THE LIVED EXPERIENCE OF MIDDLE CLASS EARLY RETIREMENT

RICHARD SINDALL

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ABSTRACT

At the beginning of the twenty first century it has been recognised that later life and old age are being experienced in increasingly different and diverse ways. The starting point for this study was the recognition that one manifestation of this diversity was the retirement experience of those who retire before the state pension age from a range of middle class occupations. That is to say, those who are not rich but have sufficient financial means, and reserves of cultural and social capital, which can offer the prospect of shaping and developing a new life world in early old age.

The study was concerned to capture an integrated and overarching picture of the lived experience of middle class early retirement. A qualitative approach was adopted, and 50 in-depth open ended interviews were carried out.

From an examination of the substantive elements that occupied the lives of middle class early retirees, for example, part-time work, leisure, volunteering, caring and social and family life, it emerged that early retirement could be theorised as a project of the self that evolved through a number of discernable stages. That the majority of early retirees were leading proactive, fulfilling and contented lives emerged as a finding fairly early in the analysis. The subsequent and main thrust of the study analysis was to draw together a coherent theoretical framework that substantiated and explained this finding.

In accordance with this aim, notions of self identity, status, agency, social identity, cultural capital, and the embodied aspect of early retirement were explored in relation to gender and marital status in the setting of late modernity. In addition new concepts were introduced which helped to define more closely the lived experience of early retirement, for example, ‘late working life job fatigue’, ‘self proclivity’, ‘retirement pride’, and the notion of presentation of the self in early retirement.

A distinguishing feature of the lived experience of middle class early retirement was the empowering sense of personal control that middle class early
retirees were able to effect in accomplishing a new and unique period of their lives in early old age, a period that was marked by a distinct sense of ontological security.
CHAPTER 1

INTRODUCTION, BACKGROUND AND AIMS OF THE STUDY

1.1 Introduction

Questions about retirement, health, finance, pensions, and not least early retirement are often at the forefront of public debate and government concern. As these questions have been aired, discussed and reported upon across the media the subject of early retirement has received a large amount of attention. Before getting immersed in the research literature that explores the subject of early retirement, I would like to introduce this study by briefly reviewing how early retirement is perceived and reported upon in the media.

Investigating and studying a subject that is often reported upon in the media is something of a bonus, it adds a great sense of immediacy, interest and pertinence to the research efforts being undertaken. Besides providing a sensitivity to the way the subject is perceived in public discourse, it is also important to recognise that in our information society (Bullock and Trombley 1999) representations and views expounded in the media about early retirement form part of the reflexivity that is particular to late modernity (Giddens 1991). Information, commentary and conflicting interpretations about life, leisure and finance in early retirement, feed back and are absorbed by potential early retirees and early retirees themselves.

The rise in early retirement and a growing awareness and debate about the issues it involves have given rise to a steady stream of articles across all sections of the press over the last five years. What one could call the ‘grey article’ has been particularly prominent, for example, ‘Glamorous greys’ should be spending less time on the golf course and Caribbean cruises and should be putting something back into society reported *The Mail on Sunday* (23/4/2000), adding that, ‘The growing group of early retirees are among the most well-off groups in Britain. It has led to a booming “grey economy” based on holidays, country cottages, eating out, golf and other luxuries’. *The Sunday Times* (18/11/2001) commented on the plight of ‘The midlife crisers . . .
they've got the money, the car, the life on the links but they retired too early'. These rich ‘high powered’ retirees have acquired ‘vast houses, Ferraris and cute personal trainers’ but one morning they had inevitably ‘stared out over their manicured lawns and realised to their horror that they were bored out of their skulls. And that another 40 years of this lay ahead’.

At the other end of the spectrum the Evening Standard (25/4/00) reported that, ‘The Government is worried that these elderly unemployed are a drain on the State because most cannot live on their occupational pensions reduced by early retirement’. And then there have been the ‘pension time bomb’ headlines, typical of these was The Sunday Times (20/5/2001) which reported that early retirement along with ‘longer life expectancy, falling stock-market funds and low annuity rates have conspired to create a time bomb that will affect almost every pension saver in the country’. The chairman of the National Association of Pension Funds stated that ‘One can’t work from 25 to 55 and expect to live the life of Riley until 90’ (Evening Standard 25/4/2000), and the chairman of The Financial Services Authority was equally adamant in his view that ‘Early retirement was a kind of madness that had to stop’ (The Sunday Times 1/10/2000).

In the last few years the nature of these headlines has changed as falling share prices reduced the value of occupational pensions and the removal of tax credit on dividends ‘Sucked the juice out of pension funds - £5 billion a year’ (The Sunday Times 11/12/02). ‘Work till you drop’, declared two inch front page banner headlines in The Daily Mail (3/7/03), and only slightly smaller front page headlines in the The Sunday Times declared, ‘Work till your 70 plan leaked’ (20/7/04). The prospect of early retirement for many declined as the Guardian (18/10/03) reported, ‘Final salary schemes doomed . . . More than two thirds of final salary schemes have been closed to new members in the last five years’. And the Daily Telegraph (21/3/02) reported, ‘The young drop out of pension provision’.

However early retirement is still an option if you start planning your pension early in life and put aside adequate savings reported the The Times (21/2/04) – or as their headline put it, ‘Get real if you harbour hopes of early retirement’. Similarly the Guardian (12/7/02) stated that hard but basic choices had to be made – ‘Pensions: just
a simple choice’ was their headline. It is interesting to note that although the incidence of early retirement might decline, and may never be an option for poorer unskilled workers, it is still an aspiration for many; ‘Barclays says that workers in the UK expect to retire at 59 with an annual pension of £20,730’, adding that this is ‘worryingly unrealistic . . . as two fifths of us are saving nothing towards our pensions’ (The Times 21/2/04). Finally, as a reminder that early retirement is still very much with us, The Times (13/7/04) reported, ‘Fury at 100,000 Civil Service jobs to go’, adding in the small print that, ‘Staff are being encouraged to take voluntary redundancy or premature retirement’.

There is then a vast range of ‘authoritative’ information, views, and conjecture which contribute to a number of contradictory images of early retirement. If these images are taken into consideration along with such factors as, dependency ratios (the number of those working compared to the number of those who are not working), demographic change, potential ‘grey’ political strength, economic issues, ageism, changing pension structures, the rise of part-time working, the expansion of free time and leisure, social exclusion and marginalisation of the poorest, - it can be seen as, Dahrendorf (1999:5) commented, in relation to future work and lifestyles, that the subject of early retirement is ‘Not only vast but also curiously diffuse’.

Having retired early myself from the offshore oil industry and having then completed a BA in sociology and history and an MSc in social psychology, I became greatly intrigued by the diffuse variations that were reported upon in relation to early retirement. This led me to engage in this study of early retirement, with the intent of bringing a more coherent and sociologically grounded understanding to one section of the early retired population. This is with reference to middle class early retirees who are often relatively advantaged when it comes to constructing a post-work lifestyle in relation to retirement income, social and cultural capital.

1.2 Early Retirement - Setting the Scene

In this study, early retirement has been defined as retirement that is taken from about the age of 50 and before the state pension age - which is currently 65 for men and 60 for women. Under existing government legislation the state pension age for
women will rise in increments to 65 by 2020. Issues and problems surrounding the
definition and the use of the term early retirement are discussed in Chapter 2.

For the majority of people the experience of paid work not only structures their
lives, but also provides them with an income and contributes significantly to their
perceived status and their self identity (Scales and Pahl 1999). Work anchors people’s
lives and confers on them a feeling of where they stand in the world and what their
position is in society in relation to others. For many people too, work provides the
opportunity for social interaction and is the focus of a distinct activity carried on
outside the home that is to various degrees integrated into family life.

When people retire from full-time work, at whatever age, most of these notions
and reference points are renegotiated, they undergo a transition and emerge in a form
that relates to the new base condition of the individual - that of retirement. Some of
these self-identifying features disappear altogether and new features emerge that have
a more immediate relevance. For many women, retirement obliges them to find ways
of recombining retained roles along with new features that emerge in the wake of
retirement. For example, many women retirees retain those roles relating to the home
and family, and are presented with the challenge of restructuring them in relation to
new opportunities for personal development (Scinovacz 1992). Retirement then, at
whatever age, is a step change into a very different lifestyle.

Retirement at the state pension age has in the past, been seen as a move into a
‘roleless role’ (Burgess 1960) - but retirement at the state pension age is in many
ways an accepted institution bounded by certain norms and expectations. For
example, when people retire at the state pension age, there is a common perception
that they have had a ‘full innings’ and ‘done their bit’, it is a ‘taken-for-granted part
on one’s biography’ (Jacobs et al 1991). Retirement at the state pension age is
sanctioned by the state, it is accepted as a legitimate life stage course (Haber 1978)
and it is generally seen as an equitable way to end the work phase of a person’s life.
This is not say however that retirement at the state retirement age is always seen in a
positive light, it is often portrayed as a second best existence associated with decline
and idleness (Midwinter 1985).
In the last few years there has been a move by the government to try and promote a more flexible approach to retirement. Although many people now retire before the state pension age, the government has been increasingly keen to try and disassociate the state pension age from the way it is often seen - as a retirement trigger. Although there is ‘no state retirement age’ (CROW 2004) most employers do set compulsory retirement ages. This situation is under review as the government moves towards implementing measures against age discrimination in the work place as part of the 2006 European Equal Treatment Directive (CROW 2004). Barnes et al (2002) reported that while people were happy to see the end of compulsory retirement, they did not want to be forced to work beyond presently accepted norms. They reported that people ‘Stressed the need to be able to choose what was best for them after a certain age – probably 60, but possibly earlier’ (p.iv). Interestingly, Gilleard and Higgs (2000) note that in America where an end to compulsory retirement was introduced in 1978, the number of those retiring in their 50s has steadily increased much as it has done in other Western societies.

If traditional retirement has transcended its image as a roleless role, the question then arises, has early retirement inherited this mantle? One of the aims of this study is to try to discern to what extent this is, or is not, the case. Certainly it would seem that early retirement is a step change into a lifestyle that is bounded by very few norms, values and expectations. As Bytheway (1989: 563) put it, early retirees can be seen as ‘Socially old for their chronological age’. They have stepped out of, but because of their age, still subject to, an ethos that says, ‘Full participation in society equals work and that retirement is the opposite of full participation’ (Midwinter 1985:43).

Undoubtedly there are few ‘high powered’ early retirees who wake up and ‘stare out over their manicured lawns’ and wonder what to do with the next 40 years of their life. But whether they are male or female, the reluctant retiree, the eager retiree, the health-related retiree or the retiree that plans to continue in part-time work, they all wake up one day to find that one of the most significant elements that has structured their lives has gone – and that is full-time employment.
For some, years of planning will have gone into this moment, others may have been precipitated into it at short notice, all will have a variety of fears, aspirations, hopes and experience some uncertainties. For some it will herald new found freedoms, for others it will herald new restrictions. It will be a time of exhilaration and happiness for some and for others a time of worry to be viewed with trepidation. Some will have carefully conceived plans and some will look blankly into the future, but all of them have embarked on the lived experience of early retirement.

Early retirement confounds the idea that sees retirement as a major element in the social definition of old age (Phillipson 1982). It seems to present something of a paradox in that people are moving out of full-time work at a time of increased longevity and generally speaking of improved health. Against this there is the backdrop of government concerns about lost skills and the growing financial burden of future pensions and welfare costs associated with the demographic ageing of the population. As Johnson (1998:212) notes there are widely differing representations of ageing and retirement in Britain, the polarities can be extreme, from:

... massive economic advance for older people or continued poverty;
release from wage slavery or forced exclusion from the labour market;
tremendous gains in terms of social and civic status or increased marginalisation and social exclusion.

As Johnson (1998) further notes, retirement has evolved from a short residual phase at the end of a person’s life to a life stage that can be longer than childhood and adolescence – and early retirement can constitute a new life stage that develops into a Third Age existence that can be longer than a person’s working life. Many older active people deplore what they effectively see as their exclusion from economic activity (Townsend 1981), while many others embrace the opportunity of retirement and see it as a personal challenge – ‘a significant new period, to be filled by new projects – for which there are as yet few valid cultural guidelines’ (Kohli and Rein 1991).
The difficulties associated with the lack of accepted roles, values and norms in relation to early retirement can be seen as a prime example of structural lag. Riley and Riley (1986) argue that as life-course variations change and become wider – with early retirement being a good example, there is at the same time a lag behind in the development of social structures and institutions that accommodate these changes. This produces strains on both the individual and society. Riley and Riley (1986) argue that there is a continuing dialectic between the processes of ageing and changing social structures. That is to say, although there is a lag between them, there is a continual interplay and a cross influence at work between them - and that neither can be fully understood without the other. Riley and Riley (1986:55) contend that a ‘Review of many studies suggests some ways in which age regularities in behaviour become translated into age norms and are finally institutionalised in social roles and social structures’. It is hoped that this study will, by looking at the regularities experienced in the everyday lives of early retirees make a contribution towards an understanding of the social roles and structures that circumscribe early retirement.

1.3 Pathways to Early Retirement and the Lived Experience of Early Retirement

In this study a distinction has been made between the pathways and factors that lead up to early retirement, and the actual lived experience of early retirement which is the focus of this study. Most of the research and the literature surrounding the subject of early retirement concentrates on pathways to early retirement – and very often the male experience, for example, Kohli and Rein (1991), Phillipson (1998, 2002), Arthur (2003) and Maltby et al (2004). Rather that taking a neutral approach that one might expect – or promoting individual choice and flexibility, a number of studies often, seemingly, have an agenda of trying to stem pathways to early retirement. For example some studies published under the auspices of Age Concern England argue against age discrimination that leads to early retirement, and also on occasions against early retirement per se, for example, ‘At a time when life expectancy is increasing, the sustainability and appropriateness of large-scale early retirement must be questionable, both for the individual and society as a whole’ (Birch et al 1999:14). In a similar vein, Disney (1999:69) considered, ‘a range of
four policy options required to keep older men in work’. In even more strident tones Scales and Pahl (1999:64) observed:

As for retirement as we have come to know it after the last two decades – it will have to be radically re-assessed. Developed societies cannot afford to forego the direct contribution of so large a segment of their adult populations. Between two and three decades of living outside the mainstream of economic life is a breach of contract.

Chapter 3 of this study examines the range of research and literature, and associated factors, surrounding the subject of pathways to early retirement. The nature of the pathway that leads to early retirement and manner in which a particular pathway is experienced need to be considered, because these factors impact on the subsequent retirement experience (Hyde et al 2004, CROW 2004). In contrast a lot less has been researched and written about in relation to the actual lived experience of early retirement. Chapter 4 of this study looks at the literature which has explored the lived experience of early retirement.

Although the distinction between pathways to early retirement and the lived experience of early retirement is to a certain extent an analytical one devised to clarify the area of interest of this study, it would seem that there is a juncture or perceptible reference point here in the lives of most early retirees. Having posited that there is a juncture between the pathways that lead up to the point of early retirement, and the actuality of early retirement - the lived experience of early retirement, it must be noted that there is an implicit acknowledgment that the lived experience of early retirement will of course be affected and shaped to varying degrees by the circumstances which preceded it. As Johnson (1998:220) comments, ‘The type of work you do now determines the type of retirement you live’, and it is surely the case that the circumstances which led to the cessation of full-time work will determine, to an extent, the experience of retirement. For example, health and finance, two of the main factors that impact on the life-course of most people also line many of the
pathways to early retirement - and are factors that pursue most people into retirement and to a large extent dictate its outcome (Birch et al 1999).

1.4 *Polarisation and Middle Class Early Retirement*

Having posited that the type of work a person does during their life-course and that the circumstances surrounding the approach to early retirement have an effect on the outcome of early retirement, it must be recognised that gender and class are also significant factors. While this study will investigate gender related differences that affect the lived experience of early retirement, it will from the outset, in order to keep the study to a manageable size, limit its scope in regard to class.

One consistent finding that does emerge from various studies on early retirement is that there is a polarisation between better-off and poorer early retirees which can broadly be related to class (Scales and Pahl 1999, Evandrou 1997, Johnson 1998). As Giddens (1991:6) reminds us:

> Class divisions and other fundamental lines of inequality . . . can partly be defined in terms of differential access to forms of self-actualisation and empowerment . . . Modernity, one should not forget, produces difference, exclusion and marginalisation.

In a study that examined the quality of life of male early retirees, Cliff (1991) identified 'a significant gap' between two broad categories of early retirees - those who reported a satisfaction with their quality of life in early retirement and those who were generally unhappy. The primary factors that accounted for this divergence were finance and health. Similarly, Young and Schuller (1991:154) found that there was:

> An ever-present and growing danger of an increasing polarisation between those already better-off, with fine pensions, choice about when to retire, a range of opportunities for paid and unpaid work and an easy acceptance of their past and present status in a solid male gerontocracy on the one hand, and on the other the marginalised people who are
impoverished and insecure, without access to paid work, striving if they can they earn to earn a few pounds.

Reflecting Young and Schuller’s remarks, but in less stark terms, one of the most comprehensive studies of state pension age retirement and early retirement, entitled, *The Dynamics of Retirement*, showed how divergent the experiences and resources of retirees could be. As the authors explained:

A prevailing finding of the report is the extent of variation between socio-economic groups in nearly all aspects of life considered. Differences in disability, in income and in wealth by social class, housing tenure and educational qualifications, for example, were very marked (Disney et al 1997: 258).

Having accepted that there is broad but significant polarisation between socio-economic groups in early retirement, it was recognised at the beginning of the study that the occurrence of this cleavage offered the opportunity and perhaps the necessity of defining which socio-economic group was going to be the focus of the study. Much of the social investigation surrounding early retirees has understandably been focused on those most in need and those most likely to benefit from policies and programmes derived from a more profound understanding of their circumstances (e.g. Disney 1999, Westergaard et al 1989). That is to say, social investigation has largely been directed towards poorer, and more socially deprived early retirees, many of whom experienced a disability-related early exit from the full-time labour force. This has meant that comparatively little is known about the activities and lifestyles of those at the other end of the spectrum - those who are on the whole healthy and financially secure. It is this group that has been chosen as the focus of this study. In this study the term ‘middle class’ has been adopted to refer to this wide ranging group of retirees with the same recognition that Morris and Bass (1991:95) observed in their study of retirement:
While the term 'class' is used loosely here, the nonworking elderly, who have modestly comfortable incomes and good health, constitute a new phenomenon worth considering.

The label 'middle class' fits this group the best, and although this may be a fortunate group, it is important that this does not carry with it any pejorative notions that this is superior or an elite group. Tony Blair’s assertion, made in 1999, that ‘we are all middle class now’, is undoubtedly far from the truth, but with the broadening of social stratification and the rise of social mobility in the late modern era, the borders that define the middle class have become more blurred (Young and Schuller 1991). As Gillett and Higgs (2000:9) have observed, ‘The arena of ageing is simply a lot larger than before’ and there are more people, who while not wealthy, ‘Have more resources through which to shape their retirement, enabling a greater engagement with contemporary lifestyle culture’.

Middle class early retirees who are in general good health and are financially secure are of particular interest, as unlike other poorer, less healthy, and socially disadvantaged early retirees whose lives are largely circumscribed by these disadvantages, they are in a potentially privileged position of being able to actively engage in this new phase of their life-course. Generally speaking they are free to organise their own lives, free to choose what to include in their lives, what to exclude, and free to choose their own route to fulfilment and satisfaction. This freedom thrusts upon them the responsibility to actively structure and find meaning to their lives once they have stopped full-time work.

Laslett (1996) argued that the period after full-time work and the raising of children, presents the ‘greatest of all challenges’ and has the potential to be the ‘crown of life’. These notions seem particularly applicable to middle class early retirees – but how in reality do middle class early retirees perceive and experience this life stage themselves, do they feel they have choice, and if so, what do they choose to do and make of their lives? How, and in what ways do they find fulfilment and purpose - or perhaps more basically, do they find fulfilment and purpose?
1.5 Outline of the Study and Thesis

In order to gain an understanding of the lived experience of early retirement, fifty respondents (27 men and 23 women) who were retired from a large range of managerial, administrative and professional occupations were interviewed. The semi-structured interviews were transcribed using Winmax qualitative data analysis software. Principal topics arising from everyday activities were identified, coded and sorted. Emergent themes were identified and incorporated into a proposed model of early retirement. This model sees the whole progress of early retirement - from its first inklings at a personal level, through to a settled Third Age lifestyle, as a process and a series of developmental stages.

The thesis comprises of three sections. The first section – Chapters one to four, explores the literature on the background and development of early retirement. In doing so, it identifies questions, apparent anomalies, and areas where an understanding of early retirement is particularly weak – many of which are reflected in the aims and objectives of the study. The second section – Chapter 5, discusses the methodology employed in the study. The third section of the thesis – Chapters six to twelve, discuss and analyse data from the interviews. Moving from an investigation of everyday substantive issues, for example, part-time work, caring, leisure and home life and their variation according to gender, the analysis, working within the above mentioned model, expands to incorporate some wider conceptualisations. In particular, the analysis identifies early retirement as a particular project of the self in which the respondents utilise their material and cultural capital to effect a fulfilling control of their lives and a sense of ontological security in early old age.

1.6 Aims and Objectives of the Study

This introductory chapter has broadly delineated the background to the study and has outlined what the study involves in relation to pathways to early retirement, the lived experience of early retirement, polarisation, and the study’s focus on that section of the early retired population that can be broadly termed as middle class. Having touched on the question of how in reality early retirees understand and lead their lives, this would seem an opportune moment to present the full aims and
objectives of the study – while recognising that this is somewhat premature as many of these issues and questions are to various degrees an outcome of a review of the literature on early retirement that is discussed in the following three chapters.

1.6.1 The Aim of the Study

The aim of this study is to gain an understanding of the everyday lived experience of middle class early retirement. How do early retirees structure their lives, what are their aspirations, fears and hopes, and how do they perceive themselves? Is early retirement a time of anxiety, concern and regret, or do middle class early retirees feel secure and contented - and if so, how do they engage with themselves and society at large to find meaning and purpose in their lives? The answers to these questions can make a significant contribution to the intense debate over the place of early retirement, its appropriateness and even its viability at the beginning of the 21st century.

Given that, at least in part, the thrust of modernity, and the industrial and commercial enterprise that has taken place within the context of the British welfare state over the last century has been to achieve a society where better levels of health, life expectancy, leisure, quality of life and freedom from paid work in older age are the norm – it is something of a paradox that the emerging success of these endeavours now puts into question what can be seen as one of those ‘achievements’ – early retirement. Early retirement, whether it is seen as, ‘economically unsustainable’ or ‘a sign that the post-industrial society has now finally arrived’ (Phillipson 1998:63) or from the other extreme, seen as a forced exclusion of older people from the full-time workforce, is then a significant and substantial issue that needs to be explored from all angles and perspectives, and not least the lived experience of middle class early retirement. As Gilleard and Higgs (2000) have noted, with the broadening and the fragmentation of the ageing experience there is an emerging interest in the wider experiences of older people to supplement the literature and research that has concentrated on poverty, frailty and ill health. And as Laslett (1996:257) noted, emerging roles, practices and ‘examples’ set by those who have established a Third Age lifestyle, ‘must inevitably be of significance to their successors’.
Even in the face of a slight reversal in the trend towards early retirement (CROW 2004) and of recent fears about devalued pensions and the viability of early retirement, there is still a widespread expectation of early retirement. As Scales and Pahl (1999) have noted, early retirement is a persistent feature in current trends in employment. This being the case, it is important to gain an understanding of the norms, values and aspirations of middle class early retirees and to define these characteristics as perceived by early retirees themselves.

1.6.2 Objectives of the Study

Within the overall aim of the study outlined above, five specific objectives have been identified.

1, The Transition out of Full-time Employment

The study will examine how middle class early retirees perceive and frame the experience of leaving full-time work and how this, and their life-course experience up to that time, impact on their adjustment to early retirement and their post-work lifestyle.

2, Negotiating Daily Life in Early Retirement

The study will investigate how early retirees plan and allocate their time, what new freedoms and new restrictions they encounter and how these are dealt with. The study will look at the various primary activities and interests that early retirees incorporate into their lives – such as home-life, leisure, caring, volunteering and part-time work. The study will investigate how such activities are selected and given preference in relation to each other. Patterns of action, purpose and achievement will be looked for that can be drawn into a wider conceptualisation of the lived experience of early retirement.

3, Gender and Early Retirement

Many women have interrupted careers and thus often identify with work in different ways to men (Hatch and Thompson 1992). Women often become adept at
multiple tasking between home and work during their working careers (Young and Schuller 1991). This poses the question, is there a gendered aspect to middle class early retirement? That is to say, compared to men, do women have a different view, expectation and experience of early retirement that is coloured by their earlier life-course? And are there, in other broader respects, any particular gendered aspects to early retirement?

4, Distinguishing Features of Middle Class Early Retirement

The study will examine the distinguishing and principal features that define an early retired lifestyle, what strategies and sensitivities predominate and how and in what ways is this post-work lifestyle grounded and given meaning? Have this section of the older population, ‘developed any strong collective sense of identity around any different values of their own?’ - which Young and Schuller (1991:17) argue, has so far not materialised generally among older people in their post-work lives.

5, Perceptions of the Present and the Future

The final objective of this study will be to explore early retiree’s views on their future, their aspirations, and to what extent their everyday lives and activities are regulated or informed by their view of the future. How are past, present and anticipated future experiences perceived in relation to questions of existential anxiety, fulfilment and ontological security.
CHAPTER 2

THE DEVELOPMENT OF EARLY RETIREMENT

2.1 Introduction to the Literature Review and its Format

This chapter and the next two chapters examine the broad scale picture of early retirement with the aim of illuminating middle class early retirement in its wider context. This chapter identifies some of the difficulties associated with the term ‘early retirement’ it looks at early retirement in relation to ‘traditional’ retirement and the Third Age and then discusses theoretical explanations that account for early retirement. The chapter then examines the development and rise of early retirement, its recent decline, and its current status – taking into consideration gender, class and marital status.

Following the distinction that has already been made between pathways to early retirement and the lived experience of early retirement, Chapter 3 concentrates on pathways to early retirement. The chapter discusses some of the major elements that impact on the various pathways to early retirement, such as; health, finance, pension schemes, redundancy, voluntary retirement, and the effect and implications of ageism.

Finally, Chapter 4 concentrates on the lived experience of early retirement and examines elements which impact on this. The chapter reflects the outline of the study as whole; firstly to investigate early retired everyday lifestyles, interests and activities and whether there are gendered variations, and secondly to examine possible theoretical perspectives that could provide a coherent theoretical account of middle class early retirement.

2.2 ‘Traditional’ Retirement and the Advent of Early Retirement

Retirement can be seen as a relatively recent social phenomenon, indeed throughout most of the nineteenth century and well into the twentieth century the majority of people did not retire in the sense that is understood today. For most people there was no conception of an acceptable and equitable age at which to stop
work. And for most very old people the cessation of any minimal productive work they could manage meant the cessation of any meagre income they had. As Phillipson (1999:181) comments;

With only limited accommodation in almshouses and with retirement pensions virtually non-existent before the nineteenth century, there was a genuine fear of old age amongst working class people. Most had little choice but to struggle on as best they could.

Modern retirement policy and particularly the notion of a fixed retirement age emerged to a great extent from circumstances prevailing in the late nineteenth century and early twentieth century. Graebner (1980) argues that there were pressures to dispense with ‘inefficient’ and ‘worn out’ workers in the drive for increased efficiency and the view also prevailed that retirement for older workers (who were unlikely to rebel) helped to alleviate unemployment amongst the younger generation.

Laczko and Phillipson (1991a) argue that these moves took place against the backdrop of a shift towards an advanced industrial economy where more traditional skills were being replaced by a specialised division of labour. There was also, to some extent, an improvement in living standards and a more liberal view towards leisure was emerging. As a result, as Haber (1978:89) points out, ‘In the late nineteenth century, mandatory retirement first developed into a new, economically and culturally legitimated stage of existence’. This stage of existence was further consolidated in 1908 with the introduction of the first state pension for those aged 70 and over. It was enhanced in the 1920s when the continuing hardship being suffered by older people was recognised by a reduction in the eligibility age for the state pension to 65 for men and women. In 1940 the eligible age for a woman’s pension was dropped to 60 (Thane 2000). Despite its relatively short history it can be argued that retirement has changed considerably and that Britain has entered a new period in the history of retirement. There is now, for many people, ‘An intermediary phase . . . between the end of employment and receipt of a state pension’ - which has come to be known as early retirement (Laczko and Phillipson 1991:5).
Age thresholds like the state pension age persist as structural, social and cultural identifiers but have less functional relevance as people live longer and healthier lives (Johnson 1998). It has been argued (for example, Midwinter 1985, Johnson 1998) that the now long standing state pension age of 65 for men and 60 for women has come to be identified officially and culturally with old age. That is to say, the fixed age principle of retirement has produced or is synonymous with many peoples’ definition of old age. Within this definition, old age and retirement occur at a particular age regardless of individual and social factors - such as health, desires, needs, finances, job availability and the economic climate at the time. If there is an intimate association between retirement and old age that has lead to one defining the other - how does this notion impact on the subject of early retirement?

2.3 Defining Early Retirement

‘An intermediary phase . . . between the end of employment and the receipt of a state pension’ (Laczko and Phillipson 1991:5) - as noted above, provides a broad definition of early retirement, but more specifically early retirement is usually taken to mean retirement that occurs from about the age of 50 and the age that a person is eligible for the state pension. Such is the trend towards early retirement, that those people retiring a few years before the state pension age are often not considered as ‘early retired’ in the full and emergent sense of the term. Retirement taken a few years before the state pension age has become fairly normal and not the exception (Meadows 2001).

Although ‘traditional’ retirement may be an accepted and institutional norm, this is not to say that it is static and unchanging. Against a late modern backdrop of changing economic conditions, consumer options, social and cultural choices and alternatives, old age and retirement are being experienced and constructed in new and novel ways (Gilleard and Higgs 2000) – and in many respects early retirement is one manifestation of this development. People are living longer, healthier and active lives, retirement is no longer a short postscript to life that is defined by the fact that person is not working. That is to say, the life stage of retirement which is often a long and productive period is largely defined by the fact that a person is not in full-time
employment. Young and Schuller (1991) argue that there is a need for new terminology and point out that those who leave school or the parental home are not referred to as school leavers or home leavers ten or twenty years on, whereas those who have stopped work are still referred to as retired twenty years later. Although there is a strong case for some new term or word to describe both the period of retirement and early retirement, it has to be recognised that no new viable alternatives have arisen. This being the case, it begs the question, will the term ‘retirement’ slowly evolve over time to take on a new meaning? And in relation to this study do early retirees have any perception or feeling that the term may be evolving and perhaps losing some of its negative connotations?

Earlier studies attempted to define early retirement more in terms of what precipitated it, for example, an EEC study in 1988 defined early retirees as ‘Those who have left the labour market for good, before retirement age, by virtue of an economic or employment policy’ (Jani-le Bris 1988:6). However this approach did not always acknowledge gender issues and failed to take into account those for whom early retirement was a personal choice. Neither did this approach take into account ‘push-pull’ factors, that is to say the interaction between labour market conditions, employment practices and personal factors, where subsequently, it is often difficult to identify the prime mover that led up to early retirement.

In Britain the definition of early retirement which is used as a guideline for older people is:

Early retirement means retirement before the state pensionable age. You may, for example have been made redundant late in your working life and feel that there is little point in looking for another job. Or you may have been working in an occupation with an occupational pension age below state pensionable age - like the Civil Service or the Armed Forces (DSS 1990:9).
One particular advantage of this broader definition is that it moves away from the understanding of early retirement as an involuntary event. As Laczko and Phillipson (1991:5) comment:

In some sense the debate about “voluntary” or “involuntary” retirement is somewhat redundant; retirement, in its traditional form is expressed by fewer and fewer workers. Retirement in the 1990s has evolved new patterns and social attitudes.

Early retirement then, can also include those who leave the labour force voluntarily, or due to ill-health - often with serious problems, but also sometimes aided (more in the past than today) by liberal attitudes to health disability (Disney 1999, Trinder et al 1992). The notion of early retirement can also be inclusive of those who participate in part-time work after they have retired from full-time work.

As Bond et al (1986) noted, another way of defining early retirement is to defer to the individuals’ own perception of whether they are retired or not. While the individuals’ own perception is of real value and tells us a lot about their mind set, the problem with using this as a prime indicator is that it excludes many people who by most other criteria would be considered as early retired. The fact that many older people who are not in the full-time labour force do not consider themselves as retired is a common finding (e.g. Laczko and Phillipson 1991a) - and even more so in the case of the early retired (Kohli and Rein 1991). Apart from those older people who are actively seeking full-time work, and thus consider themselves as unemployed rather than retired, one of the main reasons for this reluctance to use the term retired is the association of retirement with old age (Midwinter 1985). And as Kohli and Rein (1991:5) have observed, there is, ‘An increasing unwillingness to use it (the term retirement) as a symbolic resource because of its implications of inactivity and withdrawal from social participation’.

As noted earlier, there can be a tendency for social structures and norms to lag behind people’s changing life-styles and their actual lived experience. Perhaps part of this dilemma relates to the problem of having to use pre-existing terms with all
their connotations – good and bad, to describe new, novel and evolving life-stages. The dialectic that does take place between social structures and the ageing enterprise is perhaps hampered by the terminology and definitions it is forced to use. Early retirees are understandably reluctant to use the term retirement to refer to a very considerable and often productive part of their life. Riley and Riley (1986: 51) make the following observation, which is very relevant to the idea that early retirement as a life-course event does not fit easily into current notions of social structure, it is quoted at length as it sums up the notion very succinctly:

As longevity increases, the complex processes of aging from birth to death - biological, psychological, and social - are continually being shaped and reshaped by ongoing changes in social structure and social roles. Meanwhile, as the life-course is modified, pressures are generated for still further changes - in social structures, institutions, beliefs, norms, and values. In turn, these societal changes influence the nature of the life-course. Thus, there is a continuing dialectic between the processes of aging and social structures. People who are growing up and growing old today differ from their predecessors in markedly increased length of their lives, as well as in many other ways.

2.3.1 Defining Early Retirement in Relation to the Third Age

We have to recognise that even with its shortcomings, the term early retirement is the predominant term in use and the term that is most likely to prevail. Even so, no discussion or definition of early retirement would be complete without reference to the ‘Third Age’. Having stated that no new term has been coined as an alternative to early retirement, there has of course been one notable attempt to define the overarching experience of life after work - that by Laslett (1996), who has come to be principally associated with the term, ‘the Third Age’.

The concept of the Third Age and early retirement occupy common ground. Laslett sees the Third Age - which may begin with early retirement, as a period of life when a person is free to fulfil themselves. It comes after the Second Age of paid
Laslett's (1996) uncompromising view on the 'mass indolence' of Third Agers, his ideas for paying for your own Third Age, and his prescriptive approach that wanted to help the poorest and least well educated - which was often interpreted as 'a thinly disguised set of elitist middle class values' (Bury 1995: 23), are perhaps some of the reasons why Laslett's theory, or perhaps more accurately his vision of a Third Age has met with some opposition. Having made these points, it has to be said that Laslett has provided a very useful concept and term, and has challenged us to confront many issues about changing norms, expectations in later life, values and
definitions in relation to retirement as a whole, the theorisation of early old age, and not least early retirement in particular.

2.4 Theoretical Approaches to Early Retirement

Many of the explanations and reasons behind early retirement, and measures which facilitated it in the past, still have relevance today, and have been theorised in a number of ways. For example, these range from economic expediency, political expediency, arguments for the operation of a reserve army of labour, structured dependency, and/or as evidence of a more humanistic and benevolent disposition towards older workers.

2.4.1 The Reserve Labour Force Theory

Marx proposed that capital accumulation is aided by the existence of an ‘Industrial Reserve Army’. In other words it is conducive to capitalism to have a reserve labour force to call upon when required. This also has the effect of weakening any call for improvements in wages and working conditions on the part of those in employment. Phillipson (1999:199) has argued that, ‘Older people are still clearly targeted as a reserve of labour’, that is to say, older people are often subject to the beck and call of fluctuations in the demand for labour.

Perhaps one argument that militates against this proposition is that in many cases older workers, and particularly financially secure middle class retirees, can not really be regarded as a ‘reserve’. A Performance and Innovation Unit Report (2000) found that many relatively well-off early retirees accepted that some financial reduction in their circumstances was compensated for by new found freedoms, and opportunities and a less stressful lifestyle, and they were unlikely to be lured back into the labour market. At the other end of the spectrum Phillipson and Walker (1986) found that many poorer early retirees, having suffered a life of intermittent, poorly paid, harsh, and often unsavoury work, were understandably reluctant to give up the benefit-related security and predictability that they had achieved in early retirement. Even if early retirement was a poor and somewhat deprived existence, it was often preferable to re-exposure to the vagaries of the job market. In a similar vein,
commenting on ‘discouraged workers’, Campbell (1999:2) pointed out that, ‘While deep recessions clearly harm employment, economic recovery alone may not be enough to reverse this trend’.

Related to this issue, is the not uncommon finding, that while in work, there is often a stated desire to continue in work, but it is often an inclination that does not translate into action once an older person actually stops working - whether voluntarily or involuntarily. In a survey of 400 respondents, half employed and half retired, aged between 50 and 69 who were asked whether they wanted to continue to work, the author’s simple and basic finding was that, ‘workers want to go on, non workers don’t’ (Flynn 2004). In much the same manner, Scales and Scase (2000:18) reported that:

Few of the economically inactive say that they would like a job. This holds true across all occupational categories and across different income streams. Only 20 per cent of inactive men and 15 per cent of inactive women in their fifties say that they would like to have a full-time job.

Scales and Scase’s comment presents something of a paradox when it has also been observed that the majority of those referred to above, retired involuntarily, and so might be expected to be interested in further full-time employment. As the PIU (2000:9) report stated, ‘Probably less than a third of the fall in older people’s unemployment has been voluntary’. Taking into consideration ageist impediments that prevail against older job seekers, the question still remains – what is it about the lived experience of early retirement that once embarked upon – even involuntarily, seems to exclude for many, any further inclination towards full-time work?

Related also in many ways to the notion of a reserve labour force, is structured dependency theory which sees the marginalisation of older people and retirees in terms of wider structural social, institutional, and welfare constraints.
2.4.2 *Structured Dependency*

Since the 1980s, largely due to the work of Peter Townsend, Chris Phillipson and Alan Walker, structured dependency theory has come to the fore of social gerontology in Britain. These writers argue in relation to older people, and particularly those older people out with the full-time labour force, that the ways in which the construction and implementation of social policies have developed - which originated historically to benefit these people, has resulted in those people being subject to conditions of regulation, marginalisation, continued inequality and dependency. Moving away from earlier functionalist theories and more individualistic theories of ageing, structured dependency focused on wider social systems, such as, employment practices, discriminatory health practices, social welfare, pensions, gender inequalities, and retirement policies – all of which have at least some bearing on the issue of early retirement.

In relation to early retirement, while structured dependency theory has provided an illuminating insight into the plight of many older, poorer and socially deprived early retirees – and older women in particular, it most probably is not so relevant to a broad new faction of middle class early retirees - mainly due to:

> Its theoretical focus on financial issues as underpinning the true nature of dependency in later life [and] an overwhelming empirical concern with documenting physical and mental dependency' (Gilleard and Higgs 2000:16).

However, at one level, for example, in relation to those reluctant middle class early retirees, who given the chance, would like to work full-time again, structured dependency theory can perhaps be seen as an explanatory force which connects the social and economic reality of their lives to the wider driving forces and imperatives of capitalism, labour supply, modes of production and social policy. These manifest themselves in the form of redundancy policies, poor life chances and scarce further employment prospects for older workers.
If early retirement cannot be seen wholly in Marxist related terms as an exploitation of older workers, or as the result of inadequate social and economic polices, what evidence is there for understanding the development of early retirement from a more liberal benevolent viewpoint?

2.4.3 A Benevolent Approach to Early Retirement

When Asquith, from the Liberal benches, argued for the introduction of an old age pension in 1908, he argued that there was, ‘An irresistible appeal, not only to our sympathy, but to something more practical, a sympathy translated into a concrete and constructive policy of social and financial effort’ (Hansard May 7 1908). The hardships associated with retirement and old age were to be alleviated by the laying of firm ‘foundations of wiser and a humaner policy’ compared to the ‘invidious dependence upon Poor Law relief’ (Hansard May 7 1908). Since this time financial provision for old age and retirement has expanded on an incremental basis to cover a wider proportion of older people and a wider range of eventualities. It can be argued that the provisions put in place to facilitate early retirement since the 1970s were, at least in part, a continuation of this ethic. From the 1930s until the present day the view has frequently been aired, across the political spectrum, that provisions should be made that would allow an early transfer ‘of the veterans of industry into a welcome and virtuous retirement’ (Midwinter 1985:40). Through the 1970s and 1980s there were calls (often in relation to unemployment issues) from unions and pensioner pressure groups to allow older workers ‘to retire gracefully and with an adequate pension’ and to ‘permit people who have given perhaps forty years service to the British economy to enjoy their last years of life in relative ease’ (Laczko and Phillipson 1991:100).

In actuality any move towards a more benevolent disposition was tempered by political and economic expediency, or according to Jacobs et al (1991) a ‘muddling through’ where state activity was to a large extent an incremental reaction to circumstances and events rather than a proactive policy. Johnson (1998), in his study of the history of retirement and pensions in Britain, noted a variety of arguments in relation to pension and welfare policy, some of which are relevant to early retirement.
For example, measures that facilitated early retirement could be seen as some evidence of success by left wing socialism, or at the other extreme, as evidence that capitalism had managed to shift some of its wider labour costs on to the state, or perhaps as the inevitable manifestation of the changing face and mode of industry and technology in a late modern society.

Which ever argument or combination of arguments is accepted, and however small were the 'concrete and constructive' financial efforts made to alleviate the worst consequences of early retirement, it would be a harsh indictment of social policy since World War II if some element of benevolence was not recognised. Perhaps the largest paradox here is that despite support for early retirement across the political spectrum in the 1970s and 1980s (Jacobs et al 1991), there was, as Johnson (1998:217) concludes in relation to the financing of retirement, 'A consistent history of cross-party inability or unwillingness ever to provide adequate resources to meet expectations or to provide a pension income above a low subsistence level'. Few researchers and writers touch on the notion of a benevolent disposition towards early retirement in the past. For example, when Phillipson and Walker (1986) argue that the advent of redundancy payments helped to precipitate early retirement, they are perhaps overlooking the fact, that given the economic circumstances, many of those workers were going to be made redundant any way. Social legislation requiring employers to make redundancy payments, while perhaps attempting to divert some of the associated costs away from the state, was, it can be argued, promoting a more caring and responsible approach. In a similar vein the liberal attitude to benefit linked disability and poor health that existed up to the benefit reforms of the early 1990s (Disney 1999) can be seen as further evidence of a benevolent leaning towards those older people who were in reality unlikely to work again before they reached the state pension age.

2.5 Women and Early Retirement

The century long trend towards increased labour force participation of women gained additional impetus after World War Two (Riley et al 1994), and has led to the
situation where women, particularly from the baby boom generation, are currently experiencing:

... higher rates of participation at any age (and higher full-time rather than part-time employment), than earlier generations. Both of these trends have implications for the level of resources in later life. More women have longer working lives, spending more time in full-employment (if often at lower pay than men), enhancing their potential for accumulating pension entitlement in their own right (Evandrou 1997:168).

Although many women in the future may have the ‘potential’ to enhance their income in retirement, the reality for many will be the same as for most women retiring today, and that is a ‘vulnerable economic situation in old age’ (Gunnerson 2002:709) that is related to family and child rearing career commitments. The discontinuous nature of women’s work histories (Bernard et al 1995) is the phrase often used to describe the cause of this financial disadvantage, but in many ways it directs attention away from the real cause - and that is the way pension schemes are designed (Ginn and Arber 1991) - which make no allowance for the normative gender contract on which society depends (Ginn and Arber 2000), and the multiple roles that women adopt between work and family commitments that are an elemental, essential and integral part of modern day society.

Scales and Scase (2000) point out that during the 1990s there was very little change in the overall pattern of women in employment in their 50s, with the percentage of women in employment hovering at around 60 per cent. However more recent figures show that while this figure of 60 per cent remains much the same for women aged 55 to 60, the figure for women aged 50 to 54 in employment is nearer 76 per cent (Labour Force Survey 2005). There is then still a trend for women in their late fifties to retire early. Women are less likely to be able to afford to save for old age, and until recently part-time workers were not able to join some occupational
pension schemes. In relation to women aged between 60 and 84 who had retired early at various ages between 50 and 60, Meadows (2002:6) reported that:

Two thirds of the women in our sample had no occupational pension of their own despite having had paid employment at least in their 50s. Less than a quarter had an occupational pension of more than £20 per week.

While the numbers of women with an occupational pension has been growing, the figure still only stands at 39 per cent compared to 52 per cent for men (TUC 2001). There are then a number of questions here, which this study will address in relation to how middle class early retired women (who are more likely to have an occupational pension) have managed financially. And for those who are married, and might have only a small occupational pension, how do they perceive their financial position in the context of their married position and their husband’s income?

Laczko and Phillipson (1991a) identified a number of factors that account for why many older women and those in their fifties leave the labour market. Many of these women belong to a generation less used to working, particularly when married, and many left the work force due to high unemployment in the early 1990s. In addition, caring responsibilities, health factors - either their own or a family member, and voluntary retirement (often to coincide with a partners retirement), have all played their part. Due to the different roles many women fill between home, family and work, where retirement often signals the end of the paid work role only, there is often a difficulty in applying the term retirement to women. Even at the age of 60, the state pension age, two thirds of women do not describe themselves as retired (Kohli an Rein 1991). For many women then, there is a blurring of the distinction between the Second and Third Age (Laslett 1996).

As has been argued earlier, the type of work a person does and the pathway that leads to early retirement can play a significant role in the expectation of, and adaptation to, the actual lived experience of early retirement. In this respect the multiple roles that women have filled in their home and work life, and the imperatives that have structured their lives have usually been very different to those experienced
by men. It could be expected then, that women may approach early retirement with expectations and aspirations that are in many ways different to men. As Phillipson (1999:193) comments, ‘Pre-retirement marital and family roles may be crucial in determining the social world of older women’. Szinovacz et al (1992) point out that a life event like early retirement raises questions about self concept, changing roles, transitions in status, and expectations and reactions of significant others - all of which are likely to have different meanings for men and women. There is as Phillipson (1999) observes, a need to shift away from the male-orientated model of work and retirement and a need for a more detailed exploration of women’s retirement.

2.5.1 Women, Class and Early Retirement

Further evidence of polarisation in early retirement in relation to poorer and better off retirees is apparent when class is considered in conjunction with gender. The lived experience of early retirement for many women is not only affected by gender issues that circumscribed their working lives but also by their class. Hughes (1990) points out that there is ‘dramatic and powerful’ evidence which shows how social class variables influence both the subjective and objective elements of quality of life. For example those older people from poorer classes are not only more likely to suffer from ill health, but if ill health should strike, they also have less material and financial reserves to combat it - and generally speaking the opposite applies to those at the more privileged end of the class spectrum. As Mann (2001:196) observed, ‘Social class retains a sharp edge capable of cutting across gender inequalities. While economic dependency may be a common experience for women in retirement, this will be mediated by social class and the resources that go with it’.

Working class women early retirees are not only likely to be financially disadvantaged in their ‘own right’, but they are likely to be married to working class men who are likely also to be financially disadvantaged in retirement - and so the result is dependency on someone who themselves is relatively poor (Mann 2001). Middle class women, who (along with middle class men) are the focus of this study, are more likely to be better of financially in their own right, especially if they are single and so had an uninterrupted work career. And for those who are married and
may not be so individually well-off due to family career breaks, they are likely to be married to middle class men who are financially secure.

2.6 The Rise of Early Retirement

It has been argued that a form of early retirement, albeit for the great part, involuntary, can be identified as far back as the 1930s (Laczko and Phillipson 1991a). With the economic depression of the 1930s, what was in effect involuntary early retirement began to be experienced by more and more men. By 1939 long term unemployment (over a year) was being experienced by 7 in 100 men aged 55-64 compared to only 7 in 1000 for men aged 18-24 (Laczko and Phillipson 1991). Then, as is often the case now, few older economically inactive men, and in particular those towards the higher end of the age range, found their way back into full-time employment (Campbell 1999).

In the later 1940s and 1950s, years of relatively full employment, there was a brief period when older people were encouraged to remain in the labour force. Jacobs et al (1991) however, argue that there was a significant change in the 1960s when efforts to rationalise inefficient and unprofitable industries took precedence over the problems facing older workers. Problems of overstaffing and low productivity came to be seen as a major reason for Britain’s poor economic performance and this situation was compounded by the oil crisis in the early 1970s. As McGoldrick and Cooper (1988:2) comment:

The situation changed again in the later 1960s when employment opportunities declined markedly and there was a rapid and significant growth throughout the 1970s in levels of unemployment, with enforced redundancies becoming a feature of many industries. There has since this time been an accelerating trend towards early retirement in Britain and in other industrial societies.
2.6.1 Facilitation of Early Retirement Through the 1970s and 1980s

Throughout the 1970s and the 1980s the government and those to the left and right of the political spectrum were largely in favour of early retirement seeing it as way of reducing unemployment (Jacobs et al 1991) - and in 1978 and 1982 consideration was even given to lowering the retirement age, although this was eventually ruled out on cost grounds (McGoldrick and Cooper 1988). Measures that the government did take included the Job Release Scheme which ran from 1977 to 1988, which was designed to encourage older workers to take retirement and which was expanded in 1983 to include part-time workers. Older workers were encouraged to take early retirement on the condition that their employer recruited a person who was registered as unemployed. From 1982 changes in the benefit regime allowed men over 60 to stop looking for work and to effectively consider themselves as retired rather than unemployed (Hughes 1982) - although there has never been any facility in Britain for an early receipt of the state pension. In addition to the Job Release Scheme, Phillipson and Walker (1986) argue that the advent of redundancy payments effectively encouraged older workers to leave employment (or to be selected for retirement) as their severance payment was linked to length of service. Victor (1994) has argued that measures like the Job Release Scheme, and redundancy schemes, do not account for the increase in early retirement in Britain, but what they have done is to establish and legitimise the concept of early retirement.

2.7 Early Retirement Through the 1990s to the Present

The consensus that favoured early retirement in the 1970s and the early 1980s shifted in the 1990s as concerns about demographic projections, skills shortages, ageism and generational equity came to the fore (Phillipson 1997). The 1990s can perhaps be best characterised by efforts on the part of the government, and to some extent by employers, to provide pathways to continued employment rather than pathways out of employment. Efforts were made to reduce those routes out of employment such as voluntary retirement, poor health, lack of training, ageism and the poor prospects for re-employment of older workers
At a more individual level, Foner (1994) suggested that perhaps financial pressures, the desire to keep busy and an increasing awareness of the potential extreme length of early retirement had some effect in abating the trend toward early retirement in the early 1990s. With regard to those in their 50s, Scales and Scase (2000:13) observed that:

From the mid-1990s the proportion of men in this age group who are in work increased slightly and seems to have stabilised at around 77 per cent. For women there has been no distinctive long-term trend in activity rates, although the percentage in work appears to have increased marginally from around 56 per cent in 1996 to about 60 per cent in 2000.

The Performance and Innovation Unit (2000) report argued that it was premature to conclude that the long term trend towards early retirement had been reversed. The report argued that the increase in employment levels reflected a particular demographic phenomenon. The number of 50 year olds in the 50 to 65 year age band had increased in the late 1990s as the baby-boomers born between 1946-50 turned 50. Those in their early 50s had higher employment rates than those aged 55 to 65 - and this accounted for three-quarters of the increase in the employment level of men in the age band from 50 to 65 years of age. The report concluded that once this effect was taken into consideration the increase in employment for 50-65s was similar to that for all people of working age. It has also been argued that large scale early retirement programmes implemented by many large UK companies in the early 1990s produced a ‘drag effect’, that is to say the effect of such downsizing lasted for some time and its effect was shown by lower early retirement figures in subsequent years (Labour Market Trends 1999).

From a growing debate in the 1980s about the changing environment facing older workers, an increased concern about pensions and the funding of the welfare state (Phillipson 1998), the mid to late 1990s emerged in many ways as a period of realisation - when employers and policy makers were forced to confront the rise, even
if a slow one, in early retirement, and that older people were often an ignored and ‘wasted’ resource. Towards the end of the 1990s and into the new century, an upturn in the economy helped to signal a new awareness of ageism, skills shortages and posed the question what in reality was going to be done about retaining and recruiting older workers. But what made the period significant was the arrival on the scene of a whole new category of potential early retirees - the first baby boom generation.

This baby boom generation which Huber and Skidmore (2003) refer to as the ‘The New Old’, although born in a period of post-war austerity entered the labour market in a period of relative prosperity and many benefited from the advances in educational opportunities that came about in the 1960s. Their life-course was radically different from that of their parents, in regard to work, income through their life, and in later life, improved health in later life, welfare expectations, sexual freedom afforded by the introduction of the contraceptive pill and their exposure to the 1960s ‘Cultural Revolution’ (Evandrou 1997, Becker 2000, Gillear and Higgs 2000). As Pilcher (1995:92) argues this group are, ‘Reconstructing what it means to be middle aged’.

In response to the different outlook and aspirations of this group there emerged what Phillipson (1997) has called, ‘An employment and training strategy for the baby boomers’. This strategy involved an exploration of various ways to combat ageism in the work place, measures to establish a ‘business case’ for the retention of older workers, and re-examination of flexible work/retirement possibilities. Phillipson (1997) highlighted in particular, the need for a stronger commitment to training, for example, in relation to new technology.

In practical terms the Department for Education and Employment published a code of practice on age diversity for employers, and the UK is now committed to the implementation of legislation proscribing age discrimination in employment (Taylor 2001). In 1990 the government introduced New Deal 50-plus, which was a programme directed towards people over 50 who had been claiming benefit for six months or more and who would like to return to employment. Also, in 2001 the government set up a National Volunteering Network to encourage older people to participate in voluntary work and amended legislation that had previously prevented
any one from working for an organisation from which they were receiving a pension. One example of the benefit of this latter measure was that it allowed early retired teachers back into the classroom. As a ‘senior Whitehall source’ quoted in The Sunday Times (7/1/01) said, ‘There are good teachers who left in their fifties and many may welcome the chance of coming back for a year or two, earning good money and not losing out on their pension’.

By the end of the 1990s the expectation of early retirement was still apparent and where before this expectation had primarily been a middle class one, it had now started to spread down the socio economic scale (Scales and Scase 2000). One of the key findings of Campbell’s (1999) study of The Decline of Employment Among Older People in Britain, was that there were significant signs that the fall in male employment was beginning earlier - from age 50, and that this seemed to be part of an ongoing trend, rather than ‘simply affecting one unfortunate generation’ (Campbell 1999a:1).

2.8 Early Retirement Trends

By 2021 the total number of people in the age band 55 to 64 years of age, where early retirement is most likely to occur, will have increased to 8.1 million – from 6.4 million in 2001. This change in the demographic balance of the population is primarily due to the combined effect of an increase in life expectancy and a decrease in the birth rate (Social Trends 2003). Table 2.1 shows the principal reasons for economic inactivity for people aged between 50 and the state pension age in the year 2000 (PIU 2000).

As far as actual numbers are concerned, and as Table 2.1 shows, The Performance and Innovation Unit (2000) report estimated that there were 500,000 people retired between the age of 50 and the state pension age. The report estimated that 85 per cent of the 400,000 people ‘Looking After Home or Family’ were women. Despite the fact this was a major government report with far reaching conclusions and recommendations, the break-down of the figures concerned was very poor. The report
Table 2.1 Status of People not Working Between Age 50 and the State Pension Age

<table>
<thead>
<tr>
<th>Status</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long Term Sick and Disabled</td>
<td>1,250,000</td>
</tr>
<tr>
<td>Looking After Home or Family</td>
<td>400,000</td>
</tr>
<tr>
<td>Looking For Work</td>
<td>290,000</td>
</tr>
<tr>
<td>Retired</td>
<td>500,000</td>
</tr>
<tr>
<td>Other</td>
<td>260,000</td>
</tr>
<tr>
<td>Don’t Need Job</td>
<td>150,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,850,000</strong></td>
</tr>
</tbody>
</table>

Source: PIU 2000:21

did not show how it differentiated between ‘Other’ and ‘Don’t Need a Job’ categories. The report separates the figures for ‘Long Term Sick and Disabled’ and those ‘Retired’, which could give the impression that these are two discrete categories, when in fact the boundary and overlap between them constitutes an area of considerable debate and complexity. The role of health in relation to early retirement is discussed further in Chapter 3.

