

# Health, Work and Retirement Study

Summary report for the 2008 data wave

## - Qualitative Interviews -

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**August 2009**

A research Collaboration between

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Psychology.  
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The Health  
Research Council  
of New Zealand

The New Zealand  
Institute for  
Research on Aging

The Centre for Māori Health  
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## Overview and Method

This paper outlines initial findings from qualitative research with people aged 55-70, conducted in 2008 as part of the second wave of the Health, Work and Retirement (HWR) longitudinal study. Following the first postal survey in 2006, 60 individuals were interviewed to explore influences on workforce participation and wellbeing. In 2008, 50 of these people were re-interviewed, covering changes and examining some new areas of their lives. In addition, 15 of the participants agreed to invite their spouses/partners to be interviewed<sup>1</sup>. This extended the capacity of the study to explore aspects of couple-based decision-making surrounding work and retirement.

Participants in the first wave of HWR qualitative research were selected to represent six categories, according to the extent of their workforce participation and whether or not they were matched or mismatched in their actual and preferred workforce status. This information was available from the postal questionnaires. Other requirements were that they should be located in the southern part of the North Island, for ease of interviewing, with a gender balance in each group as far as possible.

These 60 interviewees were contacted by mail in December 2007 and asked if they were willing to be re-interviewed (see Appendix A: Information Sheet for Main Participants). The aim was to re-interview 50 people, plus 15 of their spouse/partners (see Appendix B: Information Sheet for Spouse/Partner). Of the original 60, one had died and two had moved out of the area. Three were unavailable (two were overseas and one was in hospital at the time of interviewing) and one declined to be interviewed, saying they were “too busy”. The other three from the original group of 60 participants were not interviewed, as the study quota of fifty had been reached. Of the final 50 interviewed, 24 were male and 26 were female. Just under half (22) were drawn from the Maori electoral roll.

The 2008 interviews were recorded and full transcripts were made. The interviews were again semi-structured, with probing to provide a detailed description of work or retirement preferences, expectations and influences and planning behaviour. Over half of the 2008 interviews were conducted by the same researcher who had been involved with the 2006 work. The spouse participants were a new group joining the project in 2008. Data from the first wave was reviewed by the research team and referred to in the interviews, for example, when enquiring about change. It also informed the second wave analysis, with attention paid to change and stability in circumstances and preferences.

The chapter first examines the workforce status and workforce preferences of the respondents and any changes between 2006 and 2008. It looks at influences on decisions about workforce participation and retirement. Subsequent sections look at how similar influences play out as the respondents talk about their experiences of and views on planning, particularly in the context of their partner relationships.

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<sup>1</sup> In the Australian Longitudinal Study the recruitment of spouses into the study at second or subsequent rounds was a technique used to supplement the numbers of participants in the main study (Walker and Luszcz, personal communication; Walker and Luszcz 2009).

## ***Findings From the 2008 Interviews***

Of the 50 2008 interviewees, 22 described themselves as ‘retired’, or ‘partly retired’ and 28 were in ‘full time’ or ‘part time’ work (Table 1).

*Table 1: Interviewees’ self defined work/retirement status in 2008*

Retired	Part Retired	Part time work	Full time work	Total
16	6	10	18*	50

\*Includes one unpaid carer who described her status as ‘fulltime work.’

When asked about their *preferred* work situation, 19 said that this was retirement or part retirement and 31 that they preferred full or part time work (Table 2).

*Table 2: Interviewees’ preferred work/retirement status in 2008*

“Retired”	“Part Retired”	“Part time work”	“Fulltime work”	Total
14	5	21	10	50

### ***Actual and preferred workforce status and influences.***

Twenty of the 50 interviewees had been matched with their preferred workforce status in 2006 and remained the same at the second interview date. Comparing their situation in 2006 with that in 2008, the remaining 30 fall into three categories –

Mismatched and still mismatched	14
Mismatched in 2006 and now matched	8
Matched in 2006 and now mismatched	8

Few of those who had their preferred workforce status in 2006 would now prefer another. Putting together those who remained matched and those who remained mismatched, 32 of the 2008 interviewees reported no change in their workforce status and preferences. Only a third had experienced any change.

The objectives of this part of the analysis are to examine –

- the extent to which interviewees who were mismatched in 2006 have achieved their desired status by mid 2008;
- where people are still mismatched, what factors are preventing them achieving their preferred status;
- what lies behind any changes in actual and preferred status over the 2006-2008 period.

### **Factors relevant to workforce participation decisions**

The first HWR postal questionnaire asked respondents to indicate how important various listed reasons for retirement were, or could be, for them. The results threw useful light on decisions relating to workforce participation. The most important influences (according to the proportion of respondents considering them very or moderately important) were personal, or ‘pull’ factors, such as health and wanting to do other things, then “don’t need to work – have enough money” (Davey 2008). Workplace-related factors followed in importance, including employers’ policy towards older workers, not feeling that their work was appreciated and not getting on with the boss. Women were more likely than men to give importance to the health of family members and whether their partner was about to retire. Women more often cited not being able to find work as an influence, as well as employers’ policy towards older workers. Apart from this there were no significant differences in the ranking of influences by gender.

The importance of health and financial considerations also emerged from the EEO Trust Survey (EEO Trust 2006). Of respondents who were still working, 75% mentioned health as a factor which would influence their retirement decision, a rather higher percentage for women than for men. Health ranked second after finances for people still working, but was the dominant factor for people who had already retired. Even so, a high proportion of EEO Trust respondents who were still working mentioned financial considerations as a major factor affecting retirement decisions. People who have a more advantaged financial position clearly have greater choices about whether to work and when to retire. For others, decisions about workforce participation are strongly motivated by the need for an income.

The relevance of these factors was illustrated and tested by the first round qualitative data. An examination of the factors related to workforce choices and how retirement is approached and conceptualised by the interviewees confirmed the importance of several of the factors discussed above, including health and financial considerations (Davey 2007). However, the analysis also highlighted influences which are less easy to capture in a quantitative approach, such as autonomy and “agency” – the extent to which people feel that they have control over their own lives and options. The analysis also highlighted the importance of life-course experiences, the interaction of influences and their cumulative effects. The interview data from 2006, which took a life-course approach, further showed how factors such as gender, access to education and employment, and family situation influence retirement and workforce decisions.

Data from the 2008 round of interviews provides the opportunity to further test the relevance of these factors and to track their influence in the lives of individuals over the previous year and a half. The material is examined using the three-way categorisation mentioned above, with further sub-divisions to reflect individual situations.

### **Category 1 - Mismatched and still mismatched**

A quarter of the 2008 interviewees were mismatched at both rounds of the study. In other words, over this 18-24 month period, they had not been able to achieve their desired level of workforce involvement. The key question is therefore - what barriers are standing in their way?

This group of 14 people (9 women, 5 men, average age 62), is composed of:

- 3 people who were retired at both rounds but prefer part-time work – 2 women, 1 man
- 2 people working full-time, but prefer to be retired - 1 man, 1 woman.
- 2 people working part-time, but prefer to be retired – 1 man, 1 woman
- 2 women in part-time work, but prefer full-time

- 5 people in fulltime work prefer part time – 2 men, 3 women.

For half of the group, retirement was part of the equation - either they were retired but wanted part-time work or they were in work, full or part-time, but preferred to be retired.

### **Sub-category 1a – Retired but prefer part-time work**

Three people were retired but would prefer some part-time work. In these cases the need for income did not seem to be paramount. In two cases, (a man and a woman) people had taken up unpaid activities since they retired and so, whereas paid part-time work would be “nice”, it would have to compete with other activities for their time. Martha, a Maori woman aged 62, considered herself retired in 2006, but was then active in voluntary alcohol and drug counselling. By 2008, she had moved on from this but had developed her interest in weaving to become a weaving tutor at a Women’s Centre, which is paid, but intermittent work. Occasionally she is able to sell her weaving, but she does not see this as an appropriate venture for money-making. Since her retirement and a move to a different part of the country, Martha has tried new opportunities and has become very involved in cultural and community activities. She is also exerting her independence in other aspects of her life.

Frank is a man who retired at age 58 and realises that this was perhaps too early for him, but has no regrets. He is finding plenty to do, is involved in craft work as a hobby and occasionally sells some items. This is absorbing (as is Martha’s flax weaving). He says he would like part-time work, has tried to find it and thinks perhaps at some stage he will achieve it, but his personal motivation is not strong. Again he has no income motives to work. These two people are clearly in a position to make choices of how they use their time, even though Martha does not appear to be affluent.

The case of Shirley is a little different. She has experienced business set-backs in her life and considerable ill-health. In the past she felt that her age was against her in seeking part-time office and shop work. It is health which is holding her back from paid work now (apart from a very small amount of informal paid child-care). She suffers from tiredness and pain and requires another operation after a previous one did not cure her condition,

### **Sub-category 1b – Working full or part-time but prefer retirement**

Two people were working full-time and two were working part-time but would have preferred to be retired, at both interview dates. These were two women and two men, with an age range of 58 to 61.

For the full-time workers, money was a dominant factor preventing them from retiring immediately. Walter and his wife were consciously engaging in financial planning with a three to five year horizon in their preparation for retirement, at the time of the first interview. Eighteen months later this plan was still in place and the expectation was that Walter would retire at age 60 or 62 (in 2008 he was 59). He definitely did not want to wait until 65. In order to achieve this, Walter and his wife were running several businesses and working long hours. Their expectation was of a complete withdrawal from work when they did retire, and Walter was looking forward to enjoying life and relaxing, travelling and spending time with grand-children after a life of hard work. In this example perceptions of not having enough money were clearly the barrier to achieving the desired status – full retirement. Everything the couple saved was shortening the time until they could achieve this desired goal.

Money was also an issue for Marama, a Maori woman aged 59. She began a new career in mid-life, and, although she enjoys the collegiality which this provides, she is becoming disenchanted with the politics involved and the requirements of management. This forms a “push” factor based

on working conditions, while her garden, her dog and golf are pulling her towards retirement. Realistically she did not expect to achieve this until age 65 when she would have New Zealand Superannuation (NZS). She could, however, contemplate some part-time work, perhaps in a shop, or to work for a marae – “So long as I am doing something.”

The two people who were working part-time but preferred to be retired were no older than these two full-timers. Their circumstances were very different, but in both cases money again was an issue. Janice, at both interviews, was juggling several types of intermittent work, while also being a landlady. She is single, but with a teenaged son to support, and she needs to work to pay for his education overseas. Her financial imperatives all relate to her son’s future and if she could find full-time work she would take it. Her own preference would be to spend her time restoring her home and providing Devonshire teas and home stay accommodation. Douglas, on the other hand considers himself semi-retired. He left a stressful management job at age 49 and he and his wife bought a run-down rural property. At both interviews he had several part-time jobs, but this was only for the money. He says that he probably will give them all up when he reaches 65 (he is now 61) and is eligible for NZS. He would much prefer to spend his time with his tree propagation and other hobbies.

