 1972:134). Instead, the participants were spending time on activities which interested them and gave satisfaction but they also had the pleasure of anticipating the future. For them, as for any other age group, much of life still lay ahead. Such a finding would be of no significance if it was not in direct contradiction to the existing stereotypes which depict older people as forgetful and unable to learn new things (see Bowman 1983:163; Methodist Presbyterian Public Questions Committee 1984:12). The research evidence does not support this stereotype but, as others have stated, "The realities of aging simply do not fit the stereotypes; however, despite the accumulation of new information the myths continue to thrive" (Hendricks and Hendricks 1977:14).

6.2.2 Social Context of the Research

Like any other feature of social life explored by researchers, the particular historical and social context in which people live requires some consideration and may suggest explanations for their beliefs and behaviour. Thus, when considering possible explanations for the results of the interviews, the occupational and personal characteristics of the participants, their cohort or age characteristics and relevant aspects of New Zealand society all needed to be taken into account. These are briefly explored below.

One major social change which affected the participants, and therefore the research, was that some months before the interviews began, the national superannuation taxation surcharge on additional income was introduced. While the extent to which people would be prepared to discuss their incomes was not certain before the interviews

began (in part because income is held to be a private personal matter, perhaps especially so by older people), it appeared that one of the effects of the super-tax was that people were willing to discuss how it had affected their incomes. As the super-tax was, and remains, an issue of wide public debate and direct relevance to retired people it is not surprising that it was also a matter of private discussion and in some cases concern. It is possible that people were more willing to discuss their incomes because of the debate about the super-tax.

Most people had given some thought to their impending retirement and considered it a topic of personal importance and interest. This assisted the study as many of the questions raised issues which they had considered independently of the research and they may have been able to give more detailed responses as a result. Many people had been asked by their friends for advice about retirement and this may have encouraged the participants to co-operate with the research because it was on a topic of such direct personal relevance to them.

It has been traditionally accepted in New Zealand that the public service offers an exceptionally stable work environment and this has been one of its attractive features for employees. The experiences of the public servants interviewed substantiated this belief as most had worked in only one or two government departments, despite their considerable length of service. Thus, while in some cases people had been forced to take whatever work they could find during the end of the 1930's Depression, they found much greater stability after entering the public service.

Access to government superannuation is another attractive feature of public service employment. One of the participants who joined the public service half way through his working life commented specifically on this, saying it had been an opportunity to increase his retirement income that he would not otherwise have had. Most people considered that it was a good superannuation scheme although greater flexibility about the conditions under which people could retire would have been appreciated.

Despite this wish for more choice in selecting a retirement date, the majority of people had been able to retire when they wanted to and nobody had taken early retirement to avoid redundancy. While several people noted that they would have liked to retire earlier than they did, it appeared that nobody had wanted to remain longer in the work-force. Most people had taken advantage of being able to select their own

retirement date within the overall guidelines of the state services. Other occupations have less stability and flexibility than the public service and compulsory retirement is a main cause of retirement for other workers (Koopman-Boyden 1986:89-90) thus indicating that occupational differences can affect the timing and cause of retirement.

Since the interviews were completed in April 1986, widespread changes to the New Zealand public service have been instituted, particularly with the transformation of many departments to state owned enterprises and also the trend to a 'user pays' basis for service. Some members of the public service have lost their jobs or taken early retirement and if the public service has been stable in the past, it has now entered a period of rapid change. Thus, some public servants may have retired sooner than expected and may not have prepared or completed their planning for retirement. This may affect their perceptions and experiences of retirement. *If a similar study is carried out again with retired public servants, the results may be quite different.* People's experiences in their working life and the conditions under which they retire can all affect their overall satisfaction with retirement. Public servants in New Zealand would not be the first group of people to find that their expectations of later life did not eventuate:

Persons living in a swiftly altering world find that their social roles change as they perform them. In some respects, it is a bad dream: What seems to be one thing, turns out to be another as soon as it is attained. Each stage of growing older is a matter of arriving at something quite different from what it was for the age group just before. Being old seems to these Chagga not at all what they thought it would be like when they were looking at older people in their youth (Moore 1978:23).

Another characteristic of the people interviewed was that they had been decision-makers and senior administrators. This meant that they had contacts within the public service who knew of them and could offer them part-time work after they had retired. Perhaps more importantly, this also meant that the participants were accustomed to dealing with abstract concepts, planning and organising themselves and others. These personal skills may have greatly assisted them in deciding what they wanted to do with their time in retirement and in following up these plans. Many people considered that their ability to communicate, in both spoken and written form, and to organise were personal strengths developed through their work. In retirement, these skills remained useful as they could be applied to both the work and non-work areas of people's lives. Comments from overseas suggest that others with a similar work background may also find their skills as much sought after in retirement as they had been when working full-time:

I didn't go away afterwards. It is a mistake to dig up your roots. The business of the seaside bungalow is a catastrophe. No, if you have worked in a place for half a century, as I have, stay there. Stay there, stay there. Hang on to what you have made when you had the strength to make it. None of it can be replaced. As for worrying about not being useful, no old man need be short of a job. Retired teachers are very useful dogsbodies. I have found myself on the governing boards of nearly every school in the town, chairman of the Art Gallery and one of the prime movers of the Arts Club. But I'm moving to the stage now when I am having to retire from the retirement jobs! (the Schoolmaster, aged eighty-four, in Blythe 1979:233).

One of the features of this study was that teaching was deliberately selected as an occupation of interest so that women were included in their own right as retired workers. While there were some differences in behaviour, especially in the activities and type of work the men and women had done in retirement, their general expectations and attitudes were similar. The scope for further research on gender differences is extensive. As more and more women retire from the work-force, it is hoped that future research on retirement will reflect this change by including women as workers and also men as the spouses of retired married women. This will allow greater appreciation of the implications for retirement of any changes in social roles and attitudes. For example, the home-based nature of many women's interests may mean that some women, especially single women, are at greater risk of social isolation in retirement than men. The effects of more interruptions in the careers of women who have taken time out to care for children or other relatives, and also the predominance of women in lower-paid occupations may affect their ability to ensure an adequate retirement income for themselves. Divorce may have consequences both on social and kin networks and financially, particularly if people are forced into rental accommodation or to financially support two households, and/or separated from their children or relations by marriage from whom they had received personal support. It will also be interesting to discover in future years whether the greater participation by women in the work-force has any corresponding changes in household organisation, with men taking over or sharing some of the tasks previously done by women.

Future cohorts of New Zealanders may have different experiences from the people interviewed. The effects of higher mortgage interest rates and higher housing prices may make house ownership more difficult to achieve although the cost of rental accommodation may be similarly high. As freehold accommodation was given as a major reason for people's ability to manage on a reduced income, any difficulties in achieving freehold accommodation *before* retirement may be reflected in greater financial hardship *afterwards*. Likewise if people have invested money on the stock-

exchange which they intend to cash in or convert to other forms for their retirement income, they may be severely affected by any down-turn in the market at the time of their retirement. As the people in my study realised, being on a fixed income made them particularly vulnerable to any economic changes. Retirement may be viewed with mixed feelings by people who find that their incomes cannot provide the lifestyle they want. In addition, people who can find no application for their work skills in retirement may experience a greater sense of loss and more discontinuity in their lives. Those who cannot find satisfying ways of using free-time may find retirement frustrating rather than rewarding (see Hendricks and Hendricks 1977:248-249).

For future cohorts of retired people, changes in family composition, above all, the smaller size of the nuclear families and the greater number of people having children later in life (that is, in their late twenties to mid thirties) will alter the composition of family networks of retired people. There may be a growing number of retired people who are supporting children in the final stages of their secondary or tertiary education. The likelihood of this is increased if the trend to a lower retirement age continues. In this case, unless they are increased, retirement incomes may no longer be regarded as adequate as they will be required to support more people than at present when most retired people live as couples.