A recent study by the Centre for Research into the Older Worker (CROW 2004a) concurs with the Scales and Scase (2000) study in attesting to the observation that although economic inactivity for men and women starts from their early fifties, the biggest change occurs in the late fifties and early sixties. The CROW study (N=5204) also observed that women stop work somewhat earlier than men, which most probably reflects the difference in state pension age. The study also noted that those people with formal qualifications and people in higher socio-economic groups retire later than those who are unqualified. This finding conflicts with other research, for example, Scales and Scase (2000), who found that many in higher socio-economic groups tended to retire earlier – which does indicate that the lifestyles and aspirations of middle class early retirees and prospective retirees are still areas of potential fertile research.

Table 2.2 shows some of the most recent figures relating to the economic activity of men and women in different age bands over the last 10 years. The overall
trend does show a reduction in those who are economically inactive aged between 50 and the state pension age, the only exception being for men in the 50-54 age band. The largest reduction for men is in the 60-65 age band, but even so the reduction from 55 per cent of men economically inactive in 1994, to 49 per cent in 2004 still shows

Table 2.2 Economic Activity by Sex and Age Bands, 1994 to 2004

<table>
<thead>
<tr>
<th></th>
<th>In Employment</th>
<th>ILO Unemployed</th>
<th>Inactive</th>
<th>Total</th>
<th>% Inactive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50-54</td>
<td>1994</td>
<td>1,269,900</td>
<td>109,100</td>
<td>189,800</td>
<td>1,567,900</td>
</tr>
<tr>
<td></td>
<td>1999</td>
<td>1,619,400</td>
<td>78,900</td>
<td>267,800</td>
<td>1,966,100</td>
</tr>
<tr>
<td></td>
<td>2004</td>
<td>1,528,600</td>
<td>56,200</td>
<td>225,800</td>
<td>1,810,600</td>
</tr>
<tr>
<td>Male</td>
<td>55-59</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1994</td>
<td>969,000</td>
<td>121,100</td>
<td>349,400</td>
<td>1,439,500</td>
</tr>
<tr>
<td></td>
<td>1999</td>
<td>1,102,300</td>
<td>60,600</td>
<td>396,700</td>
<td>1,559,600</td>
</tr>
<tr>
<td></td>
<td>2004</td>
<td>1,441,000</td>
<td>48,700</td>
<td>416,800</td>
<td>1,906,500</td>
</tr>
<tr>
<td>Male</td>
<td>60-65</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1994</td>
<td>637,800</td>
<td>74,500</td>
<td>865,000</td>
<td>1,577,300</td>
</tr>
<tr>
<td></td>
<td>1999</td>
<td>707,500</td>
<td>41,200</td>
<td>910,600</td>
<td>1,659,500</td>
</tr>
<tr>
<td></td>
<td>2004</td>
<td>858,900</td>
<td>26,100</td>
<td>844,400</td>
<td>1,729,400</td>
</tr>
<tr>
<td>Female</td>
<td>50-54</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1994</td>
<td>1,057,200</td>
<td>53,400</td>
<td>472,800</td>
<td>1,583,400</td>
</tr>
<tr>
<td></td>
<td>1999</td>
<td>1,413,500</td>
<td>45,300</td>
<td>539,000</td>
<td>1,997,900</td>
</tr>
<tr>
<td></td>
<td>2004</td>
<td>1,369,800</td>
<td>35,600</td>
<td>453,500</td>
<td>1,858,900</td>
</tr>
<tr>
<td>Female</td>
<td>55-60</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1994</td>
<td>887,000</td>
<td>49,700</td>
<td>832,600</td>
<td>1,769,300</td>
</tr>
<tr>
<td></td>
<td>1999</td>
<td>960,400</td>
<td>32,600</td>
<td>900,200</td>
<td>1,893,200</td>
</tr>
<tr>
<td></td>
<td>2004</td>
<td>1,345,100</td>
<td>28,500</td>
<td>938,900</td>
<td>2,312,500</td>
</tr>
</tbody>
</table>

Totals and percentages not all in accurate accord due to rounding off

that nearly half of all men in that age band are not in full-time employment. Perhaps the most significant aspect of the table though, is the indication it gives of the drop in economic inactivity of women in both age bands.

Since the start of an economic recovery from about the mid 1990s there has been a modest rise in employment of those in their 50s and early 60s as shown in Table 2.2, though as Scales and Scase (2000) have observed there is still a widespread expectation of early retirement. Projections made in 2000 showed that:

With present employment rates, one million more over-50s would not be working by 2020 because of growth in the older population. There will be 2 million fewer working-age people under 50, and 2 million
more over 50: a shift of equivalent to nearly 10 per cent of total working population (PIU 2000:5).

Scales and Scase (2000) also suggest that those in their 50s who have overcome the main financial hurdles of their life will increasingly opt for a personally fulfilling lifestyle even in the face of a financially induced decline in their living standards. They conclude that the likely outcome of this will be a continued shortage of labour market skills - particularly managerial and professional, a limited success in encouraging older people back into the workplace and a continued polarisation of 50 year olds into fairly well-off retired and those who for financial reasons cannot retire.

Still on the subject of the expectation of early retirement, an earlier report, that of Hancock et al (1995), indicated that half of all 20 to 60 year olds wanted to retire before the age of 60 and another third would like to retire at age 60. Those with occupational or personal pensions were more keen to retire early - the report presumed this was due to the expectation of a reasonable retirement income. There was no significant difference between the preferred retirement ages of men and women.

2.9 Conclusion

At the start of a new century, Phillipson (2002) argues that the institution of retirement will become an even more debated and questioned institution as Western governments try to encourage longer working lives against a tide flowing in the opposite direction where early retirement has increasingly come to be seen as ‘respectable’. At the same time work patterns have changed with a marked decline in life-long career jobs, and an increase in shorter duration jobs often accompanied by long and intense working hours, the stress of which, many hope to escape by early retirement. Scales and Scase (2000:7) point out the 50s age group has become more fragmented driven by different employment and biographical experiences and changes in family, social and economic structures. For example, the increase in 50 year old men and women living alone, and in some cases the more temporary nature of personal relationships, can result in a range of, ‘Personal lifestyles ranging from
high degrees of social isolation and loneliness to a rich intensity of personal networks’.

In a similar vein, Phillipson (2002:5) comments that, ‘For people in their 50s work may become less important, personal networks and leisure experiences may matter more’. In relation to the lived experience of early retirement, he further argues that the sociology of retirement is ripe for further development and one of the key questions here is, to what extent are new life-styles in retirement transforming old age generally.

Besides giving a brief historical picture of early retirement, the review of the development of early retirement in this chapter has also served to highlight some of the issues and questions that still surround the subject today. For example, in relation to the definition of early retirement, polarisation within early retirement, the socio-economic variation of ‘new’ middle class early retirees (Morris and Bass 1991), and gender and marital status issues. And not least, questions about the lived experience of early retirement which once embarked upon seems to engender a disinclination towards further full-time work. Taylor (2001), in his review of social and psychological factors, workplace factors, health factors and socio-economic factors that effect early retirement, concluded that, knowledge was particularly lacking in qualitative studies of retirement behaviour, he remarked that, ‘Qualitative studies are necessary in order to disentangle the complex set of relationships between the many factors affecting retirement behaviour’ (p219).
CHAPTER THREE

PATHWAYS TO EARLY RETIREMENT

3.1 Introduction

This chapter examines various pathways that can lead to early retirement and some of the associated issues that can have an impact on those pathways, for example, company pension schemes and ‘push and pull’ factors. The government and many employers in the past have facilitated various pathways to early retirement as the previous chapter indicated. More recently, as this chapter discusses, apart from voluntary early retirement, the majority of pathways to early retirement have been associated with involuntary factors such as health, redundancy and unemployment, often aggravated by ageism.

3.2 Ill Health and Early Retirement

Laczko and Phillipson (1991a) offer a reminder that there is close relationship between health and class. They found that 79 per cent of men aged between 60 and 64 who defined themselves as sick or disabled had been employed in manual occupations. Poor health, in the past, and still today, remains one of the major causes of early retirement (Parker 1982). As a DfEE (2000:15) report observed:

Between the years of 1976 and 1995 the number of people in receipt of Invalidity Benefit more than tripled. Over that period and as at November 1996 two thirds (65 per cent) of recipients were aged 50 and over.

The interpretation of research findings in relation to ill health and early retirement is complicated by a number of factors. Early retirees can retrospectively identify ill health as the reason for their retirement - perhaps seeing it as a more socially accepted reason for their withdrawal from full-time employment and more palatable than being classed as unemployed (Casey 1978). With the reliance on self-
reporting and the variation in definitions of ill health and disability that exists between different studies and organisations, Johnson (1998) argues that it is not possible to objectively measure the incidence of disability or how it has varied over time.

As indicated in the previous chapter, the Performance and Innovation Unit (2000) report estimated that there were 1.25 million economically inactive long-term sick and disabled men and women between the age of 50 and the state pension age. The report, while being very sympathetic to the needs of the long-term sick and disabled, also raised questions about how and why many of the long-term sick and disabled came to be designated as such. The report intimated that some of the 1.25 million long-term sick or disabled should not perhaps be categorised as such. As the report stated:

This may also reflect changes in society’s perception of the needs of people with ill health, ill health retirements have also been, in some cases a more palatable way of managing running costs and poor performance. Whether poorer health is a genuine or perceived problem it has significantly decreased the supply of older workers in the labour market (p38).

Disney (1999:58) concurred that there was a liberal attitude towards ill health when he observed that sickness and disability benefit are, ‘Most often the destination of those who were unemployed or do not have occupational pension rights. It is clear that this, in part, reflects patterns of joblessness and restricted employment opportunities’. According to PIU (2000) report, one of the main reasons for doubting the status of some of those on sickness and disability benefit is that levels of incapacity benefit claims can be shown to be associated with labour market difficulties. If the figure for those claiming incapacity benefit in the South-East - an area of comparative low unemployment, were used to gauge how many people could be expected to be on incapacity benefit across the country, the figure arrived at is 310,000 lower than it actually is (PIU 2000).
There are of course other possible explanations for the links between unemployment, ill health, and early retirement. Campbell (1999) suggests that there is some evidence for the scenario where a person loses their job or is made redundant, can not find alternative work and becomes long-term unemployed - the stresses and strains of which lead to a deterioration in health, a reluctant acceptance of early retirement, and often registration as long-term sick or disabled.

The DfEE (2000) report, *Factors Affecting Retirement*, conjectured that perhaps an analysis of morbidity rates could shed light upon the position of health in relation to early retirement. The report indicated that morbidity rates over the population as whole have fallen - which might lead to the expectation of increased economic activity on the part of older workers. The report concludes, that accompanying the fall in morbidity rates, there has been at the same time, an increase in incomes and wealth which on balance, could explain declining activity rates amongst older workers - particularly men. While this may be the case in relation to fit middle class early retirees, it is a somewhat simplified explanation in relation to many other early retirees. The rise in the number of those on Invalidity Benefit and the figure for the year 2000, of 1,250,000 long-term sick and disabled between 50 and the state pension age, even allowing for some liberal element in classification – as noted earlier, would seem to suggest that many in this group are not subject to decreased morbidity. As Barnes et al (2002:1) comment, ‘As well as a growing polarisation of incomes, there is also evidence of increasing health differentials among the over 50s’.

3.2.1 The Perception of Early Retirement as a Less Stressful and Healthier Lifestyle

With regard to health and early retirement, it is often overlooked that many older people struggle on in full-time work despite having a condition of ill health. When some hiatus occurs in their work life, for example, change at work, redundancy, or the offer of early retirement, this health condition can act as a catalyst in directing them towards early retirement – or prevent them from obtaining a new job. And faced with the choice of being labelled as unemployed or in ill health they often choose the latter (Westergaard et al 1989).
There are also those older people in stressful and hazardous jobs who may not actually be ill but for whom the attraction of early retirement is in escaping a job that they consider is harmful to their health. In addition, there are those older people who have a strong sense of early retirement as a more desirable and healthier lifestyle - so health factors, as well as being a cause of early retirement, can in some cases also be an incentive towards early retirement (Taylor 2001). However it has to be observed that early retirement based on perceived health advantages can only usually be acted upon in a voluntary manner if financial circumstances allow, as Meadows (2002:v) comments, ‘Those who stop work in their 50s because of poor health may be at a relatively high risk of low income’. Birch et al (1999:13) comment that a consistent finding of most studies is that, ‘Health and financial well being are two of the most important contributors to quality of life in old age’ - and in regards to finance, it is occupational pensions that figure very strongly in relation to pathways to middle class early retirement.

3.3 Early Retirement and Company Pension Schemes

Finance in early retirement very largely consists of income from some form of benefit and/or income from an occupational pension scheme, and of course the state pension once the early retiree reaches the age they are eligible for it. As Johnson (1998:223) notes, ‘The development of occupational pension schemes has extended to the masses what was once the privilege of a few property owners – the ability to command an income even when not engaged in wage labour’. Mann (2001) concurs that it is occupational pensions that have transformed retirement in Britain while private pensions only cater for a small minority.

As noted in Chapter 1, one of the biggest polarising factors in early retirement relates to finance, which in turn relates to occupational pensions. Barnes et al (2002:1) observed that for early retirees there was ‘a growing polarisation of incomes’ between those who receive the majority of their income from occupational pensions and those on disability benefits and means-tested Income Support. Those with good occupational pensions, which generally relates to the broad middle class, are more likely to retire earlier and voluntarily, whereas those with poor pensions
tend to continue in work unless forced to retire involuntarily (Disney et al. 1997). Referring to early retirees in their 50s, Scales and Scase (2000:44) comment:

The income streams of different inactive occupational groups reflect different health statuses as well as their different potential for accumulating income over their life-course. Over three times as many non-working professional men and women receive income from private or occupational pensions as ex-working people from manual occupational groups. Conversely, two to three times as many ex-manual workers receive some form of health related benefit as ex-professionals.

McGoldrick and Cooper (1988) noted that from the 1970s, in order to reduce numbers and to achieve manpower planning objectives, various changes occurred in British companies and organisations that facilitated early retirement. Standard pension schemes were adapted and special early retirement schemes and options were introduced. There was a wide variation in these schemes and options. In some cases a full actuarial reduction was made to reflect the early age of retirement and the anticipated increase in the length of time over which a pension would be drawn – but often (more in the 1980s and early 1990s than is the case today) more generous and liberal arrangements were made. For example, a full pension could be paid, albeit based on the salary at retirement and often severance or redundancy payments were made that were larger than the statutory requirement. In situations like this though, the person had obviously forgone any larger pension that may have been earned through salary rises and promotion - and as McGoldrick and Cooper (1988) pointed out, problems could arise in situations like this when the pension was not index-linked and thus its value was slowly eroded.

It has been observed that occupational pensions may provide a ‘perverse’ incentive towards early retirement (PIU 2000). The PIU report argued that pension fund surpluses have in the past been used to fund early retirement, but it was not always ‘transparent’ where the cost of early retirement was falling. However the
report noted that early retirement for older workers was seen as better for morale and industrial relations than making younger people redundant.

Disney (1999) observed that the relationship between scheme generosity and retirement date is a complex one. For example, generous pension schemes are just as likely to induce the individual to stay on at work in order to accrue extra pension benefits, as to retire early. Later years of employment often coincide with peak earning potential and as Disney (1999) points out most final salary schemes are highly non-linear and so extra years of service can contribute significantly to the value of the final pension. However the recent highly publicised tendency of many companies to move out of final salary schemes into less predictable defined-contribution schemes has complicated the picture yet further. McGoldrick and Cooper (1988) concluded that company pension schemes that allow early retirement can provide a positive opportunity for both the individual and the organisation.

Early retirement schemes can be voluntary or compulsory, and what contributes significantly to the push and pull factors associated with early retirement is the prevailing uncertainty in this respect. A voluntary scheme might come to an end, thus occasioning regret that the ‘boat has been missed’. And often there is a fear that a generous voluntary offer might later dissolve into a less generous compulsory package. McGoldrick and Cooper (1988:11) point out that, ‘A variety of pressures may exist for those in a supposedly voluntary situation from management, colleagues, unions and families’.

The Performance and Innovation Unit (2000) besides giving a numerical breakdown of the economically inactive aged between 50 and the state pension age (Table 2.1), also gave a more qualitative categorisation of the group as shown in Table 3.1. The report identified, ‘Five broad categories . . . indicative of those identified and analysed by the study’ (p.19). The first two categories in Table 3.1 coincide with those of interest to this study. The PIU (2000) study characterised them as those who are generally fit and retired voluntarily or involuntarily from professional and managerial jobs, maybe employed part time or doing voluntary work
Table 3.1 A Broad Categorisation of the Economically Inactive Aged Between 50 and the State Pension Age

<p>| | |</p>
<table>
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<tbody>
<tr>
<td>1.</td>
<td>The early retired affluent professional</td>
</tr>
<tr>
<td>2.</td>
<td>The occupational pensioner with changed expectations (i.e. reluctant but well adjusted early retiree)</td>
</tr>
<tr>
<td>3.</td>
<td>The displaced worker on Incapacity Benefit (IB)</td>
</tr>
<tr>
<td>4.</td>
<td>The family carer</td>
</tr>
<tr>
<td>5.</td>
<td>The job seeker</td>
</tr>
</tbody>
</table>

Source: PIU 2000:20

and who on the whole are positive about their lifestyle - and most importantly, can usually manage financially by virtue of an occupational pension.

In an effort to stem early retirement and seeing occupational pension schemes as one of the primary instigating forces behind early retirement, the Performance and Innovation Unit (2000) report recommended that the minimum age at which an occupational pension could be taken should be raised from 50 to 55. The government has since, laid down legislation for this to take effect from 2010. But as Mann (2001:190) has observed, in relation to welfare reform in the UK, it is often the high earners who are not so strongly affected by measures like this and, ‘The poorest, those who have had the least opportunities with the lowest rewards over their working life, who will be expected to delay their retirement’.

Besides the importance of the part played by health and finance in early retirement perhaps the next most important factor that affects many of the pathways to early retirement is ageism and how older people and older workers are perceived by employers and portrayed in the media. While discussion continues on whether occupational pensions, inadvertently or not, are a cause of early retirement or a benefit to both employer and employee, there is little doubt that ageism is a factor in the unemployment and redundancy pathways that lead to early retirement and a major factor in the discouraged status of many older potential workers (Help The Aged 2002).
3.4 Redundancy and Unemployment Pathways and Ageism

Besides health, perhaps the major reason for older worker's withdrawal from the labour market can be accounted for by redundancy coupled and a lack of employment opportunities for older workers, the circumstances of which are often aggravated by ageist attitudes (McGoldrick and Cooper 1988). As Laczko and Phillipson (1991a:227) commented, ‘The development of high levels of unemployment is crucial for understanding the dynamics of early exit’. More recently as unemployment has eased and even given way to skills shortages, there is still little evidence of any real large scale change in attitudes towards older workers (Taylor 2001). As Young and Schuller (1991:90) have observed, many of those in early old age are caught in something of a dilemma, ‘Employers consider them too old for a job and the state too young for a pension’.

While it is legitimate and understandable to argue that old age can be a barrier to continuing in some professions, for example, front-line policing, the army or the off-shore oil industry, cases like these have to be distinguished from cases where unfair discrimination takes place and where fair access to employment, goods or services on the part of older people is denied. Help The Aged (2002:4) note that while age discrimination is often a more apparent and identifiable prejudice, ageism is:

...even more subtle and difficult to pin down. It is found in attitudes and behaviour which denigrate or devalue older people: for example in the many negative images of older people in the media, in derogatory language used to describe them, and in impolite, dismissive or abusive behaviour shown towards them. It can also seep into the way older people think about themselves and sap confidence and self-esteem.

Coleman et al (1999) argued that there has been a long running tendency to depict old age as a problem. They cite for example the predominant use of terms such as, ‘burden’, ‘rising tide’, ‘impending crisis’ and ‘demographic time bomb’ used not only in the media but also used by policy makers and health and social service planners. Older people are often referred to in derogatory or condescending ways, for
example, ‘old fogey’, or ‘a has been’. There is a common perception that old age is characterised by loneliness, ill-health, poverty, and a loss of one’s faculties (Pilcher 1995) - in other words, older people are stereotyped on the basis of their chronological age.

Against this backdrop there have over the last 20 years been two major recessions. The worst recession since the 1930s occurred in the 1980s and this was followed by another recession in the early 1990s (PIU 2000). Laczko and Phillipson (1991: 115) suggest that it was, ‘Older workers who have borne the brunt of economic recession since the 1970s onwards’. Older workers were perceived of as not being able to keep up with new technology and business practices and were not deemed to be suitable for retraining. As organisations restructured and ‘down-sized’ in order to stay competitive in the emerging ‘global economy’ older workers were often seen to be at odds with the new go-getting, forward looking, and progressive image that organisations wanted to project. At whatever job they were in, and at whatever level, older workers were usually on higher salaries and so offered the greatest saving by removing them from the payroll (Scales and Scase 2000). The ‘lump of labour’ fallacy also persisted, that is to say, there was a belief that there were only so many jobs in the economy and by employing an older worker, a younger worker was being deprived of a job.

Johnson (1998) points out that ageism in the workplace has much to do with deep-seated but quite erroneous beliefs that a person’s work capacity and efficiency declines from about the age of 40. He points out that extensive laboratory and workplace investigations have shown, generally speaking, that for manual and non-manual workers, there is no appreciable change in performance until a person reaches their mid 60s. In the same vein, McGoldrick and Cooper (1998:281) have drawn attention to numerous studies that have shown that older workers are often more work-orientated, have greater pride in their work, are more motivated and committed, and that the depth of their experience can compensate for any decline in their performance. If this is the case, it is something of a paradox that one of the causes of early retirement relates to the fact that many older workers often feel that they have less to offer (PIU 2000).
Taylor (2001:217) commented that, ‘There is no evidence yet of an overall shift in policies in favour of older workers among employers’. A key element here seems to be the attitude of managers and employers, who while often concurring at one level, that older workers are a valuable resource, still tend to discriminate against them - perhaps as much at a subconscious level as a conscious one. This ‘unintended’ ageism manifests itself in relation to companies that declare themselves be favourably disposed towards older workers but nevertheless fail to recruit or retain them (Taylor et al 2001).

A case in question that attracted much media attention and which illuminated this issue was that of Myra Kendall, a British Airways stewardess, who was forced to take early retirement at the age of 55. Kendall raised a petition against this in her union and got 8,500 signatures. She attended the British Airways annual shareholders meeting and raised the issue with the 68 year old chairman of the company - Lord Marshall. He ‘Burbled about his not being a BA employee and how age brought the board benefit of experience: exactly Kendall’s point’ (Sunday Times 21/8/2002). The main issue though, is that British Airways is a founder member of the Employers Forum on Age and had signed up to the government’s voluntary code of practice against ageism.

Bond and Coleman (1999) believe that the present day images of older people have been particularly influenced by modernity and the value systems of a modern consumer culture. They argue that, ‘As a society we invest in youth “our future”, rather than in the retraining and education of people in later life. Older workers are encouraged to take early retirement rather than investing in their retraining’ (p.347).

This is important in the light of research that seems to indicate that many older people doubt their own abilities and think they have less to offer (PIU 2000) - and that negative images, ‘May not only function as points of reference for the classification of other people, but become embodied or incorporated within a presentation of self’ (Featherstone and Hepworth 1999:307).

Through the 1990s a growing awareness of ageism and negative media representations of older people was beginning to be compounded by skills shortages and demographic and economic projections in relation to older people and their
importance to the labour force. However, measures that emerged to recruit and promote the retention of older workers often seemed inadequate in relation to those reluctant middle class early retirees wanting to remain in the full-time labour force, and ineffectual in relation to those disposed towards voluntary early retirement. In both cases, one possible alternative scenario emerged, and that was the possibility of undertaking part-time work, perhaps as a necessity, or a continued interest in work, or as part of a continuing work ethic, or as a way of easing into a post full-time work lifestyle.

3.5 The Part-Time Work Pathway

As Scales and Pahl (1999) note, part-time work has become more common for both men and women in early old age over the last 10 years. Mann (2001:183) has observed that, ‘Part-time employment may play a crucial part in the move to retirement, with many early retirees anticipating this’. Taking early retirement with the intention of participating in part-time work can be an attractive proposition. It may offer a lifestyle where work and leisure can be balanced in a personally fulfilling manner. It offers the possibility of staying in touch with the world of work and can help to alleviate anxieties in relation to any perceived financial shortfall in early retirement.

Table 3.2 shows the incidence of part-time work in various age bands for men and women between the age of 50 and the state pension age. The table highlights the number of women working part-time compared to men. Although it has been argued that older workers, and particularly women, are steered towards part-time jobs (Kohli an Rein 1991), other research shows that, ‘88 per cent of those aged over 50 who worked part-time said they did so because they did not want a full-time job’ (Hatch 1999:173). Social Trends (2000) does indicate though, that this inclination towards part-time work is more likely to be the case for women than for men, but even so, only 21 per cent of part-time employed men work part-time because they cannot find a full-time job. There are then a number of questions which this study will address in relation to part-time work and the part it plays in relation to various early
Table 3.2 Part-Time Working by Sex and Age Bands - 2005

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Working Part-Time</th>
<th>% Working Part-Time</th>
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<tbody>
<tr>
<td>Male 50-54</td>
<td>1,810,600</td>
<td>109,800</td>
<td>6</td>
</tr>
<tr>
<td>Male 55-59</td>
<td>1,906,500</td>
<td>182,500</td>
<td>10</td>
</tr>
<tr>
<td>Male 60-65</td>
<td>1,729,400</td>
<td>278,100</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>5,446,500</td>
<td>570,400</td>
<td>10</td>
</tr>
<tr>
<td>Female 50-54</td>
<td>1,858,900</td>
<td>670,900</td>
<td>36</td>
</tr>
<tr>
<td>Female 55-60</td>
<td>2,312,500</td>
<td>952,000</td>
<td>41</td>
</tr>
<tr>
<td>Total</td>
<td>4,171,400</td>
<td>1,622,800</td>
<td>39</td>
</tr>
</tbody>
</table>

Source: The ONS Labour Force Survey February 2005

retirement pathways as well as its place in the subsequent lived experience of early retirement.

3.6 Future Pathways: Balancing Finance and Fulfilment

Perhaps the largest point of conjecture in relation to the future is how the popular expectation of early retirement will be realised in the face of the ‘pension time bomb’ concerns that have been so heavily featured in the media since the late 1990s. Many companies are closing their final salary schemes and shifting towards defined-contribution schemes, not so much because their funds might run low now - although this has been a major problem, but because demographic and labour market changes are making the calculation of actuarial risk more uncertain and thus the level of future funding uncertain. At the same time legislation is making companies liable for any shortfalls in their pension funding. As Higgs and Gillettard (2002) have noted the onus and responsibility for future pensions and finance in retirement is slowly but significantly being transferred from the state to the individual - with the individual having to accept the risk that returns ‘can go down as well as up’.

Mann (2002:6) argues that, ‘With more women in the labour force, and with many retirees living on their company pension scheme for longer, employers are understandably nervous of the risks they run in offering defined benefits forty to fifty
years in the future’. Mann (2002) further suggests, that for the richest 20 - 30 per cent of the current work force who can afford to save for the future, or are in good occupational pension schemes, a long and secure retirement is in the offing. For a middle section of 30-40 per cent of the current work force a more modest but comfortable retirement is predicted. With careful planning they will be able to enjoy a lifestyle that does not exclude them from mainstream society. But for the poorest 20 - 30 per cent, for example, those older, single and working class women, retirement will still bring with it social and economic exclusion.

Van Dalen and Henkens (2002:209) concluded in relation to their study of early retirement in The Netherlands that, ‘In practice factors other than financial incentives are powerfully at work’ and it is through gaining a deeper understanding of the lived experience of current early retirees that these factors can be better illuminated and understood.

3.7 Conclusion

The majority of early retirees can be seen to have followed three broad pathways to early retirement that are broadly similar for men and women (Disney et al 1997). Firstly, company instigated (14 per cent), secondly, ill health (30 per cent) – which includes the ill health of a partner, and thirdly, individually instigated early retirement (35 per cent). Disney et al (1997:2) categorise this third group as:

Voluntary retirement which includes voluntary redundancy, to spend more time with family, to enjoy life while young, fed up with job and wanted a change, to retire at same time or different time as partner and to give younger generation a chance.

Phillipson (1998:62) notes that there are now, ‘Multiple work-endings and many different types of pathway’ that lead to early retirement, the outcome of which has been a fragmentation of the retirement experience. And as Barnes et al (2002:v) point out, ‘The ways in which people come to leave the labour market were important in how they came to adjust to retirement’.
As this chapter has shown most pathways to early retirement are subject to a range of varying push and pull factors. How far the early retirement decision is subject to individual agency and how far it takes place within the strictures of wider structural boundaries is still the subject of debate. For example, it has been argued recently that personal inclination in the early retirement experience is identifiable, but very often this takes place against a backdrop of employer control and sanction. And as few organisations have long-term detailed early retirement plans, mainly because of changing markets and changing economic situations – early retirement is often experienced as a random, arbitrary and sometimes unreasonable affair (Vickerstaff and Cox 2005).

Disney (1999:65) notes that even amongst, ‘Those with occupational pensions, a significant fraction move to retirement via unemployment and ill health, and often at the behest of employers rather than as the outcome of an individual decision making process’. But even so, Disney concludes that many of these will have a ‘reasonable’ standard of living.

Although the thrust of this chapter has been aimed at illuminating what are essentially involuntary pathways to early retirement, it must be remembered that for some, early retirement does follow a voluntary pathway - though as has been observed, trying to divide early retirees into voluntary and involuntary groups is a ‘highly arbitrary’ exercise (Victor 1994).

There is also that group which may well form a significant core among middle class early retirees - those identified as, ‘the occupational pensioner with changed expectations’ (PIU 2000:20) for whom the pathway to early retirement was involuntary but has resulted in a contented lifestyle. The PIU (2000:20) report characterises this early retiree as having had, ‘No luck looking for work, and as a home owner with a low mortgage, she has adjusted financially to her current circumstances and is enjoying the freedom retirement brings’.
CHAPTER FOUR

EARLY RETIRED LIFESTYLES AND EXPERIENCES

4.1 Introduction

Perceptions and images of ‘traditional’ retirement, and not least early retirement, have come a long way since Sheldon (1950, cited in Long 1987: 55) wrote in the British Medical Journal of, ‘The well known sight of a man who retires from a busy occupation to die in a year of two of boredom’. Even taking into consideration the experiences and restrictions of those at the more deprived and poorer end of the early retirement spectrum, there has more recently, been a growing perception of retirement as a time of freedom, offering the opportunity to experience a new lifestyle and new prospects away from the rigours of full-time work (Thane 2000).

For fit, middle class early retirees who are not rich but can manage financially, and are thus not excluded from the consumer society in which they live, there is on offer an almost limitless variety of leisure and cultural pursuits - and for those inclined, voluntary and educational activities. Participating in activities like these has the potential to provide, ‘Personal fulfilment, a sense of purpose, continued sociability and keeps people physically and mentally alert’ Barnes et al (2002:v).

This chapter, and indeed this study as a whole, takes a two step approach to exploring the lived experience of early retirement; firstly to identify those activities which occupy the everyday lives of early retirees and the factors and influences behind them, and secondly, to explore ways in which these research findings can be drawn together into a broad conceptual perspective. The chapter concludes with a discussion of the lived experience as a viable perspective in its own right. The discussion examines the possibility that the lived experience is the perspective which can most keenly and perceptively explore the post-work lifestyles of middle class early retirees.
4.2 *Everyday Activities: What, When, and Why*

When we consider the lived experience of early retirees it is immediately apparent that it is an area which exemplifies the notion that older people are not a homogenous group. The debate and interest here has moved on from being concerned with divisions between the Second and Third Ages, to diversity within the Third Age. Which ever pathway or combination of paths that are travelled in the lead up to early retirement, it is at the end of that pathway, at the beginning of the lived experience of early retirement that a real post-work vista starts to open up and take shape. Personal plans, aspirations, and also the shape and diversity of a post-work lifestyle will have to be reconciled, resolved and directed in relation to resources that can be called upon. In the case of middle class early retirees, it is their personal histories, and their labour market experiences which have contributed to their stock of financial, social and cultural capital that will to a large extent contribute to the possibility of a 'successful' retirement. Gender, marital status, health, leisure ambitions and family commitments - for example caring, also play a distinct part in which interests and activities are sought, and how and when they are engaged in. These factors in turn will be mediated by the personal disposition, sensibility and mental approach that each individual brings to bear on their own situation (Slater 1995).

After health, perhaps the next most important element in the 'what, when and why' of everyday activity in early retirement relates to finance as an enabling factor in relation to leisure and the expansive range of consumer and cultural possibilities of the early 21st century. Higgs and Gildeard (2002) argue that growing relative affluence of large parts of the older generation mean that there has been a move away from the stereotypical view of the retired as a residual class of poor people. Nowhere is this more relevant than in the case of middle class early retirees. Meadows (2002:22), as part of the 'Transitions After 50' series of studies, reported that:

The surviving early retired appear to be drawn disproportionately from the group who are well provided for financially. This suggests that they have built up their savings and pension entitlements during their
working lives to an extent that allows them to live in relative comfort in retirement.

In mentioning the ‘surviving early retired’, Meadows (2002) is acknowledging that those who might have retired early on ill health grounds and subsequently died, were not taken into consideration in her study. Meadows acknowledges the part played in early retirement finance by former occupation. What is surprising about her findings though, is that the group she refers to as ‘well provided for financially’ is not a reference to a more affluent group or class – but refers to data relating to early retirees that Meadows extracted from a large national cross-sectional survey - the *Family Resources Survey 1997/98*.

Her analysis refers in the main, to the bulk of early retirees who are not affluent but who have sufficient resources to allow them to engage with society and its consumer culture. As Higgs and Gilleard (2002: 7) comment, it is just such people - that have sufficient resources, that can become, ‘Involved in projects of the self that have their origins in the development of consumer society . . . and they are able to participate in many leisure and cultural pursuits that others and indeed themselves participated in at earlier stages in their lives’.

4.3 *Class, Resources, Inequalities, and Leisure in Lived Early Retirement*

Young and Schuller (1991), in their study of early retirement, took the approach of categorising their respondents into positive and negative groups according to an overall assessment of the respondent’s early retirement experience. They classified the majority (2/3rds) of the respondents in their study as ‘negative’ Third Agers, - ‘For them the new freedom really was a tragic gift, a burden to be borne with some stoicism perhaps, but a burden all the same, not an opportunity to be seized and enjoyed’ (p.151). All their respondents were working class people from the London borough of Greenwich, the majority of whom had left work involuntarily. Young and Schuller’s (1991) findings can in many ways be seen as a reflection on the prime factor in relation to the majority of the ‘poor adjusters’ - the respondent’s class, and all that this entails in relation to prospects, finances and health (Walker 1999).
In a study of redundant Sheffield steel workers that included manual and non-manual workers Westergaard et al (1989) found that the majority of the workers ended up taking early retirement, but it was the non-manual occupational groups that came out best in the run-up to retirement and during retirement. They adjusted most easily and were able to capitalise on the advantages that accrued during their working lives in relation to health, finance, qualifications and adaptability to alternative prospects. As the authors commented, 'Differences in class are differences in access to resources, not least in retirement' (p.113).

McGoldrick and Cooper's (1988) study of early retired men (N = 1,207), also found that finance, health and the circumstances leading up to early retirement to be important indicators of how retirement was experienced. In this case however, the study sample was predominantly, but not wholly, middle class. The McGoldrick and Cooper (1988) study has been criticised (Westergaard et al 1989, Cliff 1991) for attempting to portray an overall picture of early retirement based on higher socio-economic groups - which does highlight the need for studies which differentiate between different class groups in early retirement. Although the McGoldrick and Cooper (1988) study may have had a weakness in this respect, and omitted gender issues - and it is now somewhat dated, it is a useful reference point in relation to this study, since it is one of the few studies that examined the lived experience of middle class early retirees.

Although the bulk of the study was concerned with pathways to early retirement and associated factors such as timing, concerns, prospects and preparations, McGoldrick and Cooper (1988) did explore to an extent the subsequent lifestyles of middle class early retirees. Once the respondents in their study, the majority of whom had been involved in professional, intermediate or skilled jobs, had been retired for a short while, 80 per cent pronounced themselves satisfied with early retirement. Four fifths of the men thought that early retirement had brought advantages. Satisfaction with early retirement was stronger amongst those who had retired voluntarily or were expecting to retire early, and with those higher up the socio-economic scale. And as with most studies, satisfaction was linked strongly to financial and health issues. Attitudinal factors were also found to be important and
dissatisfaction was most strongly linked to reduced social contact, family problems, and missing work. About a third of the sample surveyed intended to work again, and in practice about 25 per cent did work full-time again for financial reasons or through the desire to continue in full-time work - which seems to indicate that they had successfully changed jobs rather than retired early.

McGoldrick and Cooper (1988:281) concluded that, ‘The positive advantages which an earlier retirement, under the right circumstances, can bring must not be underestimated, although the deleterious consequences of an unwelcomed, financially insecure retirement at any age cannot be ignored’. The McGoldrick and Cooper study is of interest also in that it questions the centrality of work and suggests that the growing importance of other foci outside the work sphere need to be recognised, for example, leisure activities, family roles and voluntary work. The authors drew attention in particular to the changing nature and perception of leisure. From being seen simply as non-work or free-time, the notion of leisure has developed to encompass what the authors, quoting Kaplan (1979), refer to as, ‘self-determined activity and pleasure’, with a ‘range of commitment and intensity’ and with ‘opportunities for recreation, growth and personal service to others’ (p.283).

Many studies, more concerned with demographic trends, ageism and economic concerns have focused on ways to reduce early retirement - ignoring the fact that the majority of early retirees do not want a full-time job and that 87 per cent of those early retirees with a pension are satisfied with the amount of leisure they have (Scales and Scase 2000). As Mann (2001:188) commented, in relation to the Performance and Innovation Unit (2000) report which focused on ‘Improving opportunities for people aged 50-65’, but which hardly mentioned leisure, - the report will ‘alarm anyone who hopes to retire’. Mann added, in relation to efforts and policy initiatives which claim to provide choice and flexibility in relation to leisure and early retirement, that, ‘Beneath this benign concern lies a claw that threatens to snatch away the plans many people have made for an early exit from paid labour. Economic and labour market considerations are to the fore not lifestyles and choice’ (p187).
Although there may be many exceptions to the assertion that, ‘Any rational person chooses leisure over work in the effort to maximise personal utility’ (Kohli and Rein 1991:8), leisure has emerged as one of the leading motivations in the development of early retirement (Long 1987, Bone et al 1992). In some ways the current debate about economic and labour market considerations versus the rising leisure aspirations of modestly well-off early retirees, reflects the debate and concerns raised in the early days of the industrial revolution when apprehension was voiced in relation to what would keep people in work if they had sufficient means not to work. Today this debate is compounded by the fact that many workers, ‘Cannot only afford to retire early but are also willing to do so since recreational opportunities have increased and relative price of leisure activities have deceased’ (Herbertsson 2003:4). As Gilleard and Higgs (2000:39) also observe the Third Age in many ways can be defined, ‘By its independence from work, and leisure opportunities that people of a certain age can enjoy’.

Besides the affordability of leisure pursuits there has also been an expansion in the choice and availability of leisure goods and services for older people – something that can be seen as a response to the increased interest in them by older people. The range of leisure pursuits and interests in early retirement can be diverse. Long (1987) divided leisure pursuits into 7 broad categories as shown in Table 4.1. Although Long’s study related to retirement in general, and only to male retirement,

*Table 4.1 Leisure Pursuits in Retirement*

<table>
<thead>
<tr>
<th></th>
<th>1, mixing socially</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>2, helping others, feeling needed, being committed</td>
</tr>
<tr>
<td></td>
<td>3, being creative/productive</td>
</tr>
<tr>
<td></td>
<td>4, filling time, relaxing</td>
</tr>
<tr>
<td></td>
<td>4, getting out, getting away</td>
</tr>
<tr>
<td></td>
<td>6, exercising, keeping fit</td>
</tr>
<tr>
<td></td>
<td>7, learning, keeping mentally active</td>
</tr>
</tbody>
</table>

Source: Long (1987:58)
his categorisation of leisure pursuits provides a useful framework that will be taken into consideration in this study.

4.4 Home and Family Issues

It is likely, and this is something that this study will investigate, that one of the defining aspects of the lived experience of early retirement is the change of focus of a person’s life from the public/work sphere to the home/family sphere – particularly in early old age. For those early retirees who are married, new roles, responsibilities, and interactions are likely to emerge which have implications for other family members, particularly the early retirees’ spouse. Single early retirees, usually with a very different home life, may understandably be more aware of the loss of social interaction associated with work, and early retirement could be more of a trigger to find stimulation and company outside the home (Szinovacz 1992).

A study of early retired professional men from the North Sea oil and gas industry indicated that the main reason given for early retirement was to spend more time with the family (McKee et al 2002), but other studies, for example Long (1987), have shown that many retired men do not actually spend that much more time with their family. As Long (1987:67) comments, ‘While the retired person may have more time to devote to family activities, the rest of family may not’. Long (1987) does note however, the greater prominence and satisfaction associated with supporting other family members that retirement affords many men - particularly in relation to grandchildren.

Szinovacz et al (1992:1) also emphasise the importance of home and family and argue that the retirement experience cannot be isolated from previous life experiences or from other areas of interest in a person’s life - and chief amongst these is the influence of family and social networks. As the authors stated:

The retirement experience is intricately linked to individuals’ past and present experiences in other life spheres and it affects and is affected by their social networks and relationships, foremost among these is their ties to family members.
There is a strong reminder here that the early retired experience of women, their outlook, ambitions and their activities may differ from that of men.

4.5 Gender and Activity in Early Retirement

Early retirement has in the past, and to a large degree still is, a male dominated trend (Disney at al 1997). However times have moved on considerably, even since the late 1980s, when McGoldrick and Cooper (1988) conjectured that including women in their study of early retirement would have constituted an additional unwarranted source of variance. They concluded that, ‘Early retirement terms were less likely to attract women due to shorter service records and broken working careers, as well as [being] the lower norm’ (p35). They did suggest however that differences in the approach to retirement on the part of women could indicate the need for a separate study.

With a lack of research evidence, there is still speculation about the activities and the early retirement experience of women, and there is still speculation as to how their experiences might differ from those of men, and how this might be mediated by class and marital status (Barnes and Parry 2002). There is some evidence that women with higher salaries tend to retire later (Taylor 2001), but balanced against this is the tendency and cultural norm (although growing weaker) for married women not to work once their husbands retire (Mann 2001). Lyons (2002) points out that progressively more women in good careers with good salaries are increasingly delaying marriage in order to establish their own autonomy in relation to a career, finance, and owning a home. As Scales and Scase (2000) have indicated, it is just such women, whether they remain single or get married, who may expect recompense at the other end of their working life in the form of early retirement. It is the post-work activities and aspirations of such women that may be contributing to a widening variation in the lived experiences of early retirement.

Based on evidence from women retiring at the normal state pension age from low paid jobs, Phillipson (1999) notes the marginalised and restricted retirement
experience of many women, the continuity of home based roles, and the expectation of caring that is often placed on them. It is tempting to extrapolate from this that the converse might apply to early retired middle class women, but of course this would be conjecture. For example, in relation to caring, it is women who shoulder the vast majority of formal and informal caring responsibilities – which largely cuts across class boundaries. Although the caring activities of middle class early retired women may be somewhat ameliorated by their financial and social resources, it is likely that the strains and time constraints involved, and the effect on their personal activities and leisure aspirations are probably not differentiated by class. As the UN Bulletin on Ageing (1999:13) noted, ‘Most societies take it for granted that women will provide unpaid care giving labour. This deprives women of other choices and may limit their opportunities for self-development’.

Phillipson (1999:192) points out that the early retirement decision for married women and what sort of activities they wish to engage in, and how they wish to fulfil themselves in early old age, are often elements that are circumscribed by their marital status and their home life:

The discontinuous nature of women’s work histories means that many women view their mid-life as a special challenge and opportunity and may view the later phase of their work career in a different way to that of men. They are also less likely than men to have achieved their career goals at the time their spouses wish to retire.

Changes in home life and relationships brought about by early retirement can manifest themselves in a number of ways. For those women working, a husband’s retirement may threaten a women’s feeling of autonomy in relation to their own work and retirement plans (Victor 1994). In cases where both parties are working and may have different early retirement aspirations this study will explore whether this is experienced with consternation or perhaps seen as the opportunity to formulate a very different, novel and jointly fulfilling lifestyle in early old age.
For women and men, whatever leisure activities and home life they envisage in early retirement, this is often accompanied by an intention to do some part-time work, to participate in a voluntary activity or to take an interest in some form of continued learning – these issues are discussed in the following two sections.

4.6 Part-Time Work in Early Retirement

Part-time work was discussed in Chapter 3 in relation to its place and bearing on possible pathways to early retirement. For example, part-time work can be an integral part of planned voluntary retirement, an incidental ‘try it and see’ option, or a reluctant choice in the face of involuntary retirement from full-time work. Much of the literature on part-time work, older workers, and early retirees, does not go far beyond an examination of figures and percentages, except usually to remark on its predominance in the service sector, its low pay, and the preponderance of women in part-time work (Laczko and Phillipson 1991a).

Although there has been much debate about the incidence of part-time work and its gendered nature, there has been much less discussion about its potential positive aspects (Trinder at al 1992) and the possibility that part-time working opportunities for older people may have expanded, to some extent, to fill a need rather than expanded to exploit older workers. There has also been little discussion on the place of part-time work as a potentially active and complimentary component in the lived experience of early retirement. For example, in relation to its terms of engagement, that is to say, why and under what circumstances is part-time work is undertaken, how is it integrated with other activities, whether it seen as a long or short term expedient, and what are it’s financial versus social attributes? As noted in Chapter 3, 88 per cent of those over 50 who are engaged in part-time work do not want a full-time job (Hatch 1999). Even allowing for the possibility that this decision may reflect an internalised notion that there are no full-time jobs available, it does seem to indicate that many of those in part-time work are trying to achieve a life/work/finance balance. Is it, as would seem to be the case, that the need for extra income is being weighed up and balanced against a wider backdrop of fulfilment, alternative activity and aspiration in early retirement?
4.7 Volunteering and Continued Learning

Volunteering has been likened to another element in the lived experience of early retirement, and that is, continued learning. Scales and Pahl (1999) argue that these two features of post-work life are key alternatives to work and employment in relation to social inclusion in later life. They also share other attributes, in that they are both volitional, outgoing, purposeful – and often structured activities. Another commonality, is that they are not majority activities in early retirement, and they are less likely to be engaged in by people from lower socio-economic groups. A PIU (2000:26) report indicated, ‘Volunteering rates for 50-65s are low . . . only 40 per cent of those aged 55 to 64’ participate in voluntary activity. The report also noted that there has been, ‘no surge in lifelong learning’.

Although the incidence of formal volunteering by the 50 to 64 age group may be ‘low’, there is evidence that informal voluntary activity undertaken by this age group may be as high as 77 per cent (PIU 2000). As Barnes et al (2002:v) commented in relation to their study on the Experiences and Expectations of People Leaving Work After 50:

Far from retirement being a time of passive dependency, most of those interviewed were making a real social and economic contribution to society. Much of the unpaid work was outside the remit of official statistics.

Besides more formal lifelong learning, for example, evening and day time classes and University of the Third Age courses, Long (1987) argues that much learning in relation to older people can be informal – and thus perhaps not fully recorded and given due consideration, for example, learning skills from others, from books, from television programmes and more recently through the home computer. As Withnall (2004:35) argues, many older people, ‘Consider learning to be a mainly informal activity that is an integral and important part of their daily lives’. Withnall (2004) also
draws parallels between continued learning and volunteering, seeing both as important sources of stimulation for older people.

4.8 Summing-up: Time, Activities and Resources

Moore (1963) argues that a sense of time and of its constraints and how it can be utilised are intrinsic to the human condition. In early retirement, no less than in any other life stages, it can be argued that people, ‘Feel the pressure of time precisely because there are always interesting ways of using it’ (Moore 1963:39). Early retirement not only bestows time as a resource, it also frees up the mind in the form of a renewed resource. Full-time work not only demands time, but it also usually involves mental labour and thought preoccupation – whether this is conscious or unconscious, in relation to actual work, or in the logistics of organising life around work. The freeing-up, as a resource in early retirement, of this large area of mental preoccupation, readiness, and resourcefulness that had previously been ‘pre booked’ and occupied with work is an element in the early retired experience that has received little consideration. Time and a renewed mental reserve are resources, no less than financial, social, or cultural capital, that are integral to the lived experience of early retirement. The surrounding circumstances, interests, and activities involved in early retirement living can be quite diverse and quite differently inter-related for people from divergent backgrounds who approach early retirement with a different mind-set and with varying resources and aspirations.

A core element in the construction and development of an early retired lifestyle that this study is concerned to explore, relates to ways in which potential activities are chosen, balanced and assessed. This study will explore to what extent this process relates to ways in which resources in the form of, time, a ‘freed mind’, health, financial, social, and cultural capital, are brought together and integrated into everyday activities to give meaning, fulfilment and satisfaction.

4.9 Assessing and Understanding the Lived Experience of Early Retirement

The first part of this chapter has reviewed research literature to illustrate how some of the main activities, interests and elements come together and make up the
lived experience of early retirement. Consideration has been given to how a range of personal resources might have a mediating effect on that process. In the second half of this chapter I will explore various broad-based perspectives that take into account these factors, and which have been considered as perspectives in which to situate this study.

Various measures and indices have been used to try and gauge or assess the lived experiences and lifestyles of older people which may lend themselves to a wider understanding of middle class early retirement. Many studies have tended to gravitate towards quality of life measures in the first instance, while other studies have turned to the notions of Productive and Successful Ageing, and more recently, the notion of Active Ageing has received attention. Before discussing these perspectives I would like to explore a particular notion out with social gerontology, which has the possibility of providing a practical framework for the study of the lived experience of early retirement, namely, the notion of a project of the self.

4.10 Project of the Self

Retirement in early old age for those people who have their health and a measure of financial security, can be considered as a particular project of the self in relation to fulfilment, self-realisation, and the choices available in late modernity. As Giddens (1991:3) has observed, ‘In the setting of “high” or “late” modernity – our present-day world, the self . . . has to be reflexively made. Yet this task has to be accomplished amid a puzzling diversity of options and possibilities’.

Many of the notions that Giddens (1991) associates with the project of the self, fit comfortably with, and could offer a framework within which to conceptualise the lived experience of middle class early retirement, for example, in relation to, reflexivity, resolve, self actualisation, and notion of biographical continuity within a trajectory of the self. As Giddens (1991:33) comments, ‘In the setting of modernity . . . the altered self has to be explored and constructed as part of a reflexive project of connecting personal and social change’.

The establishment of a post-work lifestyle implies the construction of a new self-identity, and as Giddens (1991) notes, self-identity presumes a continuity across
time and space. The notion of time can take on a particular significance in relation to early retirement as a project of the self. One significant aspect of early retirement is the offering it can bestow in relation to ‘additional’ unbound time, in early old age, unencumbered by exigencies of full-time work. Giddens (1991:77) argues that ‘Self actualisation implies the control of time’, and that this is very much tied up with the achievement of satisfaction and quality of life.

4.11 Quality of Life

Recognising the problems associated with assessing quality of life, Hughes (1990:47) contends that:

Whilst research into the economic and social conditions of old people has been implicitly based on the fundamental importance of quality of life, there has been not been an explicit debate amongst researchers and practitioners about how to define and measure the concept in relation to the lives of old people.

Hughes (1990) argues that the experience of old age is determined as much by economic and social factors as by biological and individual biographical characteristics. When we add into the equation factors such as gender, culture and class it becomes apparent that quality of life with all its subjective and objective notions, is indeed a complex notion. An important factor in assessing the lived experience and the quality of life in early retirement is related to assessing satisfaction. The problem is, as Cliff (1991:328) pointed out, that:

Satisfaction is intimately related to expectations based on previous experiences and to describe oneself as satisfied may mean anything from ‘I am highly delighted’ to ‘considering what has happened to me this is the best I can hope for ’.
Although Cliff (1991) recognised the problem of quantifying satisfaction, in his study of quality of life amongst early retired chemical workers (N= 40) in Yorkshire, he established four broad categories of satisfaction with retired life, -

A, Highly acceptable quality of life.  
B, Acceptable quality of life  
C, Quality of life tolerable  
D, Very poor quality of life

Cliff (1991) arrived at this classification by a careful review and comparison of positive and negative statements across all his interviews. It gave him a model to work with, but the categories he arrived at might not be seen as relevant outside that particular group or sample. The categories he established, related to the socio-economic background of the respondents in his study, but as he admitted, there was most probably some, ‘violence [done] to the richness and ambiguity of individual cases’ (p.329).

In a somewhat similar manner, Maul et al (1996) examined how early retirement decisions affect later quality of life. They constructed a quality of life in retirement scale by asking respondents to use a four point scale to rate their satisfaction with such things as, how they spend their time, state of health, general happiness, interaction with other people and financial security. The authors identified that a greater satisfaction with retired life corresponded with people’s satisfaction in their previous employment status, their financial position, good health and having attended a pre-retirement course. And, importantly, their study helped to develop the notion that the respondent’s own evaluations should be given due weight.

Hughes (1990) emphasises two notions in relation to assessing quality of life that have a more universal appeal and application, both of which have a particular relevance in relation to this study. Firstly, she advocates a qualitative approach - which allows a deeper probing, examination and nuanced elucidation of research findings. Secondly, Hughes advocates that a framework of interacting elements should be established. These elements, cannot in all cases, be reduced to one single indicator of quality of life or satisfaction, but various ‘sub-systems’ can be brought together to illuminate and expand not only on quality of life but also on wider lived experiences. This broad approach was utilised in the Growing Older Programme; ‘the largest social science research programme on ageing ever mounted in the UK’
(Walker 2004:1), which demonstrated the diversity of the ageing experience and the value of taking into account older people’s own perspective.

4.12 Successful Ageing and Productive Ageing

The perspectives of Successful Ageing and Productive Ageing have emerged in an attempt to portray a more positive image of ageing and as an attempt to get away from the stereotypical view of older people as frail and dependent. Bass et al (1993) argue that within the social gerontological research community there has been a tendency in the past to concentrate research on the frail, weak and dependent - all extremely important, but at the same time comparatively less research has focused on the majority of older people that are fit and able, or relatively so.

Bass et al (1993:6) define Productive Ageing as, ‘Any activity by an older individual that produces goods or services, or develops the capacity to produce them, whether they are paid or not’. Productive Ageing is very much about diligent effort and the productive role that an individual can play in society. Successful Ageing is a more psychological approach that stresses the specific personal and societal circumstances that individuals face as they grow older. Its emphasis is on how individuals adapt to their circumstances and can be seen as a process that involves three particular elements; selection, optimisation and compensation. It is argued that this process, which is applicable to most people throughout their lives, takes on a particular form as people grow older. Baltes and Baltes (1990:24) contend that:

Selective optimisation with compensation allows the elderly to engage in life tasks that are important to them despite a reduction in energy or in biological or mental reserves . . . the individualisation of this prototypical strategy of mastery lies in the individual patterning, which may vary according to interests, health, preferences and resources.

Critics of the concepts of Productive Ageing and Successful Ageing argue that these perspectives have the potential to be divisive. Those older people who for what ever reason can not be part of the idea or movement could find themselves
disadvantaged, or as with perhaps the most insidious aspect of ageism, come to believe themselves so. Slater (1995:7) comments that:

Successful ageing may be a shining beacon, but it could become a siren dragging us onto the rocks of unnecessary dissatisfaction . . . it might provide another sort of blueprint that we feel we should follow, which leads to another form of “inauthentic” old age.

Slater’s comments suggest that in addition to the ‘discouraged worker’ there is the possibility that we could see the emergence of the ‘discouraged retiree’. Baltes and Baltes (1990) admit that the perspectives are suffused with optimism, and like criticisms directed at Laslett’s (1996) promotion of the Third Age, it can be argued that they do not sufficiently connect with the reality of many older people’s lives. Baltes and Baltes (1990) also concede that there are echoes of social Darwinism and competitiveness present, where success is externally imposed and judged, and externally invested with social desirability. Even if Productive Ageing and Successful Ageing have shortcomings as overarching theoretical concepts in relation to this study, the notion of adaptive competence associated with Successful Ageing does seem to commend itself. At one level of inquiry, and in relation to this study, the idea that the circumstances surrounding early retirement have a mediating effect, and that compensations are considered in the selection and optimisation of different activities, does seem to offer some explanatory potential. However this process can perhaps be better captured under a similar and - for this study - more relevant notion of continuity and adaptation, which Atchley (1999:6) summed up in the following manner:

People make decisions based on feedback from experience, about where best to focus their efforts to develop skills and knowledge. People select and develop ideas, relationships, environments and patterns of activity based on their personal constructs of desired developmental direction and of available opportunity.
The notions of continuity and adaptation with their integral notions of reflexivity and adaptive capacity commend themselves to this study and their applicability will be explored as this study develops.