In all four cases there are financial barriers preventing the people from achieving their preferred status of retirement, but the background circumstances are different. Social factors are important as in supporting a child, or disenchantment with working conditions. There were also events earlier in the life course, such as changes of careers or commercial setbacks which may account for a lack of financial security in mid-life.

#### **Sub-category 1c – Prefer a change of working hours**

The rest of the group which remained mismatched were seeking different working hours. Five people were in full-time work but preferred part-time. All were in their early sixties except one man aged 57. Four have secure jobs, but would like to reduce their hours for lifestyle reasons. The two men mentioned that finance was a factor which kept them working full-time, but both felt the “pull” of a more leisurely life. These people are clearly seeking a transition to retirement which involves a reduction of working hours.

Stephen works long hours (10-11 hours a day) in the web communications area. He doesn’t feel that he has the experience or mind-set to become a project manager or consultant which would allow him to cut down his work commitment. He says that, at 57, 65 seems a long way off. He is not seeking retirement, but to have more control over his time and to choose how much work to do. Gerald is also in a technical area involving computer modelling. He is now nearly 66 and his wife is retiring. Compared to other interviewees, Gerald is in a better position to negotiate a reduction in work hours. He has already discussed it with his boss and “It will be my decision when it happens.” This could be within two years and he has thought of working three days a week. This will give him time to do other things – “not to get up so early and to spend less time on public transport.” He will probably fully retire about age 69, when he and his wife feel that their financial situation will allow it. Gerald fits the description of a “chooser” in a categorisation of older workers (McNair et al. 2004).

In the case of the two women, personal factors, especially actual or potential caring responsibilities, were important. Karen is currently director of an NGO, but may be in a less favourable financial position than the two men above, because of a life of travel and work in the voluntary sector. She is now 62 and would like to work part-time but doesn’t think this is a good idea for financial reasons, given that she has mortgages on her two properties. She also has some commitment to an elderly father who has no other relatives in this country. Perhaps when she is 65 she will seek a part-time job in another area, but she also wants to travel.

Phyllis has had a long-term career as a nurse and in administration. She is similar in age to Karen and a widow (Karen is also unpartnered). Her plan has always been to reduce her work commitment by about age 68. Between the first and second interviews she took on a new role, which has had a positive impact, but her plans remain the same. “By 68 I might want to slow down or spend more time with my family, but I would weigh that up with financial and social incentives – which were the greater.” The pull factors in her life are her desire to give support to her daughter expecting a child and to have time to do other things at home (and not to get up early). She has some flexibility at the moment and could negotiate reduced hours, but also has a financial plan. However, Phyllis is also a “chooser”, saying “I could retire tomorrow and life would be fine.”

The fifth interviewee seeking part-time work is Maria, a 63 year old woman, whose financial and working conditions are much less secure. She and her husband suffered financial setbacks earlier in life and are now both working in factory jobs, living in rented accommodation. She would like to have more time for housework, gardening and “other things”, but needs to work for the income. She would like to work until she is 65 and then continue part-time. However she feels uncertain about obtaining another job because she lacks computer skills and feels she is too old for a “front job – office or retail.” Her chances of ever achieving her desired workforce involvement depend on how much she and her husband can save and the availability of work.

Finally in this group are two women in part-time work, who would prefer full-time. One is 57, married and works from home machining clothing. Over the last eighteen months Ann has cut down her hours but feels that she needs to keep working for financial reasons - trying to save for retirement despite the demands of her adult children for support. However, she feels torn. She describes herself as lazy and says that her husband would not want her to work outside the home. On the other hand she has been offered full-time work and feels that she could easily take over and organise a team of workers. She has the financial incentives to work full-time, and the ability, but is held back by her own attitudes.

Joyce shares with Maria a history of failed business enterprises earlier in life. She is working part-time at the moment for an NGO in the health sector, but putting in far more than her paid hours. Her ability to work full-time is, however, restricted by her health and the inability of the organisation to pay her more. Soon she will be eligible for NZS and so she is not actively looking for other work. Joyce says that she will eventually retire “when I can’t do proper work up to my standard”.

There are several barriers affecting people who would prefer a change of working hours. Income figures in several cases and health in one, but also caring responsibilities, aspirations for more free time and personal inclination. Several interviewees are in a position to achieve their aspirations but do not choose to do so at present. In some cases retirement is an element in their aspirations, but others saw this as something distant.

## **Category 2 - Matched and now mismatched**

Five men and three women, with an average age 66, were matched in 2006, but are mismatched now. Why the change? Three people described themselves as retired in 2008, but wished later to work part-time. Three were working part-time but, according to their 2008 responses, preferred to be retired.

- 3 people were now retired but seeking part-time work - 2 women, 1 man
- 3 people were working part-time but preferred to be retired – 1 woman, 2 men



- 2 men were working full-time but preferred part-time.
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### **Sub-category 2a – Retired but seeking part-time work**

In the first group were two Maori women, aged 62 and 68. Both were fully out of the workforce in 2008 and both were involved in high-commitment caring. Beverly, the younger, had been doing part-time cleaning work in 2006, which had been her preferred level of involvement. She later had some paid work caring for an elderly man. More recently she took on care of her much older husband, which she sees as a full-time commitment, even though it is not paid. She herself has had considerable ill-health which has restricted her capacity to work, even though she would like some part-time work now.

Ngaire has also had a tenuous working life, comprised of factory, aged care and caretaking positions. She has also been on ACC and Unemployment Benefit. In 2006 and until recently, she was working part-time, caregiving in older people's houses, which she loved. But more recently she has had to give this up because of back and knee problems – “It wasn't fair to my workmates or clients.” Although she now describes herself as retired, “the thought of it horrifies me”, and she would love to have some work. She hates the idea of being retired although she has to accept it. She feels useless and bored, at age 67.

The other member of this group is Robert - a man aged 69. He too is retired and would like part-time work, but his story is very different. His career work was in a bank until he was made redundant at age 59, and in 2006 he described himself as retired, with this as his preferred status. He realised, however, that he had been forced to retire too early. He took up bowls and clock-making. But at the time of the 2008 interview he admitted to boredom. “I would like to work for extra income and something to do. I feel that the skills from my working life are not being used”. He had applied for part-time work unsuccessfully, but was not actively looking at the time. Looking back, although he was glad to leave the bank and he got a good pay-out, he knows it would have been better to have gone on for another five years. “There were other jobs but I felt that they didn't want people of my age to apply”. Robert now thinks he is unlikely to achieve his desired work status, but, on the other hand, would not like to tie himself down.

### **Sub-category 2b – Working part-time, prefer to be retired**

Three people were working part-time in 2008 but would prefer to be retired. They ranged in age from 58 to 68, so they were not the oldest respondents. Two of them, a man and a woman, had been working part-time in 2006 and this had been their preference. Both were happy to move into retirement, had the move planned, and are not experiencing any financial incentives to keep on working. Jean was working 20 hours per week at a home-based health and support service, limited to some extent by a long-standing injury. By 2008, she and her husband were about to realise their long-term plan to move to another region and convert some property into a home stay. They saw this as moving into retirement (her husband was retiring at age 58, the same age as Jean is now) as they were moving “out of the corporate world” and realising a lifestyle choice. As well as establishing and running the home stay, the husband would take care of the building work, the wife might grow flowers and bulbs, and they planned to travel in the off-season. Daniel had continued with his professional career on a part-time contract basis. The work is beginning to taper off, so he is happy to move into full retirement.

The third person in this category, James, a man now aged 68, was also working part-time but preferred to be retired, whereas in 2006 he described himself as retired and said that he was content to be so. In fact, at that time, although he had left his career job he was still carrying out some contracts. In 2008 he considered himself “less retired” than in 2006, and still took on contract work and management relieving. His responses show a somewhat ambivalent attitude. He does not like the word “retirement” but he would like more choice over what he does. He wants to

reduce stress and visit family overseas and he has no financial imperatives to work. It appears that his desire for retirement is growing even though in some ways he resists the concept.

### **Sub-category 2c – Working full-time prefer part-time**

The last two people in the category formerly matched but now mismatched are both men in self-employment. Jack is now 70 and continues to work full-time in a plumbing business which he built up himself over many years. He has, however, set in place a process of succession whereby his eldest son took over the management ten years ago and he is mentoring a grandson in the firm. He is working full-time, not on physical work, but on “management and supervising, also odd jobs” and helping the firm through temporary financial problems. He can, however, take a break when he likes and is looking forward to doing less, cutting down to 4 days a week in another year. Jack is continuing to work out of commitment to his business and his interest in it, but he is realistic about what he can and cannot do in terms of physical effort.

Michael is younger, at 66, but has had his own retail business for 32 years. In 2006 he worked Saturdays and Sundays and sometimes one day a week in the shop. He expected to retire when he put the business on the market. In 2008 he was working full-time again as his daughter, who had taken over much of the work, had had a baby. He would prefer to go back to part-time work, however, to have time for other things. In this case Michael was matched in part-time work but came back full-time because of the circumstances. Like Jack this illustrated a commitment to a business in which both men had invested most of their working lives.

There is a clear contrast in this group between people who have had disordered lives and are not free to choose their level of workforce participation and those whose circumstances allow them more choice. For the former group, ill-health and accidents may have limited their choices through life and also in terms of education and training. Retirement may have been precipitated in some way, by health or redundancy.

### **Category 3 - Mismatched in 2006 and now matched**

The third group of interviewees are those who appear to have achieved their desired workforce status between the two survey dates. These are 4 men and 4 women, with an average age of 67.

- 6 people are now matched as retired – 3 men, 3 women
- 2 people are now matched in part-time work – 1 woman, 1 man.

### **Sub-category 3a - Matched by becoming retired, previously wanted full or part-time work**

Six people (3 men and 3 women) became matched by retiring even though previously they said they preferred either full-time or part-time work. Health has been a major factor in the lives of four of this group, limiting their choices and hastening their decision to be completely, or almost completely, retired.

Three were from lower socio-economic levels and often their health problems were of long standing. Dennis had been a tow truck driver until he was 63 when he was told to finish work because of his heart condition and he went onto Sickness Benefit. In 2006 he said he would like to do part time jobs, perhaps light engineering, but said his wife had urged him to take care. Even then he thought he would not return to work – “as time goes on I think about it less and less”. However, he found a part-time job, working in a mower shop. He has now cut right down to half a day and considers himself fully retired – “I have learned to live at home without working and made myself busy”.

