

# Talking About Retirement

## Sam and Joan's story

*"When people ask me what I do in retirement, I say I'm doing all the things I've been waiting to do for the last 35 years." – Joan Jarvis*

Sam and Joan met and married when they were both working for the BBC. Joan was a designer and Sam was involved in production.

Initially they both worked full time – pursuing their individual careers within the media with great success. Sam rose to dizzy heights in production and Joan's design work thrived. However, when she was in her early 50's, the design team was relocated and Joan didn't want to move with them because it would have taken her away from Sam. Also, her mother had just died and she was feeling rather undecided about the future so she left employment. At first she became self-employed and set up a small design company with a friend but this never really took off. By her own admission she is not a lady who lunches and the thought of spending the rest of her life without a purpose was horrifying to her. She tried charity work but this didn't really fulfil her. Then she decided to attend a course on textiles. She loved it and became extremely proficient. She now takes commissions and organises exhibitions of her own and others' work. She travels, mostly to China, exploring the tradition of textile work in other societies and brings back her findings to incorporate into her own work.

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Sam's work for the BBC, producing programmes, continued to go well but he decided that he did not want to stay with them until he was 60 and so he left to become an independent producer. This lasted for several years but gradually the work dried up. However, Sam continues to be very involved in his favourite subject, nature. He lectures regularly on dedicated cruise ships which also give him and Joan an opportunity to pursue another passion – travel.

A great keep fit fanatic, Sam still pursues some extreme sports such as microlighting. He is a keen walker and, in the past, has enjoyed trekking in the Himalayas. Ideally, he would like to do one more trek before his knees finally give out.

He also plays the organ and finds the best way to keep mentally alert is to learn a new and difficult organ piece.

Sam is 67 and Joan is 69. They are post retirees.

### **A slight change in direction**

When her design job came to an end Joan was in her early 50's and she didn't feel ready to retire: *“An ambition for retirement was actually not to fritter my time away. I didn't consider it to be retirement, I just wasn't working any more and I thought – I'm not someone who cleans the house – that's the bottom of my list usually. I do like gardening but I don't want to spend all my time gardening. I'm a good cook, I like cooking and all*

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*that, but it has its place. Then, out of the blue, I came across this City and Guilds' course and it changed my life. It's embroidery and design, sounds very 'granny's handkerchief' but it's not – it's a very creative course. And I said to Sam 'Look, I'd like to do this for a year. It's a four year course but I'd like to do it for a year – how about it?' And he said 'Give it a whirl' and, four years down the line, you know, I was just walking on air. I had a whole new thing."*

### **Making your working life a preparation for your retirement life**

Joan was fortunate in that her working life had centred around design and making things so moving on to the City and Guilds' course was, for her, a natural progression. She maintains that it's good to have interests in your working life that you can continue to pursue in your retirement life: *"I always felt that somehow your working life should be a preparation for the time when you are not working. And if you haven't got a hobby you are going to be stuck. Sam had bird-watching, organ playing, books, natural history – a lot of things he did as his work were also a hobby. I always, always stitched, from the age of about twelve. I never sat down without something in my hands right through my life."*

Whilst Sam agrees with Joan, he thought it was possible to come back to things you might not have had an opportunity to pursue during your working life: *"The foundations for most of what you do in life are laid when you are very young because that's when you are most receptive to things. And, even if you don't do whatever it was that you were*

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*interested in when you were younger for most of your working life, you know it's something you can come back to later on."*

### **A two-year transitional period**

Several post retirees said that it had taken them up to 2 years to 'find their feet' in retirement and determine what would make their retirement life a success. Even Joan, who had the advantage of being able to continue to pursue her pre-retirement work, found that: *"I reckon it takes a good two years to have found, I won't say yourself, but to have found your focus and realise that you've actually got a focus. I think from when your work stops you've got to allow at least two years. And, in that time you're going to fritter and waste time and maybe get depressed and not know what to do with yourself. Certainly when I stopped work it took me two years."*

Joan 'retired' before Sam so had found her focus by the time it was Sam's turn to retire. Having had the experience herself she knew what to expect: *"Some things are more difficult for the woman because your husband's around a lot more and, you know, perhaps not knowing what to do. I remember thinking to myself – it sounds awfully patronising – 'I'll give him two years' but that's what I felt, and you've got to be absolutely patient for that two years. Some people might be quicker, I don't know. And after that two years you realise that, yes, there are things you can do and life does go on, but it can be a very difficult two years."*

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## **A gradual transition**

The word ‘retirement’ isn’t one that Sam likes: *“I know what you mean by retirement but I don’t feel retired. I have changed my lifestyle. I am no longer working for the BBC producing films, but since then I’ve been quite busy although not in the same way. When I slowly, with the emphasis on slowly, relinquished my work in production, it didn’t suddenly come to an end. I went freelance. I had a number of contracts and over about four or five years it slowly tailed off.”*