4.13 Active Ageing

No review of perspectives and options that could be used to gain a wider understanding of the lived experience of early retirement would be complete without at least some mention and consideration of Active Ageing and its predecessors, Activity Theory and Disengagement Theory. The notion of Active Ageing was a feature of, and given impetus by, the United Nations Year of Older People in 1999. Davey (2002) notes that it was about the same time that the Organisation for Economic Cooperation and Development (OECD) gave Active Ageing an economic bent and forged a link between Active Ageing and Productive Ageing. This is apparent when we look at the two items at the top of Davey’s (2002:97) summary of Active Ageing as promoted by the European Commission:

- Working longer
- Retiring later
- Being active after retirement
- Engaging in health sustaining activities
- Being as self reliant as possible

Apart from the economic leaning bestowed on Active Ageing as noted above, there is at the heart of Active Ageing an ethos that in many ways has its roots in Activity Theory but tries to address some of the criticisms levelled at Activity Theory. Active Ageing emphasises the notion of fulfilment and maintenance of independence and health within the lived circumstances of older people’s lives and promotes the participation of older people in social, economic, cultural, spiritual and civic affairs. It also attempts to connect these ideas to social justice and citizenship (Davey 2002). It does then attempt to overcome some of the shortcomings and
criticisms levelled at its ‘predecessor’ - Activity Theory. Bond et al (1999) identified those shortcomings of Activity Theory as idealism, and an ignoring of age related biological changes and as being conceptualised as an over-reaction to Disengagement Theory (the idea that there was a mutual disengagement between the older person and society).

   The final criticism that Bond et al (1999:33) make of Activity Theory could also be applied to Active Ageing, they argue that, ‘Activity theory is also unrealistic because the economic, political and social structure of society prevents the older worker from maintaining a major activity of middle age, namely “productive” employment’. This criticism ties these two perspectives to productive employment, and as such, indicates that despite their many positive elements, Active Ageing and Activity Theory are not ideal choices as theoretical models for this study. The next sub-section proposes that there is an approach which is more applicable than Activity Theory or Active Ageing which commends itself as the most favourable of the options discussed so far.

4.14 The Lived Experience as a Perspective in its Own Right

   The perspectives discussed so far, each in their own way have distinctive merits, but they are not sufficient to give an overarching and grounded account of the many factors, influences, and subjective and objective notions that contribute to the lived experience of early retirement. An overarching account is required, but there is a recognition that this aim will not be best served by utilising a concept that is in many ways reducible to a single notion, for example, Successful Ageing or Active Ageing. The lived experience as a grounded research approach, rooted in the everyday life of older people has the potential to explore a wider range of outcomes and meanings in relation to older people’s social worlds. The lived experience as a perspective in its own right can also reflect greater nuances in how older people themselves see the structure of their lives, and the values and attitudes that imbue their post-work lifestyle in early old age.

   Gubrium and Holstein (2000:3) contend that despite a growing body of informative research about older people, for example, in relation to health, pensions,
care, and social welfare, ‘What is missing is a distinct view of the everyday life of older people’ (author’s own emphasis). Gubrium and Holstein argue that:

This perspective focuses on the ordinary ways the elderly experience daily living, how they manage both success and failures, and on the manner they construct their pasts and futures in relation to present events and developments. This comprises a field of meaning centered on how people themselves interpret and discern what it’s like to grow older and be old in today’s world. This field, indeed, has its own organisation and shouldn’t be subsumed under other perspectives (p.3).

That the everyday life, or the lived experience of older people, can be gainfully employed as a perspective in its own right is, I think, a valid assertion but this still leaves open the question of how this perspective can be brought to life and operationalised in a sociological sense. Marshall (1998:466) points out that the operationalisation of a theoretical concept is very much about the identification and categorisation of ‘operational definitions’. Marshall (1998:466) defines operational definitions as ‘Pragmatic and realistic indicators of more diffuse notions’. The identification of such indicators in a research study can be seen as the first step in the transformation of an abstract premise into a more practical and overarching conceptualisation. It is in this respect, that some of the characteristics and features identified earlier in this chapter in relation to early retired lifestyles and activities, could be drawn into this study. For example, the first part of this chapter identified possible ‘pragmatic indicators’ of the lived experience of early retirement in the form of the mediating effect of social, cultural and financial resources on choices and activities, and also the possible categorisation of leisure pursuits. The second part of this chapter identified other possible indicators, for example, the notion of the project of the self, the idea of adaptive competence and the notion of continuity and adaptation in early retirement.

A potentially useful approach to identifying ‘realistic indicators’ that was also discussed earlier, was the device of forging together ‘sub-systems’ or sub-topics as
advocated by Hughes (1990). In this approach, various sub-topics can be sought which explain and distinguish an element within the overall analysis, without being constrained to identify a particular prime outcome, such as overall quality of life, or for example, how 'Productive' or 'Successful' early retirement is gauged to be. As Hughes (1990:55) notes, referring to the assessment of quality of life, but which has broader relevance, 'Researchers need to investigate and report on the sub-systems themselves, building up information and developing methodology, and attempting to identify a key set of indices'.

As this study and analysis progresses, the operationalisation of the lived experience perspective will be explored to see if it can be developed to produce relevant themes, concepts and grouped sub-topics which together can lead to a wider understanding of middle class early retirement.

4.15 Conclusion

Besides discussing and considering a range of conceptions and perspectives that might lend themselves to the objective of gaining an understanding of the lived experience of early retirement, this chapter has looked at some of the everyday activities and interests that engage early retirees. From the existing literature only a rather vague and sketchy picture emerges of middle class early retirement. It has been noted, or perhaps more accurately conjectured, that resources, in the form of time, health and the social, cultural and financial capital that many middle class retirees have, play a significant role in their adaptation to early retirement. For example, in relation to their adjustment to home and family life, and choices in relation to part-time work, leisure, volunteering and continued learning. In relation to early retired middle class women, the picture is even less clear, and in some instances inferences have been made from studies of women who retired at the normal age, and even these studies, as Phillipson (1999) notes, are not that abundant.

Middle class early retirees, although not a majority in the retired population, or even in the early retired population, nevertheless constitute an important element in the consideration and understanding of retirement as a whole and as part of the diverse experience that constitutes early old age. Middle class early retirees with their
resources and the possible ways in which they engage in life and society have largely been overlooked and merit a deeper consideration. As Warnes et al (2004:307) observe:

Affluent groups are of great interest to social gerontology because of their enterprising, developmental and positive approaches to old age. They include among the most innovative of the latest generation of older people, who pursue new combinations of family responsibilities, leisure pursuits and income generation.

The observation that Warnes et al (2004) make, is in relation to one particular segment of ‘older migrants’ (among a diversity that also includes many poorer groups) who live throughout Europe. More affluent older migrants and middle class early retirees in Britain may have similarities with regard to their resources, aspirations and enterprise, but what differentiates them is the British early retiree’s social, economic and cultural life worlds that remain embedded in their home communities and social groups – about which very little is known. Middle class early retirees in Britain, although dispersed within a wider population are an intrinsic part of the society in which they live. There are implications for society as whole where ‘The creation of a new phase in the life-course, beyond work but not yet in old age, has itself created uncertainty’ (Phillipson 2002:2). There is then a need to gain an understanding of life worlds of early retirees and the lived experience of middle class early retirement.
CHAPTER FIVE
METHODOLOGY

5.1 Introduction

The aim of this study was to gain an understanding of the everyday lived experience of middle class early retirees, how they structured their lives, their aspirations, fears and hopes, how they perceived themselves and how they engaged with society at large to find meaning and purpose in their lives. As discussed in the following section, a qualitative approach was considered the most appropriate and best suited to explore the lifeworlds of early retirees and to realise the aims of the study.

The study consisted of 50 open-ended, in-depth interviews, of which 13 formed the basis of a preliminary pilot study. The pilot study was carried out to test and review the methodology and the broad outline of the study as a whole. The pilot study was particularly useful in identifying the problems associated with respondent recruitment and also highlighted some areas for further investigation, for example, in relation to informal volunteering, the embodied aspect of early retirement and early retirees’ future outlooks and hopes.

Using an interview guide the respondents were invited to recount their experiences of early retirement. The interviews followed the chronological experience of early retirement, that is, what the respondent’s occupation had been, how they came to be retired and in particular how they framed that experience, their lifestyle now, and how they saw the future. The interviews were recorded and later fully transcribed. With the help of Winmax qualitative computer software the interview transcripts were analysed using a basic grounded theory approach. This chapter explores the problems involved in working out and applying this methodological approach, including choice of method, sample selection, interviewing and analysis.
5.2 The Qualitative Approach

A qualitative approach to the study was adopted as it was considered the most appropriate and effective method with which to gain an understanding of the lived experience of early retirees. As Reinharz and Rowles (1988:6 cited in Slater 1995:10) comment:

Qualitative gerontology is concerned with describing patterns of behaviour and processes of interaction, as well as revealing the meanings, values and intentionalities that pervade elderly people's experiences or the experiences of others in relation to old age. In addition, qualitative gerontology seeks to identify patterns that underlie the lifeworlds of individuals, social groups, and large systems as they relate to old age. A primary focus is on understanding and conveying experience in its "lived" form.

Gubrium and Holstein (2000) maintain that lived experiences and everyday life notions, and particularly retirement, with their world of meanings, are too complex and socially mediated to be adequately captured by a quantitative approach alone. As Miles and Huberman (1994:10) point out, qualitative research provides a way of, ‘Focusing on naturally occurring, ordinary events in natural settings, so that we have a strong handle on "real life"’. And as Henwood and Pidgeon (1992) argue, qualitative research allows an approach that is persuasive, relevant and contextually sensitive.

The use of open-ended interviews allowed the respondents to explore the subject from their own perspective without imposing what Henwood and Pidgeon (1992) refer to as externally imposed systems of meaning. At the same time the qualitative approach was amenable to some form of direction on the part of the researcher and had the advantage of allowing new or unexpected material and data to be incorporated into the study framework in a contextualised and nuanced manner. All of which, Miles and Huberman (1994) argue, is consistent with the generation of realistic and meaningful accounts of particular activities.
A qualitative approach using open-ended interviews that allowed a wide
evolution of the lived experience of early retirement, was also seen as appropriate
for this study in view of the fact that no strong prior hypothesis had been specified,
and therefore the research was based on 'discovery' rather than 'verification'
(Gherardi and Turner 1987).

5.3 Evaluating Qualitative Research

Problems related to reliability and validity in qualitative research have
received much attention. Potential problems and doubts about reliability and validity
should not overshadow the strength and depth of inquiry that qualitative methods can
bring to bear on a research topic that might not be amenable to quantitative methods.
As most researchers would agree, it is the subject and the context of the research that
should largely define the method used (Silverman 2000). Mason (1996: 146) argues
that the main point about reliability and accuracy is, that your, 'Data generation and
analysis have been not only appropriate to the research questions, but also thorough,
careful, honest and accurate' - all elements which have, within the knowledge,
experience and the best endeavour of the researcher, been faithfully observed in this
study.

In line with some of the indicators that Mason (1996) points to in relation to
validity, this study has generated data through the analysis of early retirees' own
accounts of how they understand and live their lives. It has developed explanations
that have been constructed around the experiences and aspirations of early retirees in
relation, for example, to their adaptation to early retirement, leisure and caring
activities, the dynamics behind these and the structure that emerged in their lives from
these elements. At another level, validity has been maintained through transparency
of method and a concern that the analytical route is clear and intelligible and thus can
be retraced. For example, in relation to the model of early retirement proposed in this
study, the following analysis chapters explore how each stage of the retirement
experience evolves from a previous stage. This process involved the cross comparison
of all cases, 'looking to see if they fit in a general sense and in most cases, not
necessarily in every case' (Strauss and Corbin 1990:139). Those cases that did not fit
well with the overall emergent picture of early retirement have been analysed and discussed.

5.4 Sample Strategy

In this study, purposive sampling was used rather than probability sampling. As Arber (1993) comments, using a probability sample is often unrealistic for small scale and qualitative research. And as Denzin and Lincoln (1994:202, cited in Silverman 2000:104) observed, which is very relevant to this study, ‘Many qualitative researchers employ . . . purposeful, and not random sampling methods. They seek out groups, settings and individuals where . . . the processes being studied are most likely to occur’.

Silverman (2000) points out that theoretical sampling and purposive sampling are virtually the same thing, except in cases where the ‘purpose’ behind ‘purposeful’ sampling is not defined. As Silverman (2000) further argues, the concept of purpose is important because it impinges on the notion of generalisability. The purpose of this study was to explore the lived experience of middle class early retirement and the purposeful nature of the sampling can be defined by the approach identified above – that of, seeking out ‘groups, settings and individuals’ where middle class early retirees were most likely to be found. The groups and settings that were visited and made use of and the inclusion criteria that were used for sample selection are detailed in the following sub-sections of this chapter.

Arber (1993:73) reminds us that studies like this one, which utilised a relatively small sample from a local area, have to be viewed in a particular light, as she remarks:

Although these samples may attempt to be representative of a specific category of people, they are not probability samples from which precise inferences can be made about the characteristics of the population from which the sample was drawn.
Although this study can not make precise inferences about middle class early retirees, it is posited, following the argument made by Silverman (2000), that through careful purposeful sampling, that observations, conclusions and an understanding of the social processes surrounding the lived experience of middle class early retirement can be made that are generalisable to much of that particular population. Mason (1996:6) makes a similar point when she reminds us that, ‘Qualitative research should produce explanations which are generalisable in some way, or which have wider resonance’. Mason (1996:94) also points out that generalisability and the construction of theoretical concepts depend to a large extent on having an appropriate sample, as she notes, ‘Theoretical sampling means selecting groups or categories to study on the basis of their relevance to your research questions’. One of the advantages of carrying out a pilot study and doing an analysis of the pilot study sample was that it promoted a greater awareness of the need to sample a range of ‘groups or categories’ for the main study. In practice, this involved looking for a wider selection of groups than was used in the pilot study (namely personal contacts and contacts made with the help of Age Concern) in accordance with the study’s ‘research question’ or aim – that of exploring the lived experience of middle class early retirement. The range of sample sources used in the main study is discussed in subsection 5.6.2 of this chapter.

There is of course still always the danger that a sampling strategy can be unconsciously or consciously biased in the direction of the researcher’s interest, thus one of the most important elements in any sampling strategy is researcher integrity. The issue of researcher integrity is present at all stages of a study such as this, but the integration of purposeful sampling with researcher integrity did present a particular challenge. To answer this challenge, the sample was drawn from a variety of different sources (see Table 5.1). In addition the sample included a wide range of respondents in relation to age, length of experience of early retirement, and also a wide variety of former occupations (see Appendix D).

5.5 Sample Selection

In this study, as discussed in Chapter 1, early retirement was defined as retirement taken after the age of 50 and before the state pension age. Such is the trend
towards retirement before the state pension age, that people retiring a year or so before this age are often not considered as early retired. To be eligible for this study, the respondents were required to have retired at least two years before the state pension age. In addition, the respondents were required to have been early retired for at least a year’s duration so that they were likely to have gone some way in establishing a new lifestyle and got over any possible initial period of euphoria or stress and anxiety. No upper age limit was set, that is to say, older people who might have been early retired for many years were eligible for the study, as long as they had retired at least two years before the state pension age.

Men and women early retirees involved in part-time work were accepted as eligible for the study, provided that their part-time work did not exceed the equivalent of two full working days per week. The reasoning behind this stipulation was that the respondents could be said to be orientated more towards retirement and not paid work if they were working less than half of the normal five day working week.

5.6 Sample Inclusion Criteria

In one of the most recent and comprehensive studies of early retirement across Europe, the joint editors, in the first two pages of the book’s introduction, stress the significance of a new broad middle class entering early retirement:

The ‘rise of the new middle classes’ which has characterised the period since World War II, is now gradually impacting on the structure of early retirement. The new middle classes are greying; implying that the social composition of birth cohorts bound for retirement is changing . . . birth cohorts are now entering a life phase where early retirement is an option that will to an increasing extent be composed of employees from services or the professions: among them an ever increasing percentage of women. (Maltby et al 2004:2).

What then is the ‘social composition’ of this new broad middle class which is referred to above and is the subject of this study – and what are the indicators of this
middle class that were used as inclusion criteria for this study? I will answer this question in two parts, firstly, to consider what are the principal indicators of this group, and secondly to describe the recruitment process that produced the study sample.

5.6.1 *Middle Class Early Retirement - Social Composition*

Although many studies into early retirement acknowledge a polarisation among early retirees in socio-economic terms (Young and Schuller 1991, Disney 1997), and studies such as the one quoted above refer to new middle class early retirees - there has been little attempt to actually define those at the more advantaged middle class end of the spectrum. Class is a difficult concept to pin down whether using Marxist economic criteria or Weberian notions of ‘life chances in the opportunity for gaining income; market assets including skill as well as property’ (Bullock and Trombley 1999:127). More common is the use of:

- quite crude definitions based on mode of payment, amount of payment, manual or non-manual occupations, scope of working responsibility, educational level, home ownership, subjective assessments or occupational prestige . . . illnesses, length of life, type of newspaper read, chances of conviction, possession of consumer durables . . . with class defined as the possession of one or more of the above attributes (Mann 1994:49).

From the outset of this study it was recognised that there was within social gerontological literature a wide acceptance of the notion of a broad new middle class of early retiree – even if this group was poorly defined. Earlier it was made clear that in the absence of any other term, the term ‘middle class’ is being used in this study as a label that best fits this group of early retirees. However it has to be recognised that this group, as the subject group of this study, has to be clearly defined.

Preceding chapters in this study have approached the definition of middle class early retirees from different angles. For example, it was noted in Chapter 1 that
this group consists of, ‘The non-working elderly who have modestly comfortable incomes and good health [which] constitute a new phenomenon worth considering’ (Morris and Bass 1991:95). Also in Chapter 1, it was observed that this was a group that while not wealthy, ‘have more resources through which to shape their retirement enabling a greater engagement with contemporary culture’ (Gilleard and Higgs 2000: 9). Chapter 3, referring to the Performance and Innovation Unit (2000) report, identified ‘The occupational pensioner with changed expectations’ – defined as an early retiree who has had, ‘no luck looking for work and as a home owner with a low mortgage, she has adjusted financially to her current circumstances and is enjoying the freedom retirement brings’ (PIU 2000:20).

It is from these indicators that the main inclusion criteria for this study emerged. That is, the selection process looked for a range of respondents who had in some combination one or more of the following attributes; those with a ‘comfortable income’ – most likely to be an occupational pensioner, those with basic good health, those who were a home owner, and those able to engage with ‘contemporary culture’, for example in leisure, sport, educational activities volunteering and consumer options. The selection criteria for respondents was further directed as indicated earlier in this chapter by the timing of their retirement in relation to the state pension age, a minimum duration of one year’s early retirement, and maximum participation in part-time work of two days per week.

Although the study was primarily concerned with middle class early retirees with broadly similar living standards, command over resources and social standing, it was realised that previous occupation was still an important indicator of class in relation to this study – but not necessarily a defining one. As Gilleard and Higgs (2000:31) have observed, there is an ‘increasing fragmentation and cultural incorporation of the proletariat into middle class lifestyles. Large numbers of workers are now homeowners, owners of shares and other forms of personal investments’. Bearing this in mind, the study was primarily concerned with those who had been involved in Social Class II occupations, which, ‘can be taken to mean what most people mean by the middle class: professional, managerial, and administrative occupational groups and higher technicians’ (Halsey 1995:35).
5.6.2 The Recruitment Process

The respondents for the study were recruited via a number of avenues and sources. Some initial optimism with regard to how easy it would be to recruit respondents was dispelled when leaflets (Appendix A) distributed at a leisure centre, a doctor’s surgery, a golf club and two public libraries yielded a zero response. Similarly, written requests (Appendix B) to a large department store, a large public union, a local council, and a county Retirement Association also failed to produce a single respondent. This provided a salutary lesson on the problems involved in getting people to come forward on a spontaneous basis and the problems of getting past ‘gatekeepers’. Later experience showed that while people may not take the initiative to become involved in a study such as this, they are amenable to taking part if approached and asked directly.

Respondents were recruited via a number of avenues. ‘GO 50’, an offshoot of Age Concern, was a particularly useful source. It was basically an organisation that arranged mid-week activities, such as computer training, social events, and gentle exercise sessions for those over 50 years of age. With the mid-week timing of its events and the age range it targeted, GO 50 attracted many early retirees who were potentially eligible for this study. Respondents were also recruited at a local leisure centre open day for the over-fifties. I attended these open days on two occasions, a year apart, and on both occasions made contact with a large variety of early retirees, see Table 5.1.

Respondents were recruited at the leisure centre and the GO 50 events by direct approach and self introduction. The advantage and value of this approach was illustrated by the fact that although very many did not fit the study inclusion criteria, virtually no one who I approached refused to participate. It has to be recognised though, that those who agreed to participate could have been those who were the most contented and the most well adjusted to early retirement.
Respondents were also sourced through personal contacts and through 'snowball' contacts that each different set of respondents provided - as shown in Table 5.1. In addition other respondents were recruited with the help of the Pre-Retirement Association, and through a local University of the Third Age group. The Pre-Retirement Association provided two contact streams, firstly through their retiree’s mailing list, and secondly through contacts they facilitated with company Human Resource departments. The Pre-Retirement Association mailing list was a register of early retirees who had been in contact with the association or had been on one of their courses, and who had elected to join a mailing list to be kept informed about retirement news and information. In practice, to retain confidentiality, the method involved, was that the Pre-Retirement Association contacted company Human Resource departments and those on their mailing list, explaining my study and asking if they were willing to take part in it. It was recognised though, that this method might have encouraged those who were more positive about early retirement to reply and take part in the study.
Once contact had been made with a potential interviewee, they were given a verbal introduction to the study and myself. They were then provided with an information leaflet (Appendix A) which included an assurance of confidentiality, and asked for their telephone number. Potential interviewees were then telephoned a few days later when they had had time to read the leaflet and to decide whether they were interested in taking part in the study or not.

How the inclusion criteria were implemented in this study varied according to the sample source. Applying the inclusion criteria to personal contacts and any snowball contacts was straightforward as their circumstances were easily verified. Applying the inclusion criteria to Age Concern recruits was facilitated by the very helpful interest shown in my study by the local deputy manager of Age Concern who was also an MSc student at Surrey University.

I spent several days using the library and resources at the local headquarters of the Pre-Retirement Association. During this time I met and discussed my study with the principal of the organisation and other staff. The organisation’s contacts with the university promoted a strong interest in my study and a good understanding of the study’s inclusion criteria when they came to assist me in finding respondents.

The application of the inclusion criteria for other respondents was achieved through a combination of the initial contact conversation and a subsequent telephone call. Attending GO 50 events, I approached approximately 20 people, from this I obtained a short list of 16 candidates of whom 5 were eventually interviewed. Attending a leisure centre on two occasions and spending a whole day on each occasion, I approached approximately 70 people in total. I gained a short list of 43 candidates, and eventually interviewed 14. In a similar manner a short list of 5 potential candidates was obtained after attending a local U3A group, of which 2 were eventually interviewed.

Those that were excluded had been working in non-skilled and service occupations, or had changed jobs frequently and had no occupational pension. Also excluded were those who had been retired for less than a year, those who were working part-time more than two days a week and those who were considering, or
actually looking for full-time work.

Applying the inclusion criteria in practice was not always straightforward. It was felt that it would have been insensitive and most probably counter productive in terms of encouraging participation, to have attempted to question potential respondents in depth at first contact. The ‘short lists’ of potential candidates, referred to earlier, refers to those candidates which on initial questioning seemed to fit the inclusion criteria.

By targeting the groups and locations noted above, by the use of a few initial questions, and by the use of follow-up telephone calls and questions, it was possible to apply the inclusion criteria more fully. At the minimum this consisted of age, number of years retired, former occupation and possession or not of an occupational pension. And in 60 to 70 per cent of cases I was also able to elicit some information about educational attainment and household tenure before the interview was carried out. This approach proved effective on the whole, as only two interviews were carried out (and not used in the study) where it transpired that the interviewee did not meet the inclusion criteria. In these cases, one interviewee, although having retired early from a full-time job was working almost full-time in a number of part-time jobs, and in the other case, there was a misunderstanding concerning the respondent’s age at retirement.

5.7 Sample Size

Obtaining a balance between using a large sample or using a smaller sample more intensively is an important consideration. Another consideration that Mason (1996) has pointed out, is that the researcher is not always in the best position to identify the exact number of respondents needed at the beginning of a qualitative study. At the end of the pilot study consisting of 13 interviews, and after some initial analysis, it was decided to aim for a total of 45 to 50 interviews – but these target figures were kept very much under review as the study progressed.

Although each interview had its own distinctive individual character and merit, after 50 respondents had been selected and interviewed, very little conceptually new data was emerging and it was judged that an effective, detailed, and perceptive data
set had been obtained. In practice this came about by the dual approach of fully transcribing all the interviews shortly after they had been carried out, and by an initial cross comparison between the transcripts. The transcription process was often long, laborious and slow, but it was these features that facilitated an initial detailed assessment and appraisal of the interview, and prompted ideas and thoughts about the organisation and structure of the interviewee’s lives. Cross comparisons between the transcriptions as they accumulated revealed many persistent patterns. For example, in relation to the approach of early retirement and how that experience was framed, subsequent activities, coping strategies, and the interviewee’s appraisals of their lifestyles now in relation to their previous work lives and how they envisaged the future.

5.8 The Study Sample

Of the 50 respondents, 23 were female and 27 were male. This was thought to be an equitable balance in view of the fact that early retirement is still male dominated, but the study also aimed to explore female early retirement. Six of the male respondents and nine of female respondents were single (never married, divorced or widowed). The majority of respondents (90 per cent) retired between 1992 and 2001 having been exposed, at a late stage in their working life, to company and departmental reorganisation, re-structuring and ‘down-sizing’ operations and government privatisation measures that took effect in those years.

The average age of female respondents was 60.6 and they had been retired for an average of 6.4 years. The average age of the male respondents was 62 and they had been retired for an average of 5.2 years. In 1999, the median age of men leaving the full-time labour market was 62.6, and for women 60.4 (OECD 2001).

The respondents had been involved in a wide range of occupations (see Appendix D for a complete listing). The women had been in careers such as; teaching, antique dealing, administration, social work, librarianship, radio therapy, laboratory work, secretarial work and banking. The men had been in such careers as; electrical engineering, human resources, marketing, building, brewing, banking,
accountancy, quality control, environmental services, air traffic control, administration, production engineering and civil engineering.

Despite the fact that virtually all the respondents had had professional careers, only 34 per cent had followed what is now (for this socio-economic group) the fairly normal path from school to university (Wolf 2002). However, 54 per cent of the respondents had qualifications beyond secondary school level which were gained while working - through part-time study, day release, night school and/or block release.

In the study and during the interviews considerable attention was given to many issues relating to the respondent’s partners (where applicable), but the emphasis remained on the lived experience of the respondent themselves. The sample did however include 5 married and jointly early retired couples, that is to say, 5 of the women respondents and 5 of the male respondents in the study were married to each other and were interviewed separately.

5.9 Sample Representativeness

Throughout the sampling process there was concern about representativeness. For example, if too many respondents had been recruited from one source, such as a leisure centre, the sample could have been biased towards those early retirees who were more leisure oriented, social, outgoing or proactive. The problem of sample unrepresentativeness had to be balanced against the need to find and recruit middle class respondents in settings where they were likely to be present. The respondents were recruited from a range of sources and through snowball contacts that existing respondents provided. While a wide variety of respondents was sought, particularly in relation to previous occupation, the sample cannot claim to be representative of the middle class early retired population as a whole.

Appendix D gives a full profile of all the study respondents. The appendix is split into three sections, namely; married women, married men, and non partnered respondents. In each section the respondents are listed alphabetically according to their (changed) names – followed by their age and number of years they had been early retired, e.g. 62/3. In the ‘EDUC.’ column of Appendix D, the respondent’s
educational background is listed, where ‘U’ stands for university and ‘S’ for secondary school. ‘C’ stands for college which includes technical college, night school, block release courses, correspondence courses and day release – related to work and professional qualifications, not leisure. Only 6 of the respondents did not have a college or university background, and among this 6, only 2 had no occupational pension and both were living in rented accommodation. These two respondents had however been engaged in Class II occupations and were leading comfortable lifestyles as witnessed by myself during the interviews and being in their homes.

With regard to former occupation, Appendix D shows that the vast majority of the respondents were in Class II occupations – with a few towards the upper professional end, and a few towards the administrative, technician lower end.

With regard to occupational pensions and home ownership; only 6 of the respondents did not have an occupational pension, but 4 of these were living in their own homes with no outstanding mortgage.

It should also be noted, that although possession of an occupational pension has been identified as part of the inclusion criteria for the sample, there were large variations in the level of occupational pension received - particularly between those earned by the married female and the married male respondents. This subject is discussed in the later analysis chapters.

5.10 The Interviews

The interviews were carried out between May 2002 and November 2003. Interviews are often categorised as structured or unstructured, but in reality very few interviews fall right at one end of the continuum between structured and unstructured (Breakwell 1995). Those interviews situated at the more unstructured end of the continuum, as in this study, although sacrificing some element of immediate cross comparison, do allow for a more nuanced and flexible approach that allows the interviewee to articulate their experiences in their own manner.

At the same time the unstructured approach requires the interviewer to make on the spot decisions about the content and the sequence of the interview as it
progresses (Mason 1996). Cues can be taken up and followed and the interaction with the interviewee can be varied to accommodate their particular style of narrative. For example, interviewees often had their own ideas, notions and particular points of view that they wanted to express, and it was important to let them express these before the interview moved on to other areas. The reasons for this were twofold, firstly, it was of great importance and significance to obtain an understanding, undirected by the interviewer, of the prime concerns, interests and preoccupations of the respondents before particular questions guided the interview into more specific areas. Secondly, the noting and acknowledging of the respondent’s prime concerns and interests encouraged subsequent replies to move beyond these notions into other areas of consideration. As Lofland and Lofland (1984:12) have noted, unstructured interviews are:

... guided conversation whose goal is to elicit from the interviewee rich detailed materials that can be used in qualitative analysis ... the intensive interview seeks to discover the informant’s experience of a particular topic or situation.

King (1996) makes the point that it is important how you present yourself at an interview as this is likely to make a considerable impression on the interviewee and the outcome of the interview. For example, not only in dress and manner of speech, but also in the way interviewers may ‘down play’ or ‘play up’ their professional status. I was also aware of how much warmth and empathy I should display in order to connect with the interviewee – while at the same time preserving some social and intellectual distance, which Hammersley and Atkinson (1985) argue are necessary for analytical purposes. At the interviews I dressed casually but smartly, used a certain amount of self-disclosure and promoted a light relaxed approach, all of which helped to promote an ambiance conducive to frank and open discussion (Fielding 1993).

In cases where interviewees were reticent and not very forthcoming about their experiences, the use of self disclosure in relation to my own early retirement
from the oil industry often helped considerably in eliciting more detailed information
and feelings. I was aware however that this had to be done in a balanced manner as
any unconscious endorsement of early retirement on my part might have deterred the
voicing of any negative experiences. On the same point, but in a wider context, the
largely positive and proactive approach to early retirement that emerged from the
pilot study did encourage me, in the main study, to probe for any negative aspects or
experiences of early retirement.

One advantage of being a sole researcher carrying out qualitative interviews is
that any interviewer effect is minimised as the same interviewer is conducting all the
interviews. This does not, however, rule out the possibility that the same interviewer
may elicit a different reaction and response from different interviewees (Breakwell

The point is that minimising the influence of the researcher is not the
only, or always even a prime consideration. Assuming we understand
how the presence of the researcher may have shaped the data, we can
interpret the latter accordingly and it can provide important insights.

Allied to the notion of interviewer effect is the notion of interviewer bias, where
for example, preconceived notions or unconscious categorisations on the part of the
interviewer can colour the response or perceptions of the interviewee. The method
that was adopted to combat this was to ensure that questions were worded in as
simple and straightforward manner as possible. The interviewee was allowed to lead
the discussion as much as possible, for example, if while discussing one topic the
interviewee alluded to another topic, this new topic was usually followed up before
returning to the general discussion. Other approaches that were useful in this respect,
which Mason (1996) advocates, are observing the interviewee, picking up verbal and
non verbal hints, achieving a good balance between listening and talking, and -
‘listening - really listening’.

In this study, open-ended interviews which utilised a loosely structured
interview guide, were carried out in the respondent’s own homes and usually lasted
between 1 ½ and 2 hours. Interviewing people in their own home was conducive to a more relaxed atmosphere with the interviewee being in their own familiar surrounding and not having had the stress of travelling somewhere and finding the interview venue. This is an important consideration because, as King (1996:177) has observed, ‘It is unlikely that interviewees will have been in a similar situation before, one in which the focus is almost exclusively on them for a considerable period of time, with the expectation that they should “tell their story” in depth’.

Having met, or talked on the telephone to all the respondents before their interview, seemed to help a great deal in getting the interviews off the ground and in promoting trust, which as King (1996) has noted is a central issue in gaining a successful interview. The interviewees were aware that I was a ‘mature student’, in many cases only slightly younger than themselves. As many of the interviews progressed and I occasionally compared a few of my own experiences with the interviewees, I gained a strong impression that the similarities in age and experience between myself and many of the interviewees promoted a rapport which was very productive, reduced any power-imbalance considerations between myself and the interviewee, and helped to overcome any hesitancies between myself and female interviewees. Having said that, I was also aware of the counter argument in this respect - that a too close identification with interviewees could have blocked negative responses, been a hindrance to lateral thinking and could have tended to close off alternative channels of thought.

Using a basic interview guide (Appendix C) the respondents were invited to recount their experiences of early retirement. The interviews followed the chronological experience of their early retirement, that is to say; what their occupation had been, how they came to be retired and in particular how they framed that experience, their lifestyle now and how they saw the future. Probing, as Fielding (1993) observed, is a key element in gaining a successful interview. It was used on occasions when a subject arose that seemed to offer the potential for further discussion but which the interviewee did not expound on in any depth. An example of this was in determining the extent to which some interviewees participated in informal volunteering.
After the interviews and at the start of the transcription process, a field note was attached to each interview. In this section I noted how the interview had gone, for example, the attitude of the interviewee, how open they had been, and how much I judged they had perhaps been given to under-statement or exaggeration. As Fielding (1993:148) has observed, many studies have shown that, ‘Expressed attitude is a problematic indicator of what people have done, or will do’. One further advantage of the fairly long qualitative/open ended interview approach was that it did help to overcome the problem of ‘front’ and ‘performance’ (Goffman 1969), where respondents often like to present themselves in a positive or particular light, but as the interview progresses a more realistic picture emerges.

In my field notes I also recorded what aspects of the interview struck me at the time, for example, this might have been the demeanour of the interviewee, something they related or perhaps an insight that occurred to me as a result of some comment. I also made notes about the setting of the interview and any other events, for example, on some occasions in relation to their activities, respondents showed me their diaries, calendars, or their gardens and some male respondents showed me their garden sheds and workshops.

These field notes also gave me an opportunity to reflect on what had ‘not been said’, what might have been inferred, and to draw some conclusions from what historians refer to as ‘unwitting testimony’ - that which can be apparent but not actually spoken or shown. And lastly, these field notes were found to be useful in recording what was said after the tape recorder was switched off - which on occasions provided useful additional information.

5.10.1 Interviewing and Ethical Considerations

The interviews and research study as a whole, conformed to the British Sociological Association’s guidelines and those of the University of Surrey Committee on Ethics for professional conduct and ethical practice. Following these guidelines ensured the physical, social, and psychological well-being of the respondents during the research. In addition to the written assurance of confidentiality and anonymity that each respondent received in an introductory leaflet to the study
(Appendix A), each respondent was verbally reminded of this assurance at the beginning of an interview. Respondents were also assured that the interview could be terminated at any time if they so wished.

5.11 **First Stage Analysis of the Study Data**

At the beginning of this chapter it was noted that this qualitative study was broadly defined as ‘discovery’ rather than ‘verification’. Gherardi and Turner (1987:12 cited in Richardson 1996:75) define this notion of discovery as, ‘A kind of research in which order is not very immediately obtained, a messy, puzzling and intriguing kind of research’. In this study, a basic grounded approach was utilised to analyse the data and to assist in ‘obtaining order’. As Pidgeon (1996:80) observed, a qualitative approach shares a number of characteristics with the grounded theory approach such as the emphasis on viewing the meaning of ‘Experience and behaviour in context and in its full complexity’. Pidgeon and Henwood (1996) point out that the grounded approach can be a very useful method that can help in rendering qualitative data into a more meaningful form, both in its own terms and in terms of the researcher’s interests.

The basic grounded approach adopted in this study involved a detailed analysis and interpretation of the interview transcripts. Obvious and substantive issues, for example, elements like caring and part-time work were noted first, and slowly more conceptual themes were identified and integrated into the analysis. This was more of an iterative process than a linear one and used the ‘constant comparison’ method. This was a process that involved the re-appraisal of data and concepts that had already been formed as new concepts emerged (Glaser and Strauss 1967). This process was assisted by using the computer software programme *Winmax*, which allowed data to be coded, annotated, cross-referenced and categorised. In addition, in *Winmax*, filters and memos could be added at any point, all of which allowed the data to be searched and browsed according to key words, phrases or concepts. Pidgeon and Henwood (1996) argue that there are no ‘standard tactics or rules’ that are applicable to grounded theory. However, in practice, Fielding’s (2000:1) guideline was found to be very useful:
The first objective is to find substantive codes in the data. These are categories generated from the empirical data but at a more abstract level than the data themselves. The second objective is to bring the main substantive codes together, to interconnect and interrelate them to each other using theoretical codes. These statements of interconnection are propositions or hypotheses about the data, to be integrated in the third stage into grounded theory... which integrates these hypotheses into a theory, and which describes and explains them.

Following the broad outline described above, the first stage of the analysis was to systematically keep going back and forth through the interview transcripts looking for notions that might constitute a meaningful code. Following this exercise, which is often referred to as ‘open coding’, approximately 65 basic or substantive codes and sub-codes were identified which, using Glaser and Strauss’ (1967) term, best ‘fitted’ the data. This constituted a process and an interaction that took place between the data and the judgement of the researcher. As Pidgeon and Henwood (1996:92) comment, ‘The active “flip-flop” between the data and the researcher’s developing conceptualisations demands a dynamic process of changing, rechanging and adjustment of the terms used until the fit can’t be improved’. An example of some of the basic categories or codes which emerged were; first thoughts of early retirement, initial emotions, fear of freedom? residual work ethic, satisfaction/dissatisfaction, own time/life, leisure, time structure.

As can be seen, these are a combination of some basic conceptual notions not actually voiced by the respondents, and some of the more mundane aspects of early retirement that were articulated by the respondents. As Rennie et al (1988) comment, it is important not only to construct descriptive categories, but also to introduce categories that help to explain the descriptive categories and the relationships between them.
5.12 *Further Analysis and Identification of Major and Minor Themes*

Following the identification of basic categories in the open coding process indicated above, the analysis proceeded by means of ‘axial coding’. Strauss and Corbin (1990:96) define this as, ‘A set of procedures whereby data are put back together in new ways after open coding by making connections between categories’. In practice this involved splitting some categories, joining other categories together, and introducing new categories and ‘theoretical codes’. The focus here was on specifying a category in terms which gave rise to it, how it was reacted to, the circumstantial conditions pertaining to it, and consequences that arose from it.

It was at this stage, after having been through the data four to five times (in addition to full transcription when many ideas and themes start to emerge) that some of the major themes started to take shape. As Strauss and Corbin (1990:117) indicate, this is when you can often ‘begin to note possible relationships between major categories along the lines of their properties and dimensions’.

5.12.1 *Initial Analytic Themes*

Two major initial themes emerged that helped to open the way forward in analytical terms for the whole study. This was a significant point in the study in that a way of formulating a picture of the lived experience of early retirement – the aim of study - fell in line with an analytical and conceptual way of framing it. They were the idea that early retirement could be conceived as a project of the self, and that within this project of the self, early retirement could be analysed as a process that went through a number of particular and identifiable stages.

These two ‘initial analytic themes’ - named thus because they stand in many ways separate - but complementary to other ‘emergent themes’, are explored and explained further in the analysis chapters. Using a basic grounded approach helped in recognising the phenomenon of early retirement in terms of process and stages that involve action and interaction. As Strauss and Corbin (1990:104) note:

> Grounded theory is an action/interactional method . . . it is processual, evolving in nature. Thus it can be studied in terms of sequences, or in
terms of movement, or change over time. Second, the action/interaction about which we speak is purposeful, goal orientated, done for some reason – in response to or to manage a phenomenon.

5.12.2 Emergent Themes

Having forged a template with these two initial analytic concepts, the themes and categories that then arose from the analytic process were termed ‘emergent themes’. Two major themes emerged that all the subsequent categories could be related back to and anchored to. These two major emergent themes were the notions of personal control, and the contentment, satisfaction and proactive approach that were apparent in the lived experience of middle class early retirement. This was not in any way a simple linear process, it involved the identification of patterns within the data that existing, new, and emergent categories and sub-categories, could be related back to.

Impacting on these two major emergent themes were many other minor themes. These minor themes were broadly prioritised as ‘second order’ and ‘third order’ in accordance with the impact and significance they were judged to exert on the major themes. That many of these minor themes had some overlap, and there was often an interplay and feed back between them, made this a difficult exercise. Pidgeon and Henwood (1996:86) note that there is undoubtedly, ‘a degree of selectivity on the part of those who utilise the grounded theory approach’ – and as acknowledged in the later analysis chapters, this prioritising of the minor themes is most probably, to some extent, amenable to other interpretations and notions of priority.

5.13 Conclusion

This chapter has discussed the methodology adopted in this study of the lived experience of early retirement. A qualitative approach, which incorporated unstructured interviews and adopted a basic grounded approach to the data analysis were defining aspects of this study. My approach recognised that, ‘testimony about individual lives’ is necessary to gain an understanding of the diversity of older
people’s lifeworlds (Johnson and Thane 1998:12). It was also an approach that has attempted to rectify the situation whereby, ‘Retirement, poverty and pensions are discussed with little reference to the actual views people in different social groups hold about such matters’ (Bury 1995:19).

Sample selection and sample sourcing, together with the various subtle dynamics that invariably pervade the interview as part of a social interaction, have been highlighted and discussed. I was aware that having much in common with many of the respondents offered a special entrée into their lifeworld and something of an internally situated viewing point – but also aware that this placed on me the responsibility of keeping an open mind to other experiences and interpretations of early retirement other than my own. An openness to a broader picture and other possible alternatives and implications was preserved by constant concentration on the respondent’s own experiences and testimony.

It has been observed, that the past is often remembered in ways that support the present (Atchley 1999), and I felt that this presented a particular challenge during the interviews. But as noted earlier in the chapter, one advantage of the qualitative approach and the use of open-ended interviews, was that over the course of any interview (usually of 1 ½ to 2 hours duration) often initial hesitancies were overcome and any inclination to downplay some element or extol another could be returned to and discussed in depth. However, as Silverman (2000: 36) notes, there are ‘multiple meanings to a situation or an activity represented by what people say to the researcher, to each other, to carers and so on’. Although a detailed picture of the variation in everyday life in early retirement did emerge during the course of the interviews, it has to be recognised that this was one version among possible others.

The interview extracts in the following chapters, some quoted at length, with all their vitality, which reflected the aspirations, the worries, the sentiments and the humour of the respondents, have contributed to a rich understanding of middle class early retirement. In the following chapters early retirees have been allowed to speak for themselves, and it is their voices that have been allowed to stay predominant as a systematic integration of many categories, concepts and themes has been brought
about in order to gain an understanding of the lived experience of middle class early retirement.
CHAPTER SIX

THE APPROACH AND ARRIVAL OF EARLY RETIREMENT

6.1 Introduction and an Outline of the Analysis Chapters

As explained in the methodology chapter, this study was an exploratory study, with very few preconceived notions and no hypotheses. However, it is almost impossible not to have some sort of vague expectations at the outset of a study such as this. In this respect, it was thought that the data would reveal a very wide ranging mixture of emotions, responses, experiences and aspirations in relation to the lived experience of early retirement.

At the end of the pilot study, one picture, with a few exceptions, started to emerge, that of a quietly contented group of people leading full and active lives. Initially two reactions to this finding vied with each other; was this finding a cause for contentment or concern? Was there such a fairly straightforward and unambiguous picture of middle class early retirement, or was this finding an anomaly perhaps caused by the small pilot sample number or perhaps by some lack of depth of inquiry during the interviews? Bearing in mind these concerns, the main study paid particular attention to the perceived experience of early retirement and tried to draw out any concerns or possible downside to the respondent’s lives. Consideration was also given to the idea that the retrospective accounts given by the respondents were narratives of the self which may have been inclined to portray the self in a more positive and agentic way than was actually the case.

The outcome of the main study while being more nuanced, and broader in scope, did accord with the broad findings of the pilot study. Even the few respondents who were negative or ambivalent about early retirement, mostly admitted themselves that in many ways they had no cause to be, they were financially secure, socially integrated, had rewarding family ties and had developed some new interests after retirement – what they had not been able to do, was to find anything as personally rewarding and fulfilling as their previous work-orientated lifestyle.
The chapters of analysis that follow attempt to build a theoretical overview that reflects the overwhelming response of the majority of respondents who were found very largely to be leading happy, proactive and purposeful lives.

This chapter introduces the model of early retirement adopted in this study. The chapter looks at the initial stage of this model of the progression from work to the establishment of an early retired lifestyle. This initial stage – the approach and arrival of early retirement, was very much influenced by the individual’s work biography, the circumstance surrounding their departure from work and how the individual framed that experience. This chapter also establishes the idea that early retirement can be theorised as a project of the self.

6.2 Early Retirement as a Model of Progressive Stages

The transition from full-time work to early retirement is characterised by immediate changes, old continuities, adaptation, change and innovation. It is a period when people find themselves at a crossroads in their life with many decisions to be made and many influences acting upon them. How the approach and arrival of early retirement is experienced and perceived is one of the main influences that affects the whole transition from work to the establishment of an early retired lifestyle. As Figure 6.1 illustrates, the approach and arrival of early retirement is the first stage in the conceptual model adopted in this study which is expanded upon in the following chapters.

The approach and arrival of early retirement was found to be a formative period in the transition from full-time work to a settled early retired lifestyle. It not only constituted an integral part of the lived experience but it was also the period during which many of the foundations of that later lifestyle were laid. This chapter explores how early retirees framed this period in relation to changes at work, health, finance, late working life job fatigue, and push and pull factors at retirement.
The largely positive, proactive and sometimes self-serving interpretation of events - found to be a feature of the approach and arrival of early retirement, often set a pattern and provided a springboard which carried the retirees on to the next stage and subsequent stages of the early retirement experience. For some retirees, this progress was a little more chequered, and looking at these cases in later chapters contributes to the overall picture. Early retirement is a fateful moment, pregnant with many possibilities and outcomes. However what came across in this early stage, was the realisation and awareness of a rare opportunity - a new start in life, and a willingness to engage with a new sense of personal freedom and agency.

Note 1 In the analysis chapters the respondent’s (changed) names are followed, in brackets, by their previous occupation and two identifying numbers, for example, 59/3. The first number gives the respondent’s current age and the second number indicates the number of years the respondent had been early retired.
Note 2. The term ‘single’ and the term ‘unpartnered’ have been used interchangeably to refer to respondents who were either, never married, divorced, or widowed. Where the analysis required it, reference has been made to which of these states is being referred to.

6.3 Change at Work

One of the most predominant features of the approach and arrival stage of early retirement, which informed the retirement decision among the respondents in this study, was change at work. In more than three quarters of cases, early retirement was precipitated by, or accompanied by some sort of change at work, for example, organisational change, restructuring, or a change in management structure. Although unproved, resistance to change is often cited as a factor militating against older workers (PIU 2000). The indications that came out of this study tended to support the view that change in itself is not always viewed with reluctance and resistance, but the cumulative or repetitive effects of change can start to be wearing. There was evidence that many respondents had embraced change and recognised it as an integral part of modern working life, as Caroline (social worker, 64/5) commented in relation to her early retirement:

Having been through three major changes with Surrey and three major changes with Berkshire already, I just decided enough was enough - partly, I didn’t want to do another mega change further away from the field I had trained for. So it was a bit pull and a bit push. On the other side of the coin I was lucky not having to worry about the monetary aspect of it at all.

In a similar vein Jack (banker, 54/2) commented:

I have faced change a number of times. You know, and you go for it - and yes you do, but it was a real fundamental change – the real aggressive sales culture that is in banking these days. Oh yes, you are
on targets all the time, you have to perform, then you may be interviewed as to why you are not performing. It was starting at a low level but I could see the way it was going.

Elizabeth (administrator, 58/7), at a late stage in her working life, having worked locally, did not want to start commuting to London when a major change at work took place, she related, ‘I would most probably have been there now, except they were bought out - there were three offices in London - but I wasn’t keen on that idea’. Elizabeth commented also on the same subject with regard to her husband who had also taken early retirement; ‘The whole emphasis and ethos of the place had changed radically and he did not like it very much. And because he had worked for them for nearly 25 years and had worked overseas for them, that meant he could get a full pension’.

Change at work which led to voluntary retirement was often viewed with equanimity, as one respondent put it, ‘I suppose all is well that ends well’. Change at work which led to involuntary retirement was understandably sometimes reported in more scathing tones, for example by Michael and Jim:

Well they thought they could do it cheaper outside, in fact they couldn’t. And all the jobs we were handling were put out to contract anyway — but we were controlling them. So what happened was they took the people controlling them away and ended up in chaos... Well it was a shock. I had a friend who I met at meetings and we often travelled together on the train, and in conversation one morning he said; ‘A quiet word in your ear, you are going to have a hell of a shock when you get in, your department is going to be zapped’ – I was so stunned. (Michael, broadcasting project engineer, 68/11)

They had a new hire and fire man from Asda – the grocery people – he came along to the engineering company (laughs). He and I did not get along too well, so he engineered my retirement. Which I wasn’t too
dismayed – but a bit pissed off, as it was sudden and I would have liked a little bit longer. (Jim, electrical sales engineer, 67/7)

Caroline (social worker, 65/6) summed up the feeling of many of the respondents in this situation with the observation:

I just feel rather sad that the way the changes have gone, that being an older worker and experienced worker was not particularly valued and you are more likely not to like the next change. I feel I can cope with change and I have coped with change but – you know – well.

Against this predominant backdrop of workplace change and reorganisation there was an interplay of many other elements present, for example, sometimes a dissatisfaction with the newly emerging culture or ethos of an organisation after change, often a feeling of being by-passed or not valued. And critically, for many respondents, they were in a position to accept or decline the continuation of full-time employment - with their years of service, their socio-economic position, their health, and an awareness for many of the attraction of early retirement. Within this swirl of emotions and cross-cutting currents another element loomed large for many respondents – that which I have termed, late working life job fatigue.

6.4 Late Working Life Job Fatigue

Late working life fatigue, which was apparent among 60 percent of the respondents, can be ascribed to a number of elements; for example, by not going to university and starting work at a relatively young age, as many of this cohort had, many of the respondents had long careers by the time they were in their mid to late fifties, many commented that they ‘did not feel as young as they did once’. Jake (environment services head, 61/2) who rose through the ranks to become a local council chief environmental officer stayed on for a year after he had accrued a full pension but eventually tired of work despite a very good salary, he commented: ‘I
had started work at 17 and started paying into the superannuation fund at 18 – by the
time I got to 58 I had done my 40 years’.

Many had got over the main financial hurdles of their life, which may have
played a part in keeping their interest in work, and some, simply had lost the will and
resolve to keep up the level of commitment that they saw was necessary. And for
some it was a case of simply growing bored with their work - as Barry (building
developer, 59/3) observed, ‘I was getting older and didn’t have the same interest that I
did’. In a similar vein, Alan (personnel manager, 53/3) commented:

I would leave home at quarter to seven and get home at nine at night
and sometimes working Sundays, so it was not a great wrench - and you
could see that the future was more of that, as you slimmed down and
there were less staff, so you had to do more and more.

And Caroline (social worker, 64/6) remarked on the long hours she was
working and the fact that she did tire more easily:

I can’t see the point of getting yourself completely exhausted and not
having enough energy to enjoy the weekends. If you are not enjoying
life that way, and you have got to recover to get back on Monday - then
there does not seem any point in struggling madly if you don’t have to,
and you are not particularly enjoying it.

Contributing to late working life job fatigue were factors such as the increased
time and effort often involved in commuting and travelling to work with increased
traffic levels and problems with trains. Also increased work loads, often due to some
previous down-sizing operation, and very often an office culture where it was
expected that working hours would increase to meet a particular deadline, but never
seemed to revert back again. Stephen (telecoms engineer, 53/2) commented:
For the last two years I realised I could not muster any enthusiasm any more and increasingly these people were coming along and saying we have heard of this whizo thing we ought to do. Let’s have a programme and a project to do it. And I thought ‘Oh god this is the third time we have gone around this’ and I cannot get enthusiastic any more . . . so I realised that I had got to the point where I wasn’t putting my heart into it, and I thought this is not right.

The notion of late working life job fatigue was compounded in the case of those who already had an idea of what they would like to do if they retired early. As Henry (civil engineer, 61/8), who had a desk bound job, commented, ‘I think I was ready for a complete change and I have always been interested in practical hobbies’. And for Caroline (social worker, 64/6) the answer was voluntary work. The job, she said, ‘Did not interest me enough any longer and I just felt that I could do what I wanted to do in the voluntary sector . . . without having the stresses and strains of managerial expectations’.

The feeling of late working life job fatigue often took a stronger hold as some of the elements that normally kept it at bay started to dissolve. Fractures in the integrated core of motivations and reasons that kept many involved in full-time work often started to become apparent. For the vast majority of the respondents with their mortgage paid-off, and children off their hands, a smaller income could be considered. At the same time, for many, a realisation started to take hold that the enduring restrictions of work could give way to something new. James (financial controller, 64/2) observed, ‘Without a package I would not have gone. With a package it suited me nicely – after 36 years, I mean working 44 years in total. I was beginning to feel, well you know ’. And Jean (school department head, 61/4) thought that:

Enough was enough really, so there was a chance for early retirement and I took it. And because – well we have three daughters and they had
finished university and were all in employment and I thought it was not worth the hassle any more really.

For those contemplating early retirement who had grown-up children who had left home, there was an awareness that a space had been created in their own life. And in some ways this was no less so for single retirees who perhaps had a different sort of space to fill if they stopped work - but it was a space, which for all, was both a little frightening in some ways, but alluring in many other respects.

Whatever circumstances had precipitated the questioning of the place of work in their lives, a point had arrived in the lives of all the respondents when choices had to be made and possible constraints dealt with. Choices, that took into account the place of work in relation to family circumstances, personal preferences and sometimes issues relating to health - and constraints, in relation to finance, involuntary retirement or perhaps continuing in a job that might have changed for the worse.

6.5 Choices and Constraints: Family and Health

For those respondents who had long harboured thoughts of early retirement but in reality thought it would most probably never happen, there was no problem in making the choice when early retirement was offered - or accepting it positively when it was presented as a fait accompli. Bill (electrical engineering administrator, 74/15) had a very smooth exit as he explained, ‘I left under reorganisation. I had two years notice. I agreed with my boss that I would leave two years ahead with satisfactory redundancy terms. So it did not come as a horrible shock. I got used to the idea’. When Cecil (accountant, 60/2) found there were two people available for the same job after a company merger he was happy with the way things turned out that allowed him to spend more time with his family:

My opposite number from the other company, he carried on, because they did not want two people doing the same job. So they asked me if I would stay on an extra four months and there was no problem because
they were very busy. And they gave me a very substantial cheque which I was cheerful about and had no complaints about. I had not been anticipating that. I said only 2 years before that I would just retire normally – so that worked out okay.

When respondents found themselves tiring of work, and family considerations and personal interests outweighed financial constraints, again the choice to accept early retirement was made fairly easy. In my field notes I summed up the case of Jean (school department head, 61/4) who had been keen to retire from teaching:

The school was looking for two volunteers to go. Jean was not happy with the way things had been going with her job, she felt it was time to go. There was someone who could take over her job so it all seemed to fit together. Plus, her first grandchild was about to appear on the scene, her 90 year old mother in France needed more attention and time spent with her, and her 91 year old mother-in-law increasingly needed care and attention. Jean’s husband was still working full-time.