Joe has a similar story. He had a variety of causal, driving and factory jobs until he was made redundant in his early 50s. He then did contract maintenance work. He had long term back pain, but he hurt his back again and went on ACC until he reached 65. In 2006 he would like to have had some part-time work. For a while he helped out at a trucking repairs firm for something to do, but then they employed someone regularly. Two years later his health has become even worse. He is losing the power of his legs but waiting for an operation which he hopes will improve things. Even if this happens Joe doesn't want any paid work as he is looking forward to doing things he missed out on – fishing, hunting – while his back was bad.

Health was also a factor for Ruth. She and her husband had various businesses but they lost money and took on debt to buy a taxi. In 2003 her husband had a massive stroke and died. Two weeks later she had a stroke, was no longer able to drive and had to sell the taxi. This left her medically retired at age 62, but, when interviewed for the first round, she was hoping to return to full-time work. She did not find work, and in 2008 she was further handicapped by ill-health, having difficulty walking and waiting for an operation. Her preference now would be to do voluntary work with “special needs and elderly”. She is unable to do this and feels bored and concerned about her finances.

In none of these three cases has full retirement been embraced as a positive achievement. The same is true for Marilyn, even though she comes from a higher socio-economic level, having been a primary school teacher and assistant principal until she retired at 67. Deteriorating hearing influenced her decision, but in 2006 she said she would like to be in part time work – “It is important that the mind be kept active”. Marilyn is now nearly 70. She did no paid work between the two interviews apart from occasional relieving, but trained in ESOL and taught one woman for a year. Her hearing is getting worse and, unwillingly, she has given up with voluntary work, as she feels it is not “comfortable or practical”. She now accepts that she is fully retired, even though she is caring for an older relative and two grand-daughters living in her house.

The previous four respondents had described themselves as retired in 2006, but Donna and Thomas had both been working full-time in middle level office jobs, and have since made the transition to full retirement. In both cases they had sought part-time work as a transitional measure, but their employers were not fully open to this option. Donna had worked for 35 years in the same firm as a financial officer. She would have liked to move into part-time work, but this didn't seem possible and so opted for full retirement, setting her date well in advance. She decided that she needed “time to do other things before I die.” Donna is one of the few respondents who moved directly to full retirement (about a year before the second interview) and now has no desire for any level of paid work. As a retired single woman, she now enjoys doing “just what I want when I want” and not looking out for anybody else. He has no financial concerns. Even though she does some voluntary work with a church-based charity, she admits to feeling somewhat selfish.

Thomas also worked long-term for a large organisation until his early sixties, when the division he worked in underwent restructuring. He moved onto a 4-day week, but this took some negotiation, and the company put a one-year time limit on the arrangement. Thomas saw this as a transition to retirement as he felt it would be difficult to suddenly stop working. He is now almost 65 and has left his part-time position, considering himself fully retired. However, he was recently asked by a friend to do some temporary work at a small computer company and he has taken this up even though he is working a bit more than he wanted to. If he does any more paid work it will be mainly for social reasons, definitely part-time and “as a hobby, if I can put it that way, even though the cash is always useful”. These two respondents, while not fully able to realise their work aspirations, have been much better placed than the previous four, in having had long-term middle range employment, supported by higher incomes and better health.

### **Sub-category 3b - Now matched with part-time work**

In contrast to the group who have achieved their desired retired status (with greater or lesser degrees of satisfaction), Jerry and Janet now consider themselves matched with part-time work, even though they are of an age at which others are fully retired (70 and 66, respectively). Despite differences in their socio-economic backgrounds, both have been able to exert choices in their recent working lives.

Jerry retired from a management job at 67. While he could have remained, he decided to leave to spend more time with his family, even though it would mean a drop in income. In 2006 he was taking on fixed term work where he could, because it gave him freedom and he felt he didn't have the time to commit to permanent part-time because of his voluntary work. At the time of the second interview, however, he had taken on a part-time, but more substantial, role as a resource manager at secondary school. He may do the job for a year. As with Thomas, this came as a result of a friend's request. The opportunity offered and the thought of extra money was appealing. Jerry is still seeking a balance between work and other things, but has cut down on his voluntary work.

Janet also talks about choices and balance. Throughout her life she did a variety of part-time work, in factories and cleaning, sometimes filling in for friends. She never really set out to work and was happy at home. She later cared for her mother when she was suffering from dementia. In 2006 she continued with part-time caring work but was looking forward to being retired. Once she turned 65 she felt she could stop work if she wanted to. She is now working "for pleasure" as she enjoys her part-time caring work and will continue while this is the case and her health holds out. The availability of NZS has allowed her to have choices and to achieve her preferred work status.

### **Summary**

This analysis of the second round of qualitative interviews confirms the importance of the factors identified earlier as influences on decisions about workforce participation and retirement. Health status and income were pervasive factors, sometimes facilitating the achievement of desired status and sometimes acting as barriers to it. They were, however, not the only influences; sometimes they were not relevant at all and sometimes they acted in the background rather than being in the forefront of people's minds.

Health considerations came into the circumstances of people from all three groups of interviewees. Continuing ill-health continues to hold back Shirley and Joyce from achieving part-time work and full-time work respectively. Beverly and Ngaire were previously matched in part-time work, but health problems which worsened between 2006 and 2008 enforced their unwilling withdrawal from the workforce. In the now matched group, several interviewees have accepted full retirement because their health does not allow them to work. Dennis and Joe had to give up even the part-time work they undertook in the transition to retirement. The people who were limited in their choices by health problems, both men and women, tended to have had a variety of unskilled and semi-skilled work (driving and factory job, care-giving) which did not give them much control over their working conditions and which did not bring them significant financial assets. It was not easy to assess the extent to which their work might have contributed to their health problems, although there were references to back pain and the effects of workplace toxins.

Finances have been a significant barrier to achieving preferred workforce status in the group who were still mismatched, especially those who preferred to be retired or who wanted to change their working hours. Several people looked forward to receiving NZS at age 65, which would give them a basic income and greater choice. Financial responsibilities towards others may force people to continue working more than they prefer. Others were recovering financially from business setbacks earlier in their lives. Several people in this group have skilled or professional work and exhibit a degree of control over their working conditions and work hours. The requirement to work

more hours than they prefer may be self imposed or part of a planned wind-down from a career job.

The “umbrella” considerations of health and income are interwoven with push and pull factors associated with life inside and outside of paid work. People who have not yet achieved their desired workforce status often express the “pull” of hobbies, voluntary work, informal caring work and leisure, even though they feel that they cannot yet afford to retire. “Politics” at work, stress and long working hours are “push” factors towards reducing or giving up paid work but, again, may not yet be sufficient to precipitate a move. There are several examples where retirement activities have proved so absorbing and/or satisfying that previous desires for paid work have faded into the background.

An important factor in the mix, which was also identified in the 2006 interviews, is the extent to which people consider they have control over their life and work choices. Little choice is available to those whose health does not allow them to work, nor to those who cannot afford to live unless they work. The importance of NZS eligibility in providing a choice has already been mentioned. Having choice and control arises from a combination of life course factors – having an extended education and a reasonably continuous career in well-paid work; having a settled personal life, including home ownership and the ability to accumulate financial assets. Self employment allows a greater degree of control over working conditions, as shown in the stories of Jack and Michael, tempered by the commitment these men feel to their businesses. But skilled, management or professional work has not always provided unfettered choice. This is shown in examples where employers are not open to part-time work and phased retirement. Unexpected redundancy and business failure can also throw life plans out.

There are varied levels of satisfaction with current work and retirement status. Donna is one of the few respondents who moved directly to full retirement and now has no desire for any level of paid work. Far more respondents are in transition from career jobs to full retirement. Some are happy with the progress of this transition, usually because they feel they have some control over it and are able to make choices. Others have not yet found their desired level of involvement in the transition. This seems to arise more frequently because of personal disinclination, as in the cases of Frank, Robert and Ann, rather than lack of work opportunities. Some respondents accept that they are now retired, but unwillingly, like Ngaire who had to give up work because of health problems and now feels useless and bored.

The analysis shows that the paths either towards or away from preferred work status and ways of moving through the transition to retirement are varied and complex. They are subject to a variety of influences - social and economic – and to both push and pull factors. These influences interact, working within the overall constraints and opportunities offered by health and income status. And the origins of the influences may stretch far back into individual and cohort-based life experiences. While each set of life experiences is individual, they are set within common frameworks, based on age, gender and socio-economic level.

### ***Planning for the transition to retirement.***

The interview participants were asked about their thoughts on planning for retirement; the nature and level of their planning; what influenced it; and what advice they had for others. (see Appendix C for extracts from the interview outline). The following section identifies themes arising from an analysis of their responses, using a typology of retirement planning behaviour developed by Hill, Kellard, Middleton, Cox and Pound in their 2007 research for the Joseph Rowntree Foundation (Glasgow, 2009; Hill et al, 2007). This typology, derived from accounts by UK adults aged 65 – 84, identified four loose groupings: lifetime planners; knocked off course planners; late-onset

planners; and non planners. In this study the 'lifetime' and 'late onset' category descriptions were amended slightly to allow for the younger age of study participants.

In the previous section, the variety of ways participants in the study talked about matching their preferred and their actual status raised significant issues of terminology and definition, which impacted on how the interview progressed to explore aspects of planning. Sometimes a change in self defined work and/or retirement status indicated an acceptance of their situation. Larry is a 61 year old self employed plumber who initially described himself as working fulltime, although the number of hours he worked averaged less than thirty per week. Where previously his goal was to find more work, he was now happy to be working fewer hours, describing this as a 'tapering off' of work commitments.

In other cases the respondent had difficulty defining their status as "working" or "retired" and the final term was one they negotiated with the interviewer. Questioning how they described their work or retirement status commonly resulted in discussion about the meaning of these terms. It was clear that the term "retirement", and to a lesser extent "work", was problematic for a number of the interviewees.

James is 68 and works as a self employed business consultant. He has variously identified himself as 'retired', 'semi-retired' or in 'part time work', and indicates he struggles with the terms: "I don't like the word retirement... (it) should be banned... Retirement (to me) is a more active, diversified, rewarding, flexible time... I'm practising 'retirement'..."

Sometimes there had been a change in the way interviewees described their current status yet the nature of their work had changed very little. Susan had turned 65 since the last interview. She now describes herself as "partly retired" although she continues to take on contract work. Her hours vary according to the nature of the contract, but she is actively attempting to reduce her work commitments and is exploring activities "outside work".

Ruth describes her retirement as 'unplanned' as she says she had had to retire suddenly on her doctor's advice. She initially found this hard to accept and in 2006 had wanted to return to full time work. She now recognised her deteriorating health made that impossible. Since the last interview she had become involved in a range of activities with support from a local marae and she was now enjoying her retirement. She hoped to take on some voluntary work in the future.

