

# Talking About Retirement

## Maddy's Story

"My life was quite constrained before I retired and I feel that I've been terribly lucky – I've been able to do things in retirement which I've wanted to do, which I couldn't do before. I've certainly enjoyed my retirement – as far as I've got at the moment!" Maddy Lister

Maddy was an only child and her parents split up when she was 3 years old and she was placed in a children's home. Her parents subsequently divorced. Her mother wasn't considered a fit person to bring her up simply because she was "the guilty party" – that's how it worked then – so, at the age of 5, Maddy went to live with her father and his sister. When she was 7 Maddy's auntie married and her father decided that he couldn't care for Maddy on his own so he sent her to live with a family in the Lake District. The head of the family was a business associate of her father's. She did not know the family at all. It was just at the outbreak of World War II and, on reflection, she thinks her father wanted her to be away from the bombing. Originally she went to stay for a fortnight and ended up staying for 10 years.

The family had a daughter about 3 years younger than Maddy and they were brought up together. She says: "*We weren't treated quite the same but, you know, more or*

## Talking About Retirement

*less the same and they were very kind to me.”* The family in the Lake District became Maddy’s family.

Maddy was sent to boarding school. She saw little of her father and nothing of her mother during her early childhood. Both of Maddy’s parents remarried and her father had a second family and could no longer afford the school fees so she left and went to a domestic science college for a year: *“I didn’t particularly want to go but in those days you actually did what your parents suggested.”* After she left college her mother decided that she needed “finishing”. She was sent to a finishing school in Switzerland for 4 months where she improved her French and then worked in Paris as an au pair.

During this time Maddy’s grandmother died and left her some money – she’d never had any money of her own and she decided to use it to take a secretarial course in Oxford. Afterwards she worked as a secretary and enjoyed this time of independence. She married in 1956. In those days many men didn’t like their wives to work so Maddy gave up her job. Several years later her husband developed a brain tumour and died. It was 1968, Maddy had been married for 12 years and was left with 4 young children.

The high inflation of the 1970’s ate into the value of Maddy’s inheritance so, when her youngest child was 11, Maddy returned to work and had a successful career as a Registrar of births, marriages and deaths.

She met Rupert, the partner she subsequently lived with, when her husband was ill. Rupert was a very successful author and she gave up her job to help him. He died

## Talking About Retirement

suddenly at the age of 64 and Maddy was devastated. He left her his estate, including the literary estate, which she continues to administer. Preserving Rupert's memory is very important to her and she has just published a book about his life.

She has difficulty hearing and recently had an operation to improve this.

She still lives in the house she moved to when the children were small and has no desire to move. Her children are scattered far and wide and she visits them whenever she can. She has 4 grandchildren.

Maddy is aged 73 and a post retiree

### **A sudden “retirement”**

Maddy hadn't planned to retire from her job as a registrar: *“I retired – suddenly. One of my daughters was about to have her first baby and I asked for time off and I was told I couldn't have it.”* Faced with this inflexibility she came up with the solution of changing her job and working from home: *“I was living with Rupert at the time, he was an author and he needed some help. I was about to have my 60<sup>th</sup> birthday and could retire – so I decided to switch jobs.”*

The change in jobs wasn't without its difficulties: *“I started working in my own home, and I had to convert one of the rooms into a study.”* Whilst this gave her the flexibility she wanted, there was also a downside - Maddy missed the structure and

## Talking About Retirement

definition that working as a Registrar in a separate office location had given her: *“I didn’t know what I was going to be doing each day. There was masses of post and all sorts of things going on in addition to his writing. I could answer letters, type up manuscripts, correct proofs but I also had to run my house at the same time – shopping, cleaning, cooking, gardening.”*

### **Further changes**

Settling into her new routine wasn’t easy but Maddy was happy: *“I did enjoy it and I also got to know how he worked and all the people, all the characters in his play of life as it were.”* This was just as well because 6 months after Maddy started her new job Rupert died: *“His death was completely devastating because he died very suddenly – within one week. And he had this sort of cottage industry going – all the post still kept pouring through the letter box.”* She had known Rupert for 26 years and had to cope with the feeling of loss as well as the administration of his literary estate.

After his death Maddy discovered that there was a lot of unpublished material and over the next 10 years she and Rupert’s literary agent produced another 12 books: *“He was very prolific, he’d actually written these books but hadn’t found a publisher.”* All this kept Maddy very busy and gave her a great deal of satisfaction but she felt there was more: *“I still wanted to have a bit of a life too, and I wanted to do some travelling because I hadn’t had the opportunity to travel – but that’s another story.”*

### **Her retirement life's work**

Using some of the money that Rupert left, Maddy set up a charitable trust in his name:

*"I wanted to commemorate his work. I wanted to commemorate his name."* She is a trustee and has found personal fulfilment out of helping to make sure the money in the trust is applied in the way Rupert would have wanted.

Maddy has been kept busy since Rupert's death: *"Things have kept coming up over the last 13 years. It all helps to keep one going, and it's interesting, and you never know actually what's going to happen next."* Later this year an exhibition is opening which is devoted to Rupert and his work. And Maddy has written a book that will be published to coincide with the exhibition: *"It's his own work that I have compiled and edited and turned into a book about his life."*

Some of Rupert's books are going out of print but Maddy is hopeful that the exhibition might revive interest – and there is always the chance that someone might want to buy the film rights!