Health in relation to the individual or a family member is an issue that impinges on every stage of the lived experience of early retirement. A severe health problem can often mean that early retirement is inevitable, but often other associated factors have a bearing. Marjory (general practitioner, 68/10) had arthritis that in itself had not stopped her from working, but the situation became aggravated by the ill health of her daughter, as she explained:

I have got long standing arthritis anyway, but we were having terrible problems with my daughter. She was severely anorexic and nearly died a couple of times. Also the job was severely stressing for me, you know dealing with children with problems and dealing with my own daughter’s problems, dealing with lack of resources – you name it. I suppose my health grounds were stress and my arthritis anyway, and my
blood pressure had gone completely off the scale. And so I got early retirement quite easily really. My sort of immediate boss was very much in favour of me getting early retirement. To be quite honest I don’t think I would have survived.

Peter (trade association official, 62/4) had a bladder problem and a hearing problem that was growing worse as he recounted:

I can lead a normal life, yes. I don’t know if you want to know the nitty gritty of it – but I use a bag all the time – and that basically solves the problem. But I think you can appreciate that commuting for an hour and half to the office was not really the best thing... I have a hearing problem as you gather and although that would not have been a reason for early retirement it was certainly giving me problems at work because I still do find difficulties at meetings – so it certainly interfered with my working efficiency.

Despite the handicaps that Peter mentioned, he had carried on working full-time and was proud of the fact that he had found ways around them and had managed to lead a ‘normal life’, but when early retirement was offered he was glad to accept it. It can be seen that during the approach and arrival of possible early retirement, health is often involved in choices and constraints in ways that are not always black and white. For example where poor health of a ‘significant other’ impels a person towards early retirement or where a person has struggled with a long standing health problem and managed to keep working but an offer of early retirement allows a reassessment of the situation.

6.6 Choices and Constraints: Finance

Health, like financial issues, has a strong influence on every aspect of early retirement and as with health, the topic of finance is examined more fully in later chapters. Financial issues were a major consideration in the approach and arrival of
early retirement for all the respondents. Perhaps the first question that all the
respondents asked themselves was, can I live the sort of lifestyle I envisage on the
reduced income associated with early retirement? Here is how Cecil (accountant,
60/2) weighed up the problem - interestingly, Cecil still had a daughter to fund at
university (as did several other respondents):

I had other interests that I wanted to expand upon. And what I must
admit is, I was looking at the level of my pension, being an accountant.
They were very good, in that every year they gave you an indication of
what your pension would be – a projection if you left at 65 or 60. So I
was equating that with my out goings and I thought – not that my
income covered my outgoings, my outgoings are greater than my
income (laughs). But I had to weigh up my savings as well, and when I
took that into account – and I looked at that, and my wife is younger
than me and she works four days a week at the British Museum and
plans to carry on until she is 60.

The two main financial enabling factors that facilitated early retirement, were
firstly, the respondent’s home mortgage, in nearly ninety percent of cases, was paid
off - or was paid off from their retirement package. Secondly, as mentioned earlier,
the length of the working career, particularly that of the male respondents, meant that
they had accrued enough service often to get a full pension even with early retirement
- and occasionally a few years ‘enhancement’ was added as part of the early
retirement deal that some respondents had negotiated.

The respondents repeatedly described their financial situation as ‘comfortably
off’. One indication of their financial position was that nearly a third of the
respondents had contributed or were planning to contribute to the cost of getting their
children established on the ‘property ladder’. And just over ten percent of the
respondents still had children in full-time education.

Interestingly nearly all the respondents who were ‘comfortably off’ described
their financial position as ‘lucky’ or ‘fortunate’ rather than due to financial foresight,
diligence or hard work. Although there was undoubtedly an element of conversational modesty in these replies, it certainly seemed for the most part, that their situation was not due to long term financial planning. The significant rise in property values in the South East, where this study took place, had obviously contributed to the material wealth of the respondents. However studies do show that very few people in early old age actually capitalise on the value of their homes (Barker & Hancock 2000). This was certainly the case in this study, where the majority of respondents were intent on remaining in, and enjoying their home environment. The latter part of this thesis deals with what is perhaps the most significant factor here – the feeling of security and comfort bestowed on the respondents by the ownership and value of their homes.

The financial good fortune of most of the respondents had more to do with their long careers in a single, or a few organisations, which had good occupational final salary pension schemes, and the generous offers made to them at a time when large scale business and economic pressures were forcing companies and organisations to shed workers. The timing of early retirement of many of the respondents placed them in a particular cohort – their retirement coincided with the privatisation of many state industries and the slimming down of many private companies at a time when pension funds and schemes were still buoyant and financially secure. Kenneth (electrical engineer, 58/8) observed:

I was in a fortunate position, I had worked for them for quite a long time. And there was this financial incentive. I wanted to go early. It was a question of did I want to spend the rest of my life working or go and do something else.

The idea or an awareness of the possibility of taking early retirement came fairly late in the working lives of most of the respondents - which again indicates that it was not the result of long term financial planning. In response to my question of when he had first thought about the possibility of early retirement, Alan (personnel manager, 53/3) - who retired at the age of 50, replied in a fairly typical manner:
Well it first struck me in a previous job. I was in my late thirties and a
guy I knew quite well retired at 50, and I thought oh that’s not a bad
idea - and I thought - oh - the chances of retiring at 50 are virtually nil.

It often seemed as if the respondents could not believe their good luck -
especially when they compared their position to friends still working and often to the
experience of their parents, or more usually their father in particular. Henry (civil
engineer, 61/8) remarked on what might have been, if he had not been given the
opportunity to retire early, ‘Oh the thought frightens me, it really does - colleagues
who were keen to follow me are still there, you know it’s 8 years later, desperate to
leave. That’s why I am so fortunate’. And Kenneth (electrical engineer, 58/8)
observed:

I don’t laugh quite so much now, because it’s a long time ago. But the
first years, the [pension] cheque was going in the bank - and you
wonder why, I suppose that’s the only thing I could not understand, but
people said you have worked for it- and retirement has come.

Dennis (bank manager, 64/5) observed, ‘Well, I think I am very lucky because
financially I am okay, because I had a golden handshake when I left and the pension
still gets reviewed every year’. Alan (personnel manager, 53/3) made the point, as
did many other respondents, that the free time, leisure opportunities and consumer
options associated with early retirement can have unexpected costs, as he observed, ‘I
would say the first thing is financial - you have to be able to afford it, because - I
think that would be the worse thing possible - in practice I end up spending more
money than before’.

So far it has been observed that the approach and arrival stage of the lived
experience early retirement is subject to many influences and emotions – some of
these conflicting with each other and others falling into place with each other.
Change at work, late working life job fatigue, family circumstances, health and finance all go into the equation as each individual seeks to put them into context with each other in their own particular search for a coherent way forward. How this process is referenced, understood, personally framed and thus carried forward is an important step in the lived experience of early retirement. However, before moving onto this subject, there are two other significant factors in the approach and arrival or early retirement relating to choice and constraints that must be considered, and they are gender and marital status.

6.7 **Choices and Constraints: Gender and Marital Status**

It was noted earlier that one of the reasons why Jean (school department head, 61/4) was able to retire early from teaching was because her husband was still working full-time. And the case of Cecil (accountant, 60/2) was noted, whose early retirement decision was in part facilitated by the fact that his wife was planning to continue in her job. Without putting undue emphasis on these two particular cases, they do illustrate the finding that choices and constraints in the approach and arrival of early retirement are both influenced by marital status and by gender – though this is not to say the outcomes are the same. The most significant factor in most cases in relation to choice, constraints, gender and marital status comes back to finance.

While virtually all the married men in the study had occupational pensions, only half of the married female respondents had occupational pensions, and while the men tended to have full or almost full pensions this was not the case for most of the married women. Ginn and Arber (1996) have illustrated very clearly the connection between the disrupted careers of women and the long term financial disadvantages they suffer in later life. Although most of the married women in this study, like the men, described themselves as ‘comfortably off’, this has to be seen in the context of their married position. Most of them had followed the stereotypical pattern of a disrupted career due to child rearing and other family duties. Thus, the married women in this study were not the recipients of golden handshakes and full pensions. They could and did take early retirement but this choice was facilitated in most cases
by their married status and the financial resources of their husbands. As Caroline (social worker, 64/6) observed:

If it was my work and salary it would be a very different matter because I did not go to work until half way through my life. And what I earned as a social worker is certainly nothing you would shout about. I do get some pension but I could never survive on it on my own, it would be very difficult.

And Elizabeth (administrator, 58/7) observed in relation to the part-time job she had been doing since early retirement, ‘Well it would be nice to be paid more than a pittance, but my husband has a good pension’.

Looking further at the interaction between gender and marital status; because of the small number of respondents in the sample that were single, (n=15) and the variation within this status - which included: never married [7], widowed [2], and divorced [6] - it was difficult to draw any strong conclusions about them.

In the case of single male and female respondents who had never married or were widowed, they were often in a position to choose early retirement. As a consequence of not marrying, male and female respondents had usually had long careers and potentially complete pensions.

Barker and Hancock (2000) point out that widowhood in early old age can lead to poverty, but the middle class widowed respondents in this study had received pensions and/or insurance pay-outs or at least had their mortgage paid off on the death of their spouse, which put them in a financial position enabling them to choose early retirement. Daniel (quality assurance manager, 57/2) took early retirement after the death of his wife, and later married again (i.e. not one of the 2 widowed respondents noted above) after meeting his second wife over the internet, he explained:
I found that I could balance the books with the mortgage paid off. And when I met you [researcher] at the leisure centre I was there with a date (laughs) – which did not lead to anything. But subsequently I met my wife and we got married in December. But it was basically saying I don’t need the hassle of work if I can balance the books and pay the bills – that’s it.

As Phillipson (1999:190) notes, ‘If the lead up to retirement appears to be stressful, it is less clear that the same can be said for retirement itself’. In the approach and arrival stage of early retirement, much of this stress can be accounted for by financial concerns. These financial concerns were most easily accommodated by the married respondents, many of whom had joint (if not equal) resources to call upon. Financial concerns were less easily accommodated by single early retirees who had never been married, but nevertheless had had continuous careers and good pensions. Financial concerns were much less easily accommodated by widowed and divorced early retirees. But in all cases it was the female respondents who were in the weakest financial position.

6.7.1 Gender, Marital Status and Social Interaction at Work

It might be expected that after financial considerations, and particularly so for single retirees, that the loss of contact and daily association with fellow workers that goes with most occupations would be a concern. However the loss of social interaction associated with full-time work was not viewed generally with any great regret. Indeed several of the single women respondents saw their work as something of a constraint in relation to the social interaction in their life, and early retirement was seen to open up the potential for new social horizons. Having come to the decision that her finances could allow her to retire, Jane (radiotherapist, 51/3) who had never been married remarked:

I wanted to do something where I met people - I wanted to work in radiotherapy because it was a job that involved people. And I got sidelined
entirely into administrative work. And I spent all day in an office hardly speaking to anyone. I just found it strange that people wanted to go out to work because it was lonely at home – and I thought – that jobs can be very lonely.

When I asked Mary (headmistress, 66/15) who also had never been married, if the thought of losing the social interaction associated with work had deterred her in anyway from taking early retirement she replied:

No not really. I think that is something else that goes with being a woman. I am sorry to harp on about this, but it is the case – being a woman in a professional capacity you don’t socialise much with your male colleagues. Their wives don’t like it very much. Once you get past your teens and twenties when your friends try to match you up – you are on equal terms of work with male colleagues who have wives, so you need to tread carefully. And there are no other women around in your circumstances – for years I was one of the few women in a man’s world. And so my social life has been very much apart from my professional life – apart from the inevitable staff get-together or function. But in terms of making friends with colleagues, it is difficult when you have to exercise authority.

Single early retirees did not seem to rely on work-related social capital any more than their married counterparts. Neither did there seem to be any gendered pattern. Many of the respondents did however maintain friendships and contacts with old colleagues on a regular basis. Mostly it was a case of falling back on social patterns that had been well developed by this period in the respondent’s lives. Married respondents principally fell back on their families and single respondents fell back on contacts and social connections that had already been established, and that were separate from their working lives. Reference is still being made here to the initial stage of early retirement, later chapters will illustrate that the expansion and
conversion of social capital did play a part when the respondents came to consider part-time work and voluntary activities.

6.7.2 Gender, Marital Status and the Early Retirement Decision

Virtually all the factors and influences that conglomerated in the approach and arrival of early retirement were mediated by marital status. For those respondents on the brink of early retirement who were married, the final decision was invariably a joint one. Walter’s (quality control manager, 62/4) response was very typical when his position as a quality control manager came under threat:

I was planning to retire at 60 and we were looking forward to that. When we were told, I mean we had six months notice when the word came. I came back and discussed it with my wife and I said, ‘Are we going to manage?’. We did some sums and said ‘Yes, I think I will manage quite well’.

On the other hand, Mary (headmistress, 66/15) who was single and had never married, was glad that she was free to choose early retirement without reference to anyone else – as she remarked:

Fortunately, unlike a lot of people, I had no dependents, only myself. Had I family responsibilities, which a lot of people do – I might not have been in the situation where I was able to do that. And I think I would have found that embittering.

Each respondent contextualised their decision in accordance with their marital status, their own circumstances, outlook and aspirations for early retirement. With very few exceptions this resulted in a forward looking and positive stance. As the structure dictated by work, that had previously permeated their lives was about to slip away, and a new agentic future beckoned, there was a realisation that a negative and reluctant approach was not going to serve their future interests. And importantly by
virtue of their work background and socio-economic position this cohort of people had the experience, capability and assets that were required to promote themselves into this new stage of life. One of the principal ways this was demonstrated was in the way that the respondents personally framed the experience of the approach and arrival of early retirement in relation to voluntary/involuntary exit and the push and pull factors involved. For couples, where both were working full-time and where early retirement was a possibility for one or both of them, there was an added dimension to the pull and push element.

6.7.3 The Early Retirement Decision and Joint Retirees

The interviews with the married and jointly retired couples indicated that the approach and arrival of early retirement often centred around such issues as finance, the question of part-time work, family and social considerations. These issues were generally approached and dealt with on a joint and equitable basis with no apparent pattern in relation to gender. The timing of the joint retirements in this study, and thus the nature of the immediate change, seemed to come about in a quite relaxed manner, often with one partner having worked on for a year or so without the timing being contingent on any one particular factor. For example, Gail (special needs teacher, 65/10) observed:

Well I was teaching in a special needs school and I bent down to put a child nearer the table and he sat down before I got there, and I hurt my back. And I was off for a month. It more or less coincided with Michael [husband] retiring – well he was made redundant really. So I decided, well I could not do anything else actually – so it was fortunate that we retired about the same time, and that was that. It was a shame really because I survived it, well I haven’t, the past year I have had a bad back again.

Carl (leisure services manager, 59/8) related how his wife retired early, shortly before he did:
We both worked for the council. I was earning a reasonable amount by the standards of the council, and she was earning a reasonable amount. We had some savings and she had had enough of work. She did have another little job for a while. Basically she wanted to stop, so we said alright, well stop and I needn’t do so much cooking (laughs).

The approach and arrival of early retirement, and the decisions and reactions relating to it, were understandably bound up with gender and marital status. Szinovacz (1989) points out that for older couples, the wife’s retirement is often contingent on the retirement timing and the health of their husband. However the findings of O’Rand et al (1992) were more in accord with the experiences of the ‘younger’ joint retired respondents in this study where it was observed, that in the case of dual worker families, the individual work histories of both husband and wife have an equivalent effect on the order in which they left full-time work. It was also observed, as O’Rand et al (1992:98) conjectured, that there was an, ‘Increased likelihood of joint retirement into relatively advantaged economic and household conditions when couples have had long-term commitments to both work and family’.

6.8 Framing the Experience: Push and Pull Factors

Johnson and Thane (1998:219) observed, ‘Whether older workers have been pushed into retirement or have deliberately sought to exchange work for leisure is technically very difficult to determine’. One interesting aspect of this study was that the majority of respondents whose retirement coincided with a workplace reorganisation framed their experience of taking early retirement as a voluntary act - even when the ‘writing was on the wall’ and it ‘seemed inevitable’. As Campbell (1999:4) observed, ‘While there may have been an increase in the numbers making voluntary, unconstrained decisions to retire early, this is at best a limited description of the story’.

I had asked Henry (civil engineer, 61/8) if he thought of his early retirement as voluntary or involuntary, ‘Oh definitely voluntary’ he replied. Earlier Henry had
explained how his department had been looking for people over 50 to leave and the 
only real candidates were himself and one other person - 'I must have given the 
impression that I would have been happy to leave early' he commented. Earlier Henry 
had also said, 'I hadn’t adapted to changes in engineering. I hadn’t taken on the 
computer world. I think probably that might have been one of the reasons why I 
wasn’t fitting in. I was keen to go and they were keen for me to go'. It can be seen 
that although Henry insisted that his early retirement was voluntary, and no doubt it 
technically was, there was at the same time a current flowing that was to some extent 
carrying him along.

When I asked Kenneth (electrical engineer, 58/8) if he had tried to stay on, 
perhaps in another position, he replied, 'Well obviously the job offers were not there, 
because in an organisation that’s contracting from something like 240,000 to 100,000 
there is very little opportunity' - even in circumstances like this Kenneth still classed 
his early retirement as voluntary. Likewise Alan (personnel manager, 53/3) another 
'voluntary' retiree who had moved from the technical side in his company to Human 
Resources, commented, in relation to his own looming early retirement:

So I really organised all the early retirements, all the downsizing. So I 
have seen this from the point of view of a senior manager. And I 
suppose it was obvious, in spite of the fact that I was organising it - that 
in due course - you could see the way things were going.

Perhaps the most common feature of the push and pull scenario was weighing 
up the 'offer' or 'quote'. Stephen (telecoms manager, 53/2) reasoned:

I had survived 12 years of cuts and redundancies and this was the first 
time I had been given a quote – and it seemed I ought to go. And I 
showed it to my wife and she did not even look at the figures she just 
said 'Go'.
And Don (production manager, 65/11) commented, ‘I suppose the other thing was, one was never sure how long these offers, these very generous offers, were going to last – especially with hindsight and all the problems in the pension industry’.

It was interesting to note that very often the respondents themselves, because they were in middle class management occupations, were in a strong position and had the contacts to instigate early retirement on their own behalf. They were often the ones putting pressure on their employer rather than the other way around. Jill (library services head, 58/6) commented:

I pushed for it. My director did not want to do it, and he said, ‘Look Jill, I can’t do it’. And I said, ‘Look, this personnel guy is going and my situation is almost identical to his, so why not’? And he said, ‘Are you absolutely sure’, and I said, ‘Yes’. And he went to see the chief executive and came back and said, ‘Okay, we will do it if we can come up with a workable structure’. So I persuaded my director to have a restructure and I restructured myself out (laughs).

In a similar approach Gordon (project engineer, 63/7) observed;

I had seen this sort of thing happening and realised that early redundancy was based purely on money – if you could get rid of your job and show a saving to the department. So it did take me over a year to persuade my director. It was purely [finance] based in the end – we had recruited the new guy who was on the bottom end of the salary, and I was right on the top end. In the end I think I just ground him down and he said, ‘Oh alright’. They have now shut the door a lot because I think a lot of companies realised that they had got rid of a lot of talent and corporate knowledge with them.
Jack (banker, 54/2) was not happy with the way his job had developed and wanted to be at home more to look after his teenage daughters after the death of his wife. Jack explained how he had presented his argument to his boss:

I would like to leave. I tried to leave last year. I said I would still do the job, but I would not be working all the hours like I have been the last few years. I am not a natural salesman and more and more of the job is becoming sales rather than lending. You would be better off with someone who was younger and hungrier, and was a real salesman and could meet your targets and could get them. I am not going to, and therefore it is mutually probably best if we part company. And he saw the sense in that.

Alice (teacher, 63/7) found her job getting more stressful and when she declined to take on extra duties her boss made a very pointed remark about the possibility of early retirement. Aware of the rumour that this might be the last chance to retire early on full enhancement, Alice was very torn, as she reminisced:

Yes (laughs), that remark got me thinking – it wasn’t saying you are doing a rotten job or anything like, it was saying, well you know -. So I reckon I did go down a little and felt a bit angry at her at one point for letting me go - and when I said I wanted to go, she said , ‘Oh that’s fine Alice’. And so I thought well – right – okay (laughs).

It would seem that many of the respondents in this predicament had put their hand in the air before the hand of management had fallen on their shoulders. Their perception and reflection of events and how they chose to frame it also has to be seen in the context of, if not exactly a face-saving interpretation of events, then certainly a more socially acceptable version of events than the blunt alternative explanations such as redundancy or being seen as easily dispensable. When I asked Graham (telecoms manager, 59/3) if he had been at all anxious when he first stopped work, his
reply although half joking, did illustrate the notion of liking to be seen as indispensable, ‘Well the anxiety was whether they were managing without me’.

6.8.1 Framing the Experience as Voluntary or Involuntary

There was, it seemed, an instinctive realisation that a positive attitude was going to be needed. Putting on a brave face and seeing the situation in the light of potential advantages rather than potential drawbacks was a key asset in the approach and arrival of early retirement that most respondents seemed to possess. When I asked Sophie (financial administrator, 58/4) how she perceived her departure she replied:

Eh, what can I say, well I suppose it was voluntary because I had decided to go. But, ehm, I suppose ehm, the bosses were not the bosses I had previously, so that was no good either. So there were lots of thing saying ‘Go’ – and so I thought I would take heed of them. You never know how long you have got to go do you. That’s another thing, because we have friends whose husband is really ill and dying – and you think -. And we are lucky we have enough money to do that. If I had to go on working I would have put up with it wouldn’t I. I mean I have got friends who are still there and I chat to them and I think, ‘Thank God I am not there anymore’ (laughs).

Carl (leisure services manager, 59/8) who was leading a very happy and contented life in early retirement thought that he could have stayed on in his job had he declined an offer, but as he commented, ‘Whether I would have stayed until now is debateable because there have been further rounds of cuts. But I certainly did not have to go, although technically and legally I was made redundant – but in fact it was voluntary’. Michael (broadcasting project engineer, 68/11) was somewhat disconcerted, but emphasised the positive aspect of the experience when the approach and arrival of early retirement proved very sudden:
Well you could volunteer for it, or you could be volunteered if there was not enough. But as far as I was concerned I volunteered. But it was a bit of a shock – they said you could leave in December, but in the June before they got the mad idea that they had to pay for your office space, and they said we are cutting down the work you are doing. Yes, so we went on full pay.

Also expressing the approach and arrival of early retirement in the way of acceptance and of a voluntary nature was Walter (quality control manager, 62/4):

Well it was involuntary in as much as they were closing the department – which was the biggest one. But - the choice was mine. You could be made redundant and take early retirement, or we could try and find you a position. They wanted to get rid of some people in that closure and I was the right age.

Acceptance of early retirement without self-blame was a thread that ran through many accounts and was a strong contributory factor to a positive mind set. James’ (financial controller, 64/2) response was fairly typical:

There was no anxiety, my wife was surprised how easily I could cut off – I accepted it. In terms of the redundancy it suited me because of my age. And on the other side of it, I could see it was no reflection of me. It had arisen because of a merger and it was not a reflection on my work. I could see, I mean a lot of people when they are made redundant take it as a reflection on themselves. . . and it can be the thought that it is all down to me – what have I done wrong sort of thing.

So far this chapter has looked at many of the defining features that marked out the approach and arrival of middle class early retirement. The chapter has also discussed how these features can interact and interweave with each other, for
example, in relation to change at work, late working life fatigue, push and pull factors, the framing of the experience, and in relation to finance, gender and marital status. This chapter concludes by observing how these stands come together and can be seen as a foundation stage in the lived experience of early retirement theorised as a project of the self.

6.9 Approach and Arrival of Early Retirement as the Start of a Project of the Self

The notion of the project of the self as promoted by Giddens (1991) resonates to a great degree with the lived experience of early retirement. The model adopted in this study shares some key concepts that Giddens (1991) puts forward as integral to the project of the self. For example, lifestyle change, lifestyle planning, choice, biographical continuity, agency, reflexivity and self identity explored in relation to what Giddens' (1991) terms as late modernity, are some of the elements that these approaches have in common. Some of these factors have been discussed already and others are examined later in this thesis. As Giddens (1991:5) observes:

In the post-traditional order of modernity, and against the backdrop of new forms of mediated experience, self identity becomes a reflexively organised endeavour. The reflexive project of the self, which constitutes in the sustaining of coherent, yet continuously revised, biographical narratives, takes place in the context of multiple choice as filtered through abstract systems. In modern life the notion of lifestyle takes on a particular significance... Lifestyle choice is increasingly important in the constitution of self identity.

A particular aspect of the project of the self that very neatly defines the approach and arrival of early retirement is the notion of a ‘fateful moment’. Fateful moments, Giddens (1991:112) observes: ‘Are those when individuals are called on to take decisions that are particularly consequential for their ambitions, or more generally for their future lives. Fateful moments are highly consequential for a
person’s destiny’. What is distinctive about the approach and arrival of early retirement as a ‘fateful moment’, as has been argued throughout this chapter, is its acceptance not in terms of fatalism – a resigned acceptance of future events, but as the forward looking first step in a proactive project of the self.

6.10 Conclusion

This chapter has looked at the factors and concerns that come together in the approach and arrival of middle class early retirement. This fateful moment which launched the individual on a particular project of the self was distinguished very largely by its active and positive manner. This approach had to come from within the person themselves, the project of the self in early retirement was very much a matter of individual responsibility.

It has been argued that the personal resolve that most respondents found – and that would carry them forward through further adaptation, change and innovation, came from two particular attributes that most of the respondents could call on. Firstly, their ability to frame the experience in a manner that served their future interests and protected their sensibilities in relation to status and self esteem – an ability that was facilitated in most cases by their financial position and their stock of social capital. Secondly, through the nature of their occupations that required management and organisational skills, most of the respondents had a considerable reserve of cultural capital which manifested itself in a predilection for the planning and achievement of certain goals and an awareness of the concerted effort that this often required.

Within the framework of a project of the self, the approach and arrival of early retirement heralded a significant change in the balance between structure and agency that had hitherto circumscribed the respondents’ lives. Although still bounded by broader societal structures, the respondents were free from the pervasive structure of paid employment. In the case of these middle class respondents with their particular jobs and professions this structure usually extended beyond a nine-to-five commitment and so the freedom and opportunity presented by early retirement often had that much more potential.
Some chose the agency afforded by early retirement and others had it thrust upon them, but for all of them, it presented a unique opportunity to reshape their lives. The following chapter will examine how the respondents started to use this agency in relation to immediate changes and accompanying old continuities – the next stage in the model of early retirement adopted in this study.
7.1 Introduction

With the actual advent of early retirement, all the plans, expectations, fears, aspirations and hopes that surrounded its approach and arrival were suddenly given an immediacy that was often a shock even to the best prepared. For all the respondents, including those who had reduced their working hours in the run up to retirement, there dawned a particular morning in their lives when they literally woke up to the fact that the external structure of work that had hitherto regulated their lives was no longer there. It was now incumbent on each individual within their own project of the self to construct for themselves a post-work lifestyle and identity.

In discussing with the respondents the early days and months of their retirement it became apparent that this period was marked by their taking stock of their situation. The interplay between the significant, real and immediate changes that were now apparent and the enduring continuities that still featured in their lives was a noticeable characteristic of this stage in the early retirement process. At a time of upheaval and instability the respondents, while feeling their way forward through immediate changes, were at the same time, in many ways, attempting to offset the insecurity that accompanied these changes by also focusing on those things that had not changed - old continuities.

The majority of the respondents maintained their positive outlook through this first period of actual early retirement, and for those who had a negative experience of the approach and arrival stage it was a time and an opportunity to reorientate themselves away from that experience towards a more positive outlook and mindset. But also, for a few, it was a 'honeymoon' period that was not to last.

It is not being suggested that this stage of immediate change and old continuities was a sharply defined conscious stage of self assessment in the early retirement process. What this chapter sets out to do is to explore the relationship between immediate changes and old continuities as they interacted with each other in this
incipient stage of early retirement. The key identifying features of this stage were the early day reaction and response to retirement in relation to family, home, social factors, and the possibility of engaging in part-time work.

Whatever thoughts might have been entertained about early retirement, this was now the ‘real thing’. Identifying with old continuities helped to ferment a sense of security at this potentially vulnerable time. Identifying and acting on those immediate changes that had been expected during the approach of early retirement, and those that had not been expected, helped to clarify the way forward for most of the respondents, and as such, was in itself, a satisfying and meaningful step forward in their individual projects of the self.

7.2 Immediate Change: Leaving Behind the Old Structure of Full-Time Work

In an attempt to draw some sort of base line case, from which to gauge later feelings and sensibilities, I always asked the respondents what their feelings and memories were of their first day of early retirement. As the pilot study revealed an overwhelming one sided response to this question which extolled the respondent’s happiness and relief, I felt it was appropriate to venture out of the neutral corner in the main study. And so I often asked the respondents in the main study, if they had felt any anxiety at all when early retirement finally happened - even if the retirement had been voluntary and expected. Either way this question was presented, the replies and subsequent discussion frequently revealed an underlying theme – the immediate change that was apparent with the disappearance of a work-based structure and the implications, effects and realisations that this had for each respondent.

Roger (civil engineer, 69/10), had an unhappy experience of the approach and arrival of early retirement. He saw the loss of his job and work-based structure almost as a bereavement. However he very quickly embraced change and headed off in a new direction. Here Roger relates his initial experience:

I think really, in a way it was part anxiety, but part, you know, a new phase of life and part sadness of what had gone. But that had gone a year earlier [the rundown of Roger’s company], it was like seeing
someone die, you had lost them before they died. But there we are. In fact, I got involved in writing part of a book with some other guys on a technical subject... I suppose it was tuppence an hour by the time you were finished and I was offered 30 books instead of payment – so that tells you a lot (laughs).

Alan (personnel manager, 53/3) noted the overriding structure that work had imposed on him:

Part of work is that it is not just about work, it is your whole life. Even when you are at home you are aware that you have got to solve problems – and you are thinking of ideas – you are always at work, so you can never seriously keep your mind open to something else. So that’s it, it’s a major freedom for me now.

Carl (leisure services manager, 59/9) had no trouble shrugging off his work life and coping with this immediate change. When I asked him about his initial reaction, he replied:

It was bloody marvellous (laughs). I will tell you, it was interesting, I got up in the morning, it was a blazing hot day and I thought this is good. And we went out and bought some flowers for the people that helped with the leaving do. And I think by about 3 o’clock Monday afternoon I was totally used to being retired (laughs). I never had any regrets at all. People say it’s a bit like being on holiday and you expect to go back to work. It was a bit like being on holiday, but I did not expect to go back to work.

In a similar manner, Kate (personnel administrator, 56/2) commented:
It probably took me three or four months, I would think. I would like to say from day one, but I think that is ridiculous. Ehm, because the first week I can remember getting up extremely early and going down to do some shopping and the shops weren't open. So I had to sort of alter my timescale a bit – and you know I used to rush everywhere, and although I still go quite quickly, I have sort of slowed down a little. There is no great rush to do five things at once. And I used to buy more convenience foods for during the week, and I do not do that anymore. I spend more time deciding what we are going to have to eat and spend more time cooking it. But it probably took a few months, and after that it was plain sailing.

Michael (broadcasting project engineer, 68/11), who retired involuntarily, made the point that it was the mental approach towards change that was all important:

Yes it was quite good. I remember sitting outside that conservatory door [indicating towards the door] on the Monday and I heard on the radio that the Central Line was completely disrupted and I thought ha ha (laughs). There was another chap I know it happened to and he was not so happy. He was out on a boat on Loch Lomond and he felt like rolling over the side to finish it. He was out on the boat and put up the sails and drifted for a while and had a snooze. It was a lovely sunny day, and he then thought what the hell am I worried about. He started laughing hysterically and nearly fell over the side. So it's just the way you think it out.

The loss of a work based structure and accompanying role that work bestows on an individual has in the past been viewed as a time of potential crises. But as Phillipson (1999) points out, while this may be true for those with a strong attachment to work, or for those people forced into an early retirement that is accompanied by ill health or financial insecurity, it is by no means true in all cases.
Besides the obvious material advantages possessed by the respondents, one initial factor in particular seemed to play a significant role in averting any potential crisis, and that was the respondent’s ability and disposition towards organising and rescheduling their newly acquired surfeit of time. For most of the respondents, the structure of work had been synonymous with externally dictated time allocation, but within this constraint most of the respondents had been adept at organising and laying down a secondary layer of self-structured time use. The respondents were mostly used to, and confident in, handling time as a resource. And so the task of reorganising their time and structure was not a completely new challenge for them. Indeed, as a new life structure took shape, the oft heard remark concerning retirees’ lack of time, emerged more as fact than anecdote. As Peter (trade association official, 62/4) commented: ‘I expect you hear it all the time, but what is incredible is our lack of time, which does not make sense really’.

Young and Schuller (1991:95) observed in relation to time organisation and retirement, ‘The two main elements essential to a time-structure are routine and habit on the one hand and the opposite element, variety or contrast on the other’. Routines, habits and continuities in early retirement were found to be very bound up with marital status and the home environment, and it is these topics that are now discussed.

7.3 Old Structures, Continuities and Single Retirees

Looking at the case of both male and female single early retirees; the loss of a work based routine was a change that had to be accommodated within themselves. Although it might be expected that there was a bigger void to fill in the case of single retirees, this did not seem to be the case. Ben (air traffic controller, 60/1) who was divorced, observed, ‘I must confess, being home on my own, when I have a day on my own, I do sometimes think – “Oh I am here and there is nobody else”. But it has not been a factor that has impinged on any of the decisions I have made’. Although relying on their own resources, emotionally, financially and socially, the single respondents drew on these resources and capitalised on them as they expanded and varied their previous lifestyle pattern in their own individual way. Ben (air traffic controller, 60/1) later added:
No, there was no anxiety, I was pleased to be getting away and I was working shifts as well. I had always thought shift work was useful in comparison to outsiders. You could go down to the beach on a quiet day, you could do the shopping when everyone else was at work and so on. But I found as I got older I was more tired, you don’t need so much sleep, but I do need sleep, and working late into the night or getting up early, I found was quite tiring. So when the time came, I found it very easy to adjust – with the lack of shift work and everything.

Jack (banker, 54/2) who was widowed, commented:

I mean I have never got to the point where I am sitting here on my own thinking I am desperate to meet someone, what should I do now? And perhaps I feel I should have been doing more. There are a number of people I could have been visiting, more perhaps for their benefit than mine . . . because I am very involved with the church and there are a number of old folk living on their own and that sort of thing.

Jane (radiotherapist, 51/3) who had never been married, had left a stressful job. She had finished a course of leisure related home study, her mother who had been planning to come and live with her put the decision off, and so suddenly Jane found herself completely free to do as she wished. It was a freedom though, that had within it the imperative, that whatever she wanted of her new life, it was down to her to make it happen, she recalled:

And then more or less after the day I finished my last job – my mother had not moved up here. And I thought I am here, but I don’t have any commitments or a job, I could go anywhere and do anything. And I thought, wait a bit you need to recover a bit. I was doing my study and felt completely exhausted. It was as much as I could do to push myself
on to the next exam. So I went on holiday and came back and thought – ‘Get going girl’.

For single retirees, who did not have a partner with whom they could discuss the future, make plans with, or offer each other mutual support and encouragement, the continuity and security of the home environment was important. Lily (business woman, 62/4) who was divorced, commented:

I would not want to live with someone again because I like my house and the way it is. . . I would love to meet someone – I am not actually looking for someone, but if they occur in my life I would be very happy to lavish them with love (laughs) – as long as I did not have to live with them (laughs).

In the case of Malcolm (laboratory technician, 63/7) who had never married, the continuity of his home environment was exceptional. He related waking up on his last birthday in the house that he was born in:

Yes, I was born in the same bedroom, and you wake up and think, oh 63 years ago today – I would have been in this bed here, and there would have been people rushing around with hot water. My sister would have been alive, my mother and father would have obviously been there, and you get this strange feeling – this strange feeling. But I am fine there you know.

For the single respondents the security of home and enduring friendships were fundamental continuities that played an important role in their adaptation to early retirement. As will be discussed shortly, they were also important continuities for the married respondents – but for the married respondents the role of these continuities was usually attenuated by their married lifestyle and the existence of a partner and confident.
Apart from the single early retirees, the circumstances of the remainder of the respondents, although all married, were quite varied. Some had spouses who had never worked or had worked part-time or were still working part-time or had retired at the normal retirement age. For all the respondents, the most immediate change after the disappearance of their work-related structure, was the relocation of their locus of activities from the previous dual-based one of home and work to the single locus of home. For the majority of the respondents - the married ones, this meant a new engagement with home and family.

7.4 Married Early Retirees, Change and Continuity: Being at Home

For most of the married respondents, the immediate change towards a home-based lifestyle was in many ways balanced by an accompanying and reassuring continuity in relation to family and the home environment. For those respondents that embarked straight away on part-time work or voluntary activities this effect was perhaps a little diluted, but it was often the continuity of home and family that had been realigned with changed circumstances of early retirement that provided the secure operating base for such activities. Adjustment to early retirement is strongly bound up with an agreeable adaptation to the new family circumstances that it brings in its wake and the achievement of a new equilibrium that is perceived as equitable by the retiree, and in the case of those who are married, the retiree’s spouse. As Szinovacz et al (1992:1) argue, ‘the retirement experience is intricately linked to the individuals’ past and current experiences in other life spheres and that it affects and is affected by their social networks and relationships, foremost among them their ties to family members’.

As is discussed in subsequent chapters which examine adaptation, further change and innovation, the great majority of the married respondents and their spouses developed individual and joint interests that interlaced compatibly with each other in relation to part-time work, caring, leisure and voluntary activities. In the early stage of immediate change and accompanying continuities there was a wide variation in the accommodation that was reached between spouses. Dennis (bank manager, 64/5) felt that he and his wife had got the balance right. He started part-time
work straight away for a housing trust charity and his wife continued in her job organising foreign cultural tours. Like many other respondents, Dennis’ grown-up children were not living at home but nevertheless were a significant continuity in his life:

We [self and wife] do lead independent lives - which is perfectly okay. We come together with our foreign tours and with the family and functions here - and the support I give her. I think it’s a good thing in many ways to have separate lives and still come together. (Dennis, bank manager, 64/5)

In a similar vein, Caroline (social worker, 64/6) who straight away expanded her voluntary activities - which for her was an important continuity, and whose husband was heavily involved in the church, commented:

We are celebrating our ruby wedding this summer but I can’t imagine it being just the two of us here - as much as we love each other. We don’t actually share a great number of things in common. It has its positive side, but we have said in the past we ought to do some more things together - and we do have the children.

Henry (civil engineer, 61/8) who did some part-time work initially, and whose wife had numerous interests, was aware of the anecdotal retired husband who got under his wife’s feet. He commented:

Yes, it was the reverse of the normal, there was no problem really - it didn’t seem to matter because I was largely out of the house anyway - so it was as if we were both full-time employees - but what we do share is a love of the family and the home, and really that is our giant activity.
Kenneth (electrical engineer, 58/8) whose wife was slightly disabled, also commented: ‘I know some women don’t like having their husbands home during the day, but for us that was not an issue’. Alan (personnel manager, 53/3), one of the early retirees with a young child focused on the continuity of home life with his son and his Open University studies. Alan started doing the shopping and the school run which gave his wife a greater freedom to pursue her own interests, as he commented:

She works part-time and she started part-time about ten years ago, before I retired. It’s not a big job, she goes in a couple of days a week for six hours a day - she is not keen to be at home, she likes to go somewhere. She did an IT course, she likes to get out. She is more sociable than I am. She likes to go to work or on a course.

Sophie (financial administrator, 58/4) made the point, as did many other respondents, that, although the continuity and companionship of home life and her husband were satisfying and provided firm anchors in life, there was at the same time a need for personal space and individuality:

I suppose the only thing is, I don’t get much time when I am alone by myself. And although I don’t want to be alone by myself, because I think that would be awful, every now and again I think it would be nice to have time to myself apart from doing my pottery – but that is different. When I was part-time and he was full-time, I would have a day a week when I was definitely on my own, which doesn’t happen now. He plays golf quite a lot – but then I am usually out that day. So that is one thing. But when we both retired together that was one thing we were both aware of - that we would both need space.

Kate (personnel administrator, 56/2) had capitalised very quickly on the agency afforded by early retirement. She was married but had no children, and had developed a diverse and satisfying lifestyle against the backdrop continuity of home,
her husband and his continuing work. She could not help wondering though, what new changes and continuities would emerge when her husband retired:

Oh, that will be interesting won’t it. I am not quite sure. I am enjoying myself so much, I am not sure how I am going to react when he is here (laughs). Yes it’s interesting, I saw this sketch about people retiring – the man was thinking that his wife was going to do everything for him – but I don’t know. My husband is fairly laid-back, he could take three days to read the Telegraph, so I think he will enjoy his space. We have hobbies together, we both enjoy cooking, we both enjoy gardening. So we have these things we enjoy doing together, so that is a start.

For many of the respondents the continuity of their home environment provided a reassuring and comforting sanctuary at a time of change. The home usually represented a lifetime’s work and investment in time and money. Until retirement, few of the respondents had had time to really relax and enjoy, and to connect with their homes to an extent they often desired. Often, spare time at home had been spent in a rush doing household and garden jobs and repairs. Now in early retirement, the home started to take on a new air of warmth, familiarity and comfort. Home was now ‘fully home’, not a place sometimes associated with a temporary escape from a busy job, and perhaps a stressful work life.

The lifetime aspiration of owning a home and paying off the mortgage had been achieved by the majority of the respondents at a time when they still had their health, vigour, and the time, and resources to really enjoy it and make the most of it. The respondents were very aware of their home as an extremely valuable financial asset. The security this offered for the present and the future was perhaps one of the main foundation stones on which their early retirement project of the self was secured. For the present though, the home was something to enfold themselves in, to appreciate and enjoy on a new level.

What were once regarded as chores that had be fitted into a busy schedule could now be contemplated in a more leisurely and enjoyable fashion. Carrying out
interviews with the respondents in their own homes enabled me to observe at first hand this connection. It did not take much encouragement for me to be whisked off to be shown the vegetable patch, the potting shed or the workshop. Often it was the home office with the new computer, sewing machine or stereo that was shown with pride, or perhaps just the sunny corner of the conservatory with an old armchair where the papers were read and afternoon tea was taken. For many of the respondents, long delayed and anticipated projects around the home were finally embarked upon - which often represented the first real tangible pleasure of early retirement. Chris (accountant, 60/2) remarked:

Oh, I enjoy the house and garden very much. The house was in a dreadful condition and garden was in a terrible state. I get my son to help me with some of the heavier jobs. So if the weather is fine I tend to be outside in the garden. If it is not so good, I will be decorating. I have always enjoyed doing it, it is just that I did not have the time.

Although the home and family provided important elements of continuity, this is not to say they were static or unchanging. The idea of early retirement as a project of the self has within it a notion of process, that is to say, the consolidation of one step or stage providing the basis on which the next and subsequent steps are based. Atchley (1999) in his theory of continuity, agrees that the notion of continuity should not be seen as something that is invariable or fixed in time. Atchley (1999:2) argues that one of the key aspects of continuity is the ‘Persistence of general patterns rather than as sameness in the details contained within those patterns’. In regard to the home, the family and the utilisation of time, there was a noticeable developmental aspect to these continuities as the respondents found new ways of accommodating them to their changed circumstances. For example, it was noted how the pattern of using time as a resource changed and developed to fit new circumstances. It was observed also that the continuity of home started to change and evolve as it became the sole locus of activity for many of the respondents. And with regard to the continuity of family relationships, it was observed that many of the married
respondents drew on the strength of their relationship with their spouse to fuel their individual endeavours. At the same time there was a realisation that the strength and continuity of that relationship was best preserved by allowing it to change, for example, by acknowledging their partner’s need for time and space to themselves.

Atchley (1999) also argues that continuity and change are not necessarily mutually exclusive categories, indeed that they are often themes that exist simultaneously in people’s lives. So far this chapter has examined how one of the principal immediate changes in early retirement - the disappearance of a work-based life structure, interacted with two principal continuities, those of home and family. Perhaps the next most significant factor involving elements of immediate continuity and change was the decision made by the respondents, of whether to preserve in their lives, some element of continuity in relation to work, that is to say, part-time work. Before moving on to this topic though, I would like to examine other continuities, some of which have been alluded to already and some of which have not – for example, religious faith, caring, leisure and the continuity of work-based friendships.

### 7.5 Individual Continuities

One of the enduring aspects of early retirement that has been noted, was the respondent’s positive and proactive approach to this transition in their lives. It would seem that the respondents had carried forward values, responses and problem solving patterns that had been developed, found workable and invested in over a lifetime. The maintenance of each respondent’s unique subjective reality and self identity was in the early days of retirement bound up with the range of continuities, both large and small that already figured in their lives. Stability and an enduring sense of self were tied up with a whole range of activities and interests, some that loomed large like religion, and some that could be seen to be less significant, but nevertheless contributed to an ongoing sense of consistency and security. Talking about those things that offered him stability and had not changed immediately after early retirement, Ben (air traffic controller, 60/1) commented:
Well, I have thought about that quite a lot, funnily enough. There are one or two things that are different but the great majority is the stability that has been there throughout. Not much has changed, I still see the same people, I still do a lot of the same things. I am still involved with a lot of other things other than physically going to a full-time job. That is the only thing that has changed. I feel a lot healthier and a lot happier now I don’t do that. As I said earlier it was not stressful but it was quite pressurised and there was a lot of political hassle, and I have got away from that. I feel healthier and I don’t feel so tired.

Routines and continuities varied widely from the more understandably significant ones like religion and faith, to, on the face of it, those not seemingly so significant – for example, the Rotary Club. What was apparent though, was the significance that a particular continuity had in relation to the individual respondent concerned. For Bob (mechanical process engineer, 63/2) it was his involvement with his local football team, ‘Well I have always been involved with football, and I run the local club – so I have continued to take an interest in that’. For Bill (electrical engineer, 74/15) it was the Rotary Club: ‘Well I have been a member of the Rotary Club, now for 22 years, I have always been involved with that – and I did not move – so things like that’. And in the case of Jane (radiotherapist, 51/3), who had never married it was the church and her studies that were important continuities when she stopped working, as she related:

Well, the church and my belief have not changed. I do get lonely, but knowing He is here and I can talk to Him – knowing that - if times get difficult. And I suppose I have had my studies. Not having any structure now – it is not who you are that matters, but what you do. And you are made to examine that when you haven’t got a job and a job has been so much a part of your life. It’s a bit hard to say you’re actually retired, so I say, well I do this, and I am the church treasurer. I don’t get paid as the treasurer, and to me it is my most important work.
For Jack (banker, 54/2) the main continuities for him were bringing up his daughters after the death of his wife, the church and the support that it offered, and old friends:

What I do is provide continuity for the girls and I made sure the girls went to church . . . that was where I had a circle of friends, a circle of supportive friends. And you know what it is like at times like that, you need people for mental and practical help. Yes, and I suppose friendships, and more time to develop those friendships. One of the friendships that has developed a lot more since I retired is with someone who happens to work shifts.

For those respondents who had perhaps been struggling to care for someone while working, the advent of early retirement not only helped to alleviate some of the pressures involved, but the fact of caring also provided a continuity for the retiree. Rose (laboratory head, 67/9) commented, ‘My mother has been ill so many times and I was rushing over to see her in hospital most days when I was still working and that takes a lot of time. I didn’t have time to think about other things’. Walter (quality control manager, 62/4) commented on how, for him, golf had been a compensating continuity: ‘At any time now, if someone phones and says do you fancy nine holes, and if the weather is fine, I’m off. My wife doesn’t mind – so she says (laughs)’. And June (general practitioner, 68/10) remarked on the continuities that mattered for her, ‘I suppose family and close friends, and certainly for me, music. Music has always run through my life . . . music has certainly helped me during the worst times’.

The exercise of agency, that early retirement afforded the respondents, and the underlying proactive current that steered events and actions towards fulfilment and security, could be seen in many ways to be anchored in personal routines and continuities. As Giddens’ (1991:39) observed, ‘The discipline of routine helps to constitute “a formed framework” for existence by cultivating a sense of “being” . . .
which is elemental to ontological security’. Personal continuities were known quantities, they were existing and ongoing sureties around which new lifestyle activities and projects could be based. The range of continuities in the respondent’s lives provided a reassuring link between the past, present and future in their project of the self. From minor activities, to beliefs and values, they were existing stabilities, the first building blocks, already in place and waiting to be constructed on as a new early retired lifestyle took shape.

Atchley (1999) reminds us that patterns of continuity are extremely varied and what represents continuity for each individual is highly subjective. Each respondent in their own way, in light of their own life experience and future aspirations, identified with certain continuities and brought a reflexive awareness to bear on them as they reshaped the pattern of their life. While ‘friends’ and ‘close friends’ were often cited as enduring sources of stability and reliability, the continuity of work-related friendships did seem to have a particular relevance in relation to the immediate changes and the pattern of life that accompanied the first stage of early retirement.

7.6 Continuity and Work-Related Friendships

As noted in the previous chapter, there was no clear consensus on the quality and value of social interaction at work. While many respondents disregarded the importance of social interaction at work, there were a few, like Sophie (financial administrator, 58/4) who remarked:

You get better at structuring things after a while, but it was not the fact that I was not going to work - I suppose I was not meeting so many people. That would have been one thing I would say I miss a bit, the social aspect, not having people to chat to.

While Barnes and Parry (2002) indicate that women, more that men, consider work to be an important source of sociability, there did not seem to be any gender differentiation between those respondents who pursued work-related friendships after
early retirement and those who did not. As time progressed and more people in the friendship circle left work, the centrality of work as the basis of the friendships slowly evolved towards other spheres of joint interest. But in the immediate post-retirement period of change and continuity, work-based friendships, for many, offered an important continuity, that is to say, a means of keeping in touch with the world of work and perhaps keeping the door back to work open. This was often a consideration when few respondents, at this early stage of retirement, were confident enough to firmly close that door behind them. Donald (corporate planner, 65/2) remarked:

Well I have friends down at the company and go down to see them. In fact next Friday, my wife and I are having lunch with my old boss. So we still keep track and I have shares in the company, so I like to know what is going on.

And Gail (special needs teacher, 65/10) commented:

We get together, teachers in special needs are different from the mainstream, I think. They do ring up and see how each other are. One thing with Michael [husband], he never missed work, but I did. He is in touch with his colleagues anyway. I think it is awful to cut yourself off straightaway, it must be dreadful.

For Bob (mechanical process engineer, 63/2), who had not settled easily to early retirement, and who declared, ‘I would go back to work today if my boss called me up’, keeping in touch with his old work colleagues was very important. He later added:

Well, I still get invited to some of their do’s. I have been to a couple of retirement parties at the factory. And my old boss, he has a get together two or three times a year. And we had one not long before Christmas. I
have been invited back to the new office, and they showed me all around there.

Don (production engineer, 65/11) was one of the respondents who while downplaying the importance of the social side of work when he was at work, had remained in touch with work and retained contact with old work colleagues even many years later. He observed:

Well, it wasn’t that social, in the sense that some jobs are with smaller companies where you might go out for a drink after work. We really did not do that to be honest. And we went home at the end of the day. And there were not many social functions organised through work. In fact, I still do meet up with some old work colleagues. Once a month we go off to one of the local pubs. So I do see some of my old work mates and perhaps once or twice a year there are other gatherings. And of course there is the pension thing, we only meet formally four times a year, but it is a time when you meet an awful lot of the old crowd.

Although Jack (banker, 54/2) reasoned that he was not overtly keeping in contact with the banking world, it would seem likely, to some extent, that this was a factor in the immediate period of post-retirement. Later as time went by, and Jack felt more secure and settled in his new life, the friendship circle evolved away from its original work basis. Jack observed:

I don’t keep in touch with banking, I keep in touch with friends. When you meet friends you have got common background so you talk about things like what happened to Bloggs and that sort of thing. And you talk about what has happened to the bank and that sort of thing. So you obviously discuss that sort of thing but it is not the prime interest. It is keeping in touch with your friends.
Carl’s (leisure services manager, 59/8) observation epitomised the notion that work-based friendships do provide an important immediate continuity and also that they do subsequently develop away from their original base:

Yes, well obviously, I was interested in what was going on at the Council – for two or three years. Because after a while you do find that they are talking about people you don’t know and events that don’t mean much to you. Actually it becomes quite boring (laughs). So I tend to veer away from that, oh I sit and listen, but with that particular group of six of us, three are now retired, so that is changing anyway. So we do talk about other things, though there are still things I am fascinated with – but glad I am not part of it (laughs). So I have kept contact.

In a similar manner Jill (library services head, 58/6) commented:

Well there was a continuity, mainly the social contact with the people that I worked with. To some extent for the first couple of years there was some involvement. And the capital project I had been working on, obviously I got invited to that. And my museum curator still sends me invitations to things going on there – but I don’t go. She sometimes writes and says ‘Where the hell are you these days’. But the share club thing is with work people. And there must be half a dozen people still working I see, and I have got a friend who is chief of City Libraries and so I see her regularly. So there is contact, what was professional contact became friendships. And the people at the Town Hall were other colleagues in the department that I became friendly with.

The retention of work-related friendships was a continuity that helped to maintain social identity and to preserve a contact with the world of work that had once been so much part of the respondent’s existence. They represented an easy, non-stressful and amenable way of at least retaining a glimpse of their previous full-time
work life, and how things were developing and changing in that world. As a new lifestyle took shape and the respondents became more sure of themselves and confident in their early retired status and future, that insight back into their old work life was allowed to fade as its relevance to their newly emerging lifestyle dwindled.

At the same time work-related friendships can also be seen as a reconfiguration of social capital within the social convoy of relationships and attachments that ran through the lives of each respondent. Antonucci and Akiyama (1987) have suggested that we progress through life surrounded by a convoy of relationships, friendships and attachments that offer us social, emotional and practical support. Close contacts such as family, offer the most immediate support. Those contacts at the outer fringes of our lives, for example, work-related friendships, while being more distant and perhaps less permanent, nevertheless provide continuity, companionship and aspects of ongoing stability.

While for many respondents, work-related friendships in early retirement provided a specific continuity in relation to their previous working life, what was more significant was the even stronger continuity in this respect, evident from the number of respondents that actually stayed engaged with the world of work – in the form of part-time work.

7.7 Continuity: Part-Time Work

Those respondents engaged in part-time work tended very strongly to do so almost immediately after leaving full-time work – that is to say within the first nine months of retirement. In other words, there was little evidence of the anecdotal situation whereby a retiree having perhaps been on holiday and caught up with jobs around the house, a lot later becomes bored and decides to look for a part-time job. Indeed, as will be examined in the next chapter, which is concerned with later adaptation and innovation in early retirement, the initial take up of part-time work by three quarters of the respondents, declined in later retirement, to just a quarter of the total number of respondents.

The quarter of respondents who had not at any time in early retirement participated in part-time work, were evenly split between those who definitely had
not considered it all and those who would have liked the continuity it could have provided, but were unable to find a part-time job that they considered suitable. Peter (trade association official, 62/4), who had trouble with his hearing and his bladder, commented:

I think if I had been offered some part-time work, I would have taken it up. I think my circumstances were special because of my health. I think to make the break from a full-time job to a hundred percent retired is difficult for people. I think if you can go through a stage working part-time it would help.

And Rose (laboratory head, 67/9) remarked:

I spent a lot of time looking at blood smears which is quite time consuming, it wasn’t all I did, but I was quite good at it because I had done it for so long. I would have been quite happy to go in for some sessions a week to have helped them out and I am sure they would have been glad to see me . . . but they could not employ me. It wasn’t that I left under a cloud, it wasn’t that at all, it was just part of the terms, the financial terms.

The majority of respondents who did take up part-time work, did so in an occupation that was the same as, or closely allied to their previous profession. A common scenario in this respect was the retiree who had not really thought about part-time work but had got ‘a telephone call’ shortly after retirement. Very often this work was temporary and for a short duration - and as such, it does to an extent distort the previous mentioned figure that three quarters of the respondents engaged in part-time work at some time in early retirement. Roger (civil engineer, 69/10) remarked:

People would phone me up and say ‘Look we have got this problem here, could you come and have a look at it’. And I sort of set up – rates
and things, you know. I set a very reasonable rate and I was very fair, and I enjoyed doing it, it was great fun. But then that quietened down and I had a couple of jobs as an expert witness, which was very interesting. But I don’t do any of that now. I never looked for work and if it does not come, I shrug my shoulders.

In a similar manner Walter (quality control manager, 62/4) related:

Yes, there were lots of calls. I put it on a more business like footing, and I was used for technical advice, either for the site or the department that I had been working for. I did it for two or three years, doing various odd days and then that sort of dried up – which I am glad it did. It was a natural thing, they were closing the site completely.