Janet prefers now to continue working part time rather than to retire. Ironically, it is her eligibility for retirement income that has influenced her plan and preference to continue working, as NZS has eased long term financial stress. She says she now works "not so much for money... but for the pleasure of it... I enjoy it...I feel a lot freer now". She now aims to continue working "as long as they'll have me".

Fifty nine year old Janice also wants more work, as her plans evolve: she is now planning to support her son who has won a scholarship to study overseas. She's currently looking for work and has put plans to restore her property on hold.

By comparison 69 year old Robert wants to work because he feels he retired "too early". He had accepted voluntary redundancy but struggles to feel satisfied and wishes for some part time work: "I feel I could make more of a contribution than I do now... Just because you've stopped work doesn't mean your inner workings stop...what I know now could be used more productively". His plans for the future are being adjusted on the basis of his experience.

Similarly, Charles realises he is not ready to fully retire. His personal preference is to continue taking on contract work, as he has been doing since his “retirement” from an academic career. Though he identifies a “tendency ...to still continue working the way I did before I retired”, he now feels that semi-retirement gives him flexibility to take “time out” when needed to support his wife or to spend time with his family.

### **Transition to retirement**

Interviewees were asked about their views on the transition to retirement, in some cases looking forward and in some cases looking back. Most of the 34 participants who are still working (full time or part time) expect to retire gradually. Only five anticipate an abrupt shift to full retirement. Five others were unsure how they will retire; four were unable to plan due to care responsibilities or their own poor health. The fifth has a negative view of planning for retirement (“it’s like planning to die...”). Of the sixteen who were fully retired, most had retired suddenly, often for health reasons (including one who retired to care for her spouse). Two retired involuntarily due to restructuring or business failure. Other factors included being unhappy at work, voluntary redundancy and an opportunity to sell a business.

### **Expected age of retirement**

Respondents who were still working expected to fully retire in the range from 62 to 72 years, with an average age of 67. However, only half had an age or age range in mind, as a planning parameter. Others said they were unsure or felt their decision would not be age based. Other possible underlying factors influencing planning for their transition to retirement are explored in the following sections.

### **Planning activity**

There was considerable variety in how the respondents approached and defined planning for retirement; how they thought about their future needs, circumstances and aspirations. Some had detailed budgets and forecasts and constantly reviewed their plans, while others had only very vague plans or general goals. There were also respondents who had made no plans at all.

A wide range of activity was identified as ‘retirement planning’. The most common response concerned financial planning, which included savings plans; signing up for occupation-based superannuation schemes; joining KiwiSaver<sup>2</sup>; investing in property, shares, stocks or bonds; buying property and setting up businesses; sorting out insurances and endowment policies; and planning to accumulate financial assets or to economise on costs.

Plans about housing was the second most common area, including planning to become mortgage free as well as plans to renovate, adapt or undertake required maintenance on their home. Locality was often discussed alongside housing, with access to health services and proximity to family key concerns amongst interviewees.

A wide variety of other issues was raised in the context of planning, including how to spend time and use time productively; travel plans; thinking about how to find substitutes for (or maintain) the satisfaction that work activities provided; plans to spend time with family; how to manage care responsibilities and plan for their own care in the future; plans to develop sporting, leisure and recreational activities; and goals to maintain social networks and to pursue hobbies.

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<sup>2</sup> The introduction of this voluntary savings scheme with Government backing took place between the two interview series, so there were more references to this new savings option in the 2008 interviews than in the first wave.

Health was viewed by many as the factor that was the most difficult, if not impossible to plan for. Marilyn's view was typical: "Well, we have no health insurance. We gave that up years ago because it was incredibly expensive... You can't make plans about your health."

Some identified protection of health (for example through exercise, diet, stress reduction and health screening) as part of their planning. Plans for future care were identified by a minority of interviewees, including thinking about and discussing plans for their own or their partner's future care, and making provision for their care through an enduring power of attorney. For some with dependants, making provision for their future care was a major focus of their planning.

Respondents described planning activity undertaken at different periods in their lives. For those who were retired, the focus of planning shifted from planning "for retirement", to planning "in retirement". However, as has been shown, it was not always possible to distinguish between these categories. Some who described themselves as 'retired' from an earlier career now worked as consultants; others had commenced a new business or income-generating hobby or were taking on casual or short term work. Their goals and planning activity shifted in response to their new circumstances.

For some respondents, earlier plans had come to fruition and respondents felt their planning was complete. For many, however, planning was ongoing and flexible. Some indicated a view that retirement was a "journey" rather than a "destination".

"It's been a gradual process... My thinking about retirement is not that it's a finite thing... I think it's a word that should be banned... but in terms of the process... it creates an opportunity to do all the things you didn't have time for, or to continue to do the things you really enjoy doing." (James, part retired).

Conversations about planning frequently raised questions about what 'retirement' actually meant:

"I really haven't given it a thought... Because what is retirement? You'd have to define what retirement means to different people... planning for retirement? Everybody's going to do that in a different way... you know 72 to me is no different from 62." (Wayne)

### **Planning goals and motivations**

Some people planned in order to accumulate and maintain wealth, to have something to show for their years of work and to have something to pass on to the next generation. For these planners, savings were not to be drawn on, assets were to be protected (for example by putting property into a trust), and income needed to be generated through ongoing work or investment. Some lived quite frugal lives to ensure that assets were retained for their children.

Others planned so they could have money to spend in retirement, on travel and recreation, lifestyle and family. A common view was that "money was the key" to an enjoyable retirement. Money provided security in case of poor health and inability to work and gave more choices in terms of medical treatment, care and support.

Other planners focused on what they wanted to do in later life and how they wished to spend their time. Some had goals for active leisure in retirement involving travel, recreation and time with family, and planned accordingly. Others planned for a career shift in "retirement", aiming for less stressful work or the development of a new business. Some expected to become involved in voluntary work and were thinking about what and where this might be.



An additional motivator for some planners was a desire to avoid being a burden to their children or spouse. Their planning included arranging powers of attorney and discussing options for care; in several cases it included planning for their funeral.

### **Types of planners**

Generally, respondents viewed themselves as being either “planners” or “non planners”, in terms similar to that developed by Hill et al (2007). The useful typology based on their UK study, categorises planners into four groupings:

- Lifetime planners
- Late onset planners
- Thrown off course planners
- Non planners – who couldn’t plan, didn’t plan, or felt no need to plan.

The self-assessments made by participants were however not always congruent with the level and type of planning behaviour they revealed as interviews progressed. Some “non planners” had in fact planned a great deal - other “planners” had only vague goals with few attempts to pursue their ideas. This highlights the complexity inherent in attempts to categorise planning behaviour and the problems that can arise from the simple categories of “planners” and “non-planners”.

These four groupings emphasise the experiences, views and motivations that can influence planning. Most interviewees fell easily into one of the above groups, with some overlaps between categories. The full discussion of how well these categories cover and fit the HWR respondents has been presented in Glasgow (2009), paying particular attention to the subtle distinctions which respondents expressed in their consideration of their views and behaviour related to planning for retirement transition; this paper also separately discusses three subtypes of “non-planners”.

### ***Long term planners***

Thirteen of the interviewees are classed as long term planners; they were generally older (average age 65) and included 8 men and 5 women. They commonly expressed a view that things “don’t just happen”. All had planned financially as well as in other areas, such as housing and lifestyle. All were home owners and most had paid off their mortgage. Six of the 13 said they had signed up to a superannuation scheme at an early stage in their working life. Long term planners generally advised others to prepare well and early, especially financially. However some also emphasised that plans needed to be flexible. Long term planners had the highest standard of living compared to other planners and non-planners. Most rated their standard of living as high or fairly high, and the rest as “medium”, in the question in the 2006 postal questionnaire.

### ***Late onset planners***

Nine interviewees felt they had started planning for retirement only recently (in their forties, fifties or sixties) either because circumstances had prevented planning earlier, or because the need to plan had only been considered more recently. Late onset planners were the youngest group of interviewees, with 5 of the 9 less than 60 years of age (with an average age of 61). Five were women and four were men. This group’s evaluation of their standard of living was lower overall than the long term planners. Most rated it fairly high or medium. All were homeowners, with five still paying a mortgage.

Marama had not been able to do much planning until her children grew up. Her husband had died when her children were young and she had managed on a Widows Benefit. Once she moved into a secure job she was able to take control of her finances and look to the future. However her family’s needs still had an impact: “I have got a plan but sometimes – like at the moment I’ve been helping the kids so that’s taken a fair whack out of my savings... just helped my son to move into a new place.”

Walter felt that commencing planning later in life was the reality. For him, planning was a life stage issue – he could not consider active planning until immediate family commitments had reduced. Fifty eight year old George considered that “retirement just creeps up on you very, very fast”. He joined an occupational superannuation scheme seven years ago when he changed jobs. Although he feels that financial security is really important, he has few other plans as “it’s too far away to devise what I’m going to do each day”. He has arthritis that may affect when he retires and says he finds goal setting difficult. He said: “A lot of things in life, you have to be ‘whatever will be, will be’ ”.

### ***Thrown off course planners***

Ten people (average age 66) had experienced unexpected events that had interrupted their planning, and illustrated the factors identified by Hill et al for those classed in this way. Some recovered from these unplanned events, but others found their circumstances irretrievably altered. Business failures had thrown two interviewees off course, while for others it was divorce, separation, or a new relationship in mid life which had altered their planning.

Health (their own or others in their immediate family) had influenced others; job loss or redundancy had affected several in this group. Some were affected by more than one event. Four men and six women had been thrown off course. Two women particularly noted their lack of active preparation, and felt more emphasis should be placed on planning from a young age, especially for girls. Aspects of joint or individual planning in the context of partner relationships will be further explored in Section 2.3

All except one in this group rated their standard of living as medium (one said it was “fairly high”). The impact of events varied, depending on the level of resources they had, their age and health, and the timing and type of event. Four were now renters, but the six homeowners were mortgage free.

### ***Non-planners***

Eighteen respondents (11 women and 7 men) saw themselves as non-planners, fairly evenly divided between those who felt they had no need to plan, couldn’t plan or didn’t plan. Some non-planners had accumulated money as savings or assets, yet did not consider this as planning for retirement.

Seven (five men and two women) felt they had *no need to plan*. Six people, all women with family commitments and care responsibilities, said they *couldn’t plan* and felt that circumstances had got in the way. They thought there was little more they could have done, given their constraints. Five interviewees felt they *didn’t plan* because they had not got around to it, because they preferred to “live for today”, or preferred not to worry about the future. Others had just not got around to planning.

Non planners’ age varied from 57 to 72 years with an average of 64. Most non planners rated their standard of living as medium. Despite their “lack of planning”, all but two owned their own home and most had paid off their mortgage.