As a group, the people interviewed had a stable residential history as well as a stable employment record. Only a few people had moved frequently while working. In retirement, people tended to move to where their relatives lived or within an area to a more suitable dwelling. This claim is substantiated as with only one exception, all the seventeen people interviewed had one or more relations living in Wellington. In the future, younger people may be more mobile as they move for job opportunities and as more people live overseas for varying lengths of time. Retired people may not have the same number of younger relatives living close at hand. Given that much emotional, practical and psychological support is currently provided within the family unit, demands on formal social and support services may increase in the future unless people develop strong friendship networks which continue into retirement and which provide similar kinds of support. Certainly changes in who provides care, and of what kind, within the family appear likely (see Koopman-Boyden 1978:69; Timaeus 1986:291-292).

Some of the social changes which can be anticipated on the basis of current trends may work to enhance people's appreciation of retirement whereas other changes

may work against it. For example, less security in the work-force caused by increased redundancy, the effects of new technology and higher unemployment may mean that people become more accustomed to free time and place greater emphasis on developing leisure interests. While this may help them make full use of the increase in independence experienced with retirement, they may be less able to make adequate financial preparation. It is possible that individuals will have fewer options about when they retire and under what circumstances. Some people may be forced into early retirement through redundancy at a late stage of their career. Lump sum redundancy payments, unless carefully invested, may not provide the same security as a superannuation scheme and not every retired person will be able to select investment options which provide an adequate income for the remainder of their lifetime. Employers and the government may need to give some consideration to people who are forced into retirement without having made detailed and adequate financial preparation.

Income after retirement, like health, were aspects of life identified by the participants as important because these enabled them to live the lifestyle they chose. While some people interviewed had retired because of concerns about their health, generally they considered that their state of health had improved once the stresses and pressures of work were removed. The group interviewed may have had better health than people from some other occupational groups. One British author has suggested that health and socio-economic status are related, with many people in lower paid jobs having poorer health (Phillipson 1982:12-13). Lower health status may affect the quality of life and the appreciation of retirement, and this reinforces the need for research to consider the social and economic factors influencing retirement as well as the perceptions of retired individuals.

The meaning of work, and hence the meaning of retirement appears to be changing from what it has been in the past. For some people, work may not be a rigid schedule of putting in forty hours a week for forty years. Instead working may be a more flexible process, perhaps requiring training in several kinds of work as opportunities in the work-force arise and/or decline. This may make future cohorts better equipped to deal with the changes brought about by retirement as the process of change itself becomes familiar and is no longer seen as threatening. What is currently not clear is the extent to which the State will remain prepared to financially support people who cannot find work or who wish to retrain in another line of work. Another feature of the changes taking place in the labour market is that some people may decide to work in different ways. Rather than regarding a job as one for life, in the course of

their working life people may have several breaks from work, whether chosen (for example, as a trip overseas or raising children might be) or enforced (through redundancy, restructuring or ill-health). Thus, by the time they retire, people may be accustomed to a lifestyle with less emphasis on work and more on personal development. Indeed, some people may elect to 'retire' at an age which allows them to take up other opportunities, such as self-employment (Koopman-Boyden 1987). Researchers have commented also on the possibility of retired people taking a more active part in voluntary organisations (Lake 1982:61) and becoming a valuable resource able to take over tasks previously done by women but left vacant as women enter the paid work-force:

The increased demands for services of various sorts, whether of an intellectual kind or for social support, are reflected by the growing availability of elders seeking satisfying roles, whether paid or unpaid (Jones 1986:318).

In summary, it is necessary to remember that the research covered a small number of people from a restricted range of backgrounds. The attitudes of other occupational groups and different ethnic groups to work, retirement and life in general may mean that they view and experience retirement in quite different ways. The kind and extent of retirement preparation which is carried out may also vary. As two researchers recently noted (Wither and Hodges 1987:3), more research needs to be done in New Zealand which addresses the specific issue of retirement among minority groups and contrasts this with the predominant pakeha view.

6.3 Comparison with other Research

While most of the research done to date on retirement has come from disciplines other than anthropology and countries other than New Zealand (predominantly England and America), in recent years several researchers in New Zealand have given the topic some attention. In this section, results from other studies, especially those carried out in New Zealand, are discussed and compared with the main findings of my project.

In the case of research done in New Zealand, most research, like this study, has been carried out with retired people in a particular geographical location (for example, Scotts and Koopman-Boyden 1977; Koopman-Boyden 1986; and Lassen 1978) or with people from a particular occupational group (Cleland 1978). Both postal questionnaires (Lassen 1978; and Cleland 1978) and in-depth interviews (Scotts and Koopman-Boyden 1977; Bowman 1983; and Koopman-Boyden 1986) have been used as the main research

techniques. Some data on older people have also been obtained from the five-yearly Census (see Rochford 1985) and other national surveys of the general population (for example, Tait's 1984 publication of the 1974-75 Recreation Survey). These studies have varied in definition of the 'old' and the 'retired'. While this variety of method and definition limits the validity of making comparisons, an attempt to draw the findings of recent studies together was considered appropriate to review what is currently known about the lifestyles of retired people in New Zealand and to identify where my findings reinforce or contrast with existing knowledge about retirement. This may assist in identifying general trends and common experiences as well as major areas for further research.

6.3.1 Planning and Preparation for Retirement

Studies on older people in New Zealand have identified that owning a dwelling by the time retirement age is reached is a major feature of people's preparation for retirement. Cleland found that many Presbyterian ministers began to plan and think about their retirement when they realised that their accommodation would no longer be provided for them once they left the Presbytery, and that they therefore needed to consider buying a house in time to own it freehold when they did retire (1978:3). While the maintenance costs of older properties are sometimes of concern, Scotts and Koopman-Boyden found that house ownership conveyed autonomy and a sense of stability (1977:33-35). Many retired people also recognise that a freehold dwelling is a substantial asset (Koopman-Boyden 1986:94) and that weekly expenses can be lowered with the removal of mortgage repayments. Section 2.3.7 noted that the retired public servants and teachers I interviewed all lived in private accommodation which they owned. In most cases, any remaining mortgages had been paid off before people retired, with a minority capitalising all/some of their Government Superannuation to do so. Mortgages had only been maintained when people considered that the payments did not take up a large amount of their regular income in retirement. Everybody I interviewed regarded low-cost suitable accommodation as a high priority in retirement. As a group, the people interviewed could afford to own their accommodation before they retired (see sections 3.3.1 and 3.3.2). In other studies, retired people have demonstrated a high rate of home ownership although not as high as in my study. The difference may be attributable to the high security of employment and level of income my participants had received throughout their working life. Koopman-Boyden's interview study (1986) with fifty retired people in Christchurch discovered that 86% of the people interviewed

owned their own home while the remaining 14% were in rental accommodation. Thus, most studies of retired people in New Zealand, including mine, have found that *secure, privately owned accommodation represented a high personal priority and a major part of people's financial arrangements for retirement.*

For the people I interviewed, an adequate income (as perceived by them) was important as this enabled them to act on their interests and develop or maintain the lifestyle of their choice. Six of the 16 (37.5%) participants who stated their income in 1985-1986 had an annual income of under \$20 000 while one-quarter of the participants earned between \$20 000-24 999. The remaining six participants (37.5%) earned over \$25 000 (see section 2.3.4). As noted in section 2.3.4, these figures represented *individual* income and *household* income may be considerably higher. Considering the results of the 1982-83¹ national Household Survey, 86.1% of households with a retired head had an income of under \$20 000; 5.5% of such household had an income of between \$20 000-24 999 and 8.4% had an income of over \$25 000 (New Zealand Planning Council 1985:97). While comparison is difficult because of both the difference between household and individual income and the time between these studies, some attempt seemed necessary as income was such an essential component of people's overall security in, and satisfaction with retirement. This was noted at the beginning of section 3.3.1.

