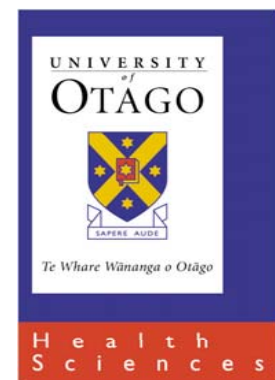


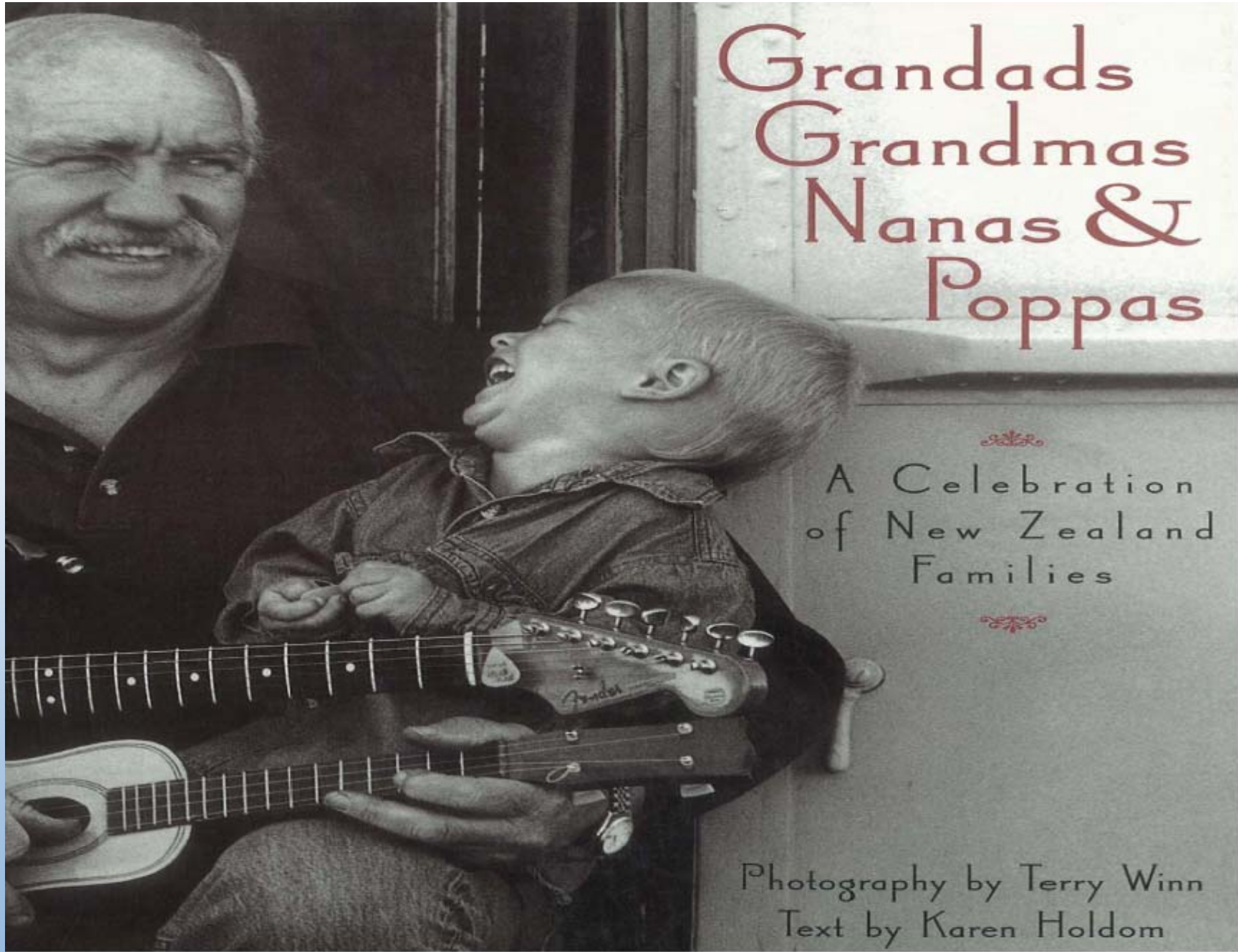
Retirement: his, hers and theirs?

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NEW ZEALAND INSTITUTE
FOR RESEARCH ON AGEING
Te Pūtahi Rangahau i te Pakeke Haere





Grandads Grandmas Nanas & Poppas

❦
A Celebration
of New Zealand
Families
❦

Photography by Terry Winn
Text by Karen Holdom

Chch Star 16.2.05

A new century begins!

By Emma Butt

Turning 100 didn't change Carl Smith's usual routine too much.

The sprightly Merivale resident plays the piano every day and managed to squeeze a session in on his birthday yesterday – even with family celebrations planned.

Smith still lives with his 93-year-old wife, Margaret, in their family home and they plan to stay there.

"I think it would be too hard to move out now," Margaret said.

The couple, who have three children and nine grandchildren, are only helped out by a gardener and house cleaner twice a week.