### **Exploring planning behaviour**

Hill et al’s (2007) typology of planners proved a useful tool for identifying influences on planning and events that had thrown some planners off course. The categorisation was also useful for identifying triggers to planning amongst late onset planners. However, the categorising of interviewees as planners and non-planners revealed some contradictions, including some within an individual’s assessment of their own level of planning and their reported actions.

As noted earlier, a number of interviewees were uncertain what “planning for retirement” meant. They felt they hadn’t planned although they had saved and had some thoughts about how they might cope in the future.

Some said they had made “no plans” because their goal was not to retire, but to continue working as long as possible. There were also varying perspectives on which actions are part of “retirement planning”. Financial planning was perceived by some to be just “wealth accumulation”. Mortgage repayment was seen as a part of planning by many, reflecting findings from previous New Zealand studies (Office of the Retirement Commission, 2007), but others viewed it as “incidental”. Some saw their mortgage repayment obligations as a barrier to retirement planning.

Respondents’ view of themselves as planners or non-planners reflected their perspective on what planning entailed. Some felt that their thoughts and discussions on what they wanted to do in retirement constituted planning, even if this had not led to actual behaviour. For others, unless concrete action had been taken, no planning had taken place. Ekerdt, De Vinney and Kosloski’s (1996) definition of planning includes “intentions” and “interim behaviours”. Thinking about and discussing goals is preparing to act, and contributes to a planning pathway that may stretch over a long period, with early actions and decisions affecting later choices. By this definition, a number of interviewees who felt they had “not planned” could be re-categorised as “planners” at varying stages of the process.

It was clear that individuals did not share a common definition of retirement planning. Interviewees struggled with terminology and demonstrated a lack of “shared discourse” about “retirement” and “planning” (Vickerstaff and Cox, 2005). It seems important to recognise that planning will become increasingly diverse as pathways and experiences of work and retirement become more complex.

### **Approaches to planning**

Planners and non-planners differed in their views and attitudes. Planners were more future-orientated, while non-planners preferred to “let the future take care of itself”. These differences were particularly evident when comparing long term planners and those who “didn’t plan” or saw “no need to plan”. The discussion in Glasgow (2009) supports the conclusion from Hill et al (2007) that some people are orientated to planning throughout their lives and this extends to their approach to retirement. These findings have implications for the promotion of retirement planning; they particularly raise the question whether education will be sufficient to re-orientate the non-planners and whether measures such as compulsory enrolment in pension schemes will also be required. Other HWR research suggests that those who think about or plan for retirement are “worriers” (see Noone et al, 2008) and this was raised by some respondents, who said that current talk about retirement planning made them anxious.

Perceptions about retirement also influenced planning. A negative view of retirement (or attachment to the workplace) could be a barrier to planning, while on the other hand, fear of retirement could motivate planning. Attitudes to ageing more generally also were noted as leading to a reluctance to think about or discuss retirement planning. Sometimes attitudes to planning changed as interviewees grew older, particularly if they felt there were no advantages or rewards to having scrimped and saved all their lives. Some expressed resentment that government policy may penalise those who have planned, and were sceptical of support from government, particularly those who had been affected by changing policies. Many were aware that things can happen, despite ‘best laid plans’.

### **Influences on planning**

A range of influences on planning were apparent, including work history, family roles and relationships and care responsibilities, attitudes, level of knowledge and resources and planning opportunities (such as access to superannuation, information and advice). A number of factors were explored in the first wave of this interview series (see Davey, 2008). A number of respondents had consulted financial planners. Some had had bad experiences and now preferred to manage their own investments: “We lost a heap in the big meltdown happened about 2001 I think – well that has hurt...So we’re very cautious now...but that’s how it goes” (Frank).

Those who had worked in the public sector benefited from government superannuation schemes. Several “long term planners” were grateful they had been encouraged to sign up for superannuation when they were young: “Oh I just did it because everybody else was doing it at age seventeen, when I left school. I didn’t see any reason to opt out” (Kenneth). Some found that lack of portability meant they had to cash in their funds when changing jobs. Nevertheless some “planners” were able to make effective use of released funds by investing or using them as a deposit on a house. Enrolment in a superannuation scheme had also reduced the impact of unanticipated events for some “thrown off course” planners.

Some who “couldn’t plan” had experienced low wages or had interrupted employment which made financial planning difficult. In contrast, some “late onset planners” found that in the later years of their career they had the financial resources to increase planning activity. For some, this came at a time when they also hoped to vary their level of workforce participation, and in Section 2.1, the range of barriers and opportunities in the match/mismatch equation has been fully explored. Relating these factors to planning activity adds further complexity, as some interviewees would have preferred to continue working part time but felt this was not an option open to them, or felt limited by the impact this might have on work colleagues. Others felt a responsibility to stay on to contribute their skills.

Several felt that part time work in retirement in their chosen field was a finite option because they would inevitably fall behind and get out of date. Others in professions or in academic fields, like Charles, had increased flexibility and opportunity (“I knew I could continue with the good aspects of it after retirement”).

A number of interviewees were self employed. For some business owners, planning for retirement meant ensuring their business could be passed on. Being self employed gave other planners options for ongoing income. Others had been “thrown off course” by businesses which had failed to thrive, or felt their planning was limited by businesses they could not sell.

For a number of respondents, friends and colleagues were influential. They were sources of advice and of support and their experiences provided examples to follow or avoid. Joan said:

“...it’s our friendships that are a big influence in our lives, you know, in terms of making a decision to move or what we do because the activities we enjoy doing outside paid work are largely linked into our friendships, so we have given some thought to that”.

Gender impacted directly and indirectly on planning opportunities. Carol felt she had been disadvantaged as a female, firstly by her father who declined to discuss life insurances (“girls don’t need it”), and secondly by employers who failed to offer her superannuation (“I was never ever offered superannuation...they had offered it to all the male reps”). Gender had an indirect influence on retirement planning through its impact on career pathways (see Davey, 2008) and on domestic roles and responsibilities, and through the particular factors of couple’s relationships.

Women's capacity to plan had been constrained by care responsibilities that limited their options for work, income and lifestyle.

Gender based division of labour at home also affected access to information and resources. For some interviewees, separation, divorce or widowhood had a significant effect on planning activity. Sometimes this provided an opportunity for new plans, but for a number of "thrown off course" planners the change brought emotional and financial constraints, along with changed housing circumstances. Section 2.3 will discuss how planning and decision-making is handled in long-term marital partnerships.

Wider family circumstances also influenced planning in a number of ways. Some late onset planners and non-planners had prioritised family needs, but found this limited their own options. In other cases family members provided support, enabling financial planning through cheap accommodation or joint property ownership. In several cases however, joint ownership proved constraining.

For some, relocation to be close to family was a goal, but this could result in financial constraints, particularly if moving from an area of low to high property values (such as from the South to the North Island). Relocation can also affect employment options. Proximity of children and grandchildren was an influence on behaviour, if not necessarily on planning per se, as mentioned by several of those interviewed:

"Most of our children and grandchildren are strategically scattered around the world (so) being able to travel and spend time with them has been a significant priority for at least ten years" (James).

Some interviewees had received or anticipated an inheritance. Most said they had not depended on this but acknowledged it provided a sense of financial security that allowed a more relaxed attitude to planning: "There'll be some we'll be acquiring...so we will be secure in the future I think" (Frank). Murdoch's (2008) local research throws useful light on how expectations of inheritance may be changing in the context of cohort and intergenerational shifts, although future trends in this field will also vary in a rapidly changing economic environment.

Some of those who had experienced poor health had been significantly affected financially, socially and psychologically. The effects had been compounded by inadequate treatment or discriminatory attitudes. In Joe's case, surgery for chronic back pain at an earlier stage would have been beneficial. Despite a strong work ethic he had now abandoned any plans to return to work. "If I'd been physically right I most probably still would have been working ...it really gets to you after a while... (they say) 'you bludger'. It's what happens...". Some who had experienced a health scare felt it had made them more flexible in their planning. Others became more determined, as Robert said: "You just have to get over those hurdles when you come to them. Unfortunately you don't know what's round the corner....".

### **Advice on planning**

When respondents were asked what advice they would give to others regarding planning for retirement it was the long term planners who gave the most comprehensive responses. Most interviewees advised others to plan, even if they had not done so themselves. They encouraged others to think through costs, needs and wants in retirement, set goals, do a budget, and start putting a little aside early. Financial security was typically emphasised as being the key: "All else slips into place" (Henry).

A number of respondents would advise others to adopt a flexible approach to planning, especially those who had experienced health issues, either their own or, their partners':

“I think you’ve got to have a balance because we don’t know what the future’s going to bring and I think it’s a shame when people go without a lot....I mean, if we had worked very hard and saved and lived a very frugal life so I now had more money, that would be far less important to me than the things that we did together that we both enjoyed when he was alive” (Barbara, widow, thrown off course planner).

“We go out. In the time that we do have we make sure we enjoy it... what we spend on that segment of our lives as opposed to saying well if we took that money and invested it, then the time to retirement would be shorter and should we do that. So it’s balancing the future against the present (Walter, late onset planner).

“Thrown off course” planners and those who “couldn’t plan” were most likely to emphasise the need to have more than one plan and to allow plans to change as circumstances shifted. But all types of planners held this view, and even “planners” expressed scepticism about planning.

### **Summary**

Overall, most interviewees felt that planning was important and that individuals had a responsibility to plan. Support from government was desired, though not necessarily expected, and some expressed concern for those who could not plan and who would be vulnerable without Government support. Responses demonstrated that individuals had a range of views as to what constitutes “retirement planning” and that the terms “planning” and “retirement” are both problematic. Some saw planning not as a retirement orientated activity, but more as part of an overall approach to life. “Planning for later life” may be a more relevant term and may emphasise analysis of the inter-relatedness of work and non-work factors.

In addition to the wide range of personal events and hard-to-predict incidents that influenced planning, the interviews revealed a number of potentially modifiable factors including access to information, financial knowledge, and job related factors. The potential for attitude change is an area warranting further research.

Overall this group was supportive of an emphasis on planning, with some reservations. A flexible approach to planning was encouraged with an emphasis on balancing present and future needs. The findings emphasised the complexity of planning pathways, the pitfalls of categorising people as simply “planners” or “non planners”, and the value of including both subjective and objective measures. A self defined measure of planning was useful for revealing this complexity. Further work is needed to categorise and incorporate varied definitions and to develop measures of planning to assist future analyses of planning behaviour.