Thus, compared to the wider population of retired people, the people I interviewed had retirement incomes above the average and also a higher rate of home ownership. Section 2.3.8 outlined the educational qualifications of participants and concluded that they were very well educated, as only three people had *not* completed some form of tertiary education. Battersby (1985:4) noted that only 14% of the elderly had been educated beyond secondary school level. A higher level of education was expected in my group as many had begun their careers as secondary school teachers. They therefore had been required to have a university degree and a teaching diploma. The difference between the level of education and income of my participants and the wider population of retired people is significant as some researchers (in New Zealand and overseas) have suggested that socio-economic status and satisfaction with retirement

1) Given the high rates of inflation over the years 1982 - 1986, the same amount of annual income will have a very different and reduced economic value in 1986 compared to the value it held in 1982. This should be kept in mind when comparing these figures.

are related (O'Donnell 1985:139; Lassen 1978:44). Other writers have attributed many of the problems experienced in retirement to inadequate income (Townsend 1963:175). However, in both my study and two other New Zealand studies, the majority of people described their incomes as adequate. Cleland found that 92% of his sample of retired ministers were satisfied with their income (1978:39) as were 80% of the people Bowman interviewed (1983:166). While some of the people I interviewed were concerned about the imposition of the supertax, everybody described their income as adequate (see section 2.3.4). Although people had experienced a reduction in income with retirement, this had not made major differences to their lifestyle. This does not appear to be so in Britain where many of the difficulties people experience in retirement have been attributed to the low level of the pension, which makes adequate housing and living standards much more problematic for many older people (Phillipson 1982:9-11). Generally, it appears that *in New Zealand high priority is given to financial preparation for retirement, including consideration of people's income in retirement and a freehold dwelling.*

While financial preparation is of undoubted importance in ensuring independence and the opportunity to achieve a personally satisfying lifestyle after retirement, it is also important that people consider how they want to spend their time after leaving the permanent work-force. It appears that only some people do consider this, however. Koopman-Boyden (1986:93) found that few of the men interviewed had considered widening their interests with retirement. This is despite Lassen's discovery nearly a decade ago that the development and extension of leisure time pursuits was the most significant factor related to life satisfaction (1978:81). Some of the people I interviewed appeared to realise this for themselves as they had developed a 'list', whether written or not, of interests which they wished to pursue. This was described in section 3.3.4. Apart from this, and the few instances where people had arranged part-time work (see section 4.5.2), most of the people I interviewed seemed content to let things happen in retirement. They wanted a less pressured lifestyle after leaving the permanent work-force and part of this lifestyle was keeping some openness or flexibility about what they did. The people in my study had made informal plans for retirement (outlined in section 3.3) which reflected each individual's own concerns and perceptions of retirement. These plans had concentrated on income and expenditure after retirement, what people intended to do, and on maintaining friendship networks. In contrast, other studies have found that some people make few or no plans for retirement. For example, Lassen stated that less than half of her sample had anticipated and planned for their

retirement (1978:82). The extent to which socio-economic status influences people's ability and interest in planning for retirement is worthy of detailed exploration in future studies. It is possible that the people I interviewed had made plans and thought about their life in retirement because they had wanted to change from a pressured lifestyle in which they met the demands of others to one based on their own interests in which they regulated the pace of life, and had considered how they could achieve this.

Research studies have found that attendance at formal pre-retirement seminars varies according to availability and inclination, and that only a limited number of large corporations and organisations offer them. Both Cleland (1978:50) and Koopman-Boyden (1986:111) found that most people who attended such seminars generally regarded them as worthwhile. Section 3.3.3 outlined the sources of advice and information about retirement available to the people who took part in my study. Comments of two people interviewed emphasised that the seminars they attended had reinforced their existing beliefs rather than suggesting new ideas. On the whole, however, most people had retired without the opportunity to attend such courses. Instead, to help them prepare for retirement they had used their 'common-sense' and sought advice from retired relatives and friends. My study and others indicate that *most people retire without access to formal pre-retirement seminars.*

6.3.2 Attitudes towards Retirement

Over thirty years ago, McCreary noted that only a small proportion of the population lived for more than ten years after they retired, which indicated that early retirement was often followed by early death (1954:13,14). This may have been partly caused by the ill-health of retired people as poor health was a major cause of retirement. Since then however, retirement seems to have become a longer and more eagerly anticipated stage of life, in part due to the greater personal freedom it allows. Several research studies support the suggestion that *freedom, or at least a reduction in obligations and responsibility, is a major attraction of retirement.* Sections 2.3.1 and 2.3.2 highlighted the fact that some of the people in my study had opted to retire as soon as they could, and only a small minority had been forced to retire through compulsory retirement policies. Cleland reported that around 30% of the retired Presbyterian ministers liked the freedom to chose their own interests and the freedom from parish responsibilities, while nearly 20% appreciated having more time for themselves and their families (1978:41). Likewise, Bowman (1983:167) found that over half his participants believed that retirement gave them greater opportunity to carry out activities

of personal interest. For the people who took part in my study, the greater amount of discretionary time and the reduction in obligations to others were major advantages of life in retirement. This view was discussed in section 3.3.4 but recurred throughout people's discussion of how retirement was different from their full-time working life.

Just as research studies document that many people find attractive aspects to retirement, so do they note that only a minority find aspects which they dislike. Considering Lassen's respondents, 70% did not dread anything about retirement (1978:52) and 30% of the retired ministers could not identify an aspect of retirement which they disliked (Cleland 1978:41). The disliked factors included the loss of status (15 % of participants, Cleland 1978:41) and the loss of social contacts (over half of respondents, Lassen 1978:43). In my study, several people thought that retirement held the potential for problems, although few had directly experienced them for themselves. These potential problems included loneliness (see section 5.5.1), difficulties in adjusting to the greater amount of time spent with spouse (discussed in section 5.3.2), and not finding useful or enjoyable ways of passing the time. This latter concern was implicit in people's comments about 'doing something with retirement', discussed in section 3.3.4. Some of the other disliked features, such as loss of spouse or declining health reflected the process of aging rather than retirement. The results of all these studies suggest that *overall a positive attitude to retirement currently prevails, although attitudes to old age on the part of both older and younger people are less uniform and less positive.* The comments of the people taking part in my study about aging were discussed in section 3.4 and ranged from a belief that greater age brought greater self-confidence to accounts of exploitation, believed to be because of the person's age. Bowman (1983) outlined the generally negative view of old age which is prevalent in New Zealand at present.

Some studies, both in New Zealand and overseas, have found a relationship between socio-economic status and attitude to retirement, although the findings are not entirely consistent. Lassen noted that "...the higher the socio-economic level, the higher the positive relationship between former satisfaction in work and present satisfaction in retirement" (1978:44). Later (1978:79), she suggested that people from higher socio-economic levels have more resources obtained from their jobs which enable them to try alternative roles and find satisfaction in retirement. Other researchers have suggested that many aspects of people's lifestyle in retirement are a continuation of their pre-retirement behaviour and that those who have more contact with their families in retirement are also those who had more contact with them when they were working. One researcher has stated that "It is obvious that those who get the most out of

retirement are also those who have always got the most out of life, be it in work opportunities, activities, social contacts or income" (Koopman-Boyden 1986:105).

If this view is accepted, it implies that people who *while working* did not have non-work interests, an adequate income, and/or a good marital relationship or a good relationship with other family members or friends are unlikely to find any change or improvement with retirement. Any social inequalities such as those based on class, gender or ethnicity may well be replicated in retirement with only some people in society having the personal and material resources to take advantage of the opportunities retirement provides. This is the main argument of sociologists such as Phillipson (1982) who work with a Marxist political economy perspective. This being the case, it is less surprising that the former public servants and teachers in my study, who were well-educated, with a stable work record, in good health and on adequate retirement incomes, were making the most of their retirement and on the whole greatly enjoying it. Throughout their working lives they had experienced few social and economic disadvantages. However, comparisons are difficult until more research is done in New Zealand with people from different socio-economic groups.