Her work has given her retirement the satisfaction that it could so easily have lacked without Rupert: *"It is my chief motivation, my chief interest and my chief joy because I have always been fascinated by his work and all his books."*

# Talking About Retirement

## Retirement alone

She does miss Rupert still: *“I haven’t experienced retirement with a partner. But if Rupert hadn’t died I’m sure that our relationship would have been very beneficial to both of us.”* Are there compensations? *“You do get used to living by yourself. It took me quite a long time actually to learn to live by myself, and I don’t know that I’m all that good at doing it, but you develop a way of living because you can please yourself.”* Would she contemplate another relationship? *“I suspect that as you get older it’s much more difficult to accommodate another person into your way of living!”*

## Her retirement life’s leisure time

In addition to her work on the literary estate Maddy has managed to have more than a *“bit of a life”*. She dislikes the winter, the dark nights and dark days and motivates herself through this period by planning the summer: *“Planning what I might do, where I might go for the next summer does help.”*

Ten years ago she joined an art appreciation class: *“I go to classes during the winter and I’ve learned quite a lot about art.”* In the summer the group visit various exhibitions and also goes abroad on art appreciation weeks. Anything to do with art

## Talking About Retirement

has always inspired Maddy: *“I think really that keeping the interests that one has is the key to coping with life.”*

She is keen to keep on learning new things: *“I do watch television but it’s mostly programmes I’ve videoed. If you’re selective there’s quite a lot of interesting stuff on the television which I use as an educational tool rather than as entertainment. I do quite like to learn stuff.”*

### **Being deaf is not about being stupid, it’s about not being able to hear**

Becoming hard of hearing is a disability that often comes as you get older but Maddy has always had a hearing problem: *“I am almost deaf now and people, I think, find it difficult to understand deafness – they can’t actually see anything the matter, so they just assume that you’re stupid. Being deaf is not about being stupid, it’s just about not being able to hear.”*

Part of the problem with loss of hearing is that it can make you anti-social because it is harder for you to join in conversations and consequently you feel excluded and become excluded. Maddy admits that it is not easy to communicate, particularly in large groups, if you have a hearing problem and wear an aid. She tries not to let her disability interfere with her social life but admits it sometimes does: *“I’m not very good at joining in the local community - I don’t belong to many things because of my hearing problems.”* Recently she has had an operation that involved placing an implant in her skull, behind her ear, incorporating a hearing device. This has improved her hearing enormously.

## Talking About Retirement

Maddy is annoyed by people who won't acknowledge that their hearing is failing and won't wear a hearing aid: *"People don't like using them because it is perceived that if you have a hearing problem you are old."* But by not using a hearing aid you are at risk of alienating yourself from society at a time when that alienation is accelerating naturally. Maddy leaves no-one in any doubt about her disability: *"I certainly make a point of telling people that I have a hearing problem because it's silly not to, and there are many people who would benefit from a hearing aid who don't wear one."*

### **The state of the world**

Mostly it was the pre and transitional retirees who expressed concerns for the future of humanity but several post retirees said how depressing they found the news. For Maddy one of the joys of going on holiday is that she is not bombarded by news every minute of the day: *"I find it intrusive now. I used to think that as I got older, and nearer to the stage when I might pop my clogs, I wouldn't be able to bear not knowing what's going on. I don't feel like that quite so much now because it is all so depressing. The world is becoming a violent place and it's very difficult to live your life without actually being affected by it."* There are those who will say that the world has always been a violent place, the difference now is that the media coverage is more, both in terms of amount of coverage and instant reporting.

On the other hand Maddy admits that she probably takes after her father who couldn't bear not to know what was happening: *"It was absolutely amazing. When he was*

## Talking About Retirement

*terminally ill in hospital he wanted to know what the stock market was doing!” So she agrees that the chances are that she will continue to keep up to speed with current affairs until she “pops her clogs”.*

### **Social and physical mobility**

She moved to the house she still lives in when the children were young. Her decision to continue to live there, even though it is a long way away from where her children live now, is because the house is still suitable although she is older and alone. The house is a bungalow, on the flat and near the shops. She does sometimes toy with the idea of moving: *“It’s very suburban here and I often think I might perhaps like to live in a village somewhere in the south, but I wouldn’t know anybody and it’s not terribly easy getting to know people if you’re retired and have a hearing problem.”*

Like many post retirees Maddy occasionally thinks about the time when she may not be able to drive. Her mother had to stop driving at the age of 87 because she had glaucoma: *“She had driven since she was 17, and that was almost like the beginning of the end for her and I dread that too.”* This is another reason why she’s decided not to move: *“I continue to live here because I want to live somewhere where it won’t matter if I suddenly can’t drive – it won’t be that horrible cessation of life that people find difficult. And someone can come and look after me if necessary and it’s easy to get some cleaning, gardening or decoration done.”*

# Talking About Retirement

## Being lucky

In spite of the adversity throughout her life Maddy has always considered herself to be lucky: *“I suppose I’ve been lucky insofar as I wasn’t able to please myself before retirement because I had to work and, since retirement I haven’t had to work and I’ve had an income so I haven’t really had to worry about money.”* But she has always been a careful planner and has worked with a financial planner for the last 13 years: *“It’s very important that, when you please yourself and you live the life you want to lead and do the things that you want to do, that you’ve got an income to support it. I don’t feel that I am extravagant in terms of personal possessions but I do like to be able to get in my car and go and visit my children and go on short holidays – all that kind of thing is very important to me.”*

Maddy feels her retirement is a success, not just because she has enjoyed doing things she didn’t have the opportunity to do when she worked, but because she has been able to continue Rupert’s work: *“I’ve enjoyed my retirement so far, yes. I have because I’ve been able to do some things which have been useful and which I’ve enjoyed doing.”*

*Talking About*  
**Retirement**