### ***Planning and decision-making in couples***

The previous section cited many instances of individuals and couples planning together for retirement, linking this study to the research literature which refers to the need to address retirement as “his, hers and theirs” (Keeling 2009a and 2009b; Moen, Huang, Plassmann and Dentinger 2006). Participants in the study were interviewed on their own, and often responded in the first person singular when describing their experiences, attitudes and work history. But at the same time many responses are voiced in terms of “we”. Throughout many of the transcripts “I” and “We” are used interchangeably. In this section, the analysis considers and interprets the interview material at both the individual and the couple level.

For example, Michael and his wife Karen (Couple 12) started their married life in a small cheap house that enabled them to save. They worked together in their own business and have

investments which are coming to maturity. They have discussed future housing and have plans to stay close to health services and recreational facilities. Michael said “we feel we’ve got it in hand... we don’t have flow charts or anything like that but –you know – (we) feel comfortable with what we’ve got”. Michael felt it was important to discuss decisions as a couple and advised others to “think things through”.

## Background

As noted earlier in Section 1, in setting up the 2008 interviews, an invitation was issued to include the spouse/ partner of the original 60 participants from the first wave of 2006 interviews. In this way, 15 spouses were added to the group interviewed in 2008, and it is the responses from these couples (main participant plus their partner) which will be discussed in this section.

*Table 3 : Social Marital Status by Age, 2006 Census*

Age Group	55-59	60-64	65-69	70-74
Partnered	171102	128895	102234	402231
Unpartnered	50136	40650	37377	128163
Total	221238	169545	139611	530394
% partnered	77%	76%	73%	76%

Source: <http://wdmzpub01.stats.govt.nz/wds/TableViewer/tableView.aspx>

At the 2006 NZ Census, nearly 53% of the total population aged 65 years and over were recorded as married. In addition, 2% were separated, 7% divorced and 28% widowed so that the majority had been in a partnered relationship at some stage of their life-course (Statistics NZ 2006). Only 4.25% of the 65 plus population described themselves as never married. Table 3 gives a more detailed breakdown of social marital status by age, in the five year age bands relevant to the HWR study. This overall pattern is reflected in the HWR sample (postal survey of 2006), with an age range of 55 to 70 (Table 4). Among this group 71% were partnered and only 5% had never been married. The majority of the 50 2008 interviewees were partnered; only one man was not currently living with a partner, and less than half of the women.

*Table 4: Marital Status, HWR Postal Survey Data, 2006*

Marital Status	Frequency	
Legally married	4250	65.5%
Civil union/de facto/partnered relationship	334	5.1%
Permanently separated from legal spouse	318	4.9%
Divorced or marriage dissolved	622	9.6%
Widow/widower	622	9.6%
Never legally married	342	5.3%
Total	6488	100%
Missing	137	
Total	6625	

Note: Percentages exclude missing data – 2% of total responses.

## Exploring couplehood in the interview data

Understanding couplehood in mid life is clearly significant, as an underlying factor which shapes the experience of health, work and retirement. Being in a partnership, typically one in which children have been born and raised, is likely to influence planning for the future, in terms of

aspects such as housing, mutual care and support, income and lifestyle. Stephens and Noone (2008:9) summarise these findings from the first HWR postal questionnaire, showing support for international research findings, that “mean physical and mental health scores differ significantly according to marital status”, with those in partnerships (whether married or de facto) at significantly reduced risk of poor health outcomes. Accordingly, a qualitative exploration of partnerships in the context of health, work and retirement was a priority for the second wave interviews.

The following analysis and discussion are based largely on material from the interviews with the main participants whose spouses and partners also took part in the study. However, in many of the transcripts from the 35 participants whose partners were not involved in the study, references to couples’ experiences of aspects of the relationship factors surrounding their work and life history are readily found. For ease of reference here, the main participant will largely be referred to as the man or woman, while the spouse participant will be termed husband or wife. All the participating couples referred to themselves as married, apart from one man who explained that theirs was a de facto relationship. Thus the terms spouse or spouses are used, along with the gender specific terms. In nine cases the man was the main participant and in six cases the woman, making 15 couples in all. Ten of the main participants were from the HWR general sample and five from the Maori sample.

The main participants already have pseudonyms assigned for earlier reporting, and where their spouses were also interviewed they have also been assigned a surname. Their partner has been given a pseudonym and the same surname.

The husbands in these 15 couples were commonly older than their wives, with age differences ranging from one to 11 years. In four cases the wife was the older partner: one man was a year younger than his wife, two were four years younger, and one was five years younger. While age relativity may not in itself be significant, the age gap may influence the timing of individual work and retirement decision making and planning pathways.

### **Couples’ planning and decision making**

The preamble to the spouse interview outline included the following introductory statement, as a reminder of the content of the Information Sheet which had been previously circulated.

“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.”

As noted earlier, these were qualitative interviews conducted with main participants, all of whom had provided an extensive work and life history in 2006. The spouses who were interviewed in 2008 were asked to give a very brief outline of their own work history, but the focus in the spouse interviews was particularly on the last two years, and on the aspects of health, work, and retirement which they had experienced as individuals and as a couple, in that period.

Being financially prepared did not always enhance certainty in other areas of planning. Susan and her husband are well prepared financially but she has struggled to prepare for life “outside of work” and is unsure how to use her time in semi-retirement: “Finance we have always planned and that is fine (but) I don’t think we’ve sat down and thought about how we’re going to cope... I think the hardest thing is seeing what the hell you want to do with your time.”

Appendix C outlines the questions from the main participants’ interview outline which relate to aspects of planning, and which were mirrored (with appropriately modified wording) in the spouse



interviews. Appendix D illustrates, with extracts from the spouse interview outline, how the questions and prompts relating to the fields of couple-based planning, decision making and experience were explored in each interview.

From the transcripts and from the analytic summary sheets which the team prepared, a scoring technique was developed to link the data at a couple level. This reflected the level of congruence and consistency in the responses by each partner. Then, comparisons could be made between and across couples. To do this, a scoring grid was developed, across 7 fields, as outlined in Table 5.

*Table 5: Framework and scoring grid, showing sources and derivations*

Field of interest:	Drawn from Main Participants Interview (Appendix C)	Drawn from Spouse/Partner Interview (Appendix D)
1. Planner – self-defined, observed actual	A 15	16
2. Planning - dominant field identified	A 15	14
3. Perceived Degree of <i>discussion</i> between the couple	A 16	14
4. Perceived Degree of <i>similarity</i> between the couple	A15	15
5. Perceived Degree of <i>influence</i> between the couple	A17	12, 15
6. Plan together	A15	16
7. Plan independently of each other	A15	13

As a first step the responses from each individual in the 15 couples was coded against these 7 fields. The second step was then to score as 1 for each field where the husband and wife's responses were considered to be consistent or congruent. If there was clear divergence between the responses from the two partners, a score of 0 was given. Thus, the maximum possible score was 7. Two couples scored 7; three scored 6; eight couples scored 5; one couple each scored 4 and 3. The next section draws on qualitative material from the transcripts of the interviews to explore the situation of the lowest and highest scoring couples.

**Low congruence couples:** The Brooks had the lowest score on the congruence measure. A Maori man aged 68 was the main participant. In the 2006 interview, he provided a complex and disrupted narrative of work-health relationships, with a long-term back injury, which had affected his experience of “retirement”. Prior to retirement, his work pattern in the previous 20 years had the following sequence:

1. a period of fulltime work
2. redundancy
3. return to fulltime work
4. work-related injury covered by ACC
5. supported return to part-time work
6. revert to ACC support

7. retired, on National Superannuation.

In addition, he had suffered financial “shocks” from theft of assets and savings. Nonetheless he had saved whenever he could. The couple have bought a holiday bach and a caravan, and have paid off the mortgage on their house. Both Joe Brook and his wife Kathy are aged 68, and say they are retired, but that they would prefer to be working part-time. They both mention the fact that the Joe’s health has “slowed down” their ability to work. He has a long experience of pain relating to a historic back injury, which has disrupted their transition to retirement, and affected their ability to plan. He has also been a financial victim of major theft, which has affected his sense of planning and preparation. At the time of the second interview in 2008, he was about to have further back surgery.

Throughout these multiple transitions, Joe and his wife have had a low level of discussion about retirement decision-making, saying “it just comes along”. He made no particular response to the questions about any perceived degree of *similarity and influence* between the couple, or about planning together, and then says that they do plan independently. In terms of influences on their thinking, he refers to the “way we were brought up” to consider the needs of others. His wife refers also to her parents’ experience of later life as an influence on her own life.

Mrs Brook’s outlook is clearly stated: it “revolves around Joe’s situation”. What she says about her own retirement is expressed in relation to her husband’s health, particularly his back injury. She says she wanted to spend more time with her husband when she retired (although after a couple of years of this, she might now prefer to find some part-time work). She says they have some degree of discussion, but repeatedly says “it’s just talk”, although usually they do “come to an agreement”, after reaching actual decisions independently. She says “I don’t think we did any planning, but we did talk about it.” Her version of discussion is “Just talk ... decide yes or no ... nobody says nothing or just leave it and take each day as it comes.”

The O’Deas also came through as a “low congruence” example in the scoring, at 4 out of 7. In the full transcripts, the reasons for apparently divergent ratings come through more clearly. Mrs O’Dea is five years older than her husband. Both described their forty year marriage as a strong one which had weathered a lifetime of family changes. Alongside this, Mrs O’Dea clearly sees herself as financially independent from her husband, Douglas, although he manages their major and regular housekeeping costs. Ten years ago, when she was in her mid-50s, she received a legacy from her brother, which confirmed her decision to stop work at that time. She and her husband had bought a lifestyle property together and moved out of the city and back to a rural environment, which has become central to their way of life. She also talked about her growing confidence in investments and savings, following advice her father had given her as a child. Douglas O’Dea also moved out of fulltime work, to a variety of part-time roles. He now says he is semi-retired, due to the sale of his business, and is working towards full retirement at age 65, describing this process as “phasing out of work”. He says also that they don’t hold similar views on work and retirement, and that they plan independently rather than jointly. He used the phrase “horses for courses” to describe the limited influence he perceives in their marriage, or coming from others such as neighbours or family members. While they both say they hold shared views, they also say their shared or joint decision-making is limited.

They each gave differing accounts of their decision-making style which partly explains why they scored lower on the congruence ranking, but this too reflects their ten years of experience of lifestyle changes which were not initially conceived as “retirement changes”. Their ability to follow independent financial choices (due to his business interests and her legacy) was unusual among the couples interviewed, whose finances in retirement appear more closely linked.

**High congruence couples:** Bennetts and Hendersons. In each of these couples, the responses from husband and wife were fully consistent in all areas, and each partner's interview fully corroborated the perspective of the other. Both men were the main participants. In the case of the Hendersons, the version of congruence followed what might be seen as a "male breadwinner" model of decision-making. Even so, there was full discussion and agreement between the partners, with fully linked decision making and a high degree of mutual influence and involvement. The dominant domain of planning and decision-making was clearly financial, relating to income, assets and investments and shared long-term provision for retirement savings and preparation.