They had looked at moving into a rest home but were told by one they were not ready to move out of home yet.

The snappily dressed Smith ran Munns Menswear for over 60 years, retiring when he was 82.

He had planned to stay with the store for only a short time but soon found himself taking over after the owner and family friend Ernie Munns fell ill.

Running a store was not something that Smith had planned for his future. He said it was like "paddling a canoe up the creek".

He originally wanted to be a surveyor.

"I just got thrown into it," he said.

However his passion for music and the outdoors helped him through his working days.

Smith said he loved the mountains in his younger days and had tramped extensively around New Zealand.

"I would just put my pack on my back and go," he said.

Tramping in the days when



Carl Smith with his wife, Margaret, at their Merivale home, where they celebrated his 100th birthday yesterday.

PHOTO: MARTIN WOODHALL

there were few tracks could sometimes prove tricky and Smith said he could not believe some of the risks he took.

"I remember looking down into the crater on Mt Egmont (Taranaki) and I shouldn't really have been up there," he said.

Smith also has been involved with the community of the Christchurch Cathedral for 48 years and goes to church at the Cathedral every Sunday.

Last week's service included a special speech from the Dean about Smith's milestone.

Introduction

- Coupledom in retirement, mid and later life - limited attention in New Zealand social research, with individual most common ‘unit of analysis’
- Majority of people aged 55-70 years describe themselves as married or partnered
- Establishment of new partnerships in middle or later life
- Implications for living arrangements, social and family relationships, financial exchanges and transactions
- Partnership status = how individuals and couples experience linked, joint, parallel, convergent or divergent pathways through mid and later life.

Methods – in HWR study

- Qualitative interviews with sixty participants in Health, Work and Retirement Study.
- In 2008, spouses of these participants were invited to take part in a separate interview exploring couples' perspectives on topics such as joint and/or individual planning in the transitions between work and retirement.

Full report available

http://hwr.massey.ac.nz/resources/HWR%20NZIRA%20August%2009%20_4_1.pdf

Results

Interviews with 15 participants and their partners have been analysed in their pairs.

This analysis found both congruence and divergence in the attitudes and reported behaviour within these couples.

Factors which have influence in their joint and individual decision-making include health, employment and financial circumstances, and family relationships.

Keeling, Davey and Glasgow: Summary data, 2008 Qualitative Interviews (see HWR website).

Marital Status, HWR Postal Survey Data, 2006

■ <u>Marital Status</u>	
■ Legally married	65.5%
■ Civil union/de facto/partnered relationship	5.1%
■ Permanently separated from legal spouse	4.9%
■ Divorced or marriage dissolved	9.6%
■ Widow/widower	9.6%
■ Never legally married	5.3%
■ Total n= 6488	100%
■ Note: Percentages exclude missing data – 2% of total responses.	

Information sheet -----

“We are interested in the role that partners play in retirement planning, decisions, and fulfilment. This includes your own retirement, your partner’s retirement, and any shared retirement matters.”

Fields of interest in couples' interviews

- Planner – self-defined, observed actual
- Planning - dominant field identified
- Perceived Degree of *discussion* between the couple
- Perceived Degree of *similarity* between the couple
- Perceived Degree of *influence* between the couple
- Plan together
- Plan independently of each other

Convergence score

- Responses from each individual in the 15 couples was coded against these 7 fields.
- Score 1 for each field where the husband and wife's responses were considered to be consistent or congruent.
- If clear divergence between the two responses, score = 0.
- Maximum possible score was 7:
- Two couples scored 7/7; three scored 6/7; eight couples scored 5/7; one couple each scored 4/7 and 3/7.

Factors influencing planning (couples and individuals)

- Health
- Family circumstances
- Access to superannuation plans + advice
- Work history and occupation
- Match-mismatch between aspirations and actual (Davey)
- Planning styles (Glasgow)

Cont.....

- Changing economic climate + cyclical effects
- Housing and mobility
- Attitudes and values
- Advice + role models - family and friends
- Relative age and lifestage within couple
- Gender
- Inheritance

Division of labour?

“I’ve got no idea of the business side... If something happened to him...I’ve said to him, why don’t you show me where everything is...and he says ‘don’t worry about it’...”

Age relationship: women younger than their husbands

“because she’s twenty years younger than me...she’ll continue to work and I’ll become the house husband...”

- “she will still be working so she is my superannuation scheme...we’re making sure she is well covered for retirement...we had to make a decision as to whose career would drive where we are...and that would be hers”.

Several other patterns

- Younger partner retires early to share active retirement
- Younger partner retires early to provide care for partner after health crisis
- Older partner needs to keep working beyond planned retirement to support dependant family member sharing household.

Retirement: his, hers and theirs?

- **Conclusion:** Dynamic and fluid patterns in couples' handling of shared and individual threats to financial and health-related autonomy.
- Increasingly important to make conceptual distinctions within studies of individuals and couples between aspects of gender, living arrangements, and in the context of age-related and normative cultural expectations.
- Despite the methodological issues and potential ethical questions, exploring coupledness within social gerontology poses challenges for future research.

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