6.3.3 Passing the Time after Retirement

McCreary stated that "*Of all the problems facing older people the most difficult is the way in which they will pass the time once they have ceased working*" (1954:45. Emphasis added). The people interviewed in New Zealand's four main centres nevertheless identified several popular activities, including reading books and newspapers, gardening and listening to the radio (1954:54). Other studies have also specified the interests of older people. Gardening, bowls, swimming and walking were the most popular activities among participants in Koopman-Boyden's 1986 study (1986:98-99) with television, including watching during the day-time, also being popular. Similarly, gardening, reading, sport (especially for men) and home-based activities (especially for women) were identified as popular interests of people aged over 50 years in the national 1974-75 Recreation Survey (Tait 1984:16,17). Reading was a regular activity for the majority of people I interviewed (section 4.2.1) as was gardening (section 4.3.1) and overseas and domestic travel was also a popular but less frequent interest (section 4.2.8). Many of the people who took part in my study had a variety of other non-traditional interests, ranging from computing to photography to stamp-collecting (section 4.2.2). Some of these interests, for instance, the popularity of reading compared to watching T.V., seemed to relate to skills and interests related to people's

former work, as reading and drama were major interests of the former teachers, while some of the public servants who had been interested in current affairs were active members of a political party.

Perhaps reflecting changes in attitudes to leisure and to retirement, studies in recent years indicate that few people find boredom to be a major difficulty once they leave the work-force. Scotts and Koopman-Boyden noted that older people were content with their interests provided they had not been forced on them through illness or poverty (1977:16). Another researcher identified satisfaction with activities in retirement as the most likely indicator of satisfaction with retirement:

The most significant factor to be related to life satisfaction was the development and extension of leisure time pursuits. Those whose activities remained relatively constant had lower levels of adjustment [to retirement]. This confirms overseas findings that an increase in leisure time activities has important consequences for life satisfaction and adjustment as they maintain a sense of purpose for individuals who are living in retirement (Lassen 1978:81).

Both Cleland and Koopman-Boyden found that most people expanded their pre-retirement interests and spent more time on a few activities rather than changing or increasing the number of activities. Cleland went on to suggest that this indicated a need for people to develop their interests while working, despite the limits on recreational time imposed by work (1978:49). My study showed that most people did not find passing the time in retirement to be a problem but occupied their days with a range of interests, among which gardening, reading, sport and home-based hobbies were particularly popular (see Chapter 4). Some people, especially the most recently retired and the younger retirees, adopted part-time work, whether paid or voluntary, as a retirement interest. Most people developed previous interests but a minority took up new interests after leaving the permanent workforce.

In addition to purely recreational activities, *many retired people seem interested in continuing to apply the skills and experiences gained through their work in retirement*. Evidence from my study and from others suggests that part-time work after retirement becomes an important activity for some people. Section 4.5 described how almost half of the people I interviewed worked on a part-time basis in paid and/or voluntary positions in the early years of their retirement. This may have eased the transition into retirement but work as a retirement interest was a predominant feature of many people's retirement lifestyle. Cleland commented that over half of his respondents had taken up some form of employment in their retirement (1978:49). Koopman-

Boyden found a similar tendency for people to accept work when they were offered it and suggested that this may be because "Most felt that they had still been doing a good job and they were keen that their experience and skills should still be used in paid employment" (1986:93). This desire to continuing working, although in different ways from when people were in the permanent work-force, may reflect the younger age at which many people are now retiring. In addition, perhaps it demonstrates a reluctance to accept the label 'old' which is less likely to be applied to people who are still active and making a visible contribution to society through working. The majority of the ex-public servants and teachers in my study were aged between 60 and 70 and Koopman-Boyden's participants were aged between 61 and 65 and had retired at the age of 60. The results of studies with people older than this have not found widespread interest in working. McCreary found that only 9% of his sample who were not working would consider doing so if no restrictions were placed on earnings (1954:47) and Lassen discovered that most of her respondents were not interested in working after retirement (1978:77). On the whole, present evidence in New Zealand indicates that *people who retire younger will show more interest in some form of work after retirement.*

6.3.4 Social Networks

In New Zealand, many people have demonstrated a keen desire to live near their friends and family in retirement. Cleland, by surveying both retired ministers and those who were still working, was able to show that the pre-retirement preference for retiring close to friends was supported by the behaviour of the retired ministers as nearly 90% of the retired ministers did live near their friends (1978:48). Similarly, it has been found repeatedly (from McCreary's early studies onwards) that the majority of older people live in their own homes with their spouse. Those who live alone are mainly widows (see McCreary 1954:15-17; Hyslop 1982:27). However, few studies have explored the effects of retirement on the marital relationship. Koopman-Boyden has considered this and found that in some marriages the greater amount of time spent together did result in tension while other couples appreciated the increased time in each other's company (1986:103). Again reflecting the fact that few people appear to give consideration to the broad changes retirement may make to their life, most of the men she interviewed had not considered the effect retirement would have on their wife. Several of the people I interviewed had realised that retirement would affect their spouse as well as them although very few problems were experienced. Section 5.3 discussed the changes retirement had made to people's relationship with their spouse. On the whole, most

couples valued the increased amount of time together and were able to share their interests more in retirement than when one or both partners had been working full-time. Few changes had been made in household organisation. Research from overseas has discovered that people's expectation of a greater sharing of household chores after retirement does not eventuate (Keating and Cole 1980; Brubaker and Hennon 1982:217-219) and in both New Zealand and overseas it appears that *retirement has only minor effects on household organisation*.

Social networks have been identified as helping people to adjust to retirement (Hawley and Chamley 1986:295). In addition to being able to use free time constructively and substitute leisure for work, Lassen (1978:83) found that being able to develop personal resources which fostered friendships was a major factor in ensuring a smooth and successful transition to retirement. Other studies such as Scotts and Koopman-Boyden have explored how much contact older people have with friends and relatives. Their report emphasised the reciprocal nature of family relationships as older people both gave and received help from other relatives (1977:53). This finding was reinforced in Koopman-Boyden's recent study when it was found that some older people were assisting their children financially (1986:95). Similar findings were obtained in my study as some people noted that they were more likely to give support than to need it, and as several people were looking after older or younger relatives in some way. These findings were discussed in sections 5.2.2 and 5.4. Research from other countries substantiates the notion of reciprocity as a central feature of the social relationships of older people (Hawley and Chamley 1986:305; Townsend 1963:51; and Young and Willmott 1957:61,94).

However, for older people the existence of reciprocity and a close association with relatives need not extend to the desire to live with them. Koopman-Boyden (1978:59,63) noted that while older people like to live *near* members of their family, they prefer not to live *with* them. This allows older people to retain full independence in daily living while the personal support received from other relatives remains readily available.

In the broad context of the family in modern industrial society, it is interesting to note Young and Willmott's most recent comments about kinship in East London. Writing thirty years after their original study (see Young and Willmott 1962), they noted:

Kinship networks are more dispersed than they used to be. But there is plenty of evidence that kinship remains an important force in most people's lives, and is in particular still overwhelmingly the main source of informal care and support. The wider family shows an impressive resilience, adapting itself to change in the rest of society (Young and Willmott 1986:28).

Despite higher levels of geographic mobility and the supposed 'generation gap' between members of different generations, in New Zealand and Britain older people continue to give and receive assistance within the family, to live near relations and to find a vital source of social contact within the family. This was certainly true for the people I interviewed. Contact with relatives was an integral part of daily life with frequent phone calls and visits being made by relations in law as well as members of the nuclear family (see section 5.2).