In contrast, both the Bennetts mentioned a wider range of areas which they considered relevant to retirement-related planning, mentioning finances, housing, activities, how they spent their time, and family considerations. Both reported a high degree of discussion and similarity of views in these areas, and described their influence on each other as mutual. Neither reported any incidents of independent decision-making.

The Hendersons reported a high degree of joint decision-making, claiming that all plans were made together. Neither could think of an instance when they had made an independent decision on a major matter and talked with surprise about some of their friends who were taking holidays apart as each had separate interests they wanted to pursue in retirement.

**Medium congruence couples:** In the larger group of couples, scoring 5 and 6 on the convergence scale, responses to the question on separate or independent planning highlighted differing responses. In several of these couples, one partner would say "no" to this question, while the other would acknowledge that in the area of "work" this had been a field of independent planning and decision-making, both in the past and currently. Both men and women mentioned "independent work decision-making" as "his/her business", while their respective partners had made a more categorical reply, to the effect that their planning and decision-making was shared.

In examining how couples address their decision-making and planning around workforce participation, separately and together, it is important to explore how age-relativity and gendered roles, expectations and experiences influence these processes. Some women said they didn't plan because their husbands resisted their attempts to discuss it. Some couples spoke of how they assigned different aspects of financial planning on a gendered basis, particularly seeing "long term" planning as the "man's role", while women were more likely to be focussed on everyday and domestic financial management. Sandra said she had not planned ("No, no, I'm just a housekeeper. He does more of it..."). She indicated some concern about her lack of involvement: "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'...".

Amongst participants not in the couples group, there were examples of reversed roles, sometimes based on age difference, particularly where the wives are the younger partner: "...because she's twenty years younger than me...she'll continue to work and I'll become the house husband..." (Kenneth). As Willie explained "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".

### **Summary of this section**

How couples (and individuals in relationships) experience retirement, mid and later life has received limited attention in New Zealand social research, despite the fact that the majority of people in the age cohort 55-70 years describe themselves as married or partnered. Widowhood is a common experience in middle and later life, usually affecting women sooner than men. An increasing number of people also change their partnered status in middle or later life: dissolving

relationships, establishing new partnerships, negotiating living arrangements, social and family ties, financial exchanges and transactions along the way. Partnership status, and changes in the ways individuals and couples experience linked, joint, parallel, convergent or divergent pathways through mid and later life merit careful examination.

In the 2008 phase of the HWR qualitative study, spouses of 2006 participants were invited to take part in a separate interview exploring couples' perspectives on topics such as joint and/or individual planning surrounding the transitions between work and retirement.

The resultant interviews conducted with fifteen main participants and their partners have been analysed in their pairs, based on full transcripts. This analysis found both congruence and divergence in the attitudes and reported behaviour within these couples. Factors described as having a significant influence in their joint and individual decision-making include health, employment and financial circumstances, and family relationships.

Our findings suggest dynamic and fluid patterns in couples' handling of shared and individual threats to control over financial and health-related circumstances, in the context of transitions to retirement. It is important to make conceptual distinctions in studies of individuals and couples by gender, living arrangements, and in light of age-related and normative cultural expectations. Despite the methodological issues and potential ethical questions, exploring the changing dynamics of couplehood, especially during work and retirement transitions, poses challenges for future research.

## **Discussion and Conclusion: Influences on Transition to Retirement**

This report has linked together three aspects of the findings from a second series of extended interviews with 50 participants in the HWR Study, with the addition of the spouse or partner of 15 of these participants. The focus has been on transitions in workforce participation, in styles of retirement planning, and on aspects of planning and decision-making within couples, facing these transitions together.

These interviews have revealed a range of positive and negative influences on retirement transitions: preferences, planning, goals, experience and activity, which are summarised below, exploring common factors in the findings in each of the previous three sections.

### **a) Work history and circumstances**

Those who had experienced low wages or who had interrupted employment had greater difficulty putting plans in place and fewer options. In contrast those who were in senior positions found they had the financial resources and the personal autonomy to enhance planning and flexibility. Workplace conditions could limit or extend options. Some would have preferred to continue working part time but felt this was not an option open to them, or expressed concern as to the impact this would have on others (colleagues and employers). Others, particularly those in professional fields, valued the flexibility offered by their employer to continue working late in life.

### **b) Access to superannuation plans**

This group of participants have lived through changing times in terms of the public policy and private sector provision of retirement income. Universal access to NZS is a central “pillar” in the construction of superannuation planning (Todd 2008). A notable addition in the 2008 interviews was the frequent mention of the newly introduced KiwiSaver scheme, although some saw this as “too little, too late” for those in their age group. Interrupted work histories, particularly for women, most of whom belong to the birth cohorts who had had no parental leave provisions available to them, also limited capacity to consider ways of preparing for later life.

### **c) Access to good financial advice**

A number of respondents had consulted financial planners. Some viewed this as planning for retirement, while others felt it was simply planning for wealth. Respondents also mentioned additional sources of information, including retirement seminars, the Sorted (ORC 2009) website and printed materials. Most preferred sources of advice appear to be in the less formal and private domains, in some cases by observing how their parents’ generation had managed retirement, and with a focus on freehold home ownership as a sound and widely shared investment strategy.

### **d) Change in economic climate**

A number of interviewees expressed concern about the impact of changing economic conditions. Some had experienced stockmarket crashes in the past and now managed their investments more conservatively. Others expressed anxiety about the future:

“These superannuation funds... every time I get a report they say ‘Listen, we’ve had a bad year and, you know, everything’s gone down the drain. I’m sorry, your savings have gone through no fault of your own’ so that doesn’t help.” (Jerry).

A number of interviewees were self employed. For some this provided additional income and flexibility in the transition to retirement, although for others business and economic conditions constrained their retirement options.

#### **e) Advice from friends and colleagues**

For some respondents, friends and colleagues were influential. Friends' experiences of work and retirement and lifestyle change were evaluated as examples to follow or avoid. They were also a valued source of advice and of support. Friends acted as a push and a pull factor. Friends who had retired could be available to spend time with in retirement. Alternatively, if friends were workplace-based there was a reluctance to leave employment.

#### **f) Family circumstances**

Wider family circumstances could have a positive or negative influence on planning, and this also varied depending on whether the participant was living in a couple-based household. Widowhood sometimes provided an opportunity for new plans but also could impose emotional and financial constraints. Those providing care or support to other family members, whether within or outside their own household, were constrained in their planning, as were some who had experienced family break-ups. Some found their existing plans needed amending to accommodate new relationships, with stepchildren and partners' relatives to consider. Where respondents prioritised family members' needs, their own options could become constrained. In other cases younger family members were able to assist the older relative to progress with their financial planning, by providing cheap accommodation or through mutually beneficial joint property ownership.

The proximity of children and grandchildren was also an influence, impacting on financial priorities or plans as to where to live to enable regular visits. Spending more time with family, especially grandchildren, was noted as a "pull" factor, drawing people out of work roles. However, relocation sometimes resulted in financial constraints, particularly relocation from an area of low to high property values, or to an area with reduced employment prospects.

#### **g) Attitudes, values and expectations**

A number of interviewees felt that their family upbringing was influential, having instilled a propensity to plan or a strong work ethic, as well as values about remaining active, productive and self reliant. Parents were often cited as role models, sometimes positive but also negative. Planning behaviour reflected these experiences and had motivated interviewees to aim for independent living. Some saw themselves as members of a new and different generation who refused to grow old. Planning therefore aimed to extend mid life activities. Others were influenced by a view of working life as being "forty years of service". Their time to exit the workforce had come: "I've put forty years of my life into it...I was hoping to start stepping back" (Jack, 70).

Some felt they ought to consider retiring once they reached a certain age: "Well, I'm getting past the nominal retirement age because I'll be sixty six... other members of the family would be pleased if I did slow down...I suppose I'm of the age when you're supposed to... Dad retired when he was fifty seven...I've only just done my forty years" (Gerald). Some saw transitions to retirement as a good thing: "You do come to your 'use by date' in roles and it's not good for an organisation to have someone there forever and ever" (Sharon).

Attitudes towards risk taking also affected planning styles, as well as ability to align goals and aspirations with realistic work and retirement options. Sometimes previously cautious planners changed tack as they grew older, particularly if they felt there were no advantages or rewards to having scrimped and saved all their lives. Others thought it important to balance current and future needs and were motivated by their view that life was for living, particularly when you can not know how long you have left to 'realise your dreams'. Those who knew others whose careful planning had come to nothing were particularly affected.

## **h) Health**

Health was viewed by many as the factor that was most difficult, if not impossible to plan for. “Well, we have no health insurance. We gave that up years ago because it was incredibly expensive...You can’t make plans about your health” (Marilyn). As this example shows, concern extends to the health of others, especially partners and close family members. The ways in which health plays out across the work-retirement transition are also clearly evident in the juggling of the preferred and actual workforce participation patterns over time.

Other respondents emphasised the value of managing work, and of planning to protect health through exercise, diet, health screening, and also by making provision for future care. Planning in relation to an expectation of poor health in old age included having insurances, enduring powers of attorney, a reduced-stress lifestyle, making home adaptations and anticipating a potential move into care. Planning for financial security was also seen as important to enable options for good care in late life. Some of those who had experienced poor health had been significantly affected financially, socially and psychologically.

## **i) Inheritance**

Some interviewees had benefited or anticipated benefiting from inheritance. Most said they had not depended on this form of support but acknowledged that it provided a sense of financial security that allowed a more relaxed attitude to saving and spending. For others a desire to leave property for the next generation influenced their planning behaviour. Savings were not to be drawn on, therefore income had to be generated through ongoing work or by cautious investment, and property was placed into a trust. Some lived quite frugal lives to ensure assets were retained for their children, while others had decided that it was better to use savings if they were needed.

## **j) Age and life stage**

This factor is a combination of chronological age, along with family circumstances. Particularly in the context of couples, when there is a marked age difference, there is sometimes a tendency to match the transitional pathways between work and retirement, and sometimes the difference is exploited to offer flexibility to each partner. For some respondents, planning had only recently commenced. This reflected age and life stage, with recent ‘empty nesters’ enjoying greater financial flexibility to review budgets and financial goals. Proximity to anticipated retirement age was also a factor that tended to motivate respondents to commence planning. The timing of particular events in relation to other life course factors was fully explored in the first wave of this interview series. Taking a closer focus on the 18 -24 months between the two interviews, has allowed more detailed examination of the difficulties of ‘fine tuning’ both the match-mismatch factors in a particular case, along with the risks facing “knocked off course planners”.