Even more so than work-based friendships, at a time of some insecurity just after retirement, part-time work was a valuable continuity that kept a reassuring connection to the world of full-time work – ‘just in case’. As Walter (quality control engineer, 62/4) commented on the part-time work that he had done for a short while, ‘Oh I worked about 3 or 4 days a month – it was just enough to keep abreast of what was going on’. At the same time, part-time work for many respondents, allowed them to stay in touch with their occupation without the stress and level of responsibility of a full-time job, which as has been noted, was often a pivotal factor in their early retirement decision. With the absence of stress, the opportunity for social interaction on a controlled, regular, but not overwhelming basis, was often appreciated more than it had been during full-time work. The quality and nature of the social interaction related to a particular part-time job, was often a mediating factor in the decision of whether or not to do part-time work. Jane (radiotherapist, 51/3) had done some part-time work shortly after retirement that was free of many of the frustrations that had become apparent in her full-time job. Her part-time job kept her in touch her profession, it was stress free and had a social element. Jane commented in relation to her part-time job:
The wonderful thing about the job was that I was not going to be top pin. I wasn’t going to have the responsibility and I could choose the hours I wanted. I could choose the days I liked. So you know it was a cushy job, so it was fine, and there were people to chat to.

James (financial controller, 64/2) was happy with his part-time job, it kept him in touch with his profession, it left him plenty of time for other activities, but in his case, he accepted that the job offered little in the way of social interaction:

Well, I am working about one day a week, which is quite nice. I get paid by the hour. I work from quarter past ten to four, so I miss the rush hour. So that keeps me mentally active. I just work straight through and I work effectively by myself. There are a couple of secretaries there, but they are nothing to do with what I am doing. So I have no one to talk to about the job, except for the boss – he is an accountant. So basically I just get on.

For many respondents, part-time work also helped to provide a welcome and reassuring skeleton structure around which they could construct their new lifestyle. Nearly all the part-time work done by the respondents was for fixed-hours rather than flexible working. However the majority of the respondents had been able to fix their hours according to their own preference. Often, without being asked, respondents would get out their diary or calendar to show me how their days and weeks were organised and what they had been doing. Invariably, those respondents who worked part-time, pointed out first, the days or times that they worked, and explained how they organised other events and activities around these times.

For some respondents the continuity of part-time work was a way of appeasing a continuing work ethic. Gordon (project engineer, 63/7) was the strongest adherent of part-time work of all the respondents. He felt very strongly that you needed to keep some sort of job going for as long as possible, as a reason to ‘get out
of bed in the morning’. Part-time work gave Gordon a particular focus although it did not exceed one or two days a week. I noted in my field diary:

Gordon was easy going and relaxed in some respects but had strong views about keeping busy in early retirement. This of course is not unusual, what was unusual was that Gordon thought this could only be achieved if you had ‘proper’ work to do. That is to say a part-time job that ‘kept you motivated and gave you a reason to get up in the morning’. When I asked him if he thought leisure and hobbies could be a focus in early retirement he was quite dismissive of the idea, quoting friends and people he had observed who were just ‘idling along’. For example, people at the golf club who seemed ‘lost and not to have any interests or motivation to do anything’.

In a similar manner Jake, (environmental services head, 61/2) commented:

I missed the decision making, the planning meetings, and yes managing a lot of people and having the responsibility for huge budgets, and so – yes I did miss it, there was no question. And I had a phone call from a friend who worked for the Local Government Association. I had been one of their principal advisors so they knew me very well. And they said, ‘We need you, can you come and help us out just for a couple of months, just one day a week’. A year later, I was doing two days a week, but then of course I had also been doing things at home - they called me, as there was no one else.

Some of the respondents wanted the continuity of part-time work, but did not stay involved in their previous professions, either because there was no work available or they preferred a complete change. Michael (broadcasting project engineer, 68/11), became an Ofsted inspector, and Bill (electrical engineering manager, 74/15) went into financial services. There were other cases where
respondents expanded on pre-retirement interests and hobbies, for example, Henry (civil engineer, 61/8) went into garden design and Ben (air traffic controller, 60/1) became a line-dancing teacher, he commented:

It pays its way. There was a fair bit of outlay to start with. I used some of the money from retirement to buy the equipment and the CDs. You provide your own equipment, music and microphones and all the other bits and pieces. On Friday, I am going down to the south coast. There is a big ballroom there. You know it is not lucrative, it can be if you are lucky and things go well, you could almost make a living at teaching. But I don’t, I just do it for interest to keep me going and it’s social – for my own interest.

That part-time work should engage with personal interests was a determining factor not only in relation to the type of work chosen, but also it was often a factor in the broader decision of whether to participate in part-time or not. Besides the other determining factors discussed so far in relation to part-time work, for example, keeping in touch with a previous occupation, minimum stress, an ongoing work ethic, social interaction, and structure, there were two other important determining factors in relation to part-time work. This chapter concludes by exploring these two elements which relate to status and finance.

7.7.1 Part-Time Work and Status

A prevailing and important feature of most of the part-time work that was engaged in by the respondents, and also, as we shall see later in regard to voluntary activities, was the retention of status. The majority of respondents, whether newly retired or retired for some time, carried into early retirement and retained, a notion of status that related to their previous occupation and position. During the interviews this was transmitted by the respondents by reference to aspects of their last position – often without actually being requested. For example, the respondents would mention their job title, their promotion history, their responsibilities, their out-of-hours
commitments, the size of the budget under their control, or the size of their staff. Carrying forward this notion of status can be seen as something of a continuity in itself and was perhaps understandable when the only other option – to describe themselves as retired or even early retired, with its negative connotations, did not resonate with their perception of themselves. Roger (civil engineer, 69/10) commented:

I knew a chap who didn’t have a degree and he was working with me, and then he went into office cleaning and made a fortune. I’m not sure I would want to look back on my life, and think it was about office cleaning, but it would be nice to have had the money (laughs).

Donald (corporate planner, 65/2) remarked, ‘I often joke with the children that one of the things that I wanted to do when I retired was to drive that little trolley collector at Sainsbury’s or Tesco’s. That always seems like a nice light job’. What we can be fairly sure of, is that Donald was joking. Donald made a number of indirect references to his former status and as noted earlier he kept in touch with old colleagues. After a career in corporate planning it would seem unlikely that he would want to be identified with such a part-time position.

Status was also an issue for Jill (library services head, 58/6), she did want some continuity in regard to part-time work, and did, as she explained, apply for a couple of jobs:

I applied for one or two jobs locally, but they were sort of receptionist jobs or handling contracts and they did not want me. I could see why, I wasn’t talking at the right level, and I could not force myself to do so – it was pride as much as anything else. So – I did not want it enough to pretend.
It was a different situation some time later when Jill was offered a position that did accord with her previous status. The job she took was that of area manager for the ten yearly national census. She recalled:

I had to employ thirteen managers and they had to employ 480 other people. So we had a big team. There were 100 managers covering the whole country, and we had three residential training sessions and that was very much like being at work. The whole thing – they gave me a computer and a printer and all the bits and pieces and I set up an office in my room. I was running about in the car all the time and had people on the phone all the time.

Although Jill had cited stress and over-work as contributory reasons for taking early retirement and had not taken any previous part-time work because, as she said, ‘I suppose I did not want to do any low level work’, this temporary job did suit her. The job was pitched at the right level for her, it had a certain amount of prestige that accorded with Jill’s self esteem and importantly it was a finite proposition. The job was only going to last a certain time, and so it was not an open ended commitment to another potentially stressful position.

While for Jill, and most of the male respondents, work-related status was an important continuity relating to self identity, this was not so much the case for some of the other female respondents. For example, Rose (laboratory head, 67/9) remarked: ‘Well I just say I am retired. I still think of what I used to do up to a point, so I might mention that or put it on a form that asks for your occupation’. And Marjory (general practitioner, 68/10) observed:

If you have no interests outside work, it’s a terrible shock. I am only talking about people I have known, and particularly if they are involved with the status of their job and they don’t know what to do, they are lost. I think you have to forget the status bit and I think you have to
build up some interests before you retire, so that you can carry on with those.

Marjory like many of female respondents had carried on doing some part-time work related to her previous profession, but seemed to identify more with her with home life, her hobbies and joint interests with her husband, than her part-time job. In a similar manner, Jean (school department head, 61/4) had carried on doing some part-time teaching, but the main focus in her life was her elderly mother, her grown-up daughters and the imminent arrival of her first grandchild – as she related:

I mean he [husband] understands the pressure with my mother because he has got the same anyway. And grandchildren, we will see. All the people I know say having grandchildren changes your life. So I am waiting to see, it is a very big unknown really.

For many of the respondents it seemed as if the seventy and what might have felt like the finality of early retirement was softened by the continuing participation in part-time work. And for many, besides providing a continuity in status, part-time work also offered the opportunity to earn some extra money that was hard to resist – especially when faced with all the uncertainties of such a life-course change.

7.7.2 Part-Time Work and Finance

A drop in income is associated with retirement at virtually all socio-economic levels (Bardasi et al 2002). As has been observed, the great majority of the respondents were ‘comfortably off’ with adequate pensions and no mortgages. They might have thought they were going to be okay financially, but they had not actually ‘tested the water’, and so it was understandable that they had some reservations about their drop in income.

The great majority of the respondents who participated in part-time, did so for the mixture of the reasons that have been discussed so far. They were not forced to take menial jobs and in the end they could decline part-time work if that work was not
convenient and did not carry with it a favourable perception of status. But against this backdrop many of the respondents had concerns about how far their reduced income would stretch. Walter (quality control manager, 62/4) who carried on in his old profession remarked in relation to his part-time job, ‘I feel useful and earn a bit of money as well’. And Don (production engineer, 65/11) who did some lecturing commented, ‘I did two days pretty solid, but that was all. That was all I wanted to do. I wanted to play golf. So it fitted in quite well. And I suppose financially we were fine’. In a similar vein Jean (school department head, 61/4) who carried on teaching remarked, ‘It was a bit of a financial thing – and a bit also that – well, I was too young to go totally to seed (laughs)’.

Perhaps as an extension of the work ethic, there were also those respondents like Dennis (bank manager, 64/5), who still felt it fulfilling and reassuring to have the continuity of an earned income. Dennis had started working part-time for a charity as he related:

Well it’s just the right level. I have got other things in my life besides work. I mean I don’t get rich, because it is a charity. But it is very fulfilling. And with the cash, it does help with the holidays we go on. I have to say I could cope financially, but, ehm, I think I am worth a bob or two (laughs).

A reassessment of outgoings and reduced income, even if they were not going to be poor, was an example of immediate change that the respondents had to deal with in this early stage of their retirement. What was significant in relation to these middle class retirees, was that despite the large uptake of part-time work, only a few needed to work part-time for purely financial reasons – but in this early stage of retirement few of the respondents were confident in this aspect of their new life.

7.8 Conclusion

This chapter has examined how immediate changes associated with early retirement, such as the disappearance of a work-related structure, the social processes
associated with work, the change in the locus of activity to the home, and a drop in income, were accompanied by certain continuities. Continuities - such as, family, friends, faith, hobbies, caring, work related friendships and part-time work. As the respondents got to grips with all the conflicting emotions, tensions and decisions involved in this multi-layered process, it was a discernable step forward in their early retirement project of the self. It was for most of the respondents, a period of some apprehension, as existential anxieties associated with such a lifestyle change came to the fore and demanded to be dealt with. As Giddens (1991:39) comments:

The actor must maintain constant vigilance in order to be able to ‘go on’ in social life. The maintaining of habits and routines is a crucial bulwark against threatening anxieties, yet by that very token it is a tensional phenomenon in and of itself.

Concerns, worries and uncertainties that accompanied change were eased and accommodated by accompanying continuities that had been part of the retiree’s old lifestyle. Habits, routines and established patterns of activity are in many ways the cornerstones of personal security and identity, and so the inclination to carry forward elements of continuity at a time of change can be seen as a first step in reconciling the conflicting and bewildering array of options open to the early retiree.

In this stage of early retirement, which has been identified as one of immediate change and old continuities, the exercise of agency in the pursuit of a meaningful and fulfilling lifestyle was enhanced by two particular factors. Firstly, there was a strong reflexive awareness among the respondents of their circumstance and position, of what they were doing, of what the alternatives were, and of that essential element of reflexivity; the monitoring and adjustment of activity in light of new information and realisations. Secondly, by virtue of their middle class work histories, lifestyle biographies and economic position, the respondents had the cultural capital that empowered them to act in a positive and distinct manner in relation to new possibilities and the on-going elements in their lives.
An example of how these notions came together was examined in relation to part-time work. It was noted that most of the respondents were able to rationalise their position, the options available, and take a balanced course of action in relation to factors such as, the need for continuity, the establishment of a base structure, staying in touch with the world of work, social interaction, status and their financial position. For those respondents that elected to have some continuity of work in their lives, this could be accomplished on their own terms. The respondent’s allegiance and commitment to part-time work was governed by very different factors to those which had prevailed in their full-time jobs when they generally had family and financial commitments and a career to forge. They could now choose the level of commitment, responsibility, and the amount of time spent at work - and balance this against other interests and activities.

With the disappearance of a life structure largely dominated by full-time work, a picture emerged of the respondents utilising a new sense of personal agency as they initiated a new engagement with family, home, friends and in many cases part-time work.

In the previous chapter it was observed that the first stage in the conceptual model of early retirement adopted in this study – the approach and arrival stage, was largely characterised by a positive framing of the experience, and a proactive approach, where the respondents anticipated engaging in a new lifestyle with a new sense of freedom and agency. In this chapter, it has been observed how that sense of freedom and agency started to take form and substance and began to open up to the respondents the potential for a period unique in their lives in terms of autonomy and fulfilment. Coming to terms with changes and old continuities can be seen as a period of adjustment to new and immediate realities, a necessary and understandable one in the striving for harmony in the respondent’s lives and a sense of ontological security. It was another important stage in the lived experience of early retirement, that which preceded the pivotal and predominant stage of adaptation, further change and innovation which is explored in the next two chapters.
CHAPTER EIGHT

ADAPTATION AND INNOVATION:
LOSING TOUCH WITH THE WORLD OF WORK
VOLUNTARY ACTIVITY

8.1 Introduction

The previous chapter discussed, in terms of immediate changes and old continuities, how the respondents made the transition from full-time work to an initial early retired lifestyle. The model proposed in this study (Figure 6.1) sees the lifestyle stage discussed in Chapter 7 (i.e. immediate changes and old continuities) as an initial one – one that gives way to a stage of adaptation and innovation. The aim of the following two chapters, is to explore this stage of adaptation and innovation, to identify how it differs from previous stages, to understand what its main characteristics are, to identify the everyday activities associated with it, and to show how as part of the early retired project of the self it contributes to our understanding of the lived experience of early retirement.

As has been noted earlier, the stages identified in the model of early retirement proposed in this study were not finite and separate from each other. These stages overlapped and merged with each other according to the characteristics and aspirations of each early retiree. The stages of immediate change and old continuities – and adaptation and innovation, follow this pattern, they merge and overlap with each other, but at the same time there is a broad but important characteristic that differentiates them.

The early retired lifestyle stage of immediate changes and old continuities that was explored in the previous chapter, has been described here as an ‘initial’ one. This is in recognition of the observation that it was to a large extent a reaction and a lifestyle readjustment very much embedded in known quantities, existing resources, ongoing relationships – and as the name of the stage denotes – old continuities. What differentiates the stage of immediate changes and old continuities from the next one of adaptation and innovation, is that this next stage has in essence a more outward...
looking and expansive orientation. It looks beyond the reassuring, the known, the tried and tested – and as the name of the stage denotes, it is progressive and encompassing of innovation. In other words, once most of the respondents had negotiated the main hurdle of early retirement – the end of full-time work, and felt that they had established an initial lifestyle that had a sound footing, and when many early doubts and fears had subsided, they were in a position to look around, to move on, and to explore in what ways they could adapt and develop their lives. They were ready to explore what innovative elements might improve and enrich their lives in the search for contentment, fulfilment and ontological security.

It was noted in the previous chapter that there was a developmental nature to many of the continuities in the respondent’s lives, that is to say, many of the old continuities that were identified did not stay static, they changed and evolved as the respondent’s lives progressed – so it has been noted already that some notions of adaptation were starting to take effect. It was noted in the previous chapter also, that a sense of personal freedom and agency was starting to be realised and acted upon – so we have seen already that some aspects of innovation were being sought and responded to. In this next stage of adaptation and innovation, the often more restrained and conservative choices associated with the earlier, tentative initial period of early retirement very often gave way to more open and fresh ideas, new challenges and new activities.

This chapter and the next one, observe that to what ever extent certain continuities were carried over into the early days of retirement - they were subject to adaptation, as a settled early retired lifestyle emerged and took shape, and innovation, as new interests and activities merged with old ones. Potential existential anxieties were fended off and a sense of fulfilment and contentment developed.

In the next chapter, adaptation and innovation are explored in relation to the caring and leisure. In this chapter, adaptation and innovation are explored in relation to the decline of part-time work, losing touch with the world of work, and voluntary activities.
8.2 The Decline of Part-Time Work

As the respondent’s early retirement progressed, the factors that inclined many of the respondents towards part-time work faded as new interests took hold, an alternative life structure took shape and a feeling of security in their position emerged. Three quarters of the respondents had been involved with part-time work of some sort since retirement. At the time of interview, only a quarter of the total number of respondents were working part-time. Graham (telecoms manager, 59/3), who stayed within his old occupation, described his experience of part-time work, which was in many ways a fairly typical scenario:

I did two days a week over the winter, but when they asked me again last October - even the thought of travelling two days a week did not interest me anymore, so I said, ‘Is there anything I can do at home’. They came back and said, ‘Perhaps one day a week at the office and one day at home’ - but by that time I had got used to another month at home over winter and I had things to do, so I said, ‘I don’t think I’ll bother, thanks very much’.

In a similar manner, Henry (civil engineer, 61/8), who went into part-time work doing landscape gardening, commented, ‘I think I had worked it out of my system - the need to have a [part-time] job, I had sort of been through it, and I was quite ready to then sit back and do what I wanted to do, when I wanted to do it’. And for Maureen, (antique dealer, 68/10) who stayed in the same occupation, it was a change of emphasis in her life that was the driving force behind her giving up part-time work, ‘I am cutting it all back now, because I am not getting enough fun in (laughs), I have got terribly involved in other things, in charity work and things like that - I expect I will stop completely’.

Besides the scenario mentioned above, where Graham (telecoms manager, 59/3) relinquished part-time work as other interests became more predominant, there were two other particular scenarios that led to a decline in part-time work. One was
where the ready supply of easily available and suitable part-time work diminished, and secondly, at the other end of the scale, where it expanded to the point of being a burden which started to exclude other activities. In both cases the exercise of personal agency by the respondents was apparent in effecting an outcome. In the first case, many of respondents took the active decision to favour other activities by not searching for further part-time work, either in their own field or some alternative field. And in the second case, most of the respondents who found themselves overloaded with work, took action to extricate themselves completely from part-time work.

Donald (corporate planner, 65/2) did a little part-time work initially in his field of experience, but when that source of work came to an end he did not chase up any further work. ‘Theoretically I keep the option open’ he said. ‘But if no one phones that’s okay. I don’t have a card or give out my address. No, I can’t think of a good reason why I would want to go back to part-time work’. Michael’s (project engineer, 68/11) part-time work as an Ofsted inspector was starting to clash with his, and his wife’s, great passion for motor caravanning in Europe. When the work became scarcer and what work there was seemed more onerous he decided to let it drop. He recalled:

I did very well out of that for several years and then it started to dry up. One of the problems was that we were away in September and you miss out on the contractor’s meetings. They cut back anyway on the amount of work. So there were short inspections, but you had to travel a hell of a long way for one day.

At the other extreme Alan (personnel manager, 53/3) found that his part-time job related to his old profession, was getting out of hand. He stopped the job when he realised that he was almost working full-time again. Alan explained:

I did do some consultancy because I got the phone calls immediately. But I thought, ‘Do I want to go back? I have only just left’. And you
need to earn a lot of money, because you are going straight into a higher tax rate. So I would be paying national insurance again – and you think, ‘Is it worthwhile?’ I did do some, but I found almost immediately that I was back in working mode again. I was sitting here at the computer at 11 or 12 o’clock at night. And I thought, ‘This is ridiculous (laughs). I have given this up, I don’t need to do this, and here I am’ – it’s surprising how quickly you get back into the mindset of working – I was surprised. I had thought, oh I won’t get into it. But within days I was back as though I was working full-time. It was very lucrative but I thought, ‘I don’t want to do this, because you can see it escalating – and the more work you do, the more work you would get’.

It was a similar situation for Jackie (fashion industry administrator, 61/3). When her old company had closed down, Jackie decided to retire early rather than look for alternative work – but her old bosses had other ideas as Jackie recalled:

After the company closed down the directors were saying, ‘I want to start up a company, can you come and work for me’. And I would say, ‘No I really don’t want to’ and they would say, ‘Well could you just help me out with this, and help me out with that’. And I found everyone was doing it. So I was working all the time, and I thought – ‘I am supposed to be not working, and I am doing this everyday – and I can’t do this’.

Jackie stopped part-time work completely. As she had always worked on a self-employed basis and had never taken out a private pension she was one of a minority of respondents, mostly female, who only had a state pension. As was noted in Chapter 6, married women like Jackie, in this situation, were able to take early retirement – and decline continued part-time work, but this was done in the context of their married status and the comfortable financial position of their husband.
It was a slightly different situation for Mary (school headmistress, 66/15) who had never been married, and thus had to make sure she was financially secure in retirement in her own right. She was one of the few respondents who had continued with part-time work for purely financial reasons. She worked as a consultant in education until she was eligible for the state pension, at which point she decided to give up part-time work. Mary recalled:

The idea of consultants was not so well established then. You know it is teeming with consultants everywhere these days. But it was quite fun, and I had no difficulty in getting part-time work for myself, until I had done enough to qualify for the state pension – which came in addition to my local authority one. Until my major pension became index-linked quite a lot of it [the reason for part-time work] was inevitably financial. Simply because by then, I realised no one else was going to look after me – but me. I had got to be financially secure if I was going to live with some choices in my life. But after that, it became – ‘Do I really want to do part-time work?’

A few of the respondents did not follow this trend towards a declining interest in part-time work. It seemed as if the continuation in part-time work not only satisfied a residual work ethic, but with the respondent’s abiding interest in their occupation, their part-time work took on an element of leisure. For these respondents, in this period of adaptation and innovation, who did not need to continue in part-time work, for financial reasons, but nevertheless did so, this was a significant adjustment to their mindset and their outlook - and what for them constituted leisure. Even if the respondents had been subject to late working life job fatigue that had contributed to their early retirement, this is not to deny that for most of the respondents there had been elements of enjoyment and pleasure associated with their jobs – elements that some respondents had managed to retain and adapt in early retirement. Gordon (project engineer, 63/7) had continued with part-time work in the defence industry, where he had previously worked full-time. He was one of those few respondents who
intended to continue with part-time work. Gordon had actively sought early retirement because he wanted ‘more freedom’ and to be able to ‘shift my time around’. He had accomplished these aims and had worked out, what was for him, a comfortable balance and a merging of part-time work, leisure and other interests. Gordon commented:

I have a good quality of life which is important and we live very comfortably... I am very lucky I suppose, what I do professionally, I really enjoy being involved with it. I really believe you need to get up in the morning, put on a suit and go to work... the important thing is to keep working.

With a similar outlook, Bill (electrical engineering manager, 74/15) had been working part-time in financial services for 15 years and had no immediate intention of giving it up. He did not need to work for monetary reasons, but would have found not working, ‘very boring’. Bill recounted:

I was happy with electricity for 36 years but I wanted a change, so I thought I would go into financial services as an independent financial advisor... I have flexibility and of course I know if I get fed up with the job I can give it up. And that’s different. You are not worrying about your mortgage or your pension, and all that sort of thing. So I think it’s the freedom to choose what I want to do, I really think that’s what it is – rather than being dictated to by financial circumstances... I will keep working as long as I enjoy it, and if I get fed up with it, I will give it up.

Besides those few respondents who intended to continue in part-time work, the majority of the respondents in part-time work were planning to end it at some time in the not too distant future. They were looking forward to adapting their lifestyle to expand on existing interests and wanted space for the innovation of new interests. Ben (air traffic control manager, 60/1) had already found space to take up line dance
teaching and at the same time he had remained in contact with his old occupation. He was however looking forward to the time when he could concentrate on his ‘real interests’. Ben explained:

I keep current with what is going on. I am involved with two international committees and I want to keep going with that. I am on a UK committee as well. It all dovetails together, and if I drop one I will have to drop the lot. I looked the other day at the adult education, there was a group of things I was interested in. One was a language, music, and practical things I would like to do – like a bit of bricklaying. I have always thought it might be useful to be able to do a bit of bricklaying (laughs). I just find that I am so busy - it will change, what I want to do is slowly drop off the work and professional side, and then move into the real interests that I have.

Walter’s (quality control manager, 62/4) experience sums up many of the observations made in this study in regard to part-time work. Shortly after early retirement, he got ‘the telephone call’ and subsequently started part-time work, although he had not been looking for it. He did not need to do it for financial reasons, but the extra money was useful until he saw how his finances worked themselves out. Initially, also, it allowed him to stay in touch with the world of work – just in case things did not work out. Eventually when the part-time work associated with his old company dried up he let the whole idea of part-time work lapse. He was then confident enough in his new lifestyle to lose touch with the world of work completely, and he never at any point had any visions of himself back in his old job or a similar position. Walter explained it all thus:

Yes, it [part-time work] was a bit of a run-down, yes - and a bit of insurance. I think you keep all your irons in the fire, don’t you, just in case something does not work out. But as things were going on, we were not doing so badly – so it was not necessary. I mean if everything
went wrong and we wanted money, I would go back to work. But I
would not necessarily want to go back doing that sort of thing again. I
would just go down and earn some money – wherever, I mean I would
only be looking for top-up money, not a salary to live on.

Given that the great majority of the respondents were 'comfortably off' financially,
it is perhaps more of a surprise how many of them participated in part-time work in
the first instance, rather than a surprise that part-time work declined as early
retirement proceeded. As the issues which influenced many of the respondents to
participate in part-time work were resolved, so then did the desire and need to remain
in part-time work diminish. In the previous chapter many of the reasons why part-
time work was undertaken were explored. For example, the reluctance to turn down
an unexpected offer and some extra income, the need for continuity, keeping in touch
with the world of work, social interaction, financial doubts and the base structure that
part-time work provided. Amongst these factors, it would seem that initial financial
doubt was the prime mover in the take up of part-time work – and the dissipation and
assuagement of that doubt was the prime explanation for the later decline of part-time
work.

As the respondents came to terms with their financial position, and as other issues
related to part-time work, such as status, social identity, structure, and social
interaction, were resolved or found application in other areas of their lives, for
example, in voluntary work and leisure, so part-time work declined and the
respondents lost contact with the world of work.

8.3 Losing Touch With the World of Work

The decline in part-time work signified a slow and accepted loss of contact with
the world of work. Many of those respondents who were particularly affected by late
working life job fatigue, and who did not participate in part-time work, lost touch
with the world of work much sooner. Some did not worry about it, others were
somewhat saddened but rationalised that it was perhaps natural and inevitable, but for
many of the respondents there was a realisation, or perhaps more accurately, a subjective feeling, that the door to a major part of their life had closed behind them.

Kenneth (electrical engineer, 58/8) had no intention of working again and so had no regrets or reservation about losing touch with the world of work – especially when he weighed up, what were for him, the benefits on the other side of the argument, he explained:

There was no point in commuting when the loss in income is very little. By the time you don’t pay superannuation, you don’t pay insurance, you don’t pay tax, you don’t pay the train fare and you don’t buy suits (laughs) – and you don’t have the problem of working.

Rose (laboratory head, 67/9) made a similar comment to Kenneth, although in some ways she would have liked to have taken up a part-time job and kept in touch with the world of work. Rose commented:

Well I thought about it [part-time work], but when they said if you earn fifty pounds or more you have to declare it, and I pay tax now, and by the time I pay income tax on the little I earned I would not have anything left. So, was it worth all the hassle?

Other respondents had more mixed feelings on the subject; Graham (telecoms manager, 59/3) remarked: ‘I always used to think if I did find myself short, I could ring them up and go back – although of course as time goes by you do lose touch’. Don (production engineer, 65/11) had worked in the aeronautical industry, not wanting to lose touch with his profession, he had remained on the industry training board after retirement. As time went by though, Don felt that he was not sufficiently in touch with recent developments, he commented:

I packed that in in 2000, I did it for a long time, but the board was stuffed with academics and very old retired industrialists. We were
going around the universities laying down the law of what should be included in courses – and I really had no idea what is going on in industry now. Anyway I packed it in in the end, because I did not know what I was talking about (laughs).

The passage of time through early retirement was for most respondents the simple and understandable cause of losing touch with the world of work. Henry’s (civil engineer, 61/8) reflection on the subject was fairly typical:

There wasn’t much I missed, I suppose it was the fascination with going to that office for so many years. I suppose my mind was still going on subconsciously - and I only became aware of it in quiet moments. And after a few years that passed – I didn’t give it the slightest thought, in fact I have a job to remember what I did actually.

Jake (environmental services head, 61/2) had done some part-time work related to his old occupation but he still felt there was a gap opening up between his old core knowledge and what was happening now. Rather than working at trying to close that gap, Jake effectively acquiesced to the notion of losing touch with the world of work. Jake observed:

I just felt that my credibility – and my sell-by date were getting a bit past it (laughs). They want people who are currently serving or know what is going on in local government. And I felt I was getting to the point – I was looking for other things to do, I’m afraid I am a doer not someone who can sit back and just potter around.

Although Jake was tempted and perhaps flattered back into part-time work by ‘the telephone call’ from a ‘head hunter’, it seemed as if late working life job fatigue, a factor in Jake’s original early retirement, had caught up with him again. Jake’s experience is a reminder that late working life job fatigue should not be seen as a
form of general fatigue or a general creeping lethargy, as in Jake’s case, it was
indication that early retirees were often ready for ‘other things to do’ outside the
strictures of paid employment. Jake did go on to become heavily involved with
voluntary work for a charity at a senior level. Although Jake might have lost contact
with the world of work, he, like many of the respondents, was still extremely capable,
spirited, ready to adapt and open to innovation, as Jake said, he was ‘a doer’.

Apart from the natural passage of time, and late working life job fatigue leading
to a loss of contact with the world of full-time work, there was for many respondents
an apparent loss of self confidence at a critical time. There was a time, shortly after
eyearly retirement, when virtually all the respondents could have gone back into full-
time work (putting aside for one moment the myriad of other considerations) but as
time progressed, often their self doubt increased, the window of opportunity lapsed -
and they then did tend to lose contact with the world of work. Barry (building
developer, 59/3) felt that after some years out of his occupation it would be difficult
for him catch to up with the changes and advances that had been going on, and almost
impossible for him to get back to the level of commitment, efficiency and expertise
that he had previously prided himself upon. Although at one level, Barry recognised
it was ‘a confidence thing’, he had at the same time internalised the issue seeing it as
something of a personal failing. Barry commented on the improbability of working
again:

Well you see it’s a confidence thing, I don’t think I’m the man I was to
be honest with you – maybe I’ve got it wrong, I don’t know, but that is
the way I feel.

In a very similar manner, Jill (library services head, 58/6) commented:

Because I have been out of work for so long now, the chance of that
occurring [being offered a job] is much more remote. There is
something that is a barrier to it – and I think really it is a fear of failing.
The CASE report on the decline of employment among older workers in Britain (CASE 1999) showed that few older workers tend to rejoin the labour market once they have left it for any length of time. There are of course many factors involved in this argument. With regard to employers, for example, often cited are factors such as, the lack of provision of job opportunities, ageism, lack of training and the perceived cost and value of older workers. On the other side of the argument, with regard to the potential employees themselves, their own hesitancy and self doubt can be seen as a contributory factor.

In one respect the two sides of this argument are perhaps related, the respondents were reflexively aware of the poor job prospects for older workers, negative stereotypes, and ageist attitudes. Such is the insidious nature of ageism, many of the respondents had internalised many of these notions and thus accepted that losing touch with the world of full-time work was inevitable. This internalisation of ageism and the undermining nature of negative stereotypes have been speculated upon before, for example by Featherstone and Hepworth (1993), and the observations made in this study would seem to lend credence to this idea.

For most of the respondents, had they been inclined not to accept early retirement, and had embarked on a potentially long search for full-time work, they would in the meantime have found the idea of ‘being labelled as ‘unemployed’ unpalatable – and as observed already, this was an avoidable option for virtually all of them. It is interesting to conjecture that if this positive, proactive, forward looking and skilled group of respondents reacted in this way, how much more difficult it must be for those people who want or need to remain in work, but are perhaps less assured and less skilled. As Taylor (2001:217) commented, ‘There is no evidence yet of an overall shift in policies in favour of older workers among employers’.

Besides self doubt, many of the respondents did have other concerns. Most had been committed to demanding jobs and after losing contact with their profession, even for a short time, thought it would be a long up hill struggle to get back to their previous level of performance – and they asked themselves, did they really want to anyway? In their previous positions, they were used to being at the forefront, being
on top of things, sensitive to undercurrents and accepted routines. They had a core knowledge that had constantly been updated over a long career, and they had a dynamic mental picture of past, present and possible future developments in their occupation. Most of the respondents found the prospect of attempting to restore themselves to this position too daunting – or they simply did not want to.

Although as discussed, many respondents carried into early retirement a notion of status related to their previous profession, virtually none of them wanted to try and recreate that world. Instead, most of the respondents accepted that they had lost contact with the world of work. As contact with the world of work waned other areas in the respondent’s lives were ready for an adaptation of existing interests, and the innovation of new activities. Foremost among these were leisure and caring, which are explored in the next chapter, and volunteering, to which this chapter now turns.

8.4 Formal Volunteering

In this study, formal volunteering has been classified as any voluntary work that required a regular commitment and was facilitated by a third party, for example a charity or a voluntary organisation. Informal volunteering has been taken to mean any voluntary or caring activities carried on outside the family circle, not facilitated through any third party or organisation and often done on an ad-hoc basis rather than any strict routine. In relation to these definitions, caring has been taken to mean any attentive activity carried on within the boundary of the family circle.

At one level the early retirement project of the self can be seen as the progression from a lifestyle dominated by work to a lifestyle characterised by leisure. We have already seen evidence of this path or progression as the respondents, generally speaking, framed the experience of leaving full-time work in a positive and proactive manner which carried them over that threshold and on to new opportunities for leisure. It has been observed that some respondents started to lose touch with the world of work straightaway. Initially other respondents retained contact with the world of work through work-related friendships and actual work, in the form of part-time work. Eventually, for most respondents, work related friendships either declined
or evolved away from their work based origin, and part-time work declined. This did not leave a vacuum, what emerged and grew stronger as the links and ties with the notion of paid labour waned, was an inclination, an acceptance, and an anticipation of increased leisure.

As each respondent made their own way along this path, and subjectively weighed up and rebalanced elements of work and leisure according to their own timescale and preference, there were two particular elements which often impinged on this process, and they were caring (which is discussed in the next chapter) and formal voluntary activities. Formal volunteering is interesting in relation to the idea of progress through early retirement seen in terms of work and leisure, because it cannot be individually classified as either work or leisure – but in many ways it can be seen as an amalgam of the two.

Similar to work, formal volunteering offered an interest based outside the home environment, it helped to satisfy any residual work ethic, it provided a core structure, it enabled many respondents to utilise existing skills, and it helped to maintain status, self identity and self esteem. And like work, formal volunteering required a regular and timetabled commitment. Formal volunteering also had the advantage over work in that the level of responsibility, commitment and potential stress could usually be well controlled. And not least, like work, formal volunteering offered the opportunity to expand social capital.

Similar to leisure, volunteering offered an opportunity to participate in an activity that the respondents enjoyed doing, which was felt to be worthwhile and which helped a cause they identified with. It provided a social outlet and elements of satisfaction, fulfilment, and pleasure. It could be seen as leisure with a purpose, that is to say, something that was not self-indulgent but an activity that had a charitable and altruistic side to it.

Although it has been reported that volunteering rates for those over 50 years old have been falling - to a ‘low’ of 40 per cent, the report that noted this, PIU (2000), failed to make sufficient distinctions in relation to this vast and varied age group – particularly in relation to class. It has long been observed that there are significant
class differences in relation to volunteering, with professional and middle class people the most likely to be involved (Tinker 1997). In accordance with this, as shown in Table 8.1, this study observed a high incidence of volunteering amongst its middle class respondents.

Table 8.1  Formal Volunteering of Respondents at Some Time in Early Retirement by Gender and Partnered Status.

<table>
<thead>
<tr>
<th>Partnered Women (n=14)</th>
<th>Partnered Men (n=21)</th>
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<tbody>
<tr>
<td>57%</td>
<td>66%</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Unpartnered Women (n=9)</td>
<td>Unpartnered Men (n=6)</td>
</tr>
<tr>
<td>55%</td>
<td>83%</td>
</tr>
</tbody>
</table>

Although the figures shown in Table 8.1 are not statistically significant, they do suggest that many middle class early retirees do become engaged in some aspect of voluntary work. The male respondents were more involved in formal volunteering than the female respondents. This is perhaps explained by the inclination on the part of many of the male respondents to get actively involved fairly quickly and earnestly with voluntary activities. Whereas many of the female respondents in the early days of retirement were still involved with family 'duties' and often caring, and so their choices relating to voluntary work were often constrained and more measured. For example, although Elizabeth (administrator, 58/7) had at any one time, in various combinations, three grown up children living back at home, she was, after a lifetime of balancing a career and a home, now freer to get out and to enjoy being involved with a voluntary activity. Elizabeth related:

I don’t like to be in the house all the time. I suppose that’s why I enjoy having this voluntary job, because it gets me out of the house. I don’t
know if women feel that more than men – I don’t know – whether you
know – you have spent donkey’s years in and out of the home anyway –
and it is nice to do something else and meet other people.

Table 8.1 shows that a large number of respondents had at one time done some
formal voluntary work, or were still involved with it to some extent. Other
respondents, often those in the early period of retirement, thought that it was
something they would consider in the future. Stephen (telecoms manager, 53/2) was
one of the respondents who considered volunteering, but at the moment the emphasis
in his life was directed towards leisure pursuits. Stephen commented:

We have put it on the back burner. We could become volunteers with
the Coast Park, which would involve either maintenance of the
footpaths or running the tea shop or staffing the car park. But I don’t
know, we feel a bit selfish at the moment. We don’t feel we want to do
that – we feel as if we want to walk the paths and enjoy them ourselves.
But I suspect if we were asked sufficiently directly, and nicely, by
someone, we might well say ‘Yes’.

Some respondents expanded the interests they had before retirement into
voluntary activities. For example Douglas (production engineer, 66/6), who had ties
with a local football team, saw a need for his services at his local primary school - as
he diplomatically recounted, ‘I do the school sports at the primary school on a
Thursday afternoon - that’s voluntary, it’s unpaid, its just that it’s all lady teachers
there - and - they don’t know much about football’.

For other respondents, voluntary work allowed them to become actively
involved in what they saw as a useful, and often a personally relevant concern outside
the home, it also often seemed to satisfy any remaining work ethic – without as
Caroline (social worker, 64/6) put it, ‘The stresses and strains of going through all the
managerial expectations’. Caroline was keen to make use of her administrative
experience and social work background. She went initially to a general volunteering bureau - as she explained:

I wanted to see what they had on their books - things I may not have thought of. And in a way I wanted to use the skills I had while they were still fresh - if I could - if there was anything that appealed. I had a good chat with the person in charge, they showed me what was on their books, and then they showed 2 or 3 things that might be of interest. One of which was this housing organisation, that wanted all sorts of help immediately, and I have always been interested in sheltered housing.

Formal volunteering activities among the respondents included; office, charity-shop, and book keeping work for organisations like Age Concern, Seeability, Cancer Research and the Heart Foundation. They were involved in; accountancy; running web sites; advocacy; participating in village and theatre committees; foot path surveying; sports coaching; assisting in dog, cat and wildlife rescue; hospital, hospice and day centre assistance; Macmillan nursing; prison visiting, and being school governors. Respondents also participated in events to raise funds for various charitable organisations, for example, the WWF, Lions, and the RSPB, they took part in local residents associations, neighbourhood watch schemes and the police standards committee and became school assistants, Samaritans, and bereavement counsellors. In addition, some early retirees kept up their previous skills and expertise by putting them to use for voluntary organisations, for example, doing electrical survey work for the National Trust, helping with computer systems for a housing association or doing the accounts for a charity.

8.4.1 Formal Volunteering: Status and Significance

There was a strong inclination among many of the respondents to seek voluntary work, which, even if it was not in their actual previous field of expertise, still reflected notions of status, seniority and authority related to their previous working life. In a Day Centre, for example, they were more likely to be found on the
management committee than stirring the soup in the kitchen. This is not to say that respondents employed a narrow minded or prejudiced approach to the sort of work they were prepared to do. Their approach is better understood in terms of the way that voluntary work can be conceived of as an amalgam of leisure and work. There was a broad realisation that if they were going to commit themselves to a particular voluntary activity, it had to be something similar to a leisure pursuit, that was personally relevant, fulfilling and enjoyable – and similar to a worthwhile job, something they felt was important and made a contribution in accordance with their particular skills and potential. Jill (library service head, 58/6) had tried some voluntary work in the kitchen of a shelter for the homeless. However, she did not stay long as it was not drawing on her talents or utilising her potential, nor was it very sociable. In other words, this particular voluntary work was not very significant, enjoyable or fulfilling, as far as Jill was concerned, either in relation to aspects of work or leisure. Jill related her experience:

It was a homeless shelter, I did two evening a week for about a year. I would go along there and I would either cook or prepare food, or dish up or doing the washing up. I did that - it was okay, and I knew it was useful, but there was relatively little interaction with anyone else. It was a fairly mechanical process ultimately, we were just the help, you know.

Jake (environmental service head, 61/2) related the advice he had received from a friend concerning volunteering; ‘The crucial thing, Jake’ his friend said, ‘Is to make sure that what you volunteer for – you enjoy. There is nothing worse than volunteering and hating every minute of it’. Jake heeded his friend’s advice and became enjoyably involved with a hospice in a manner that was very reminiscent of his working days, Jake commented on his experience:

I went in as a Trustee in March, and within six months they made me Chairman of the House and Grounds Committee because of my knowledge, background, and contacts. It made perfect sense you know.
I was also concerned that their health and safety was a bit of mess so I became the Chairman of the Health and Safety Committee. And because we were looking at the whole future of the way it was run they made me Chairman of the Strategy Committee (laughs). It is well run though and it’s a pleasure to be involved.

Along very similar lines, Jack (banker, 54/2) became heavily involved as a school governor. With a building expansion project about to get under way, it made for a busy but satisfying time, as Jack explained:

I have been involved in that [building extension] selecting the project manager and the architects, this, that and the other. You have six tenders to go through, followed by a day’s interview for everybody. That is the selection process – you do it professionally. And they relish the fact that I am retired because they know they can call on me for full days at a time. Yes, with my financial knowledge – I contribute to Finance and General Purposes. I am on the Sixth Form Redevelopment Committee as well as the full board.

Of course not all the respondents involved in formal volunteering operated at such a level – but in a similar manner Mary (school headmistress, 66/15) managed to combine pleasure with experience when she volunteered for the National Trust. Mary was keen that the interviewer should be aware that this was a position of some responsibility, and that she was not just an ordinary volunteer. Mary observed:

I worked for the education branch of the National Trust helping to put together policies and practices – rather than being a house volunteer, which as I am sure you know, is a voluntary opportunity within the organisation. I did various other things like that for various organisations – because of my training and background.
Coming down the responsibility scale, but still adapting work experience to leisure, Rose (laboratory head, 67/9) got involved at her local primary school as a voluntary class room assistant. There was a particular element of enjoyment in this position for her. Rose had never had children and she delighted in her contacts with the youngsters. Rose commented:

The new lot started yesterday, I have seen quite a progression of kids going through. When I first went there, I said, I bet the children would be interested in looking down microscopes – I don’t suppose you have any, and in fact they did. At that stage I was with the seven year olds, now I am with the five year olds. We got them looking at things like Velcro, looking at the little hooks and things like burrs off the hedgerows. And I got the children to bring in different things like that. And then I was teaching them to do wiring circuits. It’s amazing what they have to do these days, so anything like that, that the teacher does not like doing. And I help them with adding-up, or writing or drawing.

At another level, voluntary activities could simply be about supporting a worthy cause and having fun at the same time. Maureen (antique dealer, 68/10) and her husband gave illustrated talks to raise funds for training special support dogs. Maureen explained:

We give talks in aid of hearing dogs for the deaf. And we talk on our Himalayan trekking and on our cycling in China, and maybe we will do one on Morocco. We play it for laughs, we turn up as normal and the projector is set up and so on, and then we say there is going to be a short intermission. And we go out and we come back in with our backpacks on and wearing our shorts and boots – and give a talk with the slides – it’s great fun.
Voluntary activities also offered the opportunity to meet people and socialise, as Kenneth (electrical engineer, 58/8) recounted, ‘I belong to the village trust which is a village association, not that I am very active in it, but again it’s a social activity’. And Jim (electrical sales engineer, 67/7), who did home visits to old people got great pleasure himself from his contact with his ‘old girls’. At the same time it helped him to structure his time and other activities. Jim’s experience with voluntary activities reinforces the notion that there is often a reciprocal nature to voluntary activities, in other words both parties stand to reap a measure of enjoyment and benefit. Jim commented:

I had always enjoyed meeting and visiting people and helping people. So I have got these 6 or 7 people now, mainly old girls, one is 90 odd. I have seen one or two of them go - and ehm - when one dies, I am given another one - it gives me purpose, something to work around.

Still on the theme of mutual benefit; there was a large incidence of voluntary activity on the part of the respondents in relation to clubs and organisations with which they had another primary attachment, connection or membership. For example, a number of respondents did office and practical work for the church. A number were on company pension committees, and quite a few respondents were on committees for clubs and organisations such as; a theatre group, an art club, an amateur dramatic society, a pottery club, a choir, and the Women’s Institute.

Although these voluntary positions were instigated by, and supportive of, the respondent’s main interest in an organisation, they do fulfil many of the criteria that allow them to be seen as formal volunteering. They were voluntary unpaid positions, carried out on a regular basis for a non commercial organisation that yielded a benefit beyond the individual for the group. Although these sorts of activities can be seen as socially useful unpaid voluntary work, it is doubtful that they are fully recognised at a wider level, as Barnes et al (2002) argue, much unpaid work falls outside the remit of official statistics. Sophie (financial administrator, 58/4) did not really consider that she did any formal voluntary work, but upon closer questioning, Sophie remarked:
Well I am on the committee for the Workers Education Association, I have been on that committee for something like 20 years, and it’s time I left - I am going to end that. And ehm, since I have retired I joined this pottery group and I am on the committee for that as an Exhibition Officer. That’s quite a lot of work as we have exhibitions twice a year. Oh - and then there is the Smith Gallery at the adult education centre. Well, the Smith Gallery has a committee and I am on that.

8.4.2 Formal Volunteering in Adversity

It became apparent as the interviews progressed, that contrary to what one might instinctively imagine in relation to the respondent’s voluntary activities, it was not all harmony and goodwill. The dedication of the respondents often seemed to be tested by excessive bureaucracy, personality clashes, disagreements and occasionally a mistrust of volunteers on the part of full-time charity workers. Dennis (bank manager, 64/5) who had a difference of opinion with the head of a charitable care home trust, left that position, and after searching around, started doing voluntary advocacy work and organising volunteers for another charity, as he related:

I helped to run a residential care home and four units of accommodation, so it was quite a big operation. Anyway we had a bit of a ding-dong, and obviously I had to leave. So I left and I wrote to all the charities in the area. And I had a few interviews and started with this other one.

Henry (civil engineer, 61/8) who did voluntary work for another large charitable organisation was reminded of his working days, as he commented:

I mean we go and do our thing as volunteers down there, and you get a reminder of what it’s like to be in a large slow moving organisation, and you think great, I’m free of this. I can just step back and say, ‘No, I am
just a volunteer, you get on with the problem’. So it’s all those things - yes it’s terrible, I remember when a new volunteer came down, he was appalled, he said, ‘This is worse than work - I left work to get away from this’ (laughs).

Knowing that they were doing something useful and worthwhile seemed to compensate for the aggravation that some respondents experienced in relation to voluntary work. Douglas’ (production engineer, 66/6) reaction was typical in this respect, he related:

Well with the [swimming] coaching at the disabled club, I find I am getting involved with more things, the politics and also doing more paperwork than just pool-side coaching - and I am conscious that no one ever comes up and says, ‘Oh well done Douglas’ or something. At the meeting we had I was told to shut up because a lady was accusing me of something that I did not agree with, and she told me to shut up - and the chairman did not have the where-with-all to say, ‘No, that’s rude’. So you are getting that sort of business of being upset, ehm, - I suppose I get around that by the fact that I know I am doing it for the disabled.

Although it has been observed that much voluntary work was related to previous work interests or new leisure interests, this is not to deny the respondent’s commitment to doing something useful, selfless and charitable. An indication of this was respondent’s willingness to endure, on occasions, some negative aspects related to volunteering, in the belief that they were doing something of wider value.

8.5 *Informal Volunteering*

Turning now to informal volunteering - which it is argued, is often under reported in official statistics (Age Concern 2004). In this study, as can be seen from Table 8.2, a high percentage of the respondents were found to be involved in some sort of informal volunteering, but it was often difficult to get a feel for what the
respondents did, how much they did, and how frequently they did it. Often this was because many of the respondents who might have been engaged in such activity had not really registered it in their own minds as anything significant or anything that might be termed as a variation on volunteering. It was often the case, that only after going through a list of suggested possible activities - like looking in on an older neighbour, getting someone’s shopping, helping out at a fundraising event or doing odd jobs for an acquaintance - that a respondent might say, Oh yes, occasionally I do this or that. When I asked James (financial controller, 64/2) if he did any sort of informal volunteering or helping out locally, he replied, ‘No, no – the only thing I do, I have the guy next door who is about eighty something, and I take him to the hospital, he has had cancer in about three places’.

Table 8.2 Informal Volunteering of Respondents at Some Time in Early Retirement by Gender and Partnered Status

<table>
<thead>
<tr>
<th></th>
<th>Partnered Women (n=14)</th>
<th>Partnered Men (n=21)</th>
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<tbody>
<tr>
<td></td>
<td>50%</td>
<td>48%</td>
</tr>
<tr>
<td>Unpartnered</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women (n=9)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>78%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 8.2 shows how much informal volunteering was done by the respondents (on a fairly regular basis) at some time in early retirement according to gender and partnership status. Although the table cannot make any robust claims for the early retired population as a whole (for example - as witnessed by the 100 percent informal volunteering figure for single men), the table does highlight two aspects of informal volunteering which did resonate with the early retired respondents.

Firstly, there was a higher incidence of informal volunteering among the single respondents than the married respondents. It was often the case that the married
respondents had busier family lives and involvements which occupied them more than the single respondents. Many of the single respondents had an inclination to extend and make use of their social capital, and were more likely to make efforts to socialise and make contacts in the local community – which could lead to informal volunteering.

Secondly, the incidence of informal volunteering was remarkably similar between married women and married men. There was evidence to show that much informal volunteering was carried out as a joint activity – or was identified by the respondents as a joint activity. It was observed that couples often tried to balance their commitments, time and interests in this respect – but this does not of course account for the overall similarity in the figures.

Some informal volunteering had aspects that viewed from the outside seemed remarkable and dedicated, but often for the respondent it was an activity that had subsequently merged into their lives and became part of their routine. Bill (electrical engineering manager, 74/15) and his wife’s experience of informal volunteering exemplified this notion – and also illustrates the shared nature of much informal volunteering. Bill observed:

My wife and I look after this chap who is 65 now and is seriously disabled. And she has done his shopping for him for 15 years – and his washing and whatever. And he comes around here once a week for a meal or whatever. And I took him to the opticians yesterday for some new glasses.

Maureen (antique dealer, 68/10) took satisfaction in the efforts she made in helping out within a network for older, hard of hearing people, many of whom were reluctant to turn to more formal channels of help. Maureen explained:

Well, I am always just popping in for a cup of tea - with a cake. The interesting thing is - I mean, by some people’s standards I am elderly, but a lot of our members are in their 80s, and a lot of 80 year olds today
are - shall we say elderly - right. And we have a telephone system, and if anyone knows anyone who is unwell, then someone will visit, send a card, send flowers - food if they think necessary. And this age group, this era, most people have an inbuilt mistrust of charity, which is terribly sad, I certainly don’t mean it like that. I am just pleased to befriend someone, if that’s what they need, they might only need it once a year.

Malcolm (laboratory technician 63/7) kept an eye on his older neighbours and derived pleasure out of doing odd jobs for them – as he related:

Oh yes, the neighbours across the road, they are always asking me for a hand and I am straight over there you know. Yes, there is this old girl down the road, I go down there and she often needs a job doing – even if it is only lifting a bench from the garden to the shed and painting it – yes I do that. And like the old guy, yesterday, in the flat opposite, he asked me to help him move his fridge, yes I don’t mind helping like that.

In a similar manner Kate’s (personnel administrator, 56/2) experience with her very old neighbours illustrates the reciprocal nature of much informal volunteering. Kate got as much pleasure from her contact with them, as they did with her. Kate had not lived in the area that long, whereas her older neighbours had lived there all their lives. One of the things they both particularly enjoyed, when the weather was fine, was to have a short stroll around the block – at which time Kate would be regaled with all the changes and developments that had taken place in the neighbourhood over the years. Kate related:

Sometimes we go out for a little wander and she will tell me all about the differences. A few weeks ago my back was not so good, and she said, ‘How is your back?’ , well I said, ‘It’s not too bad’ - ‘Well hang on
to me’ she said (laughs). She is in her nineties, she is lovely; they are both lovely. You daren’t go across there at 6 o’clock though, because that is gin and tonic time, and you have to have some. Eleven in the morning is the best time, you always get coffee.

The reciprocal nature of informal volunteering at another level, that is to say the long-range reciprocity across generations, was touchingly revealed, as Jake (environmental services head, 61/2) experienced, when he drove an older neighbour to a doctor’s appointment:

It is rewarding because you are doing a good turn. I had to take this old boy to the doctor’s surgery the other day. Talking to him, he was in his 80s, he said that after he retired, he did voluntary driving – but he got to an age where he could not drive anymore. So I said, ‘There you are, you get out of life what you put into it. You have driven other people and now it’s your turn to be driven’ – and it’s lovely isn’t it, I was so happy to be driving him.

8.6 Conclusion

The offhand remark by Jake, that you get out of life what you put into it, resonated with many of the respondents in relation to formal and informal volunteering. The idea that you get out of life what you put in to it, in other words, an active engagement with the notion of reciprocity, took on a particular significance and potential in early retirement. It was a time when other calls on the respondent’s time had usually lessened considerably and a window of opportunity in relation to volunteering opened up – it was a matter that, at one time or another, virtually all the respondents had considered and reacted to according to their own particular circumstances and desires.

For some respondents, part-time work and voluntary activity overlapped, but as we have seen, for many respondents, as they lost touch with the world of work – one of their first considerations was voluntary activity. For those respondents so inclined,
voluntary activity tempered a lifestyle that would have otherwise very often been devoted solely to leisure (and perhaps caring). And so voluntary activity, with its notions of reciprocity, giving, sharing and social exchange provided an important measure of self-actualisation for those who were looking for a rewarding activity beyond that of simple leisure.

The consideration of voluntary activity by virtually all the respondents, and for many, the participation in it, was a particular element in the adaptation and innovation stage of the lived experience of early retirement. For some respondents, the time and opportunity had finally come together to satisfy a long standing urge to become involved in some voluntary activity, for other respondents who might have been searching around for some fulfilling activity, but had never before thought about volunteering, it was a fulfilling innovation in their lives. And of course there were those respondents who gave only a short consideration to the idea of volunteering before deciding it was not for them. In addition there were those respondents who had perhaps been attracted to the idea in principle but when early retirement removed most of the real and perceived impediments to volunteering, they finally decided that their inclination was not that strong after all.

Informal volunteering was very much based in the local community and so presented real opportunities for the expansion of social capital – and volunteering as a whole in early retirement was linked very much with opportunities for building social capital. Indeed one definition of social capital can in many ways be read as a definition of volunteering, that is to say: ‘Features of social organisation, such as civic participation, norms of reciprocity and trust in others, that facilitate cooperation for mutual benefit’ (Kawachi at al cited in PIU 2002:10). With the disappearance of work-based opportunities – and often work-based restrictions, in relation to social participation, a feature of this period of adaptation and innovation was that it was incumbent on each respondent to decide and bring about what level of social participation they desired – and volunteering often featured strongly in this respect. The notions of social capital, reciprocity and social participation could be seen to merge within activities associated with volunteering.
Voluntary activities in many cases provided an externally imposed skeleton time structure on the respondent’s lives. This was not seen as onerous, indeed it was often seen as an element in the respondent’s lives that provided a reassuring and minimum element of routine. Like part-time work, voluntary activities were often prime features in the respondent’s diaries and calendars that I was shown - around which, other activities were organised. And in many instances it was as if the deeply ingrained duality of the respondent’s working lives, which had consisted of domestic interests and those interests separate and outside the home, was actively being reconstructed in a new dual locus of activity - changed from work and home, to voluntary activity and home.