For most people, social networks do not consist entirely of relatives. Friends are also important although some retired people do not have well-developed friendship networks. As Koopman-Boyden discovered, many retired men obtained their main source of social contact through their relationship with their wife (1986:102). It has been more common for researchers to find that older people are generally satisfied with their friendship networks, although loneliness, especially after the death of their spouse, is a problem for some. Bowman (1983:166) described over 80% of the people he interviewed as being satisfied with their involvement with family and friends. Likewise, in my study, the retired teachers and public servants considered that they had enough friends although the oldest participants appeared to be content to restrict social contact to members of their family section¹. These findings were presented in sections 5.2.3 and 5.5. One of the most significant results was that some people had been able to expand their friendship networks through the activities and interests they carried out in retirement and this offset the loss of contact with former colleagues.

The extent of contact between retired people and their former colleagues is less well documented. Koopman-Boyden noted that while some retired people missed the comradeship of workmates, only a few people had any contact with them in retirement as workmates were not usually friends (1986:102). Many of the people I interviewed had developed friendships with people who originally were colleagues and these relationships continued in retirement, especially when they were about the same age as the participants. Section 5.6.2 drew attention to the limited amount of contact people

1) Other studies support this finding (see, for example, Scotts and Koopman-Boyden 1977:53).

had with their former workplace and on the whole contact with former colleagues who had become friends was greater than contact with people remaining in the work-place. Lassen also found that only a minority of her sample retained some contact with their former work organisation or club (1978:77).

6.4 Retirement: Social and Theoretical Implications

The results of the research described above and current social trends in industrialised societies clearly indicate that retirement has become established as a significant and for some an attractive stage of the life-cycle¹. This holds major implications for the way older people are integrated into society as it is possible that a widely accepted retirement role is developing, and that political activity by older people on their own behalf may become more common. These and the existing theories of retirement are outlined in turn below.

6.4.1 Roles for Later Life

Because retirement is a relatively recent phenomenon² which has only become popular and widespread in the last few decades, retirement does not have clearly defined social roles as do other stages of the life cycle (Clark 1972:152). When approaching retirement, individuals must therefore draw on resources established in earlier life to sustain them in retirement and in the development of lifestyles which are satisfying and meaningful. This allows considerable scope in the exact nature of life in retirement (see Neugarten 1982:44) and people may change their lifestyle according to inclination, opportunity and ability.

One consistent and significant finding of research, which has been noted in studies of the retired in America and New Zealand, is that *people's activities are an important part of their overall lifestyle in retirement*. Atchley found that although people's activity level was influenced by health and income, it was the only factor which was consistently related to retirement attitude for both men and women (Atchley 1982:162-163). Similarly, Jacobs (1974:28,77) and Lassen (1978) have also noted that

1) Braithwaite and Gibson (1987:1) have stated that the impact of retirement on personal adjustment is now regarded as less aversive than has been assumed in the past.

2) See Phillipson 1982:16-38 for a discussion of the emergence of retirement.

the activities people carried out in retirement were a central feature of their lives. Szinovacz (1982:149) found that preparation for leisure activities in retirement constituted an important element in women's adjustment to the retirement transition. Activities are therefore important in both preparation for retirement and the subsequent appreciation of it.

The consistency of these results suggest that such activities may represent an evolving social role for older people. It appears that many retired people are active in voluntary or paid work and/or involved in organisations and associations of interest to them as office-holders or administrators. Many of the people in my study had willingly taken on such tasks and with them the functions of 'volunteer' or 'administrator'. Comments from other people indicated that they felt it was *expected* of them to carry out such activities once they had left the work-force. Those who had chosen not to do so felt pressured as their friends, who were generally members of their peer group, repeatedly asked them what they did with their time and what they were going to take up in retirement. This expectation implies that adopting some social function beyond the limits of the household and the family may be developing into a norm for the recently retired. This is not unique to New Zealand:

There is some evidence...that a new set of norms and goals is becoming institutionalized for the retired in American society, at least in urban areas. There seems to have been a shift in our culture within the past ten or fifteen years from a work morality to an activity morality. Activity of any sort is presently valued over non-activity. Furthermore, this activity need not be defined as work; it need not be reimbursed by income nor contribute to any general social goal. It is moral to "keep busy"; those who are inactive are made to feel useless and worthless (Clark 1972:153).

In New Zealand, some retired people search for activities which use what they see as valuable personal talents and the considerable store of experience and knowledge built up during their time in the work-force. Thus, the outlets people find for these talents are often in activities which do make some social or helpful contribution and this in turn may reinforce people's self-esteem. Two coinciding trends may be working together to produce the shift Clark identifies. The reduced certainty and duration of employment means that many people are unexpectedly forced out of or denied entry to the work-force through redundancy and a high rate of unemployment. This can also affect people in the work-force as they may feel less secure about their future employment. Taking on leisure or helping activities can compensate for the uncertainty of and dissatisfaction with employment and allow people to retain a satisfying lifestyle (see Shouksmith and Hesketh 1986:141 for a brief discussion of how this can also

operate for people in employment). Work is not the sole means of forming personal identity and status: for some, carrying out other activities which hold personal meaning and provide a constructive use of time may be a more realistic option than continuing to hope for work. Such activities may take on some of the significance formerly attributed to work.

The second trend is that of a lower age at retirement (see Rochford 1985). Many people are now retiring at an age where previous cohorts were still employed in the permanent work-force. If it is assumed that members of this age-group have the same level of fitness and breadth of outlook as their predecessors, it is not surprising that many people retire *to do* particular activities, rather than developing a lifestyle totally based around their household or purely personal recreational interests¹.

The role of the organiser/volunteer may suit people who are looking for useful and absorbing ways of spending their time. Such a contribution becomes even more significant given the increasing number of married women in the work-force as in the past a high proportion of voluntary work was done by married women out of paid employment. In due course, the role of the retired 'volunteer' may alter the prevailing conception of older people as an economic burden and instead reflect recognition of the many ways in which retired people support others. These ways include taking part in volunteer social services, unpaid administration of sports clubs, arts organisations and other associations, and the informal helping arrangements older people have with members of their family. Paid work is by no means the only way of working for the common good and Keith (1980:352) has suggested that the status of older people is likely to increase when this is recognised. *More research with retired people would identify the extent to which older people provide services for others (whether paid or not), the nature of these services, and the extent to which retired people accept formal positions in organisations as officials and administrators.*

As Clark (1972:152) noted, once a retirement role becomes established, anticipatory socialisation can begin. Those who want to will be able to prepare more thoroughly for retirement because the tasks and functions they are likely to perform will

1) This is not to deny that some people may be home/family oriented in their retirement and that they are quite entitled to do so. However, as more people interviewed emphasised the importance of voluntary or administrative work to their lives, it was the high level of activity which required some explanation. Complementary research could well be carried out with people who select a more home-based lifestyle in the early years of retirement. Both styles of retirement may be equally satisfying to the people who choose them.

be known in advance. This may remove, or at least reduce, the uncertainty over what retirement is 'really' like which concerns some people approaching retirement age.

6.4.2 Age as the Basis for a Political Movement

Linked to greater social activity and visibility amongst retired people, it appears likely that older people may become a political force collectively rather than merely individually as voters. Both the stereotyping of older people and common concern over maintaining an adequate standard of living in retirement may be drawing retired people together.

One response to the stereotyping of older people, which leads to individual differences amongst them being overlooked, would be for older people to develop an identity based on their age as it is this characteristic which results in them being treated similarly and negatively. Older people may therefore begin to consider their position in society according to their common needs and experiences:

the aged have shifted significantly in their orientation, from an image of a *noncorporate category* to that of a *group*. Thus, age has become a principle for corporate organization and the basis for social, economic, and even political demands (Simic 1978:12).

