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“When your husband retires, for goodness sake, don’t start making his lunch every day!!”





Massey University

COLLEGE OF HUMANITIES AND SOCIAL SCIENCES

Te Kura Pūkenga Tangata

Professional Women's Transition to and Experience of Retirement

**A qualitative analysis of interviews with
16 New Zealand women**

Funded by the New
Horizons for Women
Trust

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Introduction

- Baby boom women on brink of retirement.
- Unprecedented growth of the “Third Age”.

Objectives of this study

- What are the issues facing women in retirement?
- What do women expect to be doing in retirement?
- Examine identity issues.
- What can we learn about what makes a good retirement?

Method

- Phenomenological approach
- Participants – 16 were asked about their experiences of the transition to retirement, and retirement.
- 8 – retired; 8 – semi-retired.
- Occupations – teaching, nursing, librarian work, psychology, pharmacy, importing, market research, dancing, priest.
- Interviews – 5 face-to-face, 1 telephone, 10 e-interviews.

Results

Reasons for retirement

- Health issues – own, or family members – caregiving role.
- Reaching 65
- Stressful job
- Redundancy

Transition to retirement

- Smooth adjustment
- Uneven passage
- A bit of both
- No transition period

Activities in Retirement

What do you do with your time?

Family

Church

Voluntary/community work

Socialising

Physical fitness/sporting

Around the home activities

Cultural and creative activities

Travel

Experience of Retirement

Financial issues

- Some were financially prepared with savings, superannuation schemes, trusts.
- Circumstances precluded sufficient financial planning – eg redundancy, health issues, failure of a business.
- Some managed as long as they were careful – being ‘discerning’ and ‘you cut your cloth accordingly’.
- One doesn’t necessarily need as much money when not working, particularly if careful.
- 2 women better off once retired!

Experience of Retirement

Health Issues

- Minor ailments
 - Chronic health issues – eg mental illness, blood disorder, arthritis
 - Previous major health issues, but now recovered.
 - No health issues.
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- Most of the women appeared to have a positive and accepting attitude towards their health.

Identity

Themes

- A sense of loss
- Redefining identity
- Maintaining identity

Feelings about Retirement

In one sentence, tell me what retirement means to you.

Themes:

- Having freedom
- Having time
- Enjoyment
- A new life stage

Reflections

Would you do things differently?

- Plan for retirement
- Work
- Would not do things differently.

Advice for others?

Conclusions

- Sound planning – being prepared financially, physically, and psychologically.
- Part-time work – paid or voluntary – provides structure and meaning to one's life.
- Activities to sustain a strong sense of identity.
- Caretaking role continued.
- Transition time – could be longer for many people

Retirement = LOFT

- *Liberation* from stresses and responsibilities of paid employment.
- *Opportunity*, activity, fun, family, and a taking control of one's life.
- *Freedom* to do and try new things.
- *Time* – to do things, and a sense of slowing down. Time gives flexibility.

What is retirement?