In this period of adaptation and innovation, for many respondents, voluntary work was a particular innovation that seemed to contribute towards an inner core of personal achievement and satisfaction. The resilience of this inclination towards purposeful voluntary activity was attested to by the willingness to endure the aggravations that it could occasionally produce.

Although it has been argued that there was in many cases a gravitation, whether conscious or unconscious, towards voluntary work for the structure and purpose it provided in terms of work, leisure, skill utilisation and status, it is necessary at the same time, to recognise the degree of kind-hearted humanitarianism involved on the part of the respondents. Most of the respondents, perhaps through modesty, did not articulate very deeply their reasons for doing voluntary work. The majority simply gave their reasons along the lines of, ‘to do something useful’ or ‘give a little bit back’, or ‘to help where I can’. There was a strong under current of social awareness amongst most of the respondents in relation to their secure and contented lifestyles, and as noted earlier, how ‘lucky’ they considered themselves to be - and how they perceived that this contrasted with those whom they saw as less fortunate. To say that the respondents felt an obligation to involve themselves in voluntary work would be over stating the case, but there was, in many cases, an awareness that by virtue of their circumstances they were in a position to contribute something back to society – and were prepared to do so.
Engagement with formal and informal volunteering can be seen as a significant marker in the early retirement project of the self. Although a few of the respondents had done some voluntary work before early retirement, the adaptation and innovation stage of early retirement marked a stage when activities such as these could be sought, ignored or declined as part of a conscious establishment of a new lifestyle and accompanying identity. As has been noted before, one of the reasons why middle class early retirees are of particular interest is because they have such a large degree of freedom to choose what they want to include in their lives, and what they want to exclude from their lives – and here, in relation to volunteering and patterns of part-time work, this freedom of choice was being acted out.

For many of the respondents, choices relating to participation in part-time work were affected by subjective feelings of financial insecurity, and as the following chapter discusses, choices relating to caring were often mediated by a feeling of duty, but choices relating to volunteering were unconstrained and so marked a conspicuous development in the lived experience of early retirement.

In this period of adaptation and innovation, choices and options relating to voluntary activity and part-time work were embedded within personal aspirations, perceptions of status, financial security, self identity, work, leisure, and fulfilment. As Giddens (1991:5) remarks, on the expansion of choice in late modernity, which can be seen to frame these aspirations and perceptions in the lived experience of early retirement, ‘lifestyle choice is increasingly important in the constitution of self-identity and daily activity’.
CHAPTER NINE

ADAPTATION AND INNOVATION:  CARING LEISURE

9.1 Introduction

It was noted in the previous chapter that one of the principal defining features of the stage of adaptation and innovation was its outward looking and extrinsic nature that promoted new interests and activities and encouraged an adaptive and innovative approach to existing activities. In this chapter the theme of adaptation and innovation is continued – turning now to two other substantive elements in the lived experience of early retirement, those of caring and leisure. A particular theme that runs through the respondent’s accounts of caring and leisure relates to the notion of choice and constraint in relation to self fulfilment.

Caring activities were for some respondents something of a constraint, while for others they represented a chosen and fulfilling focus in their lives. Caring activities varied widely in relation to who was being cared for, the level of time and commitment involved and how this impacted on other interests the respondents had. As those respondents involved in caring resolved these elements according to their own particular circumstances and sensibilities another issue emerged – that could on occasions conflict with caring, and that was the need many respondents felt, to have time and space for themselves – something I have termed ‘self-proclivity’. For example, where a respondent’s commitment to caring was low, but the time and endeavour spent on it was high, this could lead to frustration in relation to self-proclivity. But even where commitment to caring was high – the issue of self-proclivity still had to be individually resolved. The issue of self-proclivity resonated across the whole lived experience of early retirement, but it is introduced here in relation to caring, as this was the area where it often manifested itself to the greatest extent.

In relation to leisure, this chapter explores its changing dynamic as it evolved from an activity that sat in juxtaposition to work, to one that increasingly became the focus of early retirement. For some respondents, the end of full-time work signalled a
change to a lifestyle that was straightaway predominantly leisure orientated. For other respondents the progression and expansion of leisure through early retirement was, checked by other activities – such as part-time work, volunteering and caring. But when these activities waned, it was, for the most part, leisure activities that took their place.

9.2 Self-Proclivity and Caring

As the interviews progressed I became aware that although the majority of the respondents expressed a joy at being involved with the lives of their grandchildren and felt at the very least that they had a duty of care towards their aged parents, there emerged a feeling that many, were at the same time, ready and wanting to grasp a measure of ‘self-proclivity’. That is to say, they were looking for some space and time for themselves, and looking for ways to integrate this personal inclination with many of the pressures and calls on their time that were often present.

There was a feeling among many of the respondents that at the end of a full-time working life, having shouldered financial and family responsibilities through the major portion of their lives, that it was reasonable, at this point in their lives, to expect a measure of self-proclivity and self-fulfilment. At the same time there was often a wariness, and often a defensive approach to this subject, that is to say, an approach that sought to allay the idea that self-proclivity equated to selfishness or self indulgence. Many of the respondents had it seemed given the issue some consideration, but because of the sensitivity of the subject still had some initial trouble and perhaps some doubts about articulating their feelings openly. Often though, as the interviews progressed the subject would be returned to in a more open way as many of the respondents reiterated the strength of their family ties and commitments and explained how they in their own way, had reached an accommodation between these feelings and emotions, and the need for time for themselves i.e. self-proclivity.

Don (production engineer, 65/11) was not yet in the position of having to balance caring and self-proclivity, but Don’s reply, when I asked him if he was
looking forward to having grandchildren, showed that he was aware of a possible dilemma:

Well, yes – and no (laughs), I suppose, well yes of course. But I do often say when we talk about it – well - I don’t have time to do what I want to do these days – never mind grandchildren. . . I suppose we have seen friends who have had different experiences. Our big friends we go on holiday with have just had a second grandchild. But they are pretty tough, they say, ‘Yes, we will do that if it’s convenient for us’. Whereas our other friends, they have been really lumbered, if that is the word. They did almost have to stop doing everything because of the circumstances where they have to look after the grandchildren. And you know it really took them over. So yes, I would love to have grandchildren – but I don’t think I want them living on the door step (laughs).

Maureen (antique dealer, 68/10) commented in relation to caring for her grandchildren:

I have to be honest, I have never wanted to do that, well you know, well I expect you know, you get to the part when your parents are gone - at last it’s your turn - right - because you have very often been in the position where you have had to be regularly at their home - and it does seem as if that period goes on.

Caroline’s (social worker, 64/6) grown-up children, her ‘youngsters’, seemed to have got the message - in regard to what they could expect from Caroline and her husband in relation to caring for grandchildren, Caroline commented, ‘Sometimes it’s hard to say no when you would rather say no. I think the youngsters are pretty good, they don’t want us to be over involved in their lives’.
Henry (civil engineer, 61/8) who had aged parents still living on their own was not overly attentive towards them. He reasoned that the stage of more intensive caring would arrive soon enough, and so in the meantime, while they were managing and fairly independent, it was okay for him to pursue his own interests. Replying to a question about how much he worried about his very old parents Henry replied: ‘Well, do you know, it gets to the point where you don’t really, because they have had a wonderful life - and what ever happens now - well’.

Very often it seemed to come as something of a surprise to grown-up children that their parents had become so outgoing and interested in new ideas and activities. While the majority of the respondents themselves, saw early retirement in terms of a new start, new beginnings, new opportunities and self-proclivity – their grown-up children, initially anyway, often seemed to have interpreted their parents early retirement in terms of finitude, running down and being home-bound. A typical comment in this respect was, ‘It is as if you should sit there all day in case something they need comes up’. Gail (special needs teacher, 65/10) related her experience:

Yes, I think when we first retired the children were surprised that we were busy, busy. They were both surprised, they used say, ‘What?’ And I think they thought we should be sitting at home – yes, I am sure, at the beginning

And Dennis (bank manager, 64/5), commented on how much he had to do with his grown-up children and grandchildren:

Well we see them, they get a bit cross when they realise we have a life of our own. We don’t live for them - but we love them, but we are not always available when they want us. We love seeing them and the secret is getting a good balance.

Marjory (general practitioner, 68/10) like Dennis had evolved ways of handling such conflicts of interest and was prepared to be a little firmer and more resolute in
regard to her own aspirations. In this case it was often the desire to carry out some activity with her husband. This is a reminder that self-proclivity is not necessarily about solitary pursuits, it is about self realisation and freedom from constraint. Marjory commented:

Susan [daughter] is totally unpredictable, she is quite likely to say I am catching the train home tonight and I will be home at six o’clock or something. Whereas before I would drop everything to accommodate her, now I say, right that is okay but you will have to look after yourself because we are going to so and so. And she will accept that.

When I asked Alan (personnel manager, 53/3) how much he thought caring for his mother might impinge on his own time and plans, he replied in a very resolute manner that illustrated a more extreme sense of self-proclivity.

There is bound to be a period when they require more attention, so in a sense, I have prepared my Mum for that now - I have said, ‘You can’t expect me to be there all the time, so it’s going to be a question of – when the time comes, if you get seriously impaired then you will have to go into a home’ - but she has enough money to go to a nice private one. So it’s not going to be a big issue, she is prepared for it.

Alan’s acute sense of self-proclivity illustrates the point being made, but it has to be noted, that even though virtually all the respondents were striving for some measure of self-proclivity, none of the other respondents voiced their feelings in such a forthright manner.

9.2.1 Self-Proclivity and Adult Children Still at Home

Self-proclivity was also very much an issue in relation to grown-up children still at home or returning home after travelling or university, or perhaps to save money in order to buy their own property. In situations like this it was common for
the respondents to recognise that, ‘you don’t ever stop being a parent’ and that their grown-up children should see the parental home as a place of refuge at whatever age. But at the same time there was often some resentment among the respondents in relation to grown-up children, that duties of housekeeping, catering, financial support, and often help with transportation had been re-imposed on them at a time when early retirement had awakened in many of them aspirations of their own.

There was a feeling on the part of many respondents that the clock had been turned back, and that their plans and inclinations in relation to self-proclivity had been compromised. And for many of the female respondents in particular, it was not only the conspicuous tasks like shopping, cooking and doing laundry that prevailed, it was the hidden and invisible tasks of family management and the negotiation of family life that remained a major preoccupation in their lives.

Elizabeth (administrator, 58/7) talked about the return of her grown-up children to the family home:

Yes, have you seen that British Gas television advert about the two elderly children still at home? We laughed at it and my daughter gave a sort of sheepish grin... They went off travelling for two years to Australia and New Zealand and just getting odd jobs. And they come back thinking that they are independent, but they are not, they are totally dependent on you – for everything. This gets a bit annoying at times, especially if you think they are not pulling their weight, not cleaning the bathroom (laughs)... And our hippy son, he did an architectural degree and decided architecture was not for him. He is actually wintering in Spain at the moment – as you do – at age thirty. The girls went off to a party the other night, and Jim [husband] was away skiing – and it was paradise, I really enjoyed it – the time by myself. It just seems that you are constantly – I can’t get that time to myself, particularly since the girls came home.
As the incidence of divorce and separation increases for those over 50 years of age (Huber and Skidmore 2003) so does the likelihood of those over 50 living with new partners increase. This presented another dimension in relation to self-proclivity, toleration and adjustment - when the grown-up children at home were from a former relationship - from either the respondent or their new partner. Alice (teacher, 63/7) was in this position, her second husband had never had children and some friction had occurred between him and Alice’s son. Alice related her experience:

This is the generation you can’t get rid of. I was talking about this with some early retirees on a course – and I am glad I am not the only one (laughs). I mean my daughter has her own home, she lives down the road and you know she has her career. But my son has been back and forth. We have told him he has got to go. Well he has been to Glasgow because he has got a girlfriend there, but we have made it clear, we hope, that we have made it clear, that we don’t want to see him back again. Because financially I have been supporting him and – you know – I have paid quite a lot of money out, and my husband is tolerant and he is very good – but there is still a tension there.

Although on the surface it seemed that Alice had been very forthright with her son, it is interesting to note that she said she ‘hoped’ she had made it clear that she did not want him back again. In other words, we can infer that Alice had probably not actually spoken to her son in such harsh and resolute terms. As Alice later admitted, it is not so easy when it is your own son, you can stand back and theorise, but handling the reality of such situations is very different. On similar lines, we can also speculate in relation to Alan (personnel manager, 53/3), – what will really happen if and when the ‘time comes’ for him to put his mother into a home? Alice later remarked:

When you have your own children, it dawns on you – yes, that’s why people keep having children. You can theorise, but when you have your
own children it's totally different – because you know, I would never see him [her son] out on the streets.

Alice’s feelings highlight the dilemma experienced by many of the respondents in relation to self-proclivity.

9.2.2 Self-Proclivity: Summing Up

Although some emphasis has been given here to the respondent’s reluctance to become overly involved with grandchildren, ageing parents and grown-up children still at home, this should not be construed as a lack of caring or love, or weak family ties. What it does indicate is ambivalence in relation family duties and the perceived and hoped for opportunity for self-proclivity in early retirement.

The notion of ambivalence has come to the fore recently as a useful tool that helps to locate and understand the conflicting emotions and under-currents that often are present in the broad context of family relationships. Connidis (2003) has used the idea of ambivalence to explore family ties over the life-course. Her definition of ambivalence, although written in relation to gay and lesbian family ties, illustrates how apt the concept is to family ties and self-proclivity in early retirement:

The concept of ambivalence is central to this discussion because it encourages examinations of socially created contradictions and of negotiation as ongoing features of family relationships. Gender, age, time and place are considered as critical forces in shaping the extent and negotiation of ambivalence (Connidis 2003:79).

One of the key aspects of the ambivalence concerning family ties and self-proclivity was the ability of the respondents to locate and identify it – as witnessed by their ability to discuss and joke about it – but at the same time still feel powerless to do much about it. This can also perhaps be understood in terms of ‘thwarted reflexivity’ – a continuing awareness of the situation and a realisation and willingness
to adjust and change – but where the situation seems to allow little room for manoeuvre or change.

In relation to gender and self-proclivity; while, in early retirement, many of the male respondents had significantly improved their contribution to household tasks, for example, in such areas as cleaning, shopping and cooking – the role of ‘household management’ still fell, for the most part, on the female. In some cases though, this role was robustly defended and retained by the female respondent or the male respondent’s wife. For many of the female respondents, the emotional labour and other tasks associated with managing the household and negotiating family life - and in relation to caring in general, meant that their choices in relation to self-proclivity were constrained. Although all the respondents had retired early from full-time work, the retirement of many of the female respondents from what had often been a parallel ‘career’ at home, or as a carer, often turned out to be a more protracted affair. This subject is returned to and further examined in Chapter 11.

9.3 Caring

Turning now to caring; it was observed earlier that volunteering and caring were two particular elements that often played a role in the respondent’s progression through retirement - seen in broad terms as an evolvement from a work centred life to a leisure centred life. While volunteering was seen as a manifestation of free choice associated with the leisure end of this process, caring, although still ultimately a personal choice – was very often a constrained choice. And while caring activities continued and prevailed – choices in relation to leisure activities were very often restricted and notions of frustrated self-proclivity were often apparent.

Table 9.1 indicates how many of the respondents, according to gender and partnership status, were involved, or had been involved, in caring activities at some time in early retirement. Besides the high percentage of respondents as a whole, involved with caring to some extent, there are two other striking features relating to this table that are explored in this section. Firstly, the similarity in the proportion between married women and married men involved, and secondly the high proportion of single women involved in caring.
Table 9.1  Caring Activities of Respondents at Some Time in Early Retirement by Gender and Partnered Status.

<table>
<thead>
<tr>
<th></th>
<th>Partnered Women (n=14)</th>
<th>Partnered Men (n=21)</th>
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<tr>
<td></td>
<td>71%</td>
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<td>Unpartnered</td>
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<tr>
<td>Women (n=9)</td>
<td>Men (n=6)</td>
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<td></td>
<td>78%</td>
<td>50%</td>
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</table>

Caring activities among the respondents were very diverse. Caring varied, according to particular family circumstances and the strength of the ties and strands that bound a particular family together. Caring in early retirement consisted of four particular dimensions. Firstly in relation to who was being cared for – for most respondents, this was usually their ageing parents or their grandchildren, or occasionally their spouse, or their own grown-up children. Secondly, how caring was perceived – this could range at one end of the scale, from rewarding fulfilment, to, at the other end of the scale, reluctant duty. Thirdly, the amount of responsibility and pressure involved. And fourthly, the amount of time and physical endeavour involved. These dimensions, as might be expected, were interwoven with each other – and also with the endeavour to promote at least, a measure self-proclivity.

Harmony was observed where the commitment to caring was high and notions of self-proclivity were happily sublimated to caring, and where the time and effort spent on caring was not too demanding. Dissonance occurred when the commitment to caring was low and the inclination for self-proclivity was high – this could be further exacerbated when the time or the responsibility associated with caring was high. Gail (special needs teacher, 65/10) consciously identified caring for her older sister, who was in ill-health, as her prime interest and concern. Gail was prepared for the time
and effort involved in relation to self-proclivity – but even so, the pressure and responsibility were starting to be a worry. Gail explained:

Well, at the moment, my sister takes priority over everything and she has done for the last four years. She is in Cornwall, so we go down there a lot. She is 73, but her husband just died from a prostate and then she was diagnosed, just after, with cancer. And she does not have any children, so we are down there all the time. So it has been quite a bad five years and my brother died a year ago. There is no doubt about it – sometimes I try and switch off, I think I should, because sometimes I get quite ill worrying about it. She is on her own, she is losing her sight and whereas she was a strong person, a very strong person, and now she is looking towards me and I don’t like that responsibility – it’s really strange.

Although many of the respondents had the desire, the time, the money and generally speaking the health to enjoy a more individualistic and self-centred life phase, perhaps the biggest factor that intruded on this, involved responsibilities related to caring. Besides those early retirees who were trying to minimise caring in relation to self-proclivity, there were also those for whom early retirement presented the opportunity to partake in a caring activity that was particularly meaningful and which perhaps acted as a fulfilling focus for their lives. This could be in relation to caring for ageing parents, young grandchildren – or on occasions, both. Also observed, as noted above, were cases where respondents, although in their sixties, were often the youngest in a large family and were caring for an older brother or sister.

9.3.1 Caring and Ageing Parents

For some respondents, whose parents had died, the phase of caring for parents was over, others were in the midst of the phase, and others were wondering
what it was going to entail and when it would arise. Caroline (social worker, 64/6) related:

Well I took a couple of months off when I finally retired. I found I had time to enjoy the garden and have summer holidays with the children - and almost immediately after I retired, my mother fell and broke her left femur. So I was up and down to the coast.

The problem of caring for ageing parents while working has its own set of difficulties, for example, the conflicting calls on time, trying to balance work, caring, and family issues and often handling stresses related to caring in addition to work-related stresses. For many respondents elements of adaptation and innovation in relation to caring for parents during early retirement helped to alleviate many of these problems. Because the respondents had the extra time resource available to care if they so wished, they often had to make a more conscious decision in relation to caring for parents than for example those in full-time work - where work could preclude caring or perhaps even be used as an excuse to avoid it. So although early retirement could open up opportunities for caring for some, it could at the same time, paradoxically, for others, present a more constrained choice. Such was the case for some respondents whose early retired status, in the eyes of their still working siblings, made them the ‘natural’ candidates to shoulder the responsibility for ageing parents. Stephen (telecoms manager, 53/2) had two brothers who used to do a lot of the caring for their aged mother, but since Stephen’s early retirement the balance had changed. Stephen commented:

She is getting to the stage where she cannot walk much more than 200 yards without getting exhausted. She has got two other sons living nearby . . . and we tend to have her for holidays and weekend breaks, whereas she doesn’t tend to go to them for things like that.
Graham (telecoms manager, 59/3) and his wife looked after her aged mother on a monthly rotational basis in conjunction with two of his wife’s siblings. It was something they felt they could not have done had Graham still been working full-time, but as Graham observed, even so, it was getting increasingly difficult:

It’s extremely tiring, she can’t see very well, but she does not want to sit and do nothing, she wants to be entertained all the time. So it’s very difficult and getting to the stage where we are talking about whether they would consider putting her in a home - what that would do to her we don’t know.

The first year of Rose’s (laboratory head, 67/9) early retirement was a busy and fulfilling one, as she was able at last, to give her mother the level of attention that she felt was needed. Rose commented, ‘Yes I had a year really when I retired which was great. It was fantastic, I just knew I was needed and I would not have been able to get the time off’. With Rose now shouldering the main burden of care, she seemed to get even less help and support from her brother than she did before early retirement. Rose’s experience also added support to anecdotal evidence that those who did little caring, by definition could do little wrong, and so often remained beyond criticism – and were often the son – the ‘blue-eyed boy’. Rose related:

I have got a brother who doesn’t really help her at all. He can’t really get on the same wavelength. I have tried to explain to him, but he can’t really see it. He does visit her, but he gets cross when she says things he does not understand. He tells her not to be so stupid, in fact he told her that she was a stupid old woman the other day when they were here and I thought that was very unkind – and I told him. I said, ‘Why do you do it’, and he said, ‘Oh I don’t know’. And several times I have tried to explain. He is 70, so some of the things he says – you could sort of say the same thing about him – but you wouldn’t (laughs). She is very fond
of him, being the boy, he was always the favourite, and for me – this makes it worse.

Although, as has been observed, Rose had very much wanted to be involved in the care of her mother, the circumstances that put her in that position, and kept her there rankled. Besides Rose’s early retired ‘qualification’ that got her selected for parental care – her other main ‘qualification’ was her gender. Numerous studies have shown that women still shoulder the majority of family care duties (Tinker 1997). At the beginning of this section, in Table 9.1, the high incidence of single women involved in caring was noted. Rose fell into this category, and it is not too extreme to observe that her marital status was also a supplementary ‘qualification’ that contributed to her parental caring role. Not having children or a husband to occupy her life, she was deemed, by the wider family, to be the natural candidate to shoulder the responsibility for parental care.

Some single female respondents were single through divorce or widowhood and had grandchildren that contributed to their incidence of caring – but for the most part, care was directed towards parents very often in circumstances similar to those outlined above. Caring done in these circumstances, which applied in some respects to the single male carers also, was often tiring, disheartening and a little dispiriting with no partner to share the load, to discuss things with, or just to offer moral support. Elaine (business woman, 62/4) was divorced and cared for her mother and an ageing aunt. She related her feelings and how caring impacted on her spirits and her desire for greater self-proclivity.

I have a brother, but he does not do anything at all – the usual story, I’m afraid. I wish he would do more – or at least some of it. Because I am at an age now when I would really like – I get lots of invitations to go away on holidays. And if I knew he would just have mum to his house – or he would commit himself to doing her shopping. Sometimes I feel a hundred, and I think it is being with old people like my mum and my auntie. It has a depresssing effect on me, particularly my aunt, she does
not eat anymore. She is looking like something out of Belsen. She has just stopped eating – and because I don’t come home and share it with somebody.

For some of the married women respondents like Kate (personnel administrator, 56/2), whose ageing parents lived in Scotland, the innovations and adaptations that early retirement allowed her to make in relation to caring for her parents were among the greatest rewards and pleasures that she reaped from early retirement. Kate related:

Well, I can go up with Tom [husband] to Heathrow in the morning and fly up and back. I mean flights are so cheap now if you fly off peak. So I have been able to spend more time with them. Yes, when I left work I was able to have my parents, you know the last two years they have come three times for holidays and I have had them for a month at a time. Not everyone’s cup of tea, but it works out fine. So it has been lovely. I have been able to spend more time with them.

Other respondents had ageing parents who still lived on their own. This ‘caring at a distance’, which is the most common form of caring in relation to older parents (JRF 2002a), presented different and perhaps more pragmatic challenges that were often made easier by the circumstances surrounding early retirement. The respondents usually had the time, the finance, the health and the mobility to carry out such ‘duties’. As Kenneth (electrical engineer, 58/8) commented in relation to his mother, ‘Yes, my mother is 83, she lives alone, she lives 14 miles away, she manages - I go and cut the grass and do all the maintenance, so I have got two houses to look after’.

Caring at a distance was often recognised as the best solution, except perhaps where the distance was great, and so could become a problem if the caring requirement increased. Often, however, the question that hung in the air was, how long it could last? While it did last, it allowed both parties to lead independent lives. Caring at a distance, apart from the occasional ‘call out’ was usually more timetabled and could be fitted into an overall structure that was amenable to notions of self-
proclivity – and so, usually, was regarded in amicable terms. There was also a gendered aspect to caring at a distance, it often involved more practical issues and so for the married respondents, it was often the male respondents (or the female respondent’s husband) who was more involved.

9.3.2 Caring and Grandchildren

It has been noted that some early retirees tried to resist too onerous grandparenting duties in favour of time for themselves. Having said that, if a problem arose, there was usually a very different reaction altogether. Maureen (antique dealer, 68/10) who was quoted earlier as saying that she wanted time for herself and was reluctant to get involved with her grandchildren reacted very differently when a crisis struck her family, as she recounted:

I did bring up my eldest granddaughter for a year. My daughter and her husband’s life went seriously amiss through ill health. So I dropped everything and they came to live here - they managed to sort their lives out and off they went, until it all went wrong the second time, and they had to come here again. So I have had my share.

A section of the respondents had fairly well-off children and so looking after grandchildren, when it did happen, was not seen as an economic necessity in order to assist their mothers - it was seen more as valued family time. Gail (special needs teacher, 65/10) commented:

My daughter is not working – yes we are lucky in that respect. My daughter always said, early on, I want you to have them to enjoy them – and not just plonking them on you. I mean if your daughter had to go to work, of course you would take them on. Yes, there is nothing wrong with that, we are just lucky it is enjoyment, which is lovely and an ideal situation.
For those respondents whose children were not so well-off, caring for grandchildren allowed the mother to work. As Attias-Donfut and Wolf (2000) argue, time-related support like this contributes to economic transfer within the family, but is largely unacknowledged in the contribution it makes to wider intergenerational economic transfers. In a situation where paying for child care would not have been viable, Henry (civil engineer, 61/8) and his wife drew pleasure in spending time with their grandson thus allowing the mother to work - as Henry commented:

Oh, we were overjoyed when we got a grandson living locally, and I suppose we were always keen to offer help. And half a day turned into a day and a day turned into two days. But he is a good lad and he is good fun so we would never regret that.

In similar circumstances Ben (air traffic control manager, 60/1) observed:

My daughter is training to be a nurse. She is at the nursing school at the university. She comes up [to the university] with a car share with a friend. It is quite difficult for her to get someone to take the children to school on the day she is up here. My ex-wife goes down and stays there quite a lot and I go down there one day a week to pick them up from school and to feed them or whatever. It’s the family trying to help out.

Although Henry remarked, ‘We would never regret that’ and Ben remarked, ‘It’s the family trying to help out’ – it is difficult not to observe that there was an element of ambivalence here in relation to their caring for their grandchildren (note the first part of Henry’s comment, ‘I suppose we were always keen to offer help’). Henry and Ben’s comments seem very measured, while they acknowledge the satisfaction they received from caring for their grandchildren, the cautious remarks that they make, do seem to suggest that it was not all complete harmony. As has been noted earlier, feelings of ambivalence such as this, had to be handled as best they
could, which often involved stoical acceptance of the situation in the long term hope that things would change.

The circumstances surrounding the care of grandchildren were very often influenced by the financial resources of the respondent’s grown-up children. The underlying issue concerned questions of choice and constraint. Caring for grandchildren where the respondents felt constrained to do so, to support a working daughter or son, was often more to do with making an indirect economic contribution to that family. The respondents were aware of the distinction between freely arranged association with grandchildren and that which was necessitated by economic circumstances. Where caring was not freely chosen, it was still done with a good heart, but at the same time its often onerous nature in terms of time, commitment and regularity did mean that there was an awareness that it intruded on, and inhibited the respondent’s own life designs.

9.3.3 Caring: Parents and Grandchildren

Besides those respondents who cared for ageing parents or grandchildren, there was the interesting and not uncommon circumstance, of those who were involved with caring for both ageing parents and grandchildren. For those respondents, a double caring responsibility, as can be imagined, was found to be quite wearing and limiting in terms of self-proclivity. In addition it often imposed a new and novel structure on family life – one that had not usually been expected. At a time when the respondents had escaped the structure imposed on them by work, and the structure imposed on family life through bringing up children had also disappeared, the respondents often found themselves constrained by a new structure based on multiple caring. Graham (telecoms manager, 59/3) and his wife, in addition to looking after his mother-in-law on a rotational basis, also looked after a granddaughter, as Graham commented, ‘She will be four in July. In fact her mother works 2 1/2 days at her office, so we have her here 2 1/2 days a week. So that’s another tie, she is a lovely child - but she needs looking after all the time’.

Another interesting aspect of care relating to grandchildren and ageing parents was revealed by Bob (mechanical process engineer, 63/2). In addition to being busy
looking after his aged mother, Bob looked after his granddaughter so that his
daughter-in-law was free to attend to her grandmother. Bob explained:

I keep an eye on my mother, she is 86, she lives in a bungalow down the
road. She won’t have anything changed. We try and tell her that we will
put a new kitchen in for her but she won’t have it. It’s like running two
houses, I do the gardening along there and things like that. . . I have one
little granddaughter from my son and his wife. Oh yes, I have to baby sit
for them. I was looking after her the other day. Oh we have great fun,
she has just turned two. I usually look after her at least one morning a
week – that is to help out my daughter-in-law. Yes, she has to go up to
London to see her grandmother, and she lost her grandfather not long
ago. And the grandmother can’t look after herself – so she has to go up
there to do things.

Bob’s experience demonstrated some of the far reaching and varied aspects that
caring could entail – and it illustrated how aspects of caring were open to adaptation
and innovation in early retirement. Bob was involved in caring for a parent, caring for
a grandchild, caring at a distance, and engaged in a caring connection that reached
across three generations.

9.3.4 Caring: Summing Up

During the interviews the majority of the married respondents generally
replied to questions in the form of the first person singular, for example they would
say, ‘I did this’ or ‘I did that’ or ‘I don’t think so’, however when asked about caring
activities they invariably replied – ‘We do this’ or ‘We do that’. This raises the
question of how much of the caring was shared between husband and wife, or was
perceived to be so, and did the circumstances surrounding early retirement have an
impact on this?

The majority of the more personal care activities, particularly in the home,
tended to be carried out by the women, but this had much to do with the nature of
tasks involved. In the case of those who were caring at a distance, that is to say looking after aged parents who were still living in their own home, it was noted that this was an area of caring where the husband was often more involved than the wife. But at same time it was recognised that this was also very much influenced by the nature of the tasks involved.

Although the majority of the respondents at this point in their married lives, had spheres of application and domains of interest that were recognised and accepted within the partnership, there was still a large amount of cross-boundary activity and shared activity which can be identified as a feature of caring that emerged out of this stage of adaptation and innovation. Arber and Ginn (1995: 174) have pointed out that: ‘Among older married couples, gender role identity becomes more fluid, for example the performance of previously gender-related tasks may become more interchangeable’.

Caring, other than some of its more personal aspects, and some caring at a distance, did seem to be shared between couples even if some stereotypical patterns were evident. And a large part of this caring was facilitated by the circumstances of the early retired respondents in relation to their availability, free time, their financial position, health and mobility. As the Joseph Rowntree Foundation reported, ‘Despite increasing demand for elder care and childcare, changes in the population and in work patterns, for example, if early retirement becomes harder, mean that fewer people will be available to provide informal care’ (JRF 2002b:1).

A shared approach to caring often meant that grandchildren could join in activities organised by the respondents, they could be picked up, dropped off, given treats, and as in the case of caring for more mobile aged parents, could be taken on visits and excursions. These sorts of activities usually involved the participation of the husband and the wife on a fairly equal basis. Referring to Table 9.1, it can be seen that there was a similarity in the proportion of caring done at some time in early retirement, between married male respondents and married female respondents. Although this cannot be taken to indicate that a large part of caring activity among married couples was shared – there were strong indications to suggest that much caring activity was perceived to be shared. Even if there was some division of labour
along ‘traditional’ lines, this was experienced as an equitable arrangement. Often it was the support, the backing and the empathy displayed by the carer’s partner that was just as important – something that the single respondents usually lacked.

Adverse effects often associated with caring, for example, stress, lack of time, and the impact on quality of life and general health (Evandrou 1997) were alleviated by the circumstances surrounding early retirement. In addition, adverse conditions that can occur when attempting to juggle work and care were eliminated. For example, workload pressures, unsupportive managers and colleagues, or an organisational ethos where, ‘The “long hours” culture, combined with a belief that people need to be “seen to be coping”, worked against carers revealing details about their situations or asking for help’ (JRF 2002a:3).

At the beginning of this section four particular dimensions relating to caring in early retirement were identified, that is, who was being cared for, how caring was perceived, the amount of responsibility and stress incurred, and the time and endeavour involved. In exploring how these elements interacted with each other, and how they were experienced according to the varying circumstances and approaches of different respondents, the dominant issues that emerged were to do with choice and constraint.

Although virtually all the respondents expressed a desire to play a supportive role in the lives of their aged parents and grown-up children, they often bridled when the manner and timing of this support was not freely chosen. Caring did often cause friction in relation to one of the most readily and commonly identified advantageous aspects of early retirement, typically expressed as, ‘The freedom to do what I want to do, when I want to do it’. Perceptions relating to choice and constraint, and how they were understood and dealt with, were apparent not just in relation to caring, but at every level of this study. They manifested themselves as a particular element in the notion of personal control which was found to be a fundamental feature in the lived experience of early retirement and which is expanded upon further in subsequent chapters. For most of those respondents involved in some aspect of caring, even if there were elements of ambivalence and constraint, the assertion of personal control, did allow them to spend time and effort in caring and still be able to blend this in with
projects and aspirations related to their own self realisation - and leisure in particular - which is the subject of the second half of this chapter.

9.4 *Leisure in Early Retirement*

The increased opportunity for leisure is undoubtedly one of the biggest drivers that leads to early retirement and a major source of satisfaction in early retirement (Scales and Scase, 2000). As Laslett (1996:262) remarked in an oft quoted observation:

> Time or rather leisure, and a means to use, have ceased to be the monopoly of an elite made up of hundreds, thousands, or at most in tens of thousands of persons. It is becoming a commodity possessed by millions of our citizens, our elderly citizens.

What is not so widely quoted is the next but one sentence in which Laslett asks in relation to older people, how that leisure time is used, and what can be done ‘To relieve them of the burden of their present indolence?’ Poorer early retirees, discouraged workers and those forced into early retirement through ill-health often suffer from social exclusion and a restriction in their leisure activities (Laczko 1987), however, ‘the burden of indolence’ was not apparent in the case of the more fortunate middle class respondents in this study.

The changing face of leisure in early retirement was a major element in the stage of adaptation and innovation proposed in this study. Besides having the time and the means to extend their existing leisure activities many respondents took the opportunity presented by early retirement to take up new and self satisfying hobbies. Henry (civil engineer, 61/8) who took up singing in his early retirement commented:

> I joined in the September of the year I retired. I saw an advert and just went along, and in that choir there was someone who was in another choir, and they said, ‘Why don’t you come along and sing with us too’.
when you are singing, your mind is totally absorbed you can’t worry about anything else. It’s a lovely thing to take you out of yourself.

Maureen (antique dealer, 68/10) and her husband, both of whom were early retired, took up mountain bike riding with an organised group of fifty year olds, as she recounted:

A person in the art group had seen the advert at the library, and so we went along and joined in - for about 18 months now. It really has been fun, we have so much fun with it. We have a hard-core of regulars and we all get along extremely well.

For virtually all the respondents, including those constrained by caring activities, it seemed to be the case that early retirement should mark the end of a life phase governed very much by work responsibilities and should be the start of a phase where the search for carefree pleasure and a certain self indulgence were mainstream activities and not something crammed into spare moments. As Caroline (social worker, 64/6) related, she was very keen to try something different:

When I did retire in that autumn of 98 and wanted to do something for me and for fun - I joined U3A (University of the Third Age). I went along to their enrolment and thought I’m not going to join a lot to begin with because I don’t know how much time I will have left. So I joined a monthly course called Origin of Languages. I thought it would be interesting and I joined the country dancing. I have been doing that ever since. I also started their line dancing which gives me some exercise.

Leisure activities can provide the dynamic of retirement (Kaplan 1979) - and perhaps even more so in the case of early retirement. Leisure activities can provide the means with which to keep mentally and physically active and healthy. They can also provide a sense of continuity and focus stretching across early retirement and
into the future, replacing in many respects, the feeling of security and being anchored
that is often lost with the termination of full-time work. Leisure activities observed
were very varied and were broadly categorised as shown in Table 9.2.

Table 9.2 Categorisation of Reported Leisure Activities

|                                      | Various Forms of Dance. Tennis. Sailing. |
| LONE AND GROUP/SOCIAL                | Open University, U3A, Day and Evening |
|                                       | Classes in – Various Languages, History, |
|                                       | Cookery, Music, Gardening, Maths, |
|                                       | Bookbinding, Art, History of Art, |
|                                       | Furniture Restoration. |
| MENTAL AND PRACTICAL                  | Watching Television. Family History. |
|                                       | Listening to Music. |
| HOME BASED                            | Do It Yourself. Gardening. Cooking. |
|                                       | Art, Car Mechanics. |
|                                       | Playing a Musical Instrument |
| HOME BASED ACTIVE                     | Visiting Friends and Family. Home and |
|                                       | Overseas Travel. Visiting Museums and |
|                                       | National Trust Houses and Gardens. |
|                                       | Membership of Special Interest Clubs. |
|                                       | Eating Out With Friends |
| CULTURE, TRAVEL AND SOCIAL            | |

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9.4.1 The Changing Dynamic of Leisure in Early Retirement

In early retirement leisure interests often took on a new meaning, significance and development when they were no longer an escape from work or something that signified a demarcation between a person’s work time and their own free time. The freedom and means to pursue at will what had often been done in precious grabbed moments meant that new contrasts and outlooks within leisure were developed. Alan (personnel manager, 53/3) commented, ‘When you are at work you largely enjoy your leisure because you are stressed at work - they are in a relation with each other’. I asked Maureen (antique dealer, 68/10) how she prioritised between leisure activities, she replied, ‘Cycling comes first - if we have an art class or a group meeting (for hearing impaired people) on that day, or I want to visit someone – that [cycling] comes first. Outdoor activities with me will always be first’.

Douglas (production engineer, 66/6) was very fit and involved in a lot of outdoor pursuits. He had developed an interest in tracing his family history, something that could be done on the computer in the winter or in the evenings, he remarked, ‘Yes, that’s my indoor hobby, which I am trying to do - not very well. I have a computer and I am trying to get computer literate’.

I asked Henry (civil engineer, 61/8) what his experience was when existing leisure activities were no longer a counterpoise to work, he replied:

At work you would be doing one sort of mode of activity. And certainly in the last ten years I was desk bound, and would be sitting on my bum just shovelling bits of paper around, and I would definitely feel when I got home that I wanted to do something physical. And I was throwing myself into house maintenance and gardening - whereas now, ehm, my day tends to practical and I suppose, come the evening I definitely won’t do that, I want to sit down and read or - .

As with volunteering, embarking on new leisure interests, apart from the satisfaction of taking up something new, also offered the opportunity for the
expansion of social capital. Lily (business woman, 62/4) who was divorced had joined a cycling group and discovered a new social side to herself as she related:

Yes I had no idea, because I had only ever cycled with a friend. I don’t think I had ever done anything in my life in a group until that period. I was not a group person. I always went walking with one person, and then — suddenly, I joined the cycle group and I joined the yoga and I have really, really enjoyed doing things in groups. And now I have just had my first walking holiday with the Holiday Fellowship.

In a similar manner Jane (radiotherapist, 51/3) who had never married had started going to a Lindy Hop class, she explained:

I don’t know if you know what that is? It’s a really wacky dance from the 1930s. I think originally it was a black American dance. It’s a sort of jive but a more structured dance. It is quite wacky which is what appeals to me, you look ridiculous but in a nice way, dancing on your toes where you do funny things — but it looks good. It’s quite tricky, it is good exercise and you come out exhausted. It’s good fun, you have really good fun and there is a lovely teacher and some fantastic people.

The respondent’s participation in activities such as dance classes, cycling, and the other physical activities indicated in table 9.2, were often an innovation in early retirement aimed at generating an improved quality of life and social interaction, and often had unanticipated health benefits. Besides the integration of leisure, health, and fitness as integral to quality of life - travel and holidays were also often important features in this respect. There was an awareness that travel and holidays (often extended ones) were reliant to a great degree on health and fitness.
9.4.2 Leisure and Travel

The inclination to travel, and take holidays in Britain and abroad were commonly and strongly expressed attractions in relation to innovation, leisure and early retirement. The desire to see more of world with long and short breaks, and to take holidays in a warmer climate in the winter with its perceived benefits in relation to health and quality of life was often voiced.

In some cases the desire to travel and spend time abroad was a contributory reason for taking early retirement. Allied to this was often the desire to visit a son, a daughter, other family relatives, or friends living abroad. I asked Graham (telecoms manager 59/3) if he would have stayed on at his job had he not been offered the opportunity to retire early, he replied:

Oh yes, but I was quite keen, keen to do some travelling... we went straight off to Canada to visit my sister - and to visit my son who had been in California for a year or so at that time. And we just booked about the time my retirement was confirmed.

Although many of the respondents had started to travel abroad more in later life as their finances improved and foreign travel became more popular and cheaper, often they had preferred to channel their income into their home and their children’s needs during their working life. Maureen (antique dealer, 68/10) was an exception in that she had never been abroad before she retired, she commented:

Well, I only went abroad for the first time eight years ago - my sixtieth birthday, I flew for the first time. Well part of the reason for that, we don’t have an enormous amount of money, ehm, I love England - but we went because my daughter had been in Australia for so long then, we reckoned that we could pass in the street and not recognise each other (laughs). And so we went to Australia and on to New Zealand, because I had friends over there.
Some of the respondents were planning quite long trips, Jim (electrical sales engineer, 67/7) was very keen to travel but was still trying to decide what to do and where to go, as he commented:

We could go around the English canals for 5 or 6 months - do that. I’m torn between doing that and the normal retirement thing of going abroad for short breaks. We talked about going to Australia for 6 months.

The time and means available to the respondents enabled them to enjoy a combination of foreign holidays, holidays in Britain and also a variety of shorter trips and outings. Visiting gardens and National Trust properties were quite popular activities. Very often holidays had to be juggled between other interests and activities. I asked Maureen (antique dealer, 68/10) how often she and her husband went on holiday and she replied, ‘Well last year we got one (laughs). We keep saying we must cut back, so we can get more holiday. We love being in the New Forest or somewhere similar - if it is just for a weekend we don’t go any further’. In a similar vein, which also illustrates the connection between leisure and life structure, Dennis (bank manager, 64/5), who like his wife, worked part-time, commented, ‘I would like to travel more if and when we both stopped work. But we are constrained by my wife’s work - so we have to squeeze things in’.

The opportunities for leisure, increased travel, and the desire to see more of the world and to spend some of the winter in a warmer climate with its perceived benefits in relation to health and quality of life often fall only marginally short of a preference to live abroad. As Casado-Diaz et al (2004) have observed, financially secure couples that move abroad, do so mainly in their fifties or early sixties, and it can be presumed that that many of these are likely to be early retired. Those in early old age who move abroad, like middle class early retirees in Britain, ‘Use imagination and creativity in fashioning innovative, developmental and positive lives’ (Warnes et al 2004:309). The difference being, that the lifestyle preference and ‘amenity seeking’ inclinations of middle class early retirees in Britain remain embedded in their home culture and social environment.
9.4.3 Leisure and Life Structure

Travel and holidays were usually joint activities for the married respondents, but the varied range of other individual leisure activities played an important role in contributing to a personal life structure. They allowed for self development, self expression and could be integrated into the need to have personal space. Cecil (accountant, 60/2) had a passion for visiting battlefields, a passion that was not wholly shared by his wife who was still working part-time. Cecil and his wife both gained time and space for themselves when he went off without her on his battlefield visits. Cecil commented, ‘With my wife working I take off on my own. Yes, it’s 90 percent men on these tours and 90 percent middle aged men (laughs). We have been to the Boer War battlefields – that was enough for her (laughs)’. Individual leisure activities also often promoted an interest in something outside the home sphere, and as was noted in relation to volunteering, this can be seen as an echo of the duality in the respondent’s old work/home lifestyle structure.

As Long (1987) observed, the positive restructuring of time in retirement does put an emphasis on the individual’s own powers of self-discipline and self-motivation. In this respect it can be argued that the great majority of the respondents were in a strong position. Although in their previous careers, the respondents were subject to the broad overall structure of work, they usually had occupations that required self-motivation, and that allowed them to structure their job and work routine in their own manner. These qualities and organisational skills that the respondents possessed were carried into early retirement and utilised in relation to the adaptation of existing leisure interests and the innovation of new leisure interests.

Leisure activities played an important role in forming a new life structure in early retirement. It was usually a flexible and self imposed structure and so it was not seen as onerous even by those who were glad to have escaped any previous work imposed structure. When I asked Alan (personnel manager, 53/3) in very broad terms about his lifestyle structure, his immediate response was in terms of his leisure activities:
Well, I have taken up painting and joined an art class that I go to once a week. I go to the gym twice a week, eh - and I am also doing my maths degree. So I tend to spend a couple of hours a day on that - I read a lot as well. I like philosophy, and now I have at last got a chance to read some serious books in depth, rather than just read a bit and put them down. And also I do a lot of Chinese martial arts, which I have taken up since I retired.

For the single respondents, who were more at risk in relation to loneliness and social isolation, there was an even stronger emphasis on the individual’s self-motivation, and their approach to leisure often reflected this. Rachel (administrator, 62/4) who was single, adapted her leisure interests and increased her level of social contact to accommodate the circumstances of her early retired lifestyle as she explained:

Well, my main interest is walking. I find that group very good fun and they do holidays. When I was working I used to play badminton, only for fun, that was in the evenings. And then I decided that I would pack that up and take up walking. So I try to get out at least two times a week, sometime three.

Leisure interests and how they were sought and organised made a major contribution to the respondent’s lifestyle structure. The organisation of leisure was no less subject to the positive and proactive self-motivation, that as has been observed, the respondents brought to bear on other aspects of their lives. Again it manifested itself in a self-empowering feeling of personal control, which here, helped to integrate the respondent’s leisure interests with their various other commitments, and to provide a basic time and activity template which then often guided other more peripheral activities. Kenneth (electrical engineer, 58/8) in a very typical reply about his daily life structure commented:
It's all controlled by the diary. I put into my diary - for example my cycling activity is in until June. My National Trust programme [voluntary work] is in for the next two weeks. So the National Trust programme is running me - what I am going to do for them. And I also programme my mother, I see her every week, so that's three days a week gone before you start doing anything.

On many occasions, I was shown diaries or calendars to illustrate the extent of the activities that the respondents were engaged in and how they structured their time. 'Look' said Dennis (bank manager, 64/5) handing me his open diary that was well filled in, 'That's the diary for this week'. In a similar vein, Elizabeth (administrator, 58/7) commented:

I look in my diary to see what appointments are coming up or whatever, and when I am going to work, play tennis, and I might try and keep a Wednesday morning free (laughs). And if we are doing something together, my husband and I, then I will always take that into account. So I suppose it's just balancing what I am doing privately with my part-time job.

Individual leisure activities, travel and holidays had to be fitted around other aspects of early retirement, for example, caring, part-time work, family commitments and voluntary activities. Each of these activities, once they were in the diary or calendar or had become fixed in the person's mind, merged together in the evolvement of a flexible and on the whole an amenably perceived early retirement life structure.

9.4.4 Leisure: Summing Up

The lived experience of early retirement can in many ways be seen in terms of leisure and how leisure develops, takes different forms, and is accommodated around other interests, choices and constraints. Leisure interests for some respondents took
precedence immediately on leaving full-time work. For the majority of the respondents though, as their early retired project of the self evolved, leisure interests although fluctuating some times in relation to caring and other commitments, often slowly did increase. As part-time work decreased and as voluntary activity, itself a form of leisure, came and sometimes went, leisure prevailed. Leisure interests were expanded, and adapted according to personal inclination and the time and space available.

For evenings and inclement winter days the home often became a retreat that closed itself around its occupants. The sewing machine might be whirring in the living room corner, or the power drill might be striking a more discordant note as that long awaited cupboard under the stairs took shape. The computer printer may be chugging out pages of family history, a wisp of acrid smoke from the kitchen may mean disaster for his first cake, or it may simply be the clicking of the lounge clock that went unnoticed as French course notes were studied or this month’s book club selection blocked out the world.

Sunny summer days that announced themselves through a chink in the curtains in the morning might signal an intention to get the bicycle out or join the walking group for a pub lunch. That talked about trip to a particular National Trust garden might top the list, or the car may be loaded up for a few days in New Forest. A brisk visit to the local pool may be in order before picking up mother’s pension and getting her shopping. A cup of coffee with an ageing neighbour might be fitted in before doing a stint at the local hospice. Or it may just be a leisurely breakfast with the patio doors open trying to decide if the grass needed cutting or the weeds needed to be dealt with.

I have painted a contented and comfortable picture of the respondent’s engagement in leisure in order to try and reflect some of the images and impressions that came across as I interviewed the respondents in their homes – however, all the images portrayed above are based on interview transcripts. One advantage of a qualitative methodology is that it does allow and indeed promote an understanding and appreciation of social situations that extends beyond numbers and reported statements. To ignore this potential means that one is not making the most of the
methodology chosen. The qualitative approach adopted in this study allowed an appreciation of the core importance and place of leisure in the respondent’s lives. The rich and varied leisure interests that the respondents were engaged in exuded images of the busy, the relaxed, resourcefulness, contentment, autonomy and fulfilment, all of which made a major contribution to a lived experience of early retirement which was low in existential anxiety and high in ontological security.

9.5 Conclusion: Adaptation and Innovation

The adaptive and innovative outlook and approach adopted by the early retired respondents has been the core theme of the last two chapters – the prominence that it has been afforded reflects the prominent place it occupied in the respondent’s establishment of an early retired lifestyle. From an initial tentative lifestyle that emerged immediately after the end of full-time work, which was based very much on old routines and habits, a fuller, more outward looking, and ongoing lifestyle was established – the key to which was the adaptive and innovative competence and initiative displayed by the respondents. The need and the quest for self-proclivity, and having the freedom and agency ‘to do what I want to do, when I want to do it’ – while allowing for some compromise, can be seen as the main features of this period. They were features that contributed to a lived experience of early retirement high in a sense of personal control and security, where many of the apprehensive concerns associated with the early days of retirement had slowly been allayed.

The notion of adaptation in older age is not of course a new one. One of its principal advocates, Atchley (1999:4), has proposed - which is in accord with the findings of this study, that, ‘Those most open to learning from experience gradually develop over time a highly refined, personalised, and resilient process for anticipating, deciding and adapting effectively’. Atchley sees adaptation in later life as very much part of a theory of continuity where adaptation is integral to continuity as a feedback systems theory. Although old continuities were identified as an element in the very early stage of retirement, I have aligned the notion of adaptation more with innovation than continuity, which I feel better fits the case of the middle
class respondents in early old age in this study, in accordance with their particular outgoing and expansive attributes.

Having examined the critical stage of adaptation and innovation, some broad conclusions have started to be drawn out in relation to an overarching understanding of the lived experience of early retirement. The multi-stage model that has been adopted as a conceptual framework for exploring early retirement as a project of the self has illustrated how early retirement was experienced and how it evolved as a life stage. Utilising the constructs of immediate change, old continuities, adaptation and innovation, key substantive issues have been examined, such as, late working life job fatigue, losing touch with the world of work, the decline of part-time work and the role of finance, volunteering, self-proclivity, caring and leisure.

As has been noted, very often ambivalence and some discord sat alongside aspirational endeavours and plans for self-realisation, but beyond this it was apparent that the respondents were effecting, often for the first time, a meaningful and self satisfying control of their lives. The next chapter will enlarge on these findings as it explores the established early retired lifestyle of the respondents.
CHAPTER TEN

DISTINGUISHING FEATURES OF AN ESTABLISHED EARLY RETIRED LIFESTYLE

10.1 Introduction

This chapter develops some conclusions to this study as it discusses the distinguishing features that contribute to an established Third Age early retired lifestyle – the final stage in the model of early retirement that has been adopted in this study. The first half of this chapter explores two particular features that circumscribed the developed early retired lifestyle of the respondents, that is to say, issues relating to their health, and leading on from this, the respondent’s lifestyle situated in the late-modern era. Health, whether from the perspective of maintaining it, promoting it, or managing a health problem, was something that affected all the respondents. It was a factor that all respondents had considered, even if only, in a few cases, to conclude, ‘There is not much you can do about it, it’s all down to your genes’. Attitudes and choices relating to health, the body, diet, and exercise provide a link to an examination of the respondent’s lifestyle in the context of late-modern consumer culture.

In the second half of this chapter, I develop some further conclusions to this study by exploring how those features mentioned above (health, body maintenance, and the circumstances of late modernity), and other substantive features discussed in previous chapters (for example, leisure, finance, volunteering and caring), influenced and informed the respondent’s early retired lifestyle. In a culture permeated by constantly evolving choices, and a rising and relentless tide of ‘informed’ opinion, as well as a commodification of everyday life where often, ‘Too many authoritative voices are heard for any voice to be authoritative’ (Gilleard & Higgs 2000:5) - I examine how the respondents developed self-referenced modes of action, self expression and self identity.

In particular I argue that the respondent’s early retired lifestyle was distinguished by an enveloping sense of ontological security and low existential anxiety. As evidence of this I examine how some negative experiences of early
retirement can help to inform the majority case. As further evidence, I then explore notions of self esteem, status, retirement pride, presentation of self, and the respondent’s oft voiced verdict on their future lifestyle and activity – ‘doing much the same’.

10.2 Health and Embodied Aspects of Early Retirement

Good health, along with financial security, as numerous studies have shown, are the basic essential requisites that can promote a full and active retirement, they are in many ways the joint fountain heads from which everything else flows (Maule et al 1996; Birch et al 1999). In early retirement, issues surrounding health take on a particular significance. For those respondents in good health, there was the hope and expectation of added years of activity and accomplishment. For those for whom poor health was a contributory factor to early retirement – but who could manage financially, there were consolations. The stress associated with trying to hold down a full-time job while in poor health was removed, and for those respondents who remained positive, and perhaps whose ailment was not too severe, early retirement was still a period of fulfilment, reflection and satisfaction.

From the beginning, one of the principal aims of this study was to explore the lived experience of those early retirees who were ‘comfortably off’ financially, and in basically good health. Within the overall setting of their social and economic position – and their health status, the respondents in this study were of interest, as has been noted throughout, because they had the freedom to choose a lifestyle of their own making. Although some ‘deviant’ cases were included in the sample, that is to say, respondents who were known not to be in good health, the study in many ways set out to explore an ‘ideal type’ of early retiree, that is to say, those who besides being financially secure were in basic good health. Despite the fact that none of respondents had retired solely on health grounds, and that health was only a contributory factor in three cases – and in view of the respondent’s level and variety of activity that has been noted in the preceding chapters, it was thus remarkable to discover that 45 per cent of the respondents had some health condition that affected their daily lives or at least needed monitoring.
There was a fairly even split between those health conditions that had arisen during early retirement and those that had been carried into retirement. The conditions observed varied from poor hearing, high blood pressure, arthritis, colostomy, osteoporosis, gynaecological problems, 'niggling' old injuries and 'bad backs', to strokes, heart by-pass operations, and various forms of cancer.

10.2.1 Managing a Health Condition

The great majority of the respondents who had some health condition, however serious, seemed to fit it around their lifestyle and activities rather than organise their lives around their health condition. In other words, the necessity of making adjustments and some compromises in relation to a persistent ailment did not inhibit the respondent's positive and proactive approach to life that has been so comprehensively observed in the previous chapters. This approach was exemplified in the interview that I carried out with James (financial controller, 64/2). My knock on his front door was answered by a smiling fresh faced man who looked very stylish and no more than about fifty five years old. In the ensuing interview, James explained how the opportunity for early retirement came up after a company merger. He saw the opportunity that was given to him to retire early as no reflection on himself or his abilities. During the course of the interview, James related how he kept busy doing a part-time accountancy job, running his daughter to and from school, doing the shopping and housework as his wife was still working, and had lately become involved with some voluntary work. Towards the end of interview I said to James, 'And how about your health, you look a very healthy man?' James replied:

Yes, well – I have had testicular cancer 5 ½ to 6 years ago. And in some ways, if you are going to have cancer – it's one of the best ways – in terms of being cured. I had one [testicle] removed and I have been going for check-ups every 6 months. And then, the autumn before last I was going for a check up and they decided they wanted a scan and this sort of thing. And it was decided, more I think as a precaution that a necessity, to have the other testicle removed - and I had the second
operation. I have to have an injection every 3 weeks. And now having this injection, I feel much better than before – I suppose my testosterone over the last, probably 5 years, had been going down. It’s probably not up to the normal level yet.