In New Zealand, organisations such as the New Zealand Association of National Superannuitants have been formed in recent years in attempts to protect the living standards of retired people through continuation of the national superannuation scheme. Such associations are being formed at a time of economic reorganisation in which the national superannuation scheme has been modified once and debate over further changes continues. Forming a national association is one way of attempting to influence social attitudes and government policies in order that they meet what retired people see as their needs. Such associations are expressions of group concern with age being the common characteristic shared by all members.

Other researchers have suggested that as the generation of people who were active in the struggle for women's rights and against foreign involvement in the Vietnam war grow older, they may continue to challenge existing institutions and wage active campaigns for secure retirement incomes and adequate support services for the elderly (Phillipson 1982:127). Certainly, given the extent of continuity in people's lives before and after retirement, it seems most unlikely that people who have spent many years in political activities will suddenly cease to be interested or active once they retire. For

others, the experiences of retirement itself may encourage them to become more politically active than they had been previously. For example, the effects of living on a fixed income in years of high inflation, uncertainty about the health and social services which will be available in the future and annoyance or anger at the stereotypes and treatment of older may all act to prompt individuals into action. This involvement may extend to other demands:

the increase in the number of early retirement schemes is now adding a new dimension to the question of facilities for the elderly. The demand is not just for hospitals, clinics, meals-on-wheels, but for a whole new range of social, educational and cultural programmes to service and support older age groups (Phillipson 1982:123).

One of the resources which comes with retirement and which is generally scarce in working life is the availability of discretionary time, which would be of considerable use to any 'cause' widely supported by retired people. As found in my study, at least some retired people have extensive experience in organisation, administration and communication which suggests that the potential exists for a powerful political movement advocating the rights and needs of older people.

Given the variety of organisations for older people which currently exist, research which examines the history, aims, membership and operation of such groups would be both feasible and desirable. Such research could focus on the motivation underlying the formation of each organisation, the degree of overlap in the kinds of concerns and issues tackled by each organisation, and any similarities in the occupational and socio-economic backgrounds of the organisers and the members.

Like other authors (Jones 1986:328; Selby and Schechter 1982:111-112) it is hoped that recognition of the varied but extensive contribution which older people willingly make to society will result in an image of older people which is as positive as it is accurate. The present images confuse the retired with the frail aged, ignore important social and individual differences and imply that retired/elderly people are generally incapable of caring for themselves, let alone others. These images are not supported by evidence from research studies.

6.4.3 Theories of Retirement

This study was intended to provide a descriptive account of people's lives after retirement. *Because the emphasis was on the investigation and discovery of what changes retirement had caused, an explicit theoretical framework was not used.* As other researchers have reviewed existing theories of retirement and aging they are not described in detail here (for example, Koopman-Boyden 1986:5-11; Atchley 1976:109-122; and Braithwaite and Gibson 1987:1-17. See also Fry 1980:1-20; and Kertzer and Keith 1984:19-61 for reviews of the anthropological literature on aging). Rather it is intended to briefly comment on the 'fit' of such theories to the results of the study and to suggest future directions for research.

The main theoretical perspectives used to describe and analyse retirement and old age have been functionalist and Marxist. Functionalist explanations of old age centred on the notion of disengagement, which held that as people grow older they become less constrained by the opinions of others, seek greater enjoyment and disengage socially and emotionally in readiness for their eventual death (see for example Jacobs 1975:117; also Scotts and Koopman-Boyden 1977:7-9).

One theory of adjustment to retirement is based on the notion that people obtained important satisfactions through work for which they sought substitutes in retirement. Atchley has described this approach, known as the substitution theory, as suggesting that the best way of adjusting to aging lies in finding substitutes for lost roles. In this way, previous levels of activity can be maintained (1982:167. See also Shanas 1972:219-243). One of the assumptions of this theory is that retirement creates a void which people will try to fill, thus "Individual good adjustment in retirement, then, is dependent on the person's finding activities in retirement which offer satisfactions to replace those he received from work" (Shanas 1972:223).

The accommodation or adaptation theory stresses that retirement is a process which can vary as structural and psychological constraints on individuals vary. Adjustment to retirement is a continuing process as people work out new roles and ways of spending time and accommodate these changes in their lifestyle. Overall adjustment to retirement is dependent on how well the individual accommodates changes:

Viewing retirement as process, however, means that the person who experiences retirement undergoes a period of change in which the self seeks to adapt to a new social role, to a new rhythm of activity, to a new body awareness, and often to a different level of living (Shanas 1972:235).

Other theories, developed from consideration of the psychological meaning of work, can be adapted to a study of retirement. Dawis and Lofquist (1984) outlined the adjustments and accommodation that workers make with their work environment to achieve 'correspondence', which is the degree to which the interaction between the worker and the environment meets the demands of each. In a similar fashion, retirement brings a need for more adjustment and accommodation but people can identify new environments where they could continue to achieve correspondence, for example, a retired language teacher could tutor students on a part-time basis (Dawis and Lofquist 1984:127,129).

Phillipson (1982) analysed retirement and old age in Britain from a Marxist political economy perspective which attempted to demonstrate how the class system continues beyond people's working life. The main points of his argument are that working class people retire with lower pensions, fewer savings, less secure accommodation and in generally worse health than members of the middle or upper classes. One effect of this is that while they may have adequate financial resources in the first years of retirement, these resources are often insufficient to last for the remainder of their lifetime and people have no option but to depend on the pensions and services provided by the State. As government expenditure on such items is often reduced in times of financial constraint, retired workers and women (especially widows) remain bound and subject to the capitalist system throughout their lives. Thus, social inequalities are experienced even more acutely in later life than when people are working.

All these theories have been developed in disciplines other than anthropology and are based on research carried out almost entirely in America and Great Britain. Other authors, some of whom have carried out research in the same societies, have found that the results of their studies were not in accordance with these theories. For example, Jacobs (1975:117-122 and 1974:77-81) found that only some participants disengaged in retirement while others remained engaged and some people had disengaged while working. Other authors have criticized the political economy theory for not paying enough attention to the process of retirement and to how people view their retirement (Koopman-Boyden 1986:8). Writing of the functionalist theories of retirement, one sociologist has said:

All of these ideologies were centered around activity, and our findings support its importance. In what way is it important? Why is a moderately high activity level associated with high life satisfaction? In my opinion, the association

between activity level and life satisfaction exists because they are both promoted by the same set of factors. I do not believe that a high activity level of itself can change low life satisfaction, any more than high life satisfaction can cause people to be highly active. *I think the early theorists, myself included, did not go far enough beneath the surface to look for enabling conditions.*¹ For people to be either satisfied or highly active, they generally have to be able to participate in what *they* define as a meaningful life. Participation requires two things above all: a sound body/mind and opportunities (Atchley 1982:167-168; see also Atchley 1976).

Because of the limited amount of previous research on retirement in New Zealand and the substantial criticisms made of existing theories, the emphasis in the study I carried out was placed on describing the experiences of the participants and attempting to portray *their* attitudes about retirement, their working lives, social networks and activities. Such an approach has been recommended by others (Jacobs 1975:118,120-121; also Keith 1980:347) and the importance of case studies in theoretical construction has been noted (see for example Szinovacz 1982:10). The key themes arising from my study were *continuity* and *autonomy*. Previous theories have emphasised the *discontinuity* which occurs with retirement and have focused on independence or dependence in daily living rather than examining autonomy and the process of personal decision-making which may be enhanced by retirement. I have shown that while people's permanent work had been of undoubted importance, it had imposed a considerable amount of stress on some people and major restrictions on the amount of free time. Past theories may have placed too much emphasis on what work is regarded as providing, and not enough investigation into what it actually provides, the day to day meaning for workers and the social and personal significance of this meaning.