## **k) Gender**

In terms of planning, at the individual and couple level, it is clear that gender impacts directly on flexibility through stereotypical roles in relation to family finances and expectations about unpaid work responsibilities (see Henz 2009). Similarly, the match-mismatch between actual and preferred workforce participation for men and women is itself shaped by personal and social expectations. From these interviews, it is clear that lifecourse expectations differ between men and women regarding the balance of paid and unpaid work, particularly in relation to the provision of care and support to other family members. The different ways that men and women experience work and retirement transitions in this group of participants merits a focussed analysis, and a separate report.

## **Related and future work**

In the three sections of the analysis presented so far here, emergent questions have been noted for further exploration, including some such as “housing careers” which go beyond those listed in this

final section. It may also be useful to revisit this data set of transcripts at two points in time once the results of the second wave of the HWR postal survey are available. Both sets of interviews, from 2006 and 2008, offer rich sources for further analyses, and related reports will continue to address several threads of the mid-life experience of health, work, well-being and retirement. The extent to which New Zealand offers a unique context for these experiences is likely to be of both national and international interest, as comparative material also emerges (see for example Nordenmark and Stattin 2009). The 2008 interviews developed and explored important lines of questioning to understand how the participants understand, experience and define health and well-being, and adjust to age-related changes in their lives. Pond et al (2009) examines the details of, and social meanings embedded in health-related retirement decisions. The interviews also opened up wider aspects of participants' sense of wellbeing, including how they define the notion of spirituality, reported in Davey (2009).

A parallel interview series with participants in a northern region, also drawn from the HWR sample has now been presented in Breheny and Stephens (2007), and there may be value in linking these two series in further consideration of areas of "work-life balance", in this mid-life cohort, to extend some aspects of the family-household-couple analyses presented here. This report, and the others associated with it, all confirm the long term significance of events and experiences of this mid-life stage, both in their own right, but also as being fundamental to the experience of later life at older ages in New Zealand.



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## APPENDICES

A: Information sheet 2008 Main Participants

B: Information sheet 2008 Spouse/Partners

C: Question outline 2008 Main Participants

D: Question outline 2008 Spouse/Partners

.

## *Appendix A: Information Sheet for Main Participants*

### **Health, Wellbeing, Work, and Retirement Qualitative Study**

## **INFORMATION SHEET FOR MAIN PARTICIPANTS**

If you are reading this letter, then you are one of the 60 people who were interviewed in late 2006 about your desired and actual work involvement, your retirement plans, and your health. These interviews were very successful. We warmly thank you for your participation.

It is now time for the second set of interviews. Repeat interviews with the same participants enable us to understand how peoples' health, aspirations, and experiences of work/retirement change or stay constant over time. We are hence hoping to re-interview as many previous participants as possible. You are invited to participate again. Your participation in these interviews is entirely voluntary (your choice).

#### **What is the study about this time? Who is doing it?**

The study continues to examine the relationships between health, wellbeing, ageing, work and retirement. It aims to understand the work-retirement transition process; to understand people's experiences and perspectives of health and wellbeing during the work-retirement transition period; and to understand how people attain contentment and wellbeing in mid and later life (and challenges to attaining contentment). In addition and where relevant, the significance of spouses/partners in retirement planning and decision-making will also be examined. Consequently, spouses/partners will also be invited to participate in this important part of the study.

Dr Rachael Pond from the School of Psychology at Massey University is coordinating the project in collaboration with NZIRA (NZ Institute for Research on Ageing), Victoria University of Wellington. Interviews will be arranged by Kathy Glasgow, a Research Fellow at NZIRA. We welcome any questions you may have about this study. Our contact details are provided at the end of this information sheet.

#### **What will you be asked to do?**

You will be contacted by phone to see if you are willing to be interviewed and to arrange a convenient time and place to do so, and to find out whether you have elected to pass on the spouse/partner information. Like last time, you can be interviewed in your home or at another place of your choice. Where possible, you will have the same interviewer as before. We expect the interviews to take place in April - May 2008.

During the interview we would like to discuss some specific topics, such as continuity or changes with your work, retirement plans, and health over the last 1.5 years; your perspectives on retirement, ageing, health, and wellbeing; and spouse/partner involvement with retirement preparation and decisions. The interview will take approximately 1 to 1.5 hours depending on how much you have to say. We will send you the interview topics so that you can browse through them before the interview if you wish. Like last time, your interview will be audio recorded and then converted to written form by a transcriber. The collective data of all participants will then be analysed to identify themes. Participants' audio files and transcripts will be stored securely during and after the analysis.

If you have a spouse/partner who accepts our invitation to be involved in our corresponding partner study, you will be interviewed separately (on the same day if possible). Confidentiality is assured; we will not discuss what you say during the interview with your spouse/partner (and vice-versa) but you may choose to do this afterwards if you wish. Note that you are able to

continue your participation in the main study even if your spouse/partner doesn't wish to participate in the spouse/partner study.

**What are your rights as a participant in this study?**

You are under no obligation to accept this invitation. If you decide to participate, you have the right to:

- Decline to answer any particular question
- Withdraw from the study at any time
- Ask any questions about the study at any time during participation
- Provide information on the understanding that your name and any identifying information will not be used in publications of the research findings
- Be given access to a summary of the project findings when it is concluded.

You may ask for the audio recorder to be turned off at any time during the interview.

**Interested in participating?**

Kathy will contact you by phone after Easter to find out if you are interested in participating in this next phase of the study. If you are willing, she will arrange a convenient time and place for the interview with you. Remember you are welcome to contact us to discuss the research further. Please contact Kathy Glasgow in the first instance, particularly if you want to talk about your interview arrangements.

Yours sincerely,

Rachael Pond and Kathy Glasgow

***Health, Wellbeing, Work, and Retirement Study:  
The Role of Spouses/Partners in  
Retirement Planning and Decision-making***

**SPOUSE/PARTNER INFORMATION SHEET**

If you are reading this letter, then you are the spouse/partner of someone who is participating in our qualitative study on work and retirement decisions, and health and wellbeing. We now have another facet of this study that examines the significance of spouses/partners in retirement and later-life planning and decision-making. This study is relevant to you and may interest you.

**What is this part of the study about? Who is doing it?**

We would like to understand the role and influence of spouses/partners/family in the planning, preparation, and experience of retirement, mid-life, and later-life. We would like to interview both you and your spouse/partner about this. You or your spouse/partner can be working, partly retired, fully retired, or otherwise. It does not matter whether you feel you have been influential or not in retirement planning and decisions. In fact, you are able to participate whether or not you and your spouse/partner have considered or discussed retirement and later-life. Your participation in these interviews is entirely voluntary (your choice).

Dr Rachael Pond from the School of Psychology at Massey University is coordinating the project in collaboration with NZIRA (NZ Institute for Research on Ageing), Victoria University of Wellington. Interviews will be arranged by Kathy Glasgow, a Research Fellow at NZIRA. We welcome any questions you may have about this study. Our contact details are provided at the end of this information sheet.

**What will you be asked to do?**

If you indicate that you are willing to be interviewed you will be contacted by phone to arrange a convenient time and place for the interview. We would prefer to interview you on the same day as your spouse/partner, before or after their interview, although we understand that this may not always be possible. You can be interviewed in your home or at another place of your choice. We expect the interviews to take place in April - May 2008.

In the interviews we would like to ask you about your role in retirement and later-life decisions. We are interested in whether you have discussed the timing of retirement and your retirement intentions together, whether you have made decisions together or independently, whether you and your spouse/partner have similar or different ideas about retirement, and the degree that spouses/partners influence each others' decisions and experience of retirement. The interview will take approximately 20 to 30 minutes depending on how much you have to say. We will send you a copy of the interview topics so that you can browse through them before the interview if you wish to. If you choose to participate, your interview will be audio recorded and then converted to written form by a transcriber. The collective data of all participants will then be analysed to identify themes. All audio files and transcripts will be stored securely during and after the analysis.

Please note that you will be interviewed separately from your spouse/partner. Confidentiality is assured; we will not discuss what you say during the interview with your spouse/partner (and vice-versa) but you may choose to do this afterwards if you wish.

**What are your rights as a participant in this study?**

You are under no obligation to accept this invitation. If you decide to participate, you have the right to:

- Decline to answer any particular question
- Withdraw from the study at any time
- Ask any questions about the study at any time during participation
- Provide information on the understanding that your name and any identifying information will not be used in publications of the research findings.
- Be given access to a summary of the project findings when it is concluded.

You may ask for the audio recorder to be turned off at any time during the interview.

**Interested in participating?**

If you are interested in participating, **please fill in the “consent form”** and return it to us in the freepost envelope provided. Remember you are welcome to contact us if you have any questions or wish to discuss the research further. Please contact Kathy Glasgow in the first instance, particularly if you want to talk about your interview arrangements.

Yours sincerely,

Rachael Pond and Kathy Glasgow

### ***Appendix C: Planning questions from Main Participant Interview schedule.***

A 15. Some people plan quite meticulously for retirement; others don't give it much thought at all. Can you tell me about your own situation?

*Then ask:* Was there any planning/preparation you did years ago? In more recent years? Just before you retired? In the last one and a half years since the last interview?

*Prompts:* Did you think or make plans about your future home, living environment, lifestyle, health, any emotional adjustments you might have to make? Did you think about or make plans for any financial planning/preparation/adjustments?

A 16. Nowadays there is quite a lot of talk about planning and preparing for one's retirement. What are your thoughts about planning and preparing for retirement? (*Explore reasons for own level of planning*)

A 17. What advice would you give to others who may be considering and planning for their retirement?

### ***Appendix D: Retiring with a spouse/partner***

Question outline 2008 extracts from Spouse/Partners Interview Outline.

12. How has your partner's work/retirement status influenced your own plans for retirement?

13. Some couples think about or plan for their retirements together; some couples approach retirement quite independently; other couples don't think much about it at all. How have you and your spouse/partner approached retirement as a couple?

*Then ask:* Can you think of an example of a retirement-related decision you've made together?

Can you think of an example of one made independently?

To what degree have you and your partner discussed retirement?

14. What **sorts of things** have you discussed?

*Prompts:* whether they've discussed... **when** to retire; finances, housing, lifestyle; health; **adjustments** you might need to make when one or both of you retire; **what to do** in your retirement years.

15. Did/do you have similar ideas about retirement, for example, when to retire, what to do in your retirement years and beyond?)

*Then ask:* Can you think of examples where it has been easy – and/or difficult - to make a decision about retirement together?

What sort of influence do you consider you have had on each other, in terms of retirement decisions or planning for retirement?

16. In your opinion, what matters are most important for couples to jointly discuss and plan for regarding retirement and getting older?