Roger (civil engineer, 69/10), who had had a heart by-pass operation, while accepting that this imposed certain restrictions on him, was keen to emphasise what he could do. Roger noted in relation to his early retirement, ‘Health seems even more important when you have the time and opportunity’. Earlier I had asked Roger about his heart by-pass operation:

It was after I retired. It was about four years ago. I was surprised the specialist was quite happy for me to go trekking in the Himalayas within 18 months and we are going cycling to Morocco this year. So far things have worked alright, ten years have gone by [since retirement] and in another ten years I will be eighty – God – that’s ancient. But then you see some people who are eighty and you think, ‘Am I going to be like them, one of the lively ones?’ The only thing I have packed in is squash. I used to play twice a week. They reckon that’s too much strain. My ambition before my heart problem was to play squash at 83 because one of the Khan uncles was playing squash at 83, but I have put that one aside.

In a similar vein Lily (business woman, 62/4) related how she got over a serious back injury that occurred just as she was retiring:

I fell out of a moving van. I had really bad injuries, I say I fractured my spine, but the actual medical term was that I broke my spine. I was in real trouble, I mean pain, terrible pain, and I thought my life was over, really. And now I would say my back is as good as anybody’s. But that is why I think it’s important to keep active. People’s bodies just seize
up, I really think people are not doing enough. Because everything you
do is different. When I first started Salsa classes – the first night
afterwards, my spine was hurting. It is only because it was different
from yoga and different from mountain biking.

Although there were other cases of respondents managing the after effects of a
serious medical condition, they did of course, as a whole, amount to only a small
percentage of respondents. They do however exemplify the resilience demonstrated
by the respondents and the way that health conditions could be managed. More
common, were observations, such as that made by Daniel, Gordon and Martha, which
related to a variety of ailments:

I used to play a lot of sport but I had a shoulder injury that prevented me
from playing badminton. I have started taking pills to control
cholesterol, but that is a family history thing. I can still ten-pin bowl –
that’s underarm (laughs). (Daniel, quality assurance manager, 57/2)

Well I have a bit of a problem with my leg at the moment, but that is
just a temporary thing. I do have angina, high blood pressure, which is
manageable. I have tablets for it, so I don’t worry about it. (Gordon,
project engineer, 63/7)

I mean I can walk fairly easily and I can think, and my speech is a lot
better – it was quite bad when I came out after my stroke. I would like
to find something I could do at the sports centre. The doctor does not
think I can swim [with one weak arm] – he says I will go around in
circles (laughs) – but it would be lovely. (Martha, administrator, 55/3)

Jack (banker, 54/2) had a hip problem that was getting worse, which had
confounded some of his plans for early retirement as he explained:
My plans were to do a lot more physically. I mean for my fiftieth I did the three peaks in under 24 hours – I was as fit as a flea. But when your hip is shot, you cannot do any squash or running. Cycling is fine and when I go to the gym I do cycling and things that won’t hurt my back - like rowing. So, no pounding on the machine basically. It stabilised for a while – but I am clearly getting worse. But, I mean I could say, yes, that health is preventing me from doing certain things that I would love to do in retirement, but it would not be much fun trying to work with my health.

For those respondents managing a health condition, early retirement allowed them time and space to handle it, to control it as best they could, and to find ways to work around it. As Jack commented, his quality of life was immeasurably better combining poor health with leisure, rather than trying to combine poor health with work.

10.2.2 Approaches to Health and Activity

Among the respondents there was a strong awareness and an appreciation that health was the key to a full active lifestyle now, and the key to preserving an active lifestyle as far into the future as possible. For those with a poor health condition, it was not only a case of managing that condition, it was also a case of maintaining and promoting general health separate from that condition. And for the majority of respondents who were in good health, it was a case of preserving that health while accepting a certain slowing down that would inevitably increase. As Sophie (financial administrator, 58/4) commented, ‘I think you have got to keep healthy - hence going to the gym. Just keep doing as much as possible. Keep the brain going and keep the body going’. Henry (civil engineer, 61/8) made the same point and laughed as he related the story of his short career as a Morris-dancer:

I mean I am doing this marathon cycle ride in June – and I think, well I want to do that now, I want to say I have done that. Because in the
future I am not going to have the energy to do that. I did start doing
Morris dancing, but I got invalided out of that – it was hurting my
ankles too much with all the jumping you had to do (laughs).

In a similar manner Carol (personal assistant, 68/12) commented:

I am trying to go to yoga classes. That was because I got so good about
going swimming in the summer, and really making the time and effort
to do that. I thought I have to keep up some sort of exercise. I have got
gammy knees so I can’t do a lot of walking.

Although all the respondents were aware of their health and the majority had
taken up more active pursuits than was the case when they were working, there were
still a few who were not that interested in any deliberate exercise regime. Gordon
(project engineer, 63/7) remarked:

My wife thought it would be a good idea if we went swimming. But I
find swimming totally boring and I find the gym totally boring. I would
much rather put a pair of boots on and go out for a walk – but as she
said, if we get a wet miserable winter it would be nice to go for a swim
to keep fit – but I do always try and wear the same size trousers.

For those respondents like Gordon, who took a more passive than active
approach to health, there was often still an awareness of the embodied aspect of
physical wellbeing as Gordon’s last comment shows.

10.2.3 A Healthy Outlook

Attitudes, expectations and the everyday implications of health extended
across three particular dimensions. Firstly, as noted in the previous chapter, many
physical health promoting activities, for example cycling, swimming and walking
(listed fully in Table 9.2) were also recreational pastimes – and so health interests, at
one level, merged with leisure interests. In a similar manner, an interest in a more healthy diet in early retirement often merged with cooking as a leisure interest. Even food shopping at special markets and shops can be seen as a combination of health and leisure interests. An interest in diet and eating healthily also merged with leisure interests such as gardening and eating out – in the form of home produced food stuffs, and the choice involved in eating out at certain venues and restaurants and the avoidance of others. The merging of health and leisure interests and the time and space to indulge in them were notable features of the lived experience of early retirement.

Secondly, in early retirement, the maintenance of good health – or significantly for some, as has been noted earlier, the positive management of poor health, was perceived as making a substantial contribution to the far reaching, but nevertheless finite, space and time available for an active and unfettered everyday retired life and the accomplishment of future plans. In other words, there was realisation that the concurrence of early retirement and reasonable health had put most of the respondents on a broad plateau of opportunity - almost with an accompanying imperative that it be used imaginatively and positively. This, as has been noted in the previous two chapters, manifested itself in an openness to innovation to engage in new interests and activities. One particular example noted was the widely observed desire to travel. There was a widespread realisation that this was better accomplished now while the respondent’s health allowed it.

Being on a plateau in relation to time, space and health, there was a deep-seated awareness that the inevitable way off this plateau would be a descending gradient. By the positive management of health, the great majority of the respondents did what was in their power to ensure that this downward gradient would be delayed, controlled and gradual, but there was always present the consciousness that it could be a steep and uncontrolled descent. Jean (school department head, 61/4) who attended exercise classes and took an interest in her health commented in relation to the likelihood of poor health as the years advanced, ‘It is not something we can avoid, is it? – it’s trying to get on with a positive mind really. I think health is the most
important thing and there is nothing you can do about that, you have to be positive, you can’t really change it’

Thirdly, attitudes and approaches to health and activity now and in the future were intertwined and linked with notions of longevity and possible lifespan. These in turn were often influenced and informed by family health history, the age to which the respondent’s parents lived, and the health of a partner. Henry (civil engineer, 61/8) commented, ‘When you see your parents ageing you think how will I be when I am 80 or 90?’ And Bill (electrical engineering manager, 74/15) remarked:

I think there is a lot of luck with health. I mean some people neglect their health and some people do their best, and still it’s a bit of a lottery. It depends a lot on the genes. My father died at 79 and my mother died in her early 90s. And all my uncles were 80 plus, so I come from a long living family.

For those respondents who were married there was an awareness that the health of their spouse was an important factor in the accomplishment of joint aspirations and shared early retirement plans. Although there were cases of the wife acting as ‘the guardian of their husband’s health’ (Walters and Charles 2002:4), for the most part it did seem that married couples saw the promotion and maintenance of health as a joint venture. The joint management of health, besides demonstrating a bond of affection, and an active engagement with the idea of prolonging an active and shared companionship in old age, also had benefits for the individual. A healthy marriage – in all senses, provided the comfort, security and surety that allowed and promoted individual interests and agency. As was the case with many respondents, when Donald (corporate planner, 65/2) was asked about his own particular health, he replied in the plural, ‘We have minor health problems. We have tablets for a few things and a bit of arthritis. But not restricting in any way. We love walking’.

Single respondents that had to be vigilant about health on their own behalf were keenly aware that their future health would play a significant role in how they
would manage on their own, where they would live and what resources would be available. Mary (school headmistress, 66/15), who had never married, observed:

Apart from my gardening I go to these swimming classes, because with classes you are obliged to go. I am absolutely useless, but it is great fun – a source of amusement. My health is fine, my family history is not. All my father’s family died by the age of 56. On the other hand my mother’s family soldiered on until their 80s and 90s – oh well, I’ll end up somewhere in the middle, that is the only way to think. But at the same time I did take a personal care plan with a long term view, early on, which has increased every year by 5 per cent. So I don’t really have to worry. I am a type A person (laughs). I have already thought about where I need to be in relation to facilities. Marooning myself in the country, even though I prefer country life, is, I think foolish.

There was then an awareness, but by no means a pessimistic or absorbingly morbid view that health and fitness would inevitably decline. Very often these views were coloured by the experience that the respondents had had caring for, or just observing their ageing parents. The added years and the potential they offered, that early retirement had bestowed on the respondents, allowed a pleasurable and fulfilling integration of leisure and health interests. The only constraints on this, for some respondents, were largely to do with caring commitments and continuing family obligations. Although most of the respondents had some thoughts on the impact of change in their future health, there was at the same time a strong feeling that as long as they did what they could in relation to their health, there was nothing to be gained by worrying about it too deeply – in other words it was a case of preserving a healthy outlook. As Maureen (antique dealer, 68/10) observed, ‘You can’t look ahead to what might be, otherwise you are wasting what you have got’.
10.3 *The Body, Leisure and Late-Modernity*

It has been noted that at one level, health and leisure interests merged. Whether we look at these issues individually or where they allied themselves with each other, there was a common denominator, and that was the reflexive awareness on the part of the respondents of the multiple choices and options open to them in relation to health, leisure and bodily awareness. Indeed, the wider constructs that have been utilised in this study, such as the stages of the approach and arrival of early retirement, old continuities, immediate change, adaptation and innovation were all in different ways marked by a sense of reflexive awareness. The agency that the respondents had, along with the individual choices open to them, and the reflexive awareness of those choices, is a reminder that the lived experience of early retirement as a project of the self needs to be understood in the context of its setting – the late-modern era. In late-modernity, as Rubinstein (2002:31) notes, ‘The project of the self construction is fostered by the extension into later life of the ideology of active individualism’. The active individualism that the respondents displayed was marked by a reflexivity, particular to this era that as Giddens’ (1991) notes, is a development from the reflexivity that has been integral to most human activity. The reflexive nature that marks the late-modern era is distinguished by an unprecedented degree of exposure to constantly evolving sources of information, knowledge, ‘expert’ opinion, and levels of choice - and the constant revision of that choice. In the face of the wide variation in the options, warranted beliefs, and consumer choices available to the respondents, they were, within the bounds of their social and economic position, able to give expression and form to a post-work lifestyle of their own individual making. And in many ways the lived experience of middle class early retirement can be seen as a prime example of one possible late-modern lifestyle.

10.3.1 *Self Maintenance and Self Identity*

A reflexive awareness of choices and options in relation to health and leisure has a connection with notions of bodily awareness and issues of self maintenance. In the late-modern era there is - as was widely observed among the respondents, a cultural awareness which:
... teaches that people are responsible for their own self-maintenance. In the Third Age this pushes people towards medical awareness, proactive intervention, wellness techniques, the tactical use of exercise and diet, and even cosmetic surgery to enhance performance. As an extension of self-maintenance, those in the Third Age are pressed to cultivate their selves through learning, travel, and seeking of new experiences. Because it is a responsibility to remain mentally active, Third Agers can feel it important to engage in new learning. (Rubenstein 2002:38)

Among the respondents there was steadfast interest in the body - whether it was Gordon (project engineer, 63/7) who always tried to ‘wear the same size trousers’, or Bob (mechanical process engineer, 63/2) who observed, ‘I keep on a reasonable diet, I don’t eat eggs or dairy products and I only have red meat once a week’, or Alice (teacher, 63/7) who went to a nutritionist because taking ‘All sorts of supplements off the shelf – you are not necessarily getting the right balance for you’. In late-modernity, with the concern and interest in bodily appearance, function and form, there is growing tendency for the body to provide people with a means of self expression (Shilling 1997), and a growing tendency for the body to become increasingly central to a person’s sense of self-identity – that is to say, their personal identity - which can be differentiated from their social identity.

It has been noted in earlier chapters how the respondent’s involvement with like-minded people in relation to old work-based friendships, part-time work, volunteering activities, and organised leisure interests contributed to a sense of social identity. Through contact with social, economic and culturally like-minded groups, the respondents achieved an association and participation in what were perceived to be ‘in-groups’. That is to say, a positive conception of self and social identity was derived from certain group memberships with which a strong affinity was felt. This social identity, which was located in collective practices and endeavours, stands in
contrast to personal identity which can be seen as more individualistic – and to a large extent located in a sense of bodily awareness.

This is not to say that there was an overriding or preoccupying obsession with bodily form and function. What was apparent, was the respondent’s awareness that future stratagems and aspirations and virtually all their present day activities depended very largely on a functioning, able and enacting body. In early retirement, a new vigilance emerged in relation to the extended use of the body - in a temporal sense, and in a spatial sense across an enlarged retirement vista away from notions related to the body’s work, productive and earning capacity.

In early retirement, when the body often became an important sub-project within the project of the self, there was even an awareness that there were possibilities for body improvement above and beyond diligent self maintenance. Gail, (special needs teacher, 65/10) as noted previously, retired with a bad back after stooping down to assist a child. Subsequently, Gail took up swimming and gentle exercise classes, and she and her husband spent much of the winter in their motor-caravan in southern Europe. Gail commented:

Yes, I think it is wonderful how people adapt, because I am going out now and walking quite long distances. And all of a sudden you say, ‘Do you realise I could not do this last year’. And yet you have taken it onboard and not thought about it. I go to keep-fit classes and we watch our diet. I mean I have got arthritis, but you have to be positive, and that is much better when we go to the sun. Oh yes, much better, there is no doubt about it. It’s damp here and it was raining a lot in January and so we went away. It was windy but it was warm, oh yes, and I walked a lot and I felt a lot better.

An awakening awareness and vigilance of the embodied element of early retirement was informed by, and given a multitude of various possible forms, outcomes, choices, and even dilemmas by the circumstances of the respondent’s early retirement and the late-modern era. For example, earlier the case of Jack (banker,
54/2), who had a serious hip problem was discussed. While Jack was grateful that he
did not have to work with such a condition, he was keenly aware that his physical
body restriction was having a deep impact on his life now and on all his hopes for the
future. For Jack, there were choices to be made; he could wait for a free NHS hip
operation - but the operation was also a consumer commodity that he could afford
now. Jack could have the operation now – as one expert recommended, or he could
defer the operation as another expert recommended, because of his relatively young
age and the problems associated with repeating the operation at a later date. Jack
could also choose to have the operation now and accept the later consequences and
put his trust in the progress of medical science. Jack commented on his dilemma:

Yes, it’s a trade-off. I see no point, when I am physically fit in other
respects, of not being able to enjoy those physical things now. Why
not? – so that I can have a degree more comfort when I am 75 or 85?
You know I am an active person, and so I would be erring on the side of
doing something now, when I can do physical things – between 55 and
65. If that is going to be the case, then let old age take care of itself.

As Giddens’ (1991:8) has commented, ‘In the spheres of biological
reproduction, genetic engineering and medical interventions of many sorts, the body
is becoming a phenomenon of choices and options’. In the late-modern era the
pervasive nature of information technology, media coverage and advertising relating
to the body, health, fitness and diet and their effects on longevity meant that an
awareness of these issues invariably filtered down, even to those who might profess
no interest in them. Carl (leisure services manager, 59/8) was overweight, did very
little exercise, and smoked heavily. He looked older than his 59 years – something he
was aware of and alluded to several times himself during the course of his interview.
Carl also commented several times, as he gestured towards his cigarette and waved
his hand to dissipate the smoke in the air, ‘I don’t expect to make it to very old age’.
When asked about his health Carl replied:
I do ache a lot, I know you don’t die from that, but I am overweight. I don’t know – I don’t really think about that. I don’t think I am going to get old. As long as my body keeps going and as long as my brain keeps going – I don’t like categorisation. If I happen to be eighty, I will be eighty, I won’t think of myself as old – I certainly won’t think of myself as young. I was going to say it does not matter – but obviously it does.

Carl was very much an exception in his attitude to health in that he did no exercise. Seventy per cent of the respondents did some sort of physical exercise and many of the remainder did some gardening or went for an occasional walk – which for them, often provided a sense of reassurance that at least they were doing something active.

Although Carl may have chosen to do little about his fitness and health he was nevertheless aware of, and even referred to, the enabling and/or limiting possibilities that were entrusted in his body. In early retirement in late-modernity, Carl, like Jack, had something of a dilemma. In this case, a cognitive dissonance arising from an uncertainty of how to use the agency and material and social resources that early retirement had bestowed on him - and the health messages and lifestyle information that he was subject to.

10.4 *Ontological Security and Low Anxiety in Early Retirement*

The first part of this chapter has dealt with two of the most dominant features of the lived experience of early retirement, namely, attitudes towards health and the body and the context within which that lived experience took place – the late modern era. In the second part of this chapter, as this study draws towards a close, I conclude that the established early retired Third Age lifestyle (the last stage in the model proposed in this study), was marked by a conspicuous and enveloping sense of ontological security and low existential anxiety. It has already been noted how an engagement with those issues such as health, the body, self maintenance, leisure, volunteering and self identity, which were embedded in the cultural and consumer options of late modernity, helped to consolidate a fulfilling, purposeful and proactive
post-work lifestyle. The agentic nature of this lifestyle operating within the sheltered boundaries of the respondent’s material, cultural, social, and class resources promoted a secure existence with few anxieties.

In this next section as I further this argument, I will return to issues such as self maintenance, the body, consumerism and late modernity and expand on them to incorporate notions of self expression, self esteem, status, retirement pride and how the respondents projected and presented themselves – all of which can be seen as indicators and identifiers of an early retired Third Age lifestyle high in security and low in anxiety.

We should not of course ignore those cases that were not in accord with the majority finding. Throughout this study and the stages of evolvement proposed within it, there has been an emphasis on the proactive nature, the adaptive competence and the social and cultural engagement of the great majority of the respondents. For a few respondents, these aspects, which were prime factors in the construction and development of a secure retirement, were slow to emerge and take shape. And for one or two respondents, who could not engage with or resolve these issues in a personally fulfilling manner, early retirement did not presage a secure and anxiety free post-work lifestyle. Taking a slight digression to explore, and also importantly to acknowledge those cases, which were not in accord with the overall picture, helps to throw light on the majority experience.

10.5 Negative Experiences of Early Retirement

In earlier parts of this study the case of Jill (library services head, 58/6) has been examined. Jill had pushed for early retirement and had actively structured herself out of her job. At that point – the approach and arrival stage of early retirement, Jill was in accord with the majority of the respondents in relation to the positive stance she took to early retirement. However, for Jill, things did not work out and six years after leaving work she was still unsettled and not quite sure why this was or what to do about it. With the arrival of early retirement, Jill thought she had everything to look forward to, as she joked (knowingly getting her oysters and lobsters mixed up), ‘I thought the world was my lobster’. On the face of it, Jill was in
a very strong position to make the most of early retirement, she was still only 58, she was in good health, had varied interests, she was very personable, and financially secure with her own pension. Jill’s husband was still working and they had no children.

Jill had tried various voluntary activities, for example, helping at a hostel for the homeless. She did not want to become involved in anything that was potentially stressful or too onerous, but at the same time the pure mechanical nature of the work at the hostel, cooking, washing-up etc. meant that she had no real involvement, which did not suit her either.

As was noted in Chapter 8, the inclination towards voluntary activity in early retirement needs to be understood in terms of the perceived status of the voluntary activity, the notional personal status that the respondent carried into early retirement and the relevance of the voluntary activity in relation to the respondent’s perception of leisure and their old work-orientated propensities and skills. It was in these respects that Jill was unable to locate herself in a personally relevant manner and thus one plank in Jill’s imagined early retirement scenario fell away at an early stage.

In a somewhat similar manner, Jill’s inclination to do some part-time work as a component of an envisaged early retirement scenario did not materialise. Jill did not need the part-time work for financial reasons and she did not want an arduous position. As was noted in Chapter 7, there were status factors involved, Jill did not want to do what she termed as, ‘Any low level work’, and as she herself remarked, ‘It was pride as much as anything else’. Jill became involved in occasional prison visiting and a one-off management job for the national census, but still found no substitute for her previous lifestyle as she recalled:

I would never have believed it, had anyone told me, that my working life would have been such an important part of my life. And it saddens me really, because I feel I did not develop myself in parallel – you know, with personal interests when I was working – I mean for all the obvious reasons. It’s a bit worrying, because I will always look back on
my life and think well that was the only time in my life when I was a useful person and making a strong contribution.

For some few respondents, like Jill, a positive embracement and framing of the approach and arrival stage of early retirement, was not in the long term sufficient to carry them through the later stages of early retirement. Jill, it seemed, had not been able to maintain the momentum that carried her through the approach and arrival stage, the reality turned out to be very different from her expectations. Although Jill had a keen interest in gardening, had done art history courses, played the piano and had other interests she still felt at a loss and she could not seem to generate the proactive drive, strength and self belief that was apparent in the majority of the respondents. She had made use of the social capital engendered during her working years by retaining old work colleagues as friends, but her social involvement in other areas was limited. Although Jill had done some courses she had made few social contacts. Having no children, and with her husband still working, and having little contact with the local community undoubtedly contributed to Jill’s dilemma as she her self acknowledged:

The thing I regret the most is because I worked - I would be getting in the car every morning in my high heels and suit and feeling very pleased with myself and going off to work – and seeing these women with their dogs and four children – and they all know one another, and it’s a real camaraderie, and I have never been part of that and never will be. Not only have I not had children, I haven’t even had a dog (laughs). And now I am here in this community and I am hardly a part of it. And I feel I could not break into it because you need that common background, that common experience.

Another case that illustrates the need for the person to find strength, drive and resolve within themselves, was that of Jim (electrical sales engineer, 67/7). Jim had been retired for 7 years and by that time was well adjusted, happy and felt he was
leading a purposeful life. Unlike the majority of the respondents and even Jill, Jim had had a very negative experience of the approach and arrival of early retirement. He had not been planning to retire early and enjoyed his job, but all this changed when a new manager appeared. Jim found the new manager impossible to work with and the situation resulted in Jim’s enforced retirement. Jim had however gone on to grasp the opportunity and pushed on past the early negative stage, he observed:

It took a long time to adjust to early retirement because you think you are the dregs, thrown out on the heap, useless, no one wants you – all that sort of thing. So you have to keep yourself motivated, do things every day, purposeful things every day.

In a similar manner, Roger (civil engineer, 69/10) had been able to turn around the initial bitter disappointment he felt when his job had disappeared with only the statutory minimum payment and a reduced pension after 30 years with his company. Roger related his experience:

I don’t want to upset any academics but they had this new chief executive with an MBA – which makes you want to wash your mouth out. He was a nice bloke and knew a lot about the technology of the gamesmanship of business. But he did not know anything about people. He got rid of blokes who where dyed in the wool and knew how to run a business, and got blokes who persuaded him they were good – and the company went bust, virtually bust in seven years. So it was all rather sad.

Roger got over his disappointment at the approach and arrival of early retirement and later remarked, ‘What I find is, if you are not careful, when you don’t have a job, you don’t have the discipline to organise the rest of your life properly. If you are not careful, you don’t use it properly’. In Roger’s case using his life ‘properly’, eventually entailed organising older peoples’ cycling groups, walking,
gardening, getting over a heart bypass operation, trekking in the Himalayas, mountain biking in Morocco, organising hard-of-hearing groups, raising funds for the Lions and the World Wild Life Fund, keeping greyhound rescue dogs, going to art classes, belonging to a hi-fi club and looking after grandchildren. Roger carried out all these activities jointly with his wife and laughed when he said, ‘We are mainly interested in physical activities – which is most probably not a good thing at our age’.

Mary (school headmistress, 66/15) took early retirement on a point of principle after a disagreement at work. She had not really thought about early retirement before and was not too happy with the situation, but she realised like most of the respondents, that there was a need to maintain a positive attitude – and where better to find this than in employing the skills and knowledge that went with her occupation. Mary commented:

On the day when the new chap would have started I deliberately went on holiday. And I felt like a truant (laughs) – it was very funny. I remember the feeling so clearly, because you become accustomed to the – not just to the discipline of nine to five, but the obligation. So I felt like a truant and it took me some while to outgrow that. But I think it led me to superimpose a discipline on my life.

Early retirement as a project of the self was not just about discipline – but self discipline was an important component in the active promotion of self-proclivity that was so widely observed amongst the respondents. Promoting a sense of self-proclivity was a driving force that carried many of the respondents through the various stages of early retirement outlined in this study. Its power and motivation lay in the promise of future development, and of future pleasure and fulfilment. As Rubinstein (2002:31) notes:

In later life, active individualism becomes focused on the self in a fashion both more passive and more narcissistic than was earlier
permitted by commitment to goals and responsibilities. This image of an active gratifying Third Age implies a positive image of later life and humanistic conception of individual capacity for growth and change.

As noted in Chapter 6, the approach and arrival of early retirement seen as a fateful moment in the project of the self, can disturb routines in a radical way forcing individuals to rethink fundamental aspects of their existence and future projects – but at the same time, it offers the promise of satisfaction, fulfilment and a deep seated ontological security in early old age. The lived experience of early retirement has been theorised as a project of the self because that sums up its real essence – it was a personal and individual project - even for the partnered respondents, a measure of individuality and self-proclivity was necessary for their own fulfilment and often for the wellbeing of their relationship.

Although situated in the consumer, informational, social and cultural possibilities of late modernity, these features of late modernity do not determine the early retired project of the self - but they do provide the conditions and means for an expression of the self in an individually fulfilling manner. For the great majority of the respondents a reflexive, positive and individually nuanced engagement with issues such as leisure, volunteering, caring, family, and the management of health and the body provided the means for self expression and personal accomplishment. For some respondents though, the successful accomplishment of this project took some time and effort – and for a very few it was never achieved.

10.6 The Evolvement of Security and Low Anxiety

Returning now to the main theme of the second half of this chapter – the ontological security and low anxiety that distinguished the lifestyle of the vast majority of the respondent’s. It is argued that the indicators of this are to be found in the manner of the respondent’s self expression and self esteem, the presentation of self in early retirement, the nature of pride in early retirement, the enduring nature of status issues, and the notion of ‘doing much the same’ in later retirement.
10.6.1 Security and Low Anxiety: Self Expression and Self Esteem

For the majority of the respondents, an engagement with health, body, activity, leisure and the prevailing discourse surrounding these issues, there emerged a new range of lifestyle continuities rather than dilemmas. Even those with a health condition, took an interest in their body and its self maintenance. This self maintenance varied widely from taking part in quite hard physical exercise in the gym or cycling, to less strenuous activities, such as walking or playing bowls, and more passive interests such as a concern with food, calorie intake, supplements and diet. The activities that went towards self maintenance were informed by the wealth of information, views, authoritative advice and media content that is prevalent in late-modern society. Choosing a course of action or an instrumental strategy that combined these notions of action and information contributed to a sense of self expression, personal identity and self esteem. That is to say, in early retirement when work or a professional role was no longer there to contribute to a sense of personal identity and to act as a means of self expression, an alternative focus – to some degree, was gained by a meaningful integration of body awareness, health, self maintenance, and leisure. This integration of interests and influences that manifested itself in the form of self expression and self esteem can be seen as a major element in the early retired project of the self and a source of ontological security and low anxiety.

An engagement with current conceptions of what constitutes a healthy lifestyle combined with an active participation in leisure interests, a positive framing of those constraints related to caring, and a recognition of the imperative importance of the embodied element of early retirement, all contributed not only to an ongoing sense of agency and personal identity, but also contributed to two other elements which were related to self esteem, self expression and to notions of security. Firstly, the image of themselves that the respondents wanted to present – how they wanted, or would like to be seen, that is say, their presentation of self. Secondly, a satisfaction and fulfilment in early retirement that was discernable - which I have termed ‘retirement pride’.
10.6.2 Security and Low Anxiety: Presentation of Self in Early Retirement

Before exploring the concept of 'retirement pride', I will first explore the notion of the presentation of self in early retirement. The phrase, 'presentation of self', is of course synonymous with the name and work of Irving Goffman. For Goffman (1990), the presentation of self was largely concerned with the observation and analysis of social conduct and interaction as an attribute of social structure and social organisation. Here I am using the phrase as an overarching concept to explore another important element relating to the lived experience of early retirement, and that is how the respondents saw themselves, the sort of image they liked to portray of themselves and the image of themselves that they projected and presented to the world that distinguished them as individuals. This notion of presentation of self that I would like to convey has much in common with Cooley's idea of the 'looking glass self', which Marshall (1998: 374) defines as having, 'Three components: the imagination of our appearance to the other person: the imagination of their judgement of that appearance: and self feelings such as pride' (my emphasis).

In earlier chapters, various notions of status were examined. These were integral to the presentation of self in early retirement. For example, the notion of status carried into early retirement pertaining to the respondent's previous occupation played an important role in terms of biographical continuity and the desire for biographical achievements to be recognised as part of the respondent's present persona. Also examined was the perceived status relating to participation in part-time work and voluntary positions. To an extent, caring also contributed, if not to status, then to feelings of self worth, merit and integrity. For those respondents involved, the participation in part-time work, voluntary activities and caring, provided important internal identifiers of self. They were also external identifiers of self, which formed a significant element in the self that was presented to the world at large.

The choices the respondents made in relation to leisure, consumer behaviour, self maintenance and bodily appearance were also bound up with their presentation of self. As Shilling (1997:5) observed, the management, maintenance and appearance of the embodied self, 'Involves a practical recognition of the significance of bodies; both
as personal resources and as social symbols which give off messages about a person’s self-identity’.

Within the notion of early retirement as a project of the self there is an understanding that the idea of ‘a project’ has within it a strong inclination that an endeavour is underway not towards some random outcome, but towards some purposeful objectives and outcomes – and in this respect, the presentation of self within the early retired project can be identified as a desired outcome. This is not to say that the projected and perceived ideas of how the self was presented, acted as a primary driving force in lifestyle choice and management in early retirement – but it were certainly a consideration.

Against the backdrop of late modernity and a culture saturated by consumerism, advertisements and aspirational images, much of them youth orientated, apart from their interest in health, leisure and travel, the great majority of the respondents did not seem overly enthused with notions and desires to follow the latest fashions and trends or to own the latest ‘must have’ products. Their engagement with late-modern consumer culture was very selective and integrated with their presentation of self. It was marked not by conspicuous material consumption, but by an inclination towards sensory experience, knowledge encounters and what could be described in some ways, as the attainment of a new ‘lifestyle literacy’. That is to say, the respondents establishment of their post-work lifestyle did not just happen, it was a process of learning and becoming – a project of the self that as it went though the stages of development proposed in this study, was at each point, subject to and enabled by, a discerning engagement with consumer options and the abundant cultural diversity of late modernity.

The respondents were appreciative of the options open to them – and importantly, aware, that these choices coincided with a particular set of life-course circumstances, in early retirement, when the respondents had the resources in terms of time, finance and health, to engage with them. Bill’s (electrical engineering manager, 74/15) participation in aerobic classes was a health and fitness consumer option that was a source of great contentment, it contributed to his positive sense of self and was
instrumental in extending an image of himself of how he would like to be perceived. Bill related:

I started going to these classes for the over fifties and I went for several weeks. And I was gently getting warm, and I thought there has to be more than this. And the previous class, before ours, which I can best describe as the under fifties – they were coming out looking quite sweaty. So I went and had a word with the person who was running the class. She said, basically, come along and see how you get on. So I have been going there ever since. Most of them are between 30 and 40, there are one or two in their sixties, but no one else there as old as me – nothing like.

Maureen (antique dealer, 68/10) related some of the aspects of her early retired lifestyle that afforded her a sense of self expression and self esteem and that can be seen to contribute to how she defined herself and the image of herself that she would like others to perceive:

I belong to a gardening club and cycling of course. And up to a couple of years ago I was jogging regularly. I walk two or three miles a day with the dogs. I started art classes. I gave them up after a few terms – but the amazing thing is that I found I could draw and I now belong to an art group. And I have actually sold a couple of pictures, which is so thrilling - it is so thrilling – you can't believe that anyone wants your work, and I was amazed.

Gordon (project engineer, 63/7) was typical of many of the respondents who had been upwardly socially mobile, but had retained many old values, tastes and consumer habits which were an important element in his presentation of self, Gordon commented:
Both my wife and myself come from very ordinary backgrounds. She lived in a council house in Swindon and I grew up in a terrace house in Margate. We have never changed – our real values and how we like to live. So yes, it’s lovely in this house but we could downsize quite happily. We don’t have expensive tastes or anything.

Kate (personnel administrator, 56/2) presented herself as outgoing and social and chose to participate in certain leisure options that were health promoting and offered the opportunity to expand her social capital. Kate commented:

Among the things I do is Pilates, which is a form of yoga. I have a back that is not always happy and that seems to be the ‘in thing’ – and it is quite good for my back. So I do that and I have met two new friends doing that. We go for coffee after Pilates. That was the other thing I wanted to do, to meet new people and it is not so easy when you are older.

Gillear and Higgs (2000:81) taking their lead from Gerhard Schulze, suggest that:

The social values of late modernity have created a shift in the reference point by which the good life is signified . . . it is defined by self-reference experience rather than social position. Post-modern consumption is directed principally towards achieving particular inner states – of well-being, self-esteem, self actualisation and so forth.

The inner states that manifested themselves as a core element of the represented self in early retirement, were nevertheless, achieved through an embodied and mental participation in learning, leisure, health and fitness activities, consumer options and cultural pursuits. From a participation in Pilates classes, art groups, and aerobic classes to a consciously determined retention of ‘real values and how we like to live’
- to name a few examples, the respondents presented themselves as engaged in a project of the self where each respondent set their own standards and reference datum.

In early retirement, with its lack of prescribed roles and indeterminate cultural status, the respondent’s engagement with post-modern consumerism and cultural options was marked by an individual assertion of purpose and choice. Through self referenced systems of action and endeavour, an inner fulfilment, satisfaction and sense of autonomy was achieved that was congruent with the external, desired and hoped for, presentation of self. Together these elements can be seen to contribute to the ontological security that the great majority of the respondents achieved.

10.6.3 Security and Low Anxiety: Retirement Pride

With an abundance of negative pre-conceived notions surrounding the term retirement it is not surprising that many retirees are reluctant to use the term to describe themselves (Kohli an Rein 1991). In the case of middle class early retirees this reluctance was less marked and particularly so as time and events progressed in the respondent’s new lifestyle. Although there were some respondents who were reluctant to admit to being retired, especially in the early days of retirement, the majority exhibited an air of what could be termed as ‘retirement pride’.

It was noted earlier that Marshall (1998) used the example of pride as an illustration of self feeling in relation to how a person perceives they are seen and understood by others. In early retirement, pride manifested itself not only in these respects, but also as a mark of achievement in many other respects. Jim (electrical sales engineer, 67/7) commented, ‘I think I was fairly proud of being retired and doing useful things again - after probably, a couple of years’. Henry (civil engineer, 61/9) commented:

I don’t think I had any hang-ups about it, because I retired so early, I was fit enough to be adaptive, so it didn’t bother me. I was racing around doing all these tasks and cycling and whatever and I was, ehm -
it’s such an active life I lead, I had no hang-ups at all - because I was
doing more, you know physically and mentally.

Donald (corporate planner, 65/2) took pride in the new lifestyle he had
established that incorporated everything from the time he now had for his children
and grandchildren, the shared lifestyle he had attained with his wife, to pottering at
his computer. Donald observed:

There is a lot of satisfaction in sharing our life – and our children and
grand children. Achieving objectives we have set ourselves, like
decorating the house and seeing a bit of the world together. We have a
lot of interests and on quiet evenings my wife does needle work and I
potter on the computer.

It was noted earlier that besides health, the next most important enabling factor
in early retirement usually related to finance. The respondents took pride in achieving
a reordered sense of financial priorities and working out a new balance between
income and expenditure. Most of the respondents had cautiously based their early
retirement financial outlook on a worst case scenario, so accomplishing a new and, in
most cases, a satisfactory budget that accorded with their lifestyle aspirations was an
important and gratifying achievement. It was also fundamental to the state of low
anxiety and ontological security. Ben (air traffic controller, 60/1) commented:

It worked out that at the worst we could not save, but we would be able
to have the same standard of living. But as things turned out I am most
probably better off than I thought I would be. It has actually worked out
better than I thought, I mean I still do the lottery and hope to win a
million – that would make a big difference. So I don’t go scrimping,
but I don’t go splashing out either.
In a similar manner to Ben, Mary (school headmistress, 66/15) who was single, did not have expensive consumer tastes. Mary, as she related, had long since been adept at organising her finances, but she still took a particular pride in having accomplished a ‘comfortable’ financial early retirement:

I applied for a mortgage way back in the fifties, and they said to me, ‘But you are a woman’ – and I thought yes, I can’t argue with that (laughs) – ‘But you will get married and have children’. And I said, ‘Look, I can prove that I have a job that pays a certain salary, can you prove to me that I am going to get married’ (laughs). So I got a mortgage, that taught me a valuable lesson. I am comfortably off – able to do what I want, including a good holiday every year without constricting myself. I don’t follow the latest fashion. I don’t eat out very often. I drive a small car and I make use of offers and low season things. So I don’t live an ostentatious lifestyle – but that gives me great pleasure.

An active and individualistic approach to early retirement in the form of self referenced activities and accomplishments promoted a sense of pride and achievement. These achievements helped to consolidate an enfolding sense of security and control in early retirement and were also instrumental in allaying many old existential concerns and early retirement transitional anxieties. Pride in achievement manifested itself across a wide range of themes and dimensions. Principal among these were; the successful negotiation of the retirement transition, the establishment of a new financial footing, distinguishing one’s individuality, the establishment of new accommodation with family and friends, achieving a balance between self-proclivity and commitments such as caring, engaging in voluntary activities, and the accomplishment of combining leisure, body and mind in purposeful pursuits.

In addition, these achievements helped to fortify and consolidate the parallel growth of other traits engendered by the respondent’s economic, social and personal
outlook as the form and nature of their post-work lifestyle took shape. That is to say, there was a growing faith in the long term circumstances of the respondent’s early retirement, in terms of autonomy, freedom, satisfaction and predictability. There emerged then, a perception of early retirement as a life phase that was uniquely susceptible to personal control and as a haven largely free from the many vicissitudes – potential, real or imagined, that are intrinsic to earlier life stages.

10.7 Autonomy, Freedom, Satisfaction and Predictability in Relation to Control

Satisfaction in early retirement was very much bound up with having unprecedented control of the overall direction of one’s life. Autonomy, having freedom of choice, and knowing, as far as is possible, that the future looked secure and predictable, were attributes that had been achieved not in very old age, but at an age and a time in the respondent’s life when they could actively participate in life and experience a largely unprecedented degree of control in their lives. As Sophie (financial administrator, 58/4) commented: ‘Well you are your own master, most of the time, not all the time. You can follow up lots of things that you want to follow up. Yes, it’s great. I am thoroughly enjoying myself – it’s the best time of my life, I think’. And Kate (personnel administrator, 56/2) commented in relation to the satisfaction and financial security she had achieved, and the enjoyment of her house and garden:

What I did was look at all our finances and we knew our mortgage was finishing, so we were able to take much less coming in – and it all worked out very well. I don’t need so many clothes and I don’t use so much petrol... That is why I am quite happy to be here [gesturing to the house and garden]. It’s lovely, I am quite privileged. I think I am fortunate every day – every day is a good day.

Peter (trade association official, 62/4) had met up with some old work colleagues, he related his experience, ‘Someone came up to me and said, “Oh you haven’t changed at all except you look more relaxed” – and I think that is the way I
feel too'. Stephen’s (telecoms manager 53/2) experience and assessment of early retirement speaks for itself and echoes many aspects widely reported by other respondents:

Well there are no more worries, given the mortgage is out of the way and both children are paid for and out of university. We have no liabilities – well I suppose there is my mother. But that basically is it, we have no worries and a freedom from stress . . . Before that I had all these sort of nervous things. I would get very annoyed about noise and anything could set me off very easily. Whereas now I am much more laid back and much more patient, and I had quite a lot of digestive problems – and it is all gone now, it was all stress-related.

Freedom was perhaps the most predominant descriptor in relation to early retirement, and with its integral notions of autonomy, agency and self-sufficiency, it can be seen as a prime factor in the realisation of a contented and secure early retirement. Alan (personnel manager, 53/3) commented, ‘I have got the freedom to do what I want and to pursue it to the depth I want to. It’s the freedom which to me is most valuable’. And Bill (electrical engineering manager, 74/15) remarked:

Well, I suppose I have the freedom, I am not committed to work from 9 to 5. And if we want a day off, like last Friday, we just took off and went up to the London Eye – or whatever. So we have more flexibility, and I know if I get fed up with the [part-time] job I can give it up – and that is different. You are not worrying about your mortgage and pension and all sorts of things. So I think it’s the freedom to choose what I want to do – I think that is what it is really – rather than being dictated to.

The evolvement of a post-work life structure that was self generated, self referenced and that incorporated flexibility with reassuring notions of predictability
can be seen as a particular expression of freedom in retirement. It was a post-work lifestyle, where it was incumbent on the individual to reach out and shape their own lives. As Carol (personal assistant, 68/12) remarked, ‘You have to have interests, yes, you need something to get up for in the morning - even if it is just the cat’. And Mary (school headmistress, 66/15) remarked in relation to generating social capital and social involvement:

Well, for example, when I started swimming – you have a ready made group of acquaintances that you can go for a cup of coffee with afterwards. In the early stages there were neighbours of course. It is not difficult, but I do think you have to be reasonably self-sufficient, keeping yourself occupied and not feeling left out if no one comes knocking on your door – because they won’t.

The lifestyle structure that the respondents created was characterised by a predictability which provided them with certainty, consistency and stability in early old age. This should not be seen in terms of restriction, disengagement or the creation of a shelter that the respondents were reluctant to venture out of. On the contrary, this pervasive sense of security operated at a number of levels, for example, as a feedback mechanism that helped to promote the adaptive, innovative and proactive competence that was noted in Chapters 8 and 9. Don (production engineer, 65/11) noted:

I suppose I have more interests than time to do them. I suppose it’s good to have it that way around. I think if our health keeps going, I can’t see any reason why we should not carry on with another 20 years of enjoyment... I would not say I have got any major unfulfilled ambitions. But what I am going to do for my birthday is go up in a hot air balloon, which I have never done before. No, I don’t think there is anything that is burning a hole in me saying, ‘I have got to do that before I pop my clogs’. I mean we do enjoy holidays, I want to go to
Costa Rica and so on. No, there is nothing I have got to go and conquer.

It has been noted, that progress through the stages of early retirement outlined in this study, for most of the respondents, was marked very generally by a decline in part-time work, a fluctuation in caring commitments and in voluntary work, an increase in individual leisure activities, an active engagement with health issues and the body, and an expectation of increased travel. In the ‘present’, these features of every day lived life manifested themselves in notions of self-proclivity, freedom, predictability, satisfaction and control. The most significant and common feature that emerged in relation to the future, was the desire for things to continue as they were, for the pattern that the respondents had set and the lifestyle they had developed to carry on as it was – something that was widely expressed by the respondents in terms of, ‘Doing much the same’.

10.8 Looking to the Future: ‘Doing Much the Same’

The desire that the respondents expressed for the perpetuation of their lifestyle, habits, and activities, has to be seen to a considerable extent as a testament to the satisfaction, fulfilment and security that they had established in early retirement. Maureen’s (antique dealer, 68/10) view of the future summed the feeling up in a few words, ‘Carrying on just the same, I should hope’. In a similar manner Alan (personnel manager, 53/3) hoped that life would ‘Just continue as it is’, and Henry (civil engineer, 61/8) commented, ‘Well, I just hope to be carrying on most of what I am doing for at least another 10 years’. Elizabeth (administrator, 58/7) was also content for her established lifestyle to continue, as she commented:

Well, I can’t see it changing much to be honest. Occasionally Jim [husband] says, ‘Oh I think we should move from here and go somewhere we could have a bigger garden’. And then it is, where would we go, and then you have got the whole thing of making friends again.
Elizabeth and her husband were a particular exception in their thoughts about possibly moving to a house with a larger garden. The idea of moving house was commonly voiced, but it was usually in respect to moving to a smaller house or a house with a smaller garden - but most significantly these were usually musings in relation to some vague future date. Indeed for the majority of the respondents, as noted in Chapter 7, early retirement presented the opportunity for a new engagement with, and enjoyment of the home that represented a lifetime’s endeavour. This appreciation of the home, and the gratification that the home offered provided a deep seated sense of guardianship that enveloped the respondents in early old age. This appreciation was compounded by the awareness of the home as a valuable asset. It can be seen as another strand that contributed to the notion of security and contentment as distinguishing features of the lived experience of early retirement.

The long view, looking out from early retirement, and taking into consideration the notion of early retirement’s ‘added’ years, gave the respondents a feeling that they had time to accomplish things before extreme old age crept up on them. The respondents felt that they had time to plan for that phase of their lives - although, as with the example of moving house, this planning for old age was usually very much a passive background thought rather than something that needed to be acted upon with any immediacy. In the meantime, while this planning for the future invariably drifted into the future, comfort and security were gained in ‘doing much the same’ not only in and around the home environment, but in following a new lifecourse pattern that they themselves had engendered and fused together.

Given the space and the extra duration to achieve what they desired, also often had an effect on the respondent’s immediate lives. In early retirement, to a great extent, there are no personal, future, significant event lines or markers. That is to say, for most of the respondents, unlike earlier life stages, the occurrence of early retirement signalled the last major personal life event - apart from perhaps, the future death of a partner. With the merged continuity of present and future – more so than in earlier life phases, the lived experience of early retirement, in many ways, can be seen as a continuum. For the respondents in this study – it was a continuum of hope, potential and expectation stretching into the future – but not as has been noted, to the
extent of denying the likelihood of future fragility or the sometimes serendipitous nature of the human and mortal condition. Graham (telecom engineer, 59/3) related:

Yes, I realised I had been given more time to do things like being treasurer [for a church group] without having to worry about the time it was taking. I use the bike for getting around if I go shopping, so everything takes longer than it would normally in the car, or I walk which takes even longer. There are no time constraints - so it’s okay.

As is often the case, chronological age was not viewed by most of the respondents as relevant to their everyday lives and their future (Gubrium and Holstein 2000). The lived experience of everyday early retirement and the respondent’s perception of their future had more to do with their subjective experiences. It was more about spirit, attitude, health, bodily capabilities and self reference, in relation to their position in their own individual life-course and in relation to their interactions with others. For example, they might have felt older when dealing with young grandchildren, completely indifferent to age when cycling or walking with a group of contemporaries, and perhaps appreciative of their comparative youth and vigour in relation to very old and frail parents. Graham (telecoms manger, 59/3) observed that, ‘Old people are such a variety these days’. And in relation to how age is seen and experienced, Maureen (antique dealer, 68/10) observed, ‘It is all relative - no I don’t think about my old age - no’. In the same vein, Henry (civil engineer, 61/8) recognised the importance of bodily capability and the retention of personal empowerment through the body in later life. Henry observed that:

Age can mean not necessarily old, it can mean less capable than me - in brackets. I had a godmother who I used to help and she was 95 at the time, but she used to talk about the old folk at the Drop In Centre. And she regarded them as older than her because they were less active, but they were most probably 10 years younger than her.
Alan (personnel manager, 53/3) summed up much of the feeling on this subject with the comment, that, ‘No matter what age you are - no one really thinks of themselves as getting old’. Although none of the respondents may have ‘thought of themselves as getting old’ there was an awareness on the part of many, that there would be some vaguely defined time in the future when they would be frail, perhaps in poor health, and less able to travel and keep up their homes. From the vantage point of early retirement, extreme old age or what Laslett (1996) refers to as the ‘Fourth Age’ still seemed a long way off. It was not viewed by any of the respondents with any sort of bleak pessimism, but for many, there was a fairly recently acquired realisation of what might become, as they had observed their parents going through the Fourth Age. For those respondents whose parents had died, they had become the ‘older generation’ and with it, in many cases, an increased realisation that time was finite and had to be made the most of.

10.9 Conclusion

Embedded within an ongoing biographical context, the possibilities and opportunities facilitated by early retirement prompted in many cases a reflection of the past, and a taking stock of what was possible and desirable now. This was often accompanied by a contemplation on how the respondents would like the future ideally to be - and in trying to assess what in reality the future would bring. As Hendricks (2003:63) observes, ‘A sense of self is anchored in memory-endowed sequencing pertaining to past experience, but concomitantly reaching ahead in time to affect how events unfold’. The general optimism observed, in regard to health, finance, the desire for the future to be ‘much the same’, an appreciation of the various freedoms that early retirement brought, situated in a continuum that stretched into the distant future, were particular features of an established early retired Third Age lifestyle.

It is perhaps natural and part of the human condition that satisfaction, fulfilment and a sense of security and self are, in many ways, achieved through a reflection on past accomplishments, the participation in some rewarding activity in the present, and having the anticipation of some activity to look forward to in the future. In these respects, early retirees were no exception and indeed in many ways...
exemplified the condition. Most of the respondents by virtue of their life-course capital, their pre-retirement favourable life-chances, their health and socio-economic position, situated in the potential of late-modern cultural, social and material abundance, were, as has been observed, in an advantageous position. They were able to derive benefit from their past, and were able to proactively direct their new life-course trajectory and to construct for themselves a new, individual, and secure present -- and anticipated future.
CHAPTER ELEVEN

PROACTIVE APPROACH, SATISFACTION, AND CONTROL IN EARLY RETIREMENT

11.1 Introduction

Four fundamental analytic themes emerged from this study. The first two themes emerged as ways of conceptualising the early retired experience as a whole. They were, firstly, the idea that the lived experience of early retirement could be conceptualised as a progression through a number of stages, and secondly, that the progression through those stages presented itself very much as a project of the self. Out of this analytic approach two further emergent fundamental themes were identified, firstly, the prevailing sense of contentment and satisfaction displayed by the respondents, which in most cases, was accompanied by a positive and proactive sense of self. And secondly, the significant personal control effected by the respondents.

These four fundamental themes are illustrated in Figure 11.1 along with the ‘second order’ and ‘third order’ themes that have been identified in the course of the preceding analysis chapters. The layout of the sub-system of second order and third order themes illustrates the two way connection and interchange that was often apparent between many of the sub themes and the main themes.

The aim of this chapter is to review and integrate the principal findings of this study in relation to the two fundamental emergent themes of, proactive approach and satisfaction and personal control. Firstly though, the two initial analytic themes, (early retirement as a process that evolves through a number of stages, and early retirement as a project of the self) are reviewed - this is done very briefly as these two themes have been explored in detail throughout the analysis.
Figure 11.1: Themes and Conceptions in the Lived Experience of Middle Class Early Retirement (E.R.)

**INITIAL ANALYTIC THEMES**

1. **E.R. AS PROCESS/STAGES**
   - Approach and arrival
   - Immediate changes/old continuities
   - Adaptation, innovation
   - Early retired third age lifestyle

2. **E.R. AS PROJECT OF SELF**

**EMERGENT THEMES AND CONCEPTIONS**

3. **CONTENTMENT, SATISFACTION, PROACTIVE APPROACH**
   - Agency/structure - changed balance
   - Self-referenced systems of activity & endeavour
   - Self proclivity
   - Added years - used constructively & imaginatively
   - Low existential anxiety
   - Ontological security

4. **PERSONAL CONTROL**
   - Embodied and health aspects of early retirement
   - Choice, freedom, autonomy
   - Presentation of self - self-esteem
   - Meaningful activities
   - Learning, attaining a new lifestyle 'literacy' present and future as a continuum

**SECOND ORDER**

- Cultural capital
  - Proactive framing of transition out of full-time work
  - Late working life job fatigue
  - "Comfortably off" financially

**THIRD ORDER**

- Retirement pride
  - Self expression
  - Coming through life transition
  - Attaining financial security
- Late modernity
  - Culture
  - Choices
  - Reflexive awareness
  - Time as a resource
  - Save, invest
  - Spend wisely
  - Finite resource
- Baby boom considerations
  - Different awareness
  - Different sensitivities
  - Social capital
  - New associations
  - Continuities
  - Evolved work-related

- Balancing individual & joint activities & home roles
  - A 'freed mind'
  - Status - continuing narrative of the self
  - Merging of new and old status
  - Social identity and self identity
  - Doing much the same - the future
11.2. **Process and Evolving Stages in Early Retirement**

That the lived experience of early retirement could be conceptualised as a sequence of discernible stages, became apparent as the data was constantly sorted, analysed and reappraised. This iterative process, while staying grounded in the everyday, lived experience of the respondents, yielded a distinguishable pattern and a conceptual framework that was used to further an understanding of early retirement.

In summary, the lived experience of early retirement as outlined in this study, commences with, *the approach and arrival of early retirement*, there follows an interim period characterised by *immediate changes and old continuities*, this gives way to a stage of *adaptation, further change and innovation*, which leads to an established *early retired Third Age lifestyle*.

Situated within these four stages, the substantive issues that filled and occupied the everyday lives of the respondents, such as, part-time work, caring, volunteering, and leisure, were explored in relation to status, self identity, social identity, cultural capital, gender and marital status.

It became apparent during the analysis that addressing those issues and driving forces that impacted on the respondents in the run up to, and actual occurrence of early retirement, was not going to be sufficient to account for later phases of the lived experience of early retirement. That is to say, an approach was required that could integrate and account for the subtle changes, outlooks and sensibilities that affected the respondents as they progressed throughout their early retirement ‘career’. An approach was required that accounted for each phase as it evolved, in other words, an approach was required that stressed the progression from work to the establishment of an early retired lifestyle as a process. Conceptualising the lived experience of early retirement as a process led to the theoretical notion that a number of discernable stages with overlapping borders were evident. And furthermore, each stage, according to the aspirations and sensibilities of each individual respondent, evolved to a large extent from the previous stage.

The notion of process is used in many areas of social science (Reber 1995) and in this context it can be seen as a moving forward and a passage from one state towards another, over time, and where a direction and focus can be observed. The
manner in which change is brought about is at the heart of any process. In this case, the process of establishing an early retired lifestyle was conceptualised as a transformation involving initially, the real and stark changes that took effect immediately when full-time employment ceased. The effect of these changes was softened and offset by many of the continuities that were apparent in the respondent’s lives and resulted in an initial conservative and cautious lifestyle. As confidence and self assurance grew in this initial lifestyle, it was expanded upon through adaptation and innovation, and slowly an established Third Age lifestyle took shape.

11.3 Early Retirement as a Project of the Self

The respondent’s passage through the four stages noted above, indicated that the lived experience of middle class early retirement – from its approach, its occurrence, the adjustment to it, to the establishment of a new post-work lifestyle, could be theorised as a project of the self. Early retirement as a personal undertaking and a scheme of individual development represents a real example of a project of the self. The notions that Giddens (1991) associates with the project of the self fit very comfortably with the progression of middle class early retirement - for example, the idea of self identity as a reflexively organised endeavour, the negotiation of lifestyle choices in a post-modern social, cultural and economic landscape, the sustaining of meaningful biographical continuities and narratives, and the notion of fateful moments.

Attitudes and working notions changed, expanded and developed as the respondents progressed through their early retirement project of the self. Long (1987:69) observed that for many individuals, ‘It was only after they had retired that they appreciated what a burden work had become. While still in employment images of retirement were strongly coloured by work-like activity’.

The participation in, and the integration of, activities and interests in the formation of an everyday early retired life structure was a process of evolvement, learning and becoming that took place within the temporal progression of early retirement. Within this temporal progression, there was change and amendment in relation to what was deemed to be pressing, desirable and expedient at any particular
point in time. Participation in, and the integration of, activities and interests, took place within the confines of personal experience, knowledge, assumptions, and notions of an anticipated future, that were integral and representative of each stage through the early retirement project of the self.