In this study, most people made full use of the opportunities, freedom and relaxation which became available once they left the permanent work-force and maintained a high degree of continuity in both their social networks and their activities and interests. This finding is of interest and perhaps significance as one author has noted that while the potential for *change* in the social roles and the group membership of the elderly exists, little research has been done on the *continuity* (see Unruh 1983:22-23). More recently, another study in New Zealand found much continuity in people's lifestyle before and after retirement:

1) Emphasis added.

It seemed that those who had little to do in retirement had had few interests in life before retirement. The opposite was also the case - those with an array of interests before retirement and an absorbing and busy life continued a similar pattern in retirement (Koopman-Boyden 1986:99).

These comments do not suggest a new *theory* of retirement but they do suggest directions for more research. Some topics hold significance for the development of social policy and of pre-retirement programmes such as:

- i) investigation of the retirement lifestyles of members of ethnic minority groups,*
- ii) investigation of the experiences of members of the lower socio-economic groups and others who are socially and economically disadvantaged throughout the life cycle, and*
- iii) identification of which people in society experience the greatest loneliness and/or the most financial difficulty in retirement.*

Other topics hold significance for our general understanding of society and the important relationships within it, such as:

- v) exploring which aspects of people's lifestyle are continued through conscious choice in retirement, which are altered and why,*
- vi) exploring the boundaries of where retirement turns into old age, how this is perceived and the main differences in lifestyle, and*
- vii) continuing to compare gender differences in work and retirement experiences, activities and the division of household tasks.*

To be comprehensive, theories must examine the range of social expectations, attitudes and behaviours associated with retirement rather than isolating some elements from the round of daily life (such as people's activities) and concentrating on these at the expense of other elements (such as identifying social norms and the extent of obedience or deviance from these, the social, cultural and economic context in which retirement and aging takes place and the meanings which these stages of the life cycle hold for the people concerned). Likewise, given the many changes presently taking place in nearly all societies, theories which were relevant once may no longer be so and theories which are appropriate in one society may not explain the same phenomena in another society. The process of theory construction and application must be a critical one, with researchers prepared to test, revise and where necessary reconstruct theories according to the data. It is only in this way that theories can explain and increase understanding of social life. Given the inadequacies and limitations noted above, theoretical development may be best achieved by looking for the concepts which recur in several studies, preferably from several countries. At present, these concepts include the desire for sufficient material resources (including accommodation, income and the ability to act on interests) to achieve autonomous daily living, the centrality of the family

in social networks and simultaneously the importance of other kinds of social contact, the careful selection of different kinds of activities which provide *both* enjoyment and a sense of purpose, and the continuation of personally significant elements of people's pre-retirement lifestyle. All the social, economic and cultural factors affecting the production and distribution of resources will require close scrutiny.

Finally, researchers need to pay much more attention to the experiences of later life in other societies. As an increasing number of societies turn from a subsistence to a cash-based economy and become industrialised, retirement is likely to become established as a feature of the life-cycle (see Clark 1972:117). The study of retirement in one society holds wider implications, especially if the 'criteria' which result in rewarding/satisfying retirements can be identified and attitudes and policies influenced in ways which promote the optimum conditions for achieving a happy and fruitful retirement.

The contribution anthropology can make to understanding the experiences of people in later life is clear; with more research it is hoped that human experiences *within* and *between* societies can be compared. As with any other aspect of social life, investigations of retirement reveal the enduring threads of human experience, such as the importance of the family (however defined), the subtle or explicit presence of age as a force in social organisation, the existence of a complex, if at times fragile, social interdependence amongst group members, and the importance of the ways in which material resources are distributed. What remains to be discovered is the degree of unity or diversity among the specific forms and experiences of retirement in complex and other societies:

The list of potential research approaches to age, as to any unexplored region or uncontacted tribe, can be no less than an inventory of anthropological specialities: there is something for everybody. "Ethnographies of age" to chart age differentiation, including its conditions and consequences in varying cultural contexts, will require the entire range of anthropological expertise. "Ethnographies of age" will also provide data to refine a wide range of anthropological theory. It's time to integrate old age into the life span and age into anthropology (Keith 1980:361).

APPENDIX 1 INTERVIEW SCHEDULE

Retirement Expectations and Effects

1.1 Work History

Can we begin with an outline of your job and work history, what jobs have you had?
What did your job involve?
What positions did you hold?
What was important to you about your work?
Was your career affected by the war at all?
How?

When did you retire?
Why did you retire then?
Did you have any choice about when you retired?
How old were you?

Do you still have any involvement with the work-force?
What about any contact with your former workplace?
What about contact with former colleagues?

1.2 Background

Now I'd like to get a few background details about you please. What formal educational qualifications do you hold?
When did you get these?
Do you rent or own your house/property?
How long have you been there?
Where were you before this?
Do you have any plans for shifting?
Who lives with you?
Have there been any recent changes?

Do you own a car? And still drive?

I'd like to ask about your sources of income now. If you don't mind telling me, what do you receive income from?
Approximately, what is your total income expected to be for this year?
How satisfied are you with the total amount received?
How does this differ from when you were working?
Do you think the change in the amount has affected your lifestyle at all? In what ways?
What about assets, do you own any other property, stocks, shares, savings or accounts that earn interest, or anything else that earns you income?

1.3 Retirement Preparation

Looking now at your retirement plans, when you were still working what plans or steps did you make for your retirement?
Did you discuss your retirement with anyone?
Who?
Which aspects did you discuss?

Did you go on any pre-retirement courses?

Who ran these?

What did you think of the course?

What, if anything, do you think best prepared you for retirement?

What did you expect it to be like when you retired?

So far, has retirement met your expectations?

What are the good things about being retired?

And the bad things?

What has retirement meant to you?

If a friend or close colleague came to you and said they were thinking of taking early retirement, what would your comments or advice be?

Is there anything else you would like to say about how your retirement has been so far, or about the ways it is different from your working life?

2.1 Daily Routines and Interests While Working

Now I'd like to ask about how you spend your time and the sorts of things you do each day. *When you were working*, what kinds of things did you do in the evenings when you came home?

What about in the weekends?

Did you go out often or entertain a lot?

What about things like the movies, theatre, concerts, the libraries, were you interested in any of these?

Did you have any sporting activities or interests?

What about community activities, current affairs or church, did you have any interest in any of these?

Did you have any other interests or hobbies?

Thinking about each of these things, who did you do them with, friends? Family? Your wife/husband?

If you'd had a quiet moment during the week, how would you have spent it?

2.2 Daily Routines and Interests in Retirement

Now that you have retired, have your activities or interests changed?

In what ways?

Do you get up at the same time as you used to?

Do you, for example, have meals at the same time?

Thinking about tasks around the house such as doing the lawns, gardening and shopping and so on, do you do more than you used to or not?

Are there any changes in routine such as who does the housework and when?

What about travel around New Zealand and overseas, do you do more or less now compared to when you were working?

Has who you do things with changed, for instance, going to sports games, restaurants or concerts?

Do you belong to any clubs, associations or organisations?
 Which ones? Why these?
 What do you get out of belonging?
 Are you a member of any group especially for the 60's plus or retired people?
 Can you think of any other organisations you belong to?

Is there anything you have taken up since you have retired?
 Is there some activity you have dropped?
 Do you spend more time on some things? Which?
 What about going out, has that changed at all?
 What about the things you do for exercise?
 Have any of your hobbies or interests changed? How?

What skills did you develop at work which you still find useful?

Is there anything else you would like to say about how you now spend your time compared to when you were working?
 Can you think of something we've missed that is important to you?

3.1 Contact with Family

Finally, can we turn to the people you are in touch with. Let's start with the people you regard as family, who are they?

Which relatives are you in regular contact with?

Do you phone, write or visit?

About how often are you in touch?

And what about the others, what sort of contact do you have with them?

Thinking about all your relatives, when you are together what do you do or talk about?

Has this contact become more or less important to you since you retired?

Why do you think this is?

Do you do different things for any of them now you are retired, for example do you do more babysitting?