Giddens (1999:33) notes in relation to the project of the self that, ‘In the setting of modernity the altered self has to be explored and constructed as part of a reflexive project of connecting personal and social change’. The early retired project of the self, focused on the altered self, and was a process where personal and social change were grounded in everyday activities and interests - such as part-time work, leisure, home-life, volunteering and caring.

11.4 Contentment, Satisfaction and Proactive Approach in Early Retirement

It became apparent as the analysis progressed, that one primary question that was framed within the overall aim, could be answered unequivocally, and one firm conclusion could be drawn. And that was, that the great majority of the middle class retirees in this study did not experience early retirement in terms of anxiety, concern and regret. As early retirement unfolded and developed it conferred on the great majority of the respondents an enveloping sense of contentment, satisfaction and security. This finding constituted a fundamental and pivotal point that affected much of the subsequent analysis. Having put this foundation block in place, the task of the subsequent analysis was twofold. Firstly, to defend, justify and explain this base conclusion, and secondly, to describe and convey a picture of the lived experience of early retirement which was embedded within a theoretical framework that accounted not only for the majority findings, but that could also account for those cases which were not in accord with these findings.

11.4.1 Late Working Life Job Fatigue and the Emergence of the Proactive Approach

The way in which the run up to, and the actual occurrence, of early retirement was personally framed, was one of the most significant factors that emerged from the approach and arrival stage of early retirement. The proactive approach that was adopted by nearly all the respondents, served their needs not only in this initial
difficult stage but it equipped them with an approach and a mind-set that would assist them through the later stages of the lived experience of early retirement. It was an approach that integrated past career and achievements and a reserve of cultural capital, with the uncertain nature of the push-pull factors associated in many cases with the trajectory out of full-time work. It was an approach that was often uncertain and hesitant, but nevertheless developed into a deep-seated optimistic view of the future. What then were the factors that promoted this proactive - and in a constructive and empowering sense, this self-serving - framing of events?

In one basic respect, there is no surprise here, a number of researchers, for example Johnson and Thane (1998:220) have noted that, 'The type of work you do now determines the type of retirement you will live'. At an elemental level the employment status and associated pension provision of the majority of the respondents did contribute substantially to an advantaged base-line condition from which to embark on early retirement, but this in itself is not a full and sufficient explanation. In coming to terms with early retirement in a way that gave impetus and drive for what was to follow, a whole range of interleaving, supportive and rationalising perceptions came into play.

It was noted that there was a strong tendency to interpret the circumstances surrounding the exit from work as a voluntary act – even when a basic interrogation of events might indicate otherwise. This has to be seen not only in self-supporting and self-shielding terms, for example, not wanting to be perceived as dispensable, but also from the respondent’s perspective, as a broader more socially acceptable version of events.

Whether early retirement was reported as voluntary, or an involuntary but agreeable event, or an initially disconcerting and unplanned event that had subsequently been endorsed, there was a strongly invoked sentiment among the respondents, of what I have termed, late working life job fatigue. It was this factor in particular that impelled many of the respondents towards early retirement or was a significant sensitising factor in their embracement of early retirement that had not necessarily been sought. Late working life job fatigue, as discussed in Chapter 6, was not just about a tiredness with full-time work, indeed many respondents still enjoyed
certain aspects of their work and the status it endowed – but taken as whole, and in
the light of their years of service, many respondents felt they would simply rather
bring their full-time working career to an end. Late working life job fatigue was not a
negative inclination or a symptom of general tiredness, world-weariness or lethargy.
Integral to the notion of late working life fatigue was the optimistic and affirmative,
realisation and acceptance, that a staid and old work-centred lifestyle could give way
to a new and different lifestyle.

Job fatigue can of course occur in earlier life stages, but is often a vague
sentiment held at bay by the unremitting nature of family duty and concern, a
mortgage and household bills. Job fatigue in late working life takes on a particular
significance when many of these inhibiting factors are less apparent and the potential
for a new mode of living and a new life structure becomes a real and pragmatic
option.

Contributing to the notion of late working life job fatigue were a number of
baby boom generation sensitivities in relation to work–life balance and the
biographical timing of life-course events through the respondent’s lives. As Huber
and Skidmore (2003:110) have observed, ‘The baby boomers who have been at the
forefront of social change at every stage of their lives, will be different from current
generations of older people. The “new old” will redefine the meaning of retirement’.

A strict accounting in relation to Evandrou’s (1997a) definition of the first
baby boom cohort, that is to say, those born between 1946 and 1950, showed that 30
per cent of the respondents fell into this category. Relaxing this definition by a
couple of years, put 50 per cent of the respondents in the baby boom category, and it
can be argued that the great majority of the respondents were, at least to some extent,
influenced by the ideals and values and the social, economic, and technological
climate that defines the baby boom generation. As Huber and Skidmore (2003:12)
comment, ‘What has been missing from the ageing debate so far (at least in the UK)
is any serious interrogation of the values and attitudes that baby boomers will bring to
the table’.

For this vanguard of baby boom early retirees, the feeling of late working life
job fatigue – in the overall framing of the retirement experience, had percolated more
strongly to the surface than was the case for previous generations because they had become aware and more sensitised to the idea that a 'brave new world' was possible in late-life beyond the strictures of full-time employment.

The notion of late working life job fatigue is an important and significant factor that seems very largely to have been overlooked by researchers and policy makers. While much research and policy formation has, understandably and quite rightly, been focused on incentives, opportunities and the removal of barriers to enable older people to work longer (Huber and Skidmore 2003), very little research seems to have attempted to gain a more focused insight and an understanding of the nature and the implications arising from the arguably widespread, basic and understandable occurrence of late working life job fatigue.

11.4.2 Cultural Capital and its Contribution to the Proactive Approach

In this study, it was the class, social, economic, and work-history background, of this cohort of early retirees that placed them in an advantageous position as they negotiated the passage of their early retirement. The cultural capital associated with these attributes - that had been invested in throughout the respondent’s working years and drawn upon in early retirement – made a major contribution which fed the positive and proactive attitude displayed by the great majority of the respondents.

From the negotiation of daily life through to the direction of their life in general, as a result of their background circumstances, there was a predilection among the respondents towards self-organisation, planning and achievement. Early retirement as a project of the self was very much about individual responsibility and reflexive choice. As Giddens (1991:75) commented, ‘What the individual becomes is dependent on the reconstructive endeavours in which she or he is engaged ... the self forms a trajectory of development from the past to the anticipated future’. Most of the respondents were able to carry forward into early retirement a measure of cultural capital, that is to say, a resourcefulness and array of skills that had been accumulated during their working life. It was this proactive and functional approach that served the respondents well, not only in the negotiation of daily life, but in using the potential of early retirement imaginatively and constructively.
11.4.3 Being ‘Comfortably Off’ Financially and Social Capital in Relation to Contentment and Satisfaction

As the negotiation of early retirement progressed, it was noted that participation in part-time work declined as those inclinations that drove this tendency, changed or were resolved. The initial high uptake of part-time work was very largely a reaction to anxiety related to the drop in income that normally accompanies early retirement. The subsequent decline in part-time work was largely attributed to the assuagement of that anxiety as time passed, and as it became apparent that finances could be managed in a ‘comfortable’ manner. Also contributing to the decline of part-time work was the growing realisation that it was no longer necessary to keep options open in relation to the world of work, and in many cases a perception that respondent’s abilities and skills were no longer in demand in the work place. And for some, also, the realisation that the structure, the status, the purposeful nature, and social capital potential, that part-time work offered, were no longer necessary or could be found in other spheres of personal application.

Those respondents that chose to remain in part-time employment were no less subject to the early retired ‘learning curve’ and experience, and no less reflexively aware of new possibilities and opportunities. Their reasons behind the decision to remain in part-time work varied. For some it was the manifestation of a residual work ethic, or a non-stressful way of fulfilling a desire to remain in contact with the world of work and with the social capital opportunities it offered. Part-time work, for some, also provided a personal satisfaction and feeling of self-worth in retaining an earned income, and to an extent, can also be seen as the reframing of work in terms of leisure.

Very often as part-time worked declined, volunteering emerged as an activity that fulfilled a desire to do something ‘useful’. In many cases volunteering provided a way of keeping alive and utilising many old work skills. It also brought a certain level of structure to the respondent’s lives and the opportunity for expanded social contact.

Volunteering in early retirement was examined in relation to the ‘fit’ it provided in terms of a continuity in biographical narrative, status, the provision of a
certain element of structure, presentation of self, personal fulfilment, and altruistic motivation. Also contributing to an inclination towards voluntary activity was an appreciation of its reciprocal nature and the potential it offered in terms of social interaction and social capital. The concept of ‘fit’ was particularly apparent in relation to the type of formal volunteering chosen and how this linked to the respondent’s personal notion of status that was carried into early retirement. Informal volunteering was less concerned with external notions of status and more internally inclined towards the local community and immediate and tangible aspects of personal contact and social capital.

11.4.4 Status and Presentation of Self in Relation to Contentment and Satisfaction

Status was found to be particularly important, and the notion of status in early retirement was explored across a number of dimensions. Early retirees often carried with them into retirement a notion of status related to their earlier occupation. As time passed in early retirement this notion persisted, but often with a growing realisation that its relevance and meaning were waning in relation to their early retired persona. So while this old notion of status provided an important retrospective identifying element in terms of personal narrative, notions of status eventually took on new forms in early retirement. These new forms often related to purposefully chosen physical and mental leisure activities, body maintenance and new forms of social interaction – and they often manifested themselves as an individually orientated presentation of self. The presentation of the self in early retirement, that linked the participation in personally meaningful activities with how an individual liked to be seen and perceived, was also an important factor in relation to contentment and satisfaction in early retirement.

11.4.5 Self-Proclivity, Choice and Constraint, and the Use of Time

Self-proclivity, the positive use of time, and also the notion of a ‘freed mind’, that is to say, the liberation of the mind from the exigencies of full-time work, were important elements that contributed to contentment, satisfaction and also to a feeling of personal control. All of these notions were particularly apparent in relation to
leisure and caring. Although leisure activities have been identified as an important element in the negotiation and formation of a daily life structure, leisure activities did at times, have to give way to other pressures and constraints when and wherever they arose – for example, in relation to home, family, and caring.

Perhaps the most significant aspect of caring in early retirement revolved around issues of choice and constraint and how these was resolved by the application of a sense of self-proclivity. The ambivalent nature of much caring was noted in relation to the respondent’s expressed desire to be involved in supportive and caring roles – but not to have the terms of this engagement dictated to them. Caring issues had to be resolved against an early retirement backdrop when many respondents were anticipating and planning a new home-life base-structure, away from the dictates of full-time work and child-rearing that had previously permeated the structure of their lives.

As leisure vied with caring and other interests and activities in various individually orientated combinations, it was the ethos of self-proclivity that emerged as an overarching organisational concept. This was a leading dynamic that helped to balance potentially conflicting demands with personal aspirations. The projection on to any given set of circumstances or scenario of this self-proclivity ethos was not however inimical to concession, negotiation and compromise.

The notion of self-proclivity should not be seen as synonymous with selfishness or overt self-interest. It implies the identification of pragmatic solutions, but nevertheless, considerate and balanced solutions, which promoted an outcome where personal control was maintained or enhanced. The notion of self-proclivity was a strong emergent force in early retirement. Prior to early retirement, it was often the case that individual inclinations and aspirations were submerged under the pressures of full-time work and family responsibilities. There was a widely observed sentiment that early retirement should herald a new set of lifestyle priorities, and that self-realisation and personal accomplishment should be key components in this new outlook. One manifestation of self-proclivity can be seen in terms of an organising principle that, for single and married early retirees, allowed the integration of lifestyle activities, such as part-time work, caring, home interests and volunteering, in a
manner that endorsed and retained – as far as possible, the notion of personal interest and personal control. Time as a resource, was now being spent, saved, and invested, under a new set of parameters that prioritised the self. Activities and interests were reappraised and organised, in an assertive and balanced manner, that while not being selfish, gave precedence to the self.

The notion of self-proclivity emerged from a wider and slightly more intangible theme which was the idea that early retirement as a whole should not be something that was simply acquiesced to, but should be grasped and moulded. Within this concept there was in the background, as intimated by the respondents, a feeling and an inclination that the opportunities, potential and ‘added’ time – that was still however a finite resource, presented by early retirement, were something of a bounty that should be used imaginatively and constructively.

11.5 Personal Control in Early Retirement

Having conceptualised the lived experience of early retirement in terms of a process and of developing stages within a project of the self, the analysis focused on the negotiation of daily life in early retirement and the identification of the principal features that distinguished early retirement. Figure 11.1 gives an overview of the concepts and the many themes that became apparent from the study data. The Figure identifies and puts into context the four fundamental themes referred to at the beginning of this chapter and also identifies some second and third order sub-themes – with the recognition that some of these second and third order concepts are probably amenable to an alternative re-ordering or combination.

The theme of personal control has been identified as a principal dynamic that to varying degrees bound together many of the other themes and concepts. Warr (1987) notes the importance of personal control in relation to work and job satisfaction, and that this is applicable to other life spheres. In relation to opportunities for control, Warr (1987:257) comments that, ‘Related terms in the literature include autonomy, discretion, influence, power, participation in decision making, and decision latitude’ – all elements that devolve almost entirely to the
individual in early retirement, but which can be experienced differently by male and female retirees.

11.5.1 Gender, Early Retirement and Control

Many women have interrupted careers and thus often identify with work in different ways to men (Hatch and Thompson 1992). Women become adept at multiple tasking between home and work during their working careers (Young and Schuller 1991) and this attribute was reflected in the way many of the women respondents affected a meaningful control of their lives in early retirement.

For most of the women in this study (n = 23), work-history and work experience were strongly connected to their marital status and so in exploring the experience of women in early retirement, this has to be done within this context. Perhaps the most significant gendered aspect of early retirement was the relative financial disadvantage suffered by the married female respondents which largely arose from child-rearing career breaks. They could, and did take early retirement, but this was often accomplished under the umbrella of their husband’s financial position. For a few respondents this occasioned some unease, but for the majority, in light of their age, the length of their marriage, and the joint, home and family lifestyle that they had established over many years, early retirement was experienced in equitable terms.

Many early retired married women preserved an interest outside the home, for example, in relation to part-time work or volunteering, often as a counter to the time they had spent at home and/or as an expression of individuality. But in many ways, although based on a different premise, this was not too dissimilar to the male respondent’s inclination to preserve an interest outside the home as an echo of their old work/home regime, and as an expression of individuality.

It has been observed, that despite some age-related breakdown and merging of traditional roles in and around the home, the early retirement of married women from full-time work, did not necessarily herald a retirement from their parallel domestic career at home. Many of the conspicuous tasks, and the less visible labour associated with the facilitation of home life often still fell to the women respondents. For most
of the married women respondents in this study, with a few exceptions in relation to women who were hoping for some alleviation of the home role that did not materialise, early retirement presented the not un-welcome opportunity to carry on this home role – albeit in a less stressful manner without the parallel concerns of full-time work. The positive manner and the sense of personal control that the early retired married women respondents displayed in this respect is in contrast to studies which show older women often react against the continuation of gendered domestic responsibilities (Lackzo and Phillipson 1991).

Apart from the ambivalence that was observed in relation to self-proclivity and grown-up children still at home and the impact they had, (which to some extent applied to married male retirees also) there was little indication of any significant discontent or disharmony in relation to married women and their early retired modified home role. Although this could be construed in terms of a ‘false consciousness’, the evidence seemed to indicate that this had more to do with longstanding and well established spheres of interest, application, and influence within these women’s lives and relationships. The married respondents very often had long and jointly established home and family lifestyles. Functions, responsibilities and real or perceived areas of strength, diligence and purpose that had long been established were often carried over into early retirement.

If this was not a case of ‘false consciousness’, did the home role nevertheless effect more of a constraint on the lives of married female early retirees compared to their male counterparts? Although on the face of it, the continuation of the home role could be seen as a constraint, simply because the end of full-time work did not present married women with such a clean slate compared to married men, there were other factors in evidence. Undoubtedly many married women brought with them into early retirement their multiple tasking skills, which they then applied to the task of forming a compatible alliance between home labour and self-proclivity. The majority of married women wanted to retain this sphere of application and self-identity – provided, as was observed to be the case, that it took on a modified form.

The fact that the home role was modified, was the key to its acceptance. This modification related to the fact that full-time work was no longer part of the equation,
and most importantly the notion of self-proclivity came to the fore. In addition, although it was noted that a few married women ‘hoped’ there would be more of an amalgamation of roles around the home, for the majority, this was to varying degrees the case. Many husbands had started to participate in household tasks, or had taken on a more active role in the case of those already inclined to participate. Arber and Ginn (1995) have observed that among older married couples there is often more fluidity in relation to gender-related tasks.

Although it is accepted that the retired women’s home role is usually larger and more pervasive than men’s (Bernard et al 1995), fluidity, equality and cross-participation in gender-related roles is often assumed to refer to men’s participation in women’s roles and very rarely addresses the question of how much, or how often, women are inclined to participate in traditional male tasks. For example, despite the title - *Equity in Older Families*, a study carried out by Keith et al (1992), little attention was paid to the possibility of older women participating in traditional male roles. Thus it was interesting to observe in this study, that in early retirement, many married women, often for the first time, started to take an interest in, what for this age group, are often considered to be male ‘responsibilities’. For example, in relation to taking a more active role in organising and controlling household accounts, the car, home upkeep, personal insurance policies, standing orders, bank statements, utility payments, credit card options, and pension details – all of which contributed to a fulfilling sense of personal control in early retirement.

With regard to the single female retirees, they were more likely than their married counterparts, to participate in activities outside the home. This usually related to activities that had at least some element of social interaction and maximised their opportunity to expand on their stock of social capital. It was noted in particular that when a caring ‘vacancy’ occurred in their family circle, this often occasioned some ambivalent feelings. While wanting to help and be involved, single female retirees, often found it hard to resist the circumstantial forces that impelled them further and further into the role of primary, and often sole, carer.
Having acknowledged that certain aspects of early retirement do differ between men and women, the overall evidence would seem to indicate that the lived experience of early retirement is not a site of great gender differentiation. As observed, very often the circumstances, individual biographies and life chances, leading up to early retirement are different for men and women. The women respondents in this study were very much engaged positively with the here and now, the present and the future, and were not absorbed with possible past grievances or inequalities. Having moved beyond those earlier life-stages into early retirement, the majority of the women respondents were at an age, a time, and a place in their lives when they had moved beyond many of the prevailing gender-related discriminations and disadvantages that had perhaps affected earlier stages of their lives. If anything, they had moved into a larger less gendered category of social and cultural discrimination – that of being an older person – though this is not to deny that there are gendered aspects to culture, ageing and relationships in later life (Arber et al 2003).

While this study has examined male and female retirement, it has largely orientated itself around the majority case – that of married early retirees. The sample number (N=50) did include 15 single respondents, but when these are divided into six possible sub categories representing; males and females, either never married, divorced or widowed, it has to be recognised that only limited conclusions can be drawn in each of these cases.

Perhaps the most problematical area in relation to gender and early retirement relates to divorce, since the impact differs in relation to the age of the person, the point in their career, and the family and financial circumstances when divorce occurs. It is generally recognised that divorce for women is ‘Associated with a loss of income and a restriction in housing choice’ (Clapham et al 1993). This observation is likely to hold true, at least to some extent, and thus militate against early retirement even for middle class divorced women who have managed to maintain a career. The two divorced female retirees in this study had managed to overcome these obstacles, but it must be considered that they were perhaps an exception rather than the rule.
Among the respondents who were never married (n=7) very little differentiation was observed in the actual lived experience of early retirement between men and women. However the female respondents had spent much of their working lives in an era before equal pay and equal pensions became more common. So although like their male counterparts, they described their financial situation as ‘comfortable’, this was related to a differing and lower base-line.

It has been observed that widowhood in later life can lead to financial hardship, particularly for women (Barker and Hancock 2000), but this observation was not in accord with the middle class male female respondents in this study who had been widowed (n=2). While it can be the case that people ‘bury’ themselves in their work following a bereavement, it can also be the case, as observed with the small number of respondents in this study, that bereavement acts as a trigger to early retirement. Following the hiatus caused by the death of a spouse there is often a reordering of priorities and material considerations and often an inclination to make a new start in other spheres of a person’s life (Lund et al 2004). For the middle class respondents in this study this inclination turned into a viable possibility as the death of a spouse meant that any outstanding mortgage was paid off. It can also be the case, especially for the middle class, that there are life insurance payments, death in service benefits, or a continued but reduced spouse’s pension.

Despite the reservations noted above, this study has provided an insight into the experience of early retired middle class women and how they effect a meaningful control of their lives. This is particularly important because as Taylor (2004) acknowledges, ‘There is a distinct lack of research data available, notably on the retirement experiences of women’. As the pay gap between women and men narrows, and as women increasingly break into middle and top management jobs (Chartered Management Institute 2003), and as nearly a quarter of women with a degree or professional qualification remain childless (National Statistics 2003), more middle class women are liable to establish significant careers in their own right and be potential early retirees in the future. Also as the state retirement age for women starts to equalise with that of men from 2010, it will increasingly be middle class women,
compared to working class women, who are more likely to have adequate financial and pension provisions (O’Rand et al 1992) which will allow them to opt for early retirement if they so wish. And for those middle class women who do not choose early retirement, involuntary early retirement may well be a factor in their lives as they progress in careers and gain ‘equality’ with their male counterparts when it comes to possible future recessions and the associated risk of redundancy.

11.5.2 Agency, Structure and Leisure in Relation to Personal Control

Gilleard and Higgs (2000:3) have observed, ‘Only in the late twentieth century has the idea emerged that human agency can be exercised over how ageing will be expressed and experienced’. Middle class early retirees, in late modernity, functioning within the advantage of their economic, social and cultural resources exemplify this notion. The agentic potential of early retirement is not however, in itself, sufficient to guarantee a fulfilled retirement as witnessed by the difficulties experienced by some respondents in establishing a self satisfying post-work lifestyle. The vast majority of the respondents in this study did actively construct a fulfilling Third Age early retired lifestyle; they achieved this by taking the initiative in their lives and by exerting a personal sense of management and control in response to the agency offered by early retirement – and particularly so in relation to leisure and volunteering.

Leisure activities were categorised and examined in relation to their underlying sphere of interest, purpose and latent benefit, for example, a differentiation was established between those interests which were, active, passive, sportive, social and educational (see Table 9.2). These differentiations were then reintegrated within an overarching concept which sought to identify their place and role in an emergent post–work daily life structure. Leisure activities were found to be an important element in the construction of a base, time and activity template, around which other activities in early retirement were orientated and organised. In a similar manner to volunteering, leisure activities which took place outside the home were seen to offer a focus of activity separate from the home and in some ways can be seen as an echo of the old dual structure of home and work. For single retirees, leisure
interests played an important role in the maintenance and furtherance of social contact and a means of expanding social capital. For partnered early retirees, involvement in leisure activities was more complex. It involved establishing an equilibrium between the prospect of engaging in more shared pursuits, while at the same time utilising leisure as a means of self expression, which encompassed the need for personal identity and individual space.

Volunteering had a particular significance in relation to new freedoms and new restrictions. Whereas participation in part-time work and/or caring were often affected by real or perceived constraints, for example, the initial ‘need’ (financial or to keep in touch) to do part-time work, or a family situation which placed the respondent in a caring role, participation in voluntary activities represented a free and unconstrained choice. As such, for those involved, it was a particular marker in the lived experience of early retirement. As an expression of agency, it was noted that voluntary activity was also significant in that it provided a purposeful integration of some aspects of leisure, with personal resources and inclinations – many of which were derived from, or had echoes of, a working career.

11.5.3 The Body, Late Modernity and Reflexivity

Maintaining control of health and a healthy active enabling body against a backdrop of risk and uncertainty in late modernity (Shilling 1993) was another area where personal control was exercised and effected. A distinguishing feature of middle class early retirement was the new embodied vigilance that occurred as the body, as a sub-project of the self, took on a more central concern. Phillips et al (2001) argue that middle class men and women between the age of 50 and the state pension age, are likely to be more physically active when not in full-time employment than when they were working. Among the respondents in this study there was an awareness that a fit, active and enabling body was fundamental to a full and unrestricted early retirement and the key to utilising early retirement’s ‘added years’ actively and constructively.

Against the backdrop of a reflexive awareness of choice and the surfeit of information in late modernity, control of the body, and health-associated activities
were explored in relation to the expression of individual identity and leisure. And it was these individuated elements that contributed very much to the particular notion of the 'presentation of self' that was explored in relation to the early retirement project of the self.

Elements that contributed to 'retirement pride', such as learning and achieving a new lifestyle 'career' and successfully negotiating a major life transition, can be seen as positive feed-back in relation to the active individualism and control that the respondents displayed. The literature on early retirement largely seems to ignore the notion that early retirement is a process of learning, gaining experience and becoming confident in the operational aspects of a new life phase. Early retirement is not a case of stepping into some sort of pre-fabricated, 'ready to wear' role, it is a challenging process of personal cultivation and knowledge acquisition - one that is aided by the inclination to exert positive personal control as it progresses through the stages proposed in this study. Just like a new job or change in career, early retirement can be 'a steep learning curve'. In many ways it can be seen as a career change where individual empowerment, personal responsibility and the achievement of control have reached their ultimate conclusion. A reflexive awareness of the possibilities offered by early retirement in late modernity was illustrated by an amalgamation of notions relating to the embodied aspects of early retirement, leisure and retirement pride.

11.5.4 Retirement Pride and the Emergence of Ontological Security

An example of feedback related to the positive effectual nature of individual control that was observed, was in relation to retirement pride and financial security. A noticeable pride of achievement was apparent in the establishment of a contented and fulfilled lifestyle that was largely due to the control that had been exerted in balancing and utilising the savings and reserves accumulated over a working life. That such 'surplus value' could accrue to those who had sold their physical and mental labour, and that such 'surplus value' could be controlled by them in the establishment of a post-work, authentic and autonomous lifestyle, is a feature of the lived experience of middle class early retirement at the beginning of the 21st century.
For the majority of the respondents it was the empowering and self fulfilling exercise of individual control that helped to bring meaning to their lives. And as reflected upon throughout the analysis, the exercise of choice within self referenced systems of activity at a time when there was little external uncertainty in their lives, bestowed on the respondents, an ontological security that was particular to early retirement. As Giddens (1991:202) comments:

The threat of meaningless is ordinarily held at bay because routinised activities, in combination with basic trust, sustain ontological security. Potentially disturbing existential questions are defused by the controlled nature of day-to-day activities within internally referential systems.

This statement takes on a specific resonance in relation to middle class early retirement. The potential for ontological security is high in early retirement, where, as observed, the control of day-to-day activities is strong, and the likelihood of impending, disturbing existential questions is low. As noted in Chapter 10, Section 10.7 - Autonomy, Freedom, Satisfaction and Predictability, it is these notions, that in early retirement, take on a real meaning and significance, they are an outcome of self administered control and a precursor to ontological security.

11.6 Conclusion

Utilising the four fundamental themes, alongside the second and third order themes noted in Figure 11.1 that were developed through the analysis, has promoted a wide ranging and comprehensive understanding of middle class early retirement. In line with those elements that Waters (1994) notes should inform any theoretical perspective, the approach adopted in this study has endeavoured to construct a thematic argument, separated from the practices it addresses, but nevertheless grounded in those practices. Furthermore, the explanatory approach adopted has attempted to provide a coherent account for – if not all, then the great majority, of the observed instances of middle class early retirement. This coherence extends to providing an account of early retirement that is consistent with the participant’s
notions of the world and consistent with wider concepts and bodies of knowledge (Waters 1994).

As the analysis progressed, it became apparent that the later stages of the lived experience of early retirement could be most meaningfully defined in terms of freedom, autonomy, personal empowerment and how these notions fed into each other, came together, and manifested themselves in the form of an enduring sense of control. It was the combination of these elements also, which played a large part in forging the abiding sense of ontological security which the respondents displayed.

This application and sense of control often started with the proactive and positive framing of the approach and arrival stage of early retirement and then manifested itself in a stronger and more prevailing form as self-proclivity – a centring of the self in the negotiation of life in early retirement. Through the stages of early retirement identified in this study the notion of control was very apparent. The inclusion of certain activities and interests and the exclusion of others, and the resultant impact on social identity and social capital were related to individual control. The use of time as a resource to be saved or spent wisely, and the consideration of individual and joint activities all related to balanced control. The notion of self referenced systems of interest and activity that was explored in the analysis was very much in accord with the idea of personal control, as were issues relating to health and the body.

Middle class early retirement is one example of an early retired lifestyle in the twenty first century where the individual with sufficient but not excessive resources could ask themselves, what sort of lifestyle do I want now and in the foreseeable future? - and in answer to that question, could construct for themselves a new lifestyle in an active, creative and purposeful manner.
CHAPTER TWELVE
CONCLUSIONS

12.1 Introduction

This qualitative study of the lived experience of early retirement was carried out in the South East of England. In-depth interviews were conducted with a total of fifty respondents, 27 men and 23 women, who retired at least two years before the state pension age from a wide range of middle class occupations. Although the sample purposefully included those who had been early retired for short and long durations it largely focused on a particular cohort. One of the defining aspects of this cohort was the respondent’s early retirement from fairly long and stable careers (less so for some of the female respondents) through the recessions of the late 1980s and the ‘downsizing’ and restructuring of Britain’s industry and commerce through the 1990s – and particularly so before the current problems affecting occupational pensions came to the fore.

With some exceptions, the study showed that early retirees with sufficient but modest means, in good health, or as discovered in some cases, with enduring but manageable health problems, were leading proactive and fulfilling lives. Utilising their resources in the form of social, cultural, and financial capital, the respondents brought about a meaningful and satisfying control of their lives. Achieving this sense of control in their everyday lives, that connected strongly with their sense of present-self and anticipated future-self, and particularly so in early old age, promoted a unique life period of contentment, low existential anxiety and high ontological security.

As Gilleard and Higgs (2000) have observed, while such lifestyles may not be enacted by the majority of early retirees, they do represent the aspirations of many – and notwithstanding current pension problems, the early retired lifestyles explored in this study will continue to be a reality for many – and as such are part of the rich diversity that makes up the lived experience of old age at the beginning of the twenty first century.
12.2 Conceptual Conclusions

A broader understanding of retirement as a whole, and early retirement in particular, has developed over the past 50 years which has moved away from the perspective that viewed retirement as unwanted, disliked, and where the conjectured loss of status, structure, income, and work based friendships were seen to be problematical. As Phillipson (1999:184) notes, there has been a move away from ‘the view of retirement representing a social and individual problem’. Nevertheless many studies into early retirement still concentrate on poorer working class early retirees, ageism, exclusion from the labour market, and dependency on welfare - highlighting some of the substantial problems that still exist for many early retirees (Townsend 1981, Westergaard et al 1989, Disney 1999, Walker 1999). Although these studies have acknowledged that ‘the growth of occupational pensions has encouraged a proportion of those who can afford to, to choose to retire’ (Taylor 2004:188) – very little research has been undertaken on those who chose (or were subject to) this option.

With a dearth of studies into middle class early retirement, views about it have developed from studies such as the ones quoted above, which have conjectured that early retirement is most probably less onerous for those who are not so socially and materially deprived. As (Walker 1999:288) has suggested, inequalities and also advantaged lifestyles ‘in old age are primarily a function of access to resources over the earlier stages of the life cycle’.

By identifying these resources, in the form of financial, social, and cultural capital, and how these resources were carried over and utilised in the formation of a post-work lifestyle, this study has provided an understanding of middle class early retirement. In terms of financial resources, it was the receipt of an occupational pension that was of prime importance. This was often augmented by income from part-time work. That part-time work was often later declined was seen as a further indication of the ‘comfortable’ financial position of most of the respondents.

Social capital that was carried into early retirement, in the form of family relationships, friendships and work related social circles was strengthened by virtue of the additional time and space that early retirement afforded. In addition, other
forms of social capital were augmented, for example, in relation to formal volunteering, involvement in the local community in the form of informal volunteering, and participation in group classes in continued learning. As Huber and Skidmore (2003:67) have noted, the expansion of social capital ‘creates a sense of well being and belonging’.

Cultural capital in the form of values, ideas, knowledge, and tried and tested areas of personal application and achievement that had accumulated over early retiree’s working lives helped to promote a positive response to early retirement. And in early retirement, cultural capital for middle class early retirees, was often augmented by their interest and financial ability to participate in health and leisure interests, and consumer options in relation to travel, tourism, and the arts.

The two respondents in the study who were unable to settle and find fulfilment in early retirement were nevertheless endowed with these financial, social and cultural resources and had comfortable lifestyles - but they could not find anything in their lives as purposeful as their previous work orientated lifestyle. The four respondents that had trouble in accommodating to the approach and arrival stage of early retirement – but eventually settled well, were able to use these same resources to bring about fulfilment and purpose in their lives. Middle class early retirees do not see themselves, and cannot be classified according to Campbell’s definition - ‘as one unfortunate generation’ (Campbell 1999a:1). Middle class early retirees with their resources differ markedly from poorer working class early retirees, of whom Young and Schuller (1991:151) commented, ‘For them the new freedom really was a tragic gift, a burden to be borne with some stoicism perhaps, but a burden all the same, not an opportunity to be seized and enjoyed’.

With the loss of an externally imposed structure that comes with the end of full-time work, middle class early retirees in this study showed a willingness to actively and positively engage with a new sense of freedom and agency. They selected, developed and engaged with activities such as part-time work, leisure, family concerns, social networks, caring and health concerns, carrying forward values, responses and problem solving patterns that had been developed over their
working lives. For example, it was noted in particular, how married female early retirees brought a sense of personal control and individual purpose to their lives, in a self-satisfactory manner – often while still engaged in caring, older children still at home, and the facilitation of home and family life.

Other studies have investigated early retirement in economic terms, seeing early retirees in terms of ‘unused production capacity’ (Herbertsson 2003:4) and in relation to, ‘£16 billion a year in lost GDP [that] costs the public purse £3-5 billion a year in extra benefits and lost taxes’ (PIU 2000:5). As Mann (2001:187) observes in relation to these studies, ‘Economic and labour market considerations are to the fore not lifestyles and choices’.

An understanding of the lived experience of middle class early retirement provides a useful companion to these studies and enables early retirement to be seen in a broader perspective and from ‘the other side of the argument’. The ‘choices and constraints’, the way that the ‘approach and arrival of early retirement’ was perceived and framed, ‘change at work’, and an inclination to participate in part-time work, were aspects of middle class early retirement that were explored in this study. Thus this study has made a contribution to understanding ‘lifestyles and choice’ as a complimentary balance to those studies which concentrate on economic and labour market considerations.

On a broad economic scale, in relation to early retirement, Scales and Pahl (1999:64) have commented that:

Developed societies cannot afford to forego the direct contribution of so large a segment of their adult populations. Between two and three decades of living outside the mainstream of economic life is a breach of contract.

However, as this study has shown, middle class early retirees do make a contribution to economic life in relation to part-time work and an indirect, but valuable contribution, in relation to volunteering. They also make an indirect contribution to society and the economy in the form intergenerational support that is apparent - in
terms of elder care that reduces dependence on the state and associated costs to the
state, and on child care that often allows young parents to work full-time.

Sociological perceptions of retirement and the social construction of
retirement have evolved through a number of phases. From the dominance of role
theory in the 1940s and 1950s there emerged, broadly within a functionalist
perspective, new theories such as disengagement theory, activity theory and the
notion of successful ageing. From the 1970s there emerged more critical structural
perspectives, such as dependency theory and political economy theory. More recently
there has been a trend towards focusing on the individual and lived experience of
retirees (Phillipson 1998). This study into the lived experience of middle class early
retirement fits within this trend and has recognised that there is, ‘a case for focusing
on what may be termed a sociology of daily living as a way of understanding social
ageing’ (Phillipson 1998:139).

Phillipson (1998:51) also notes that, ‘Achieving a secure sense of self has
become one of the biggest challenges in later life: the postmodern self is one riven by
insecurity and this is especially the case in the period defined as older age’. This
study has in essence explored how one particular group, namely, middle class early
retirees, have responded to this challenge.

As Midwinter (2005:16) points out, ‘We have an elaborate education and
retirement system as a consequence of having a sophisticated automated economy . . .
the Second Age is the engine that regulates the numbers fore and aft’. Middle class
early retirees, voluntary and involuntary, may be confronting one of the ‘biggest
challenges in later life’ in the uncertainty of the postmodern era – but the
‘sophisticated automated economy’ that they have left behind in full-time productive
terms, has endowed them with financial, social and cultural resources with which to
respond to that challenge. Middle class early retirees, as evidenced by this study, are
generally fortunate in that they do not comply with the ‘widespread characteristic of
men and women in our type of society’ identified by Bauman as those who, ‘suffer,
one might say, from chronic absence of resources with which they could build a truly
solid and lasting identity, anchor it and stop it from drifting’ (Bauman 1996:26).
In the 1970s there was a prevailing view that people’s lives developed as a ‘career’ through the stages of school, work and retirement within the protective developing encompassment of biomedicine and the welfare state (Cole 1992). Since the 1970s, Phillipson (1998: 43) argues that, ‘this vision of a stable life-course has started to unravel’ due to a retrenchment of the welfare state, rising unemployment, questions about generational equity, demographic shifts, and particularly the rise in premature retirement. He argues that this has resulted in a transformation of the institution of retirement and the meaning of old age. An outcome of this transformation has been a move towards new ‘privatised forms of identity’ based on choice, flexibility, information and resources. While this has resulted in insecurity for many, it has also presented the opportunity for others, particularly middle class early retirees, to forge new and satisfying lifestyles and identities. It has enabled many of them to develop a secure sense of self - and particularly so in early old age, allowing this group of people to stay fully engaged with contemporary life, culture, leisure and family concerns.

This study based on interviews with 50 respondents has explored the lives, views, aspirations, fears, hopes and attitudes of middle class early retirees. Using a basic grounded approach the analysis of the interview data moved from the identification of ‘low-level features’ to the identification of more abstract concepts that best ‘fitted’ the data. The identification of new and novel concepts and the relationships between them came together with the conclusion that middle class early retirement could be conceptualised in terms of personal control and an accompanying proactive approach. The identification of novel concepts made liberal use of ‘a data representation language’ (Pidgeon and Henwood 1996:87), that is to say, the generation of emergent categories that provide innovative and new, but recognisable descriptions of particular phenomena within the data. It is in this respect that notions such as ‘late working life job fatigue’, ‘self proclivity’, ‘retirement pride’ and ‘self reference’ were introduced as defining aspects of early retirement. Late working life job fatigue was a particular phenomenon that was identified that is largely absent in early retirement studies. That some older workers had tired of their jobs after long
careers and willingly accepted voluntary - and even involuntary early retirement, was a finding that helped to explain the positive and proactive approach to retirement that was so strongly observed. Although these retirees may have tired of their jobs, they were still active, resourceful, optimistic, and ready to engage with the challenge of early retirement.

Alongside those notions mentioned above, many more familiar sub-categories, for example, status, agency/structure, embodiment, and social identity were explored and integrated into the two themes of personal control and the proactive attitude that defined middle class early retirement.

Together these main categories and sub-categories defined early retirement in terms of the varying conditions within which early retirement occurred, the context and accompanying strategies that prevailed, and the outcome of those strategies. Early retirement was conceptualised as a process of change and development subject to individual choice and constraint, that took place within a number of discernable stages. The lived experience of early retirement has been examined as the way in which a major change in life is handled, thought through, and reacted to. As Strauss and Corbin (1990:152) note, ‘one way to view it [change] is as progressive movement, reflected in phases or stages’. Through the stages of early retirement posited in this study, a commonality among the respondents was observed in relation to the establishment of self referenced activities and lifestyles but this did not extend to the manifestation of any collective identity. A personal sense of management and control in response to the agency offered by early retirement was to the fore.

The application and ongoing retention of personal control can be seen as a key unifying strategy and sensitivity that bound together many of the other features and themes associated with early retirement. The notion of control and of managing one’s life to an extent not possible before early retirement was a particular and overarching feature of this life stage of early retirement. The sense of control over virtually all aspects and spheres of interest in their lives that the respondents displayed was unique to this early retired lifestyle stage. Having this breadth and depth of control over their lives, coming after their working lives and before very old age, and at a time when the respondents had good health (or a manageable ill-health condition), time and
resources to utilise it, is what made this sense of personal control particularly
significant.

12.2.1 Personal Control, Perceptions of the Present and the Future, and Ontological Security

In early retirement self-referenced interests, activities and pursuits operating within a personal and individual ongoing biographical narrative helped to form a sense of self that attached meaning and relevance to the past, present and future. In other words, as Giddens (1991: 75) has observed, ‘The self forms a trajectory of development from the past to the anticipated future . . . it has a coherence that derives from a cognitive awareness of the various phases of the lifespan’. This coherence takes on a particular form in early retirement when most of the significant phases of the lifespan are behind the individual, and yet the individual is still in early old age and actively engaged with life.

The form of this coherence relates to the merging of the present and future in early retirement. When no further social markers, and no major own-life markers are there to mark out or delineate any forthcoming life stages, the present and future often amalgamate into a continuum. This is not to say that the respondents thought that nothing would change in their lives. As noted in Chapter 10, the respondents were aware that they were travelling across a plateau of opportunity with reference to their age and health – and the path off that plateau still had to be negotiated. Meanwhile also, that plateau was subject to the normal ups and downs of everyday life and family concerns. The commonly encountered observation that the future should consist of ‘doing much the same’ or ‘carrying on just the same‘ – a presumption of the future that did not identify any future focal points, can be seen as an indicator of the fusing of the present with the future. It can also be seen as an indicator of contentment and security that the respondents had attained.

In early retirement there were few if any major external time constraints that impacted on the respondents - apart from those who were involved in caring situations which were difficult to plan or schedule. Control of time and space were further aspects of personal control in early retirement that gave meaning and form to

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the secure and largely predictable post-work lifestyle that the respondents had constructed. Giddens (1991:43), taking his lead from Freud comments that, 'How far anxiety will be felt in any given situation ... depends to a large extent on a person’s knowledge and sense of power vis-à-vis the external world'. The majority of the respondents, having progressed their way through the stages of retirement proposed in this study in a reflexively organised manner, had forged a secure self identity and personally referenced comprehension of their life-world. That the sense of control they felt ‘vis-à-vis the external world’ extended across a continuum of the present and the foreseeable future made for a powerful sense of ontological security in early retirement. The material, social and cultural capital that the respondents possessed, combined with a trust in their self integrity, that the respondents were able to deploy within the opportunities afforded by late-modernity, contributed to a unique period in their lives. This new, distinctive, and stable, post-work lifestyle that stretched out in front of the respondents was outgoing and expansive, but at the same time was subject to few perceived threats and insecurities - apart from the possibility of future own ill health or that of a partner.

12.3 Drawing Concepts Together: Health and Finance

Health and finance are constantly alluded to in relation to pathways to early retirement, and particularly referred to as defining aspects of the lived experience of early retirement (Disney et al 1997, Barnes et al 2002, Hirsch 2003) – but rarely explored in how they connect, relate and interface with everyday life in the present and anticipated future.

With regard to health; it was observed that a poor but manageable health condition was often a trigger to early retirement, and in some cases this was related to late working life job fatigue. Often also, there was the perception of early retirement as a less stressful, healthy lifestyle. In the lived experience of early retirement, the management of good health – as well as the management of an ill-health condition, interfaced with leisure, fitness, diet and the many consumer options present in late-modernity. Many of the options and choices made at this intersection between health and leisure related to self-referenced systems of activity and motivation, which
contributed significantly to the respondent’s sense of self identity and presentation of self in early retirement. An awareness of the body in relation to fitness and mobility, within which virtually all plans and aspirations relied, and as the key to using the added years of early retirement constructively and imaginatively, gave an embodied aspect to early retirement. The embodied aspect of early retirement was often accompanied by the notion of a healthy mental outlook. This manifested itself in the proactive stance to retirement adopted by most of the respondents. This was often allied to the notion of a mind freed from work concerns, work preoccupations, and the logistics of organising life around work - where a new stimulus was often sought, for example, in learning, further education and the expansion of leisure interests.

An awareness of possible future ill-health contributed to the feeling of time as a valuable resource. But there was a strong feeling that the time and space that early retirement afforded was still amenable to notions of positive health management, self-proclivity and most importantly a sense of personal control in this unique period of the respondent’s lives.

Whether early retirement was voluntary, involuntary but welcomed, or involuntary and resented, there were invariably concerns about finance – particularly through the initial approach and arrival stage of early retirement. During the later stages of innovation and adaptation, as the early retired project of the self took shape, most of these financial concerns and apprehensions were usually resolved. An initial inclination to participate in part-time work often coincided with an offer of part-time work, either from a previous employer or someone in the respondent’s old work circle. The middle class occupations that the respondents had been involved in often lent themselves to part-time work or temporary consultancy work, for example, in management, finance, administration, and various forms of engineering.

As a post-work lifestyle was established and the oft imagined worst-case financial scenario faded into the background, different priorities emerged. Notions of self-proclivity, agency and autonomy came to the fore. Very often part-time work declined and leisure interests, volunteering, and caring took its place. Attaining financial well-being and coming through a major life transition often manifested themselves in the form of ‘retirement pride’. Financial issues and part-time work also
interfaced with status issues. As the early retired project of the self progressed and a new lifestyle ‘literacy’ was established, there was a merging of old and new statuses, and a new social identity took shape. This new identity was less concerned with previous job and income status and more orientated towards social and cultural interests. For example, in relation to family, friends, home, leisure, travel, volunteering and learning. For most respondents, this resulted in a life period where most of the anxieties that had been associated with previous life periods were absent and a sense of ontological security prevailed.

12.4 Drawing Concepts Together: Gender, Marital Status and Resources

As Taylor (2004) has observed there has been a lack of research into the retirement experiences of women. From what research has been done, it has been conjectured that married women often resent the continuation of gendered domestic responsibilities in retirement (Lackzo and Phillipson 1991). This study has shown that this is not always the case. Despite inequalities that women may have been experienced during their working lives, particularly in the form of lower pay which usually resulted in lower pensions, and less pension entitlement for married women who had taken career breaks for family reasons, many middle women experienced early retirement in terms of contentment and satisfaction. This can be accounted for in terms of marital status and the resources that middle class women could draw on.

Many married early retired women with reduced pensions, saw their pension and their husband’s pension in terms of a joint asset that had been acquired over a life together where each had contributed to a joint lifestyle in different spheres of application. Many early retired married women were content to retain what they saw as their sphere of application and self identity in their home role in view of the recognition this role had undergone change and modification. This change related to two particular aspects. Firstly, with full-time work no longer part of the equation, more time was available for personal interests and pursuits – and more time was available for joint pursuits with their husband. Secondly, it was observed that facilitation of the home role – and tasks like caring for grandchildren and ageing
parents, were often seen as joint tasks with the husband playing a much larger part than had often been the case in earlier family life-stages.

For single female early retirees that had had continuous careers, the lived experience of early retirement was not a site of any great gender differentiation when compared to their male counterparts. Where they did differ was in relation to having smaller pension entitlements that had accrued before equal pay became more common – but even so, on an individual, non-comparative basis, these females like their male counterparts, usually described their financial status as ‘comfortable’.

Single female early retirees whether never married, divorced, or widowed did often find themselves drawn into the role of carer, usually for an ageing parent – more so than their male counterparts. Being single, retired and female were often the conditions that ‘promoted’ them into the role of carer in the eyes of their family. This was another area where issues of choice, constraint and self proclivity came to the fore. While often wanting to be involved in the care of an older relative, they were often ambiguous feelings about the circumstances that put them in this situation – often with little back-up from the wider family.

With regard to gender, marital status, resources, and middle class early retirees, this study concurs with the observation made by Mann (2001:196) that, ‘Social class retains a sharp cutting edge capable of cutting across gender inequalities. While economic dependency may be a common experience in retirement, this will be mediated by social class and the resources that go with it’.

12.5 Reflecting on the Study’s Limitations

Commenting on social gerontology, Phillipson (1998:140) notes that the, ‘The challenge for researchers is an exciting one; to document new lifestyles, institutions, and identities among elderly people’. And as Hart (2000:107) points out, ‘It is up to the researcher to make choices about what their topic will be and how they are to study it’ – with the recognition that various consequences will flow from these decisions. From the inception of this study it was recognised that in choosing such a broad scope of enquiry, namely, the lived experience of middle class early retirement, that some depth of exploration would have to be sacrificed. While this study could
have concentrated solely on any one of the sub-topics identified, for example, part-time work, caring, volunteering or social identity, it was felt strongly that there was a case for a study that gave an integrated account of the many elements and features that contribute to the lived experience of early retirement. In this respect this study has gone counter to the sometimes voiced opinion that a thesis should ideally, ‘say a lot about a little’ (Silverman 2000:64).

With regard to the study sample; while the sample inclusion criteria, and the sample recruitment method and recruitment process were carefully conceived as discussed in Chapter 5, the unrepresentative nature of the sample has to be recognised. While adhering to the idea that qualitative research using purposeful sampling ‘seeks out groups, settings and individuals . . . where the processes being studied are most likely to occur’ (Denzin and Lincoln, cited in Silverman (2000:104) – this does mean that the sample cannot claim to be representative. For example, this relates to the exclusion of those people who are not easy to locate and those people who are not outgoing or willing to take part in such a study. Those people who are outgoing and willing to take part in a study such as this, might be more inclined to be positive and proactive people.

As Strauss and Corbin (1990:142) observe in relation to data analysis, ‘Integrating all the interpretive work done over the course of one’s research is perhaps the most difficult task’. They further note that any one project could yield several ways of integrating and drawing together all the data. It is recognised then, as Mason (1996:113) reflects, ‘that although a researcher may well be able to argue that their overview is systematic, they will not be able to claim that it is the only possible version or way of “slicing” the data’. The analysis of the data and the conceptualisations that arose from it were an integration of the knowledge, patterns of thinking, experience and an understanding of previous literature that I as the researcher brought to bear on the problem. Theoretical sensitivity, the ability to recognise what is important in the data and to give it meaning, can be enhanced by experience (Strauss and Corbin 1990) - in this case, having experienced early retirement myself. But as Strauss and Corbin (1990:43) further comment, ‘you must be careful not to assume that everyone else’s experience has been similar to yours’.
This required constant vigilance that alternative or wider interpretations were not being blocked off.

12.6 Policy and Future Research

In relation to social policy and early retirement; there are few, if any, policy suggestions, that have not been thoroughly researched and recommended, for example, in relation to flexible retirement, choice, training for older workers, anti-ageist measures, pension reform to deter early retirement, and pension reform to encourage part-time work. Macnicol (2004), reflecting on the fact that new policy initiatives in this respect have most probably already reached saturation point, argues that the primary need is for flexibility and choice. He observes that, ‘The real policy challenge is how exactly this [promoting flexibility and choice] can be done, given the great variation in early retirees’ circumstances’ (Macnicol 2004:974).

As this study has shown, many middle class early retirees participate in voluntary activities, and are also willing to participate in research and to discuss their experiences, hopes, fears and aspirations. Perhaps one further policy initiative would be to promote and harness these inclinations in the form of consultative processes or new forums, that would allow retirees to participate effectively and meaningfully in policies that promote flexibility and choice in the arena of retirement. There is a growing awareness that, ‘The implications of the ageing society will be profound, but they cannot readily be predicted on the basis of abstract demographic trends’ (Huber & Skidmore 2003:15). As Barnes (2005:256) has commented, ‘If older people’s participation is to make a real difference this will involve transforming the way in which issues affecting their lives are thought about and discussed’ - something it is hoped that this study has contributed to in relation to middle class early retirees.

At the same time this study had opened up a number of avenues for possible future research, for example, in relation to notions of the self in early retirement, particularly so for women and their renegotiation of a personal identity and the impact of grown-up children still at home during early retirement. The ‘stages’ of retirement proposed in this study could be further elaborated, as could the paradox
that many people in the run-up to early retirement profess a desire to continue in some form of paid work, but in practice often do not follow this up.

Recent research has shown that there is a potential link between feelings of well being, perceived control and achievement - and health and longevity (Marmot 2004). This opens up a more complex question for future research. Is there a benefit to those with adequate resources who are able to choose (or those who reluctantly but positively accept) early retirement, in the form of better health and longevity as a result of the autonomy, control, and satisfaction gained from achieving an individually reconstructed lifestyle in early old age?
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Strauss A. Corbin J. (1990) Basics of Qualitative Research: Grounded Theory Procedures and Techniques, Sage, California


UN (1999) *UN Bulletin of Ageing Nos. 2 and 3*, Department of Economic and Social Affairs, UN. New York
ARE YOU EARLY RETIRED?

HAVE YOU STOPPED WORKING FULL-TIME
FOR WHAT EVER REASON?

Would you be prepared to take part in a study into the lives and experiences of the ‘early retired’?

What does it involve? - Just an interview lasting about an hour.

- If you are a man or a woman who stopped full-time work before the state pension age - for what ever reason and no matter what age you are now.
- It doesn’t matter how long ago it is since you stopped work - as long you have been ‘retired’ for at least a year.
- Even if you are doing some part-time work.
  I would be very interested in interviewing you.

(Results are kept completely confidential and anonymous)

Centre for Research into Ageing and Gender (CRAG)
University of Surrey

Please contact Richard Sindall - Home. Tel. 01372  - - - - -

If this leaflet doesn’t apply to you - but you know someone it might apply to - please pass this leaflet on. Thank you
APPENDIX B  CONTACT LETTER

Dear Sir/Madam

I am writing to request the assistance of your organisation with a study into early retirement being undertaken by myself at the Centre for Research into Ageing and Gender based at Surrey University.

I am hoping that you may be able to assist me in contacting some early retirees who would be willing to take part in an interview that would most probably take an hour. The results of the interviews will be kept strictly confidential and anonymous. As an initial suggestion, perhaps you could forward a jointly agreed letter to a selection of your retirees. I would of course be happy to meet any postal and administrative costs. I would be most happy to meet you, at your convenience, to discuss the matter further.

This study is being overseen by Professor Sara Arber, the head of the School of Human Sciences at Surrey University who is a leading authority on ageing and gender issues, and Dr. Kate Davidson the current Secretary of the British Society of Gerontology. Both Professor Arber and Dr. Davidson can be contacted at the address shown above and will be happy to provide any references you may require in relation to the study and myself. The study is also being supported and funded by the Economic and Social Research Council (ESRC).

For your interest and information here is an outline of the study;

As I expect you are aware there has been a steady rise over the past few years in the number of people taking early retirement. There have been quite a few studies done on the factors and reasons that precipitate early retirement, for example, redundancy, ill health and personal choice, but little research has been done into the subsequent life styles of early retirees. With the general increase in life expectancy and improved health in later life many early retirees have in front of them a period for all sorts of potential that could be as long again as their working lives. This study will focus on the adjustments early retirees have to make, the new freedoms and new restrictions they find, their hopes, aspirations and fears, how they structure their lives and what factors contribute most to (or detract from) their perceived well being and fulfilment.

The study will consist of interviews with men and women who retired before the state pension age, and who have been retired from full-time employment for at least a year.
APPENDIX C  INTERVIEW GUIDE

Broad Topics followed by reminders and possible prompts;

Assure respondents of confidentiality and anonymity.

1, Ask about circumstances that lead up to their retirement
   Their profession - Qualifications - Pre Ret. course or not?
   Timing of ER and how long early retired. Age at Retirement
   Voluntary / Involuntary - push-pull factors - exp. or not of ageism
   When first thought of ER
   Would they like to be back at work - why, why not.
   Initial experiences - e.g. anxiety, pleasure, regret, anticipation

2, Ask about broad scale structure of their life – i.e. a typical day and week
   Activities and pursuits in general first of all
   How they organise their time, establish routine, freedom?
   Part-time work - principle reason why, why not
   Health
   Family issues / commitments -
   Leisure, sport
   Learning - why
   Volunteering - formal and informal, errands, odd jobs, - why?
   Caring - secondary caring, occasional caring, other elderly relatives?
   Personal fulfilment, satisfaction, quality of life

3, How they see the future and views on related subjects
   Pros and cons - what missed and non missed, compensations
   Health
   Finance - see themselves as struggling or comfortable etc. mortgage?
   Help with children’s housing? Children still at home?
   Work ethic - changed / left behind / faded
   Views on ER in relation to others/general conception
   Who do they identify with, issue of old age, media representations
   If not “retired” - what for them indicates retirement

4, Other issues
   How they think others see them
   How they think they are viewed by their peer group
   Changes in household/domestic activities, role changes?
   Compare with parents retirement - perceived differences
   New friends, changes in social circle/arrangements
   Length of time to settle and adapt
   Initial changes and old continuities - later innovations and change
   Out look - positive/negative, regrets, hopes, ambition, future?
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