Do they do different things for you? What?

3.2 Contact with Friends

What about the people you regard as friends, how many people are you in touch with on a fairly regular basis?

How long have you known these people?

How did you meet?

Are many of them retired?

Do you see more or less of them now that you yourself have retired?

What sorts of things do you do or discuss together?

What about the people you used to work with, do you see any of them?

Where/on what sorts of occasions?

How often do you see them?

Are you making new friends at the moment?

Have you met people or made friends through the clubs and organisations that you belong to?

Is this an important source of contact for you?

3.3 Contact with Neighbours

Thinking about your neighbours and people you know in your neighbourhood, who are you in contact with?

How often do you see them?

What sort of contact do you have, do you do things for each other?

What sort of things, do you for example take in the mail if they're away and keep an eye on the property? What about if you are away?

3.4 Personal Support

Is there any other group of people or anybody else we have not mentioned who is important to you?

Looking now at personal support, if you had any worries or concerns, who would you discuss them with?

Are there some things you would rather discuss with other people? Who? What sort of things?

Who do you feel understands and knows you best?

What sort of support do they give you?

Is this more important to you than previously?

Why do you think this is?

Are there any other sources of support we haven't mentioned?

If something happened, say for instance you got a bad dose of the flu, who would look after you and keep an eye on things?

Who do you think would visit you?

Is this a different group of people from when you were working?

Overall, what do you think have been the most important changes to you, or to your lifestyle, since you retired?

Is there anything else you would like to say?

Is there anything you would like to ask me?

APPENDIX 2 TIME DIARY

GUIDELINES ON HOW TO COMPLETE A TIME DIARY

- * for each two-hour spell, please record only the things which take longer than 15 minutes
- * if you are doing more than one thing at a time, for example, reading and eating, please record each activity
- * time spent travelling and time spent waiting should each be recorded as separate activities
- * if reading, listening to the radio or records, or watching television, please jot down the title of each book, record or programme
- * you may find it easier to complete the diary if you fill it in several times throughout the day, for instance each morning, afternoon and evening; or at the end of each two hour spell.

If you have any queries or difficulties, please do not hesitate to ring me. Your help in filling out the diary will be of great assistance in understanding the nature and extent of people's activities in retirement.

With many thanks,

Tere Scotney.

TIME DIARY FOR RETIREMENT STUDY

TODAY IS: MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY SUNDAY
(circle one)

TIME WHAT ARE YOU DOING IS THIS USUAL/
WHY NOT? WHERE ARE YOU WHO ELSE IS AROUND
ARE YOU ALONE?

7.00 am - 9.00am				
9.00 am - 11.00 am				
11.00 am - 1.00pm				
1.00 pm - 3.00 pm				
3.00 pm - 5.00 pm				
5.00 pm - 7.00 pm				
7.00 pm - 9.00 pm				
9.00 pm - 11.00 pm				
11.00 pm - 7.00 am				

ANY OTHER COMMENTS ABOUT WHAT YOU DID TODAY ?

APPENDIX 3 PROJECT CORRESPONDENCE

Letter to possible participants

Dear

This letter is to provide you with details of my M.A. research project on retirement and in particular to outline the length, topics and type of interviews I propose to carry out. If it is convenient and if you are still willing to be involved, I would like to interview you shortly about your experiences of retirement, your daily activities, contact with family, friends and former workmates and what you thought your retirement would be like. I am interested in obtaining accounts from twenty retired public servants and teachers and would be very pleased if you agree to participate.

The questions asked will allow you to talk about your experiences and the things that are important to you. All questions are optional and you are quite free to decline to answer any particular question. Some may not be relevant to your situation or lifestyle and again we can pass over these questions and talk about something else which is of more interest to you. The total interview is divided into three parts, the first of which looks at expectations people had when they retired and asks background details about educational qualifications, length of time in present house and so on. The next set of questions looks at recreational and leisure activities and use of time, while the final set of questions examines the role and extent of contact with family, friends and so on.

In total, the interview schedule takes about an hour. If it is easier, two thirty-minute interviews can be carried out rather than one long one. I will ring you shortly to arrange a suitable time and place for the interview. When writing up the research, all names will be kept strictly confidential and false names or initials only will be used.

A longer outline of the study is included for your information. Please do ring me if there is anything else you would like to know. I am looking forward to carrying out the interviews and am very grateful that you have agreed to participate in this study. Your work life and retirement activities are important and I am interested in learning more about them.

Yours sincerely,

Tere Scotney

Study Outline

Retirement Expectations and Effects

A Wellington Study

Although there is a growing volume of research on employment and work in New Zealand, only a few researchers to date have looked at the effects of retirement and the lifestyles or quality of life for people in the older age groups. Interest in the subject of retirement is gradually increasing and two recent studies have been undertaken by Peggy Koopman-Boyden from the Department of Sociology at the University of Canterbury and Brian Heenan from the Department of Geography at the University of Otago. Retirement is of growing importance because the age at which most wage earners retire has dropped in recent years to around 61. Combined with an increase in life expectancy, this means that most people can now expect around twenty years of retirement. As a phase in the life cycle, retirement lasts longer than childhood, yet has not received the same level of attention.

The aim of this research project is to explore the reactions of people to their retirement from the full-time paid work-force. In particular, the project will investigate the range of recreational and leisure activities pursued, and the extent of contact with family, friends and former workmates. It is hoped that this information will lead to greater understanding of the lifestyles of older New Zealanders. Given the increasing numbers of older people, it is important that common misconceptions are corrected and that awareness of their needs, perceptions and experiences develops, based on accounts obtained from older people themselves.

The research involves interviewing twenty retired public servants (including teachers) who live in Wellington. The interviews will explore expectations held about retirement and people's subsequent experiences once retired. Both men and women will be interviewed and it is also hoped to briefly interview spouses on the effects their partner's retirement has had on them. People aged between 60 - 70 who have retired in the last ten years are of most interest as they may still be adjusting to their retirement. Organisations formed and run by people in the 60-plus age group will be contacted and permission sought to attend meetings to observe and discover the interests, concerns and issues seen by members of this age group.

This project is being undertaken as part of the requirements for a Masters degree with the Department of Social Anthropology and Maori Studies, Massey University. Because of the interest in the topic and its relevance to both researchers and policy makers, the project has three supervisors. They are: Dr Ian Duncan, Department of Social Anthropology and Maori Studies, Massey University, Professor George Shouksmith, Department of Psychology, Massey University and Dr Judith Johnston, Director of the Health Services Research and Development Unit, Department of Health and former Director of the Social Sciences Research Fund Committee. From the outset of this research, the cooperation and assistance received from many individuals and agencies is gratefully acknowledged. The research could not proceed without this help.

Information about the Researcher: After completing a B.A. (Hons.) degree in Social Anthropology in 1981, I worked for the Social Sciences Research Fund Committee for three years. The Committee is a semi-autonomous governmental agency responsible for funding and administering research projects in the social sciences. The State Services Commission has granted me one year's study leave to carry out this project. Once this is over in August 1986, I will then return to the public service. For further information about this research, please do not hesitate to contact me [address and phone number given].

November 1985.

Letter of Thanks

Dear

I would like to thank you for taking part in the research project on retirement I am currently carrying out. Everybody interviewed to date has provided much interesting material about their lifestyle in retirement and I am very pleased with the responses to the many questions asked. Brief summaries of the results and conclusions will be sent to you in due course.

The interviews and time diaries are the major sources of information for this project and I appreciate your willingness to take part in these activities. This project has only been possible because of the cooperation received from people like you, who have been prepared to give their time to the project and patiently answer the many queries raised in the interview.

Thank you very much for agreeing to participate in this study - I enjoyed talking with you, and learned a great deal about attitudes towards retirement.

With best wishes,

Yours sincerely,

Tere Scotney

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