Did Sam plan this gradual relinquishing of his previous work? *“Yes I did. I didn’t want to continue with the BBC until I was 60, that was the compulsory retirement age. I wanted to go freelance and just try as an independent producer so I left. I was about 56/57 at the time. There was a series I had an opportunity to produce - as an independent producer – I think that lasted about two and a half years. And then I got other contracts to produce individual films and I did various things, but slowly, slowly the work dried up, which didn’t altogether displease me because there were other things that I wanted to do.”*

## **Having time to pursue other interests**

As Sam was winding down, and the production work he was involved in was tailing off, new pursuits began to fill his time – and old interests were revived – he appreciated having the time and opportunity to explore these: *“I knew that I wanted to achieve a*

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*number of things. I'd never been to the Himalayas, so I went on a trek to the Himalayan kingdom. I went to Nepal and did quite a long trek. And then, in 2000, I did another long trek along the northern edge of Bhutan, which I went on for about 40 days. I wanted to do those while I still felt fit enough. And, having climbed over the last paths at 17,500 feet, I thought 'I'll never have to do this again'. But, you know, I still have a yearning to go back, so I might yet do another one!"*

Having more time also meant that Sam could pursue a previous passion: *"I've always been keen on organ music but while I was working, producing films, I had absolutely no time to spend hours practising and I let it lapse. But I've got back into it now. It took quite a lot of practising but I can play, perhaps not as well as I did at eighteen, but reasonably well. I've been out this afternoon, down the church, playing the organ."*

Flying his microlight is another passion. Also collecting bird books: *"I'm a bit of a bibliophile on bird books and I do enjoy going bird watching. And the other thing I do, which isn't really an occupation but arises out of my interest with birds, is I go on small expedition cruise boats lecturing on birds. And so I've been to the Arctic and Antarctic several times, and down the South America coast, and we're shortly off to Greenland and Iceland and Spitsbergen."* Joan sometimes, but not always, accompanies Sam on these expeditions.

Does Sam feel that he is leading a fulfilling retirement life? : *"Well, all of these things I've done I don't think I would have been able to do very satisfactorily while I was still*

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*working seven days a week for the BBC, producing films. I'm not involved with the degree of complex decision making I used to be but, broadly speaking, I feel I'm sort of fairly decently occupied."* This, I have to tell you, is a typical 'Sam understatement' and roughly translates into 'Retirement's great'.

## **Practical plans for future ambitions**

Does Sam have any unfulfilled ambitions?: *"Well I suppose, you know, not to die too soon seems good."*

Joking aside they both want to make the best of the years of comparatively good health that they hope are left to them. Joan: *"Most of what we are thinking about at the moment is because we're relatively healthy, we're not thinking about what's going to happen when we can't bend down for the light socket, just not thinking about it because we are trying to keep ourselves positive."*

There are things that they want to do and places they want to visit. Joan believes in planning ahead: *"I did actually suggest that we should sit down and plan the year ahead. We ought to write down any places that we want to see and the times of year that it's good to go and see them otherwise the whole year drifts and you find you haven't done it."* How does Sam feel about that? *"Joan's been talking to someone who does plan like that but he's a man who polishes his shoes every day!"* Although, after this curt

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dismissal, Sam did go on to admit that maybe a bit of forward planning wouldn't come amiss.

He is also keen to plan another trek: *"I would like to go over another Himalayan pass. It's good to go somewhere where the tentacles of civilisation haven't reached. Where people are living almost in sort of medieval conditions, you know, tilling the soil with an adz, or bullocks. When you come back here it helps you to put things into perspective a bit. People here are complaining about the trains running late or the prices going up. And you've seen these people who have absolutely nothing – living in what we would call hovels, very few possessions and yet seeming to be extraordinarily happy. And they're always smiling – I quite like a squirt of that now and again. I'd like to go back to Bhutan again. They've always had fairly closed frontiers and their king has always said that he is more interested in gross national happiness than in gross domestic product. And he's tried to stop the worst excesses of the Western world coming in and I approve of that."*

In spite of their various activities they do admit that life seems to pass by very pleasantly some days without a lot being achieved. Joan: *"We waste a lot of time. I'm absolutely brilliant at frittering away an entire day, which I never used to do – with nothing to show for it, which I find horrendous when I've done it. But then I think: Well, why shouldn't I – does it matter? But I do like to feel that I've achieved something by the end of the day."*

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## Why making financial provision is important for women

Sam retired from the BBC on a good, final salary pension. He also built up a savings pot outside his pension fund and is pleased with the provision he's made.

On the other hand Joan made little provision for a pension but she has always been a saver: *"All my life I've saved. We never had any money when I was young but I always tried to save, even if it was just pennies; so I did have a bit of money. And then my mother died and left me a little bit. So I always felt that I had my own money. I can buy things – a car or whatever I want – without having to ask Sam."*

Is it important for her to have some degree of financial independence from Sam?: *"Yes, I actually think for women it's terribly good. I mean some people can't have their own money. One of my friends never worked – she brought up a family and her husband was in a good job and all that – and she didn't save. But I do find it difficult sometimes because I'd like to go and do something with her, but you know clearly that she can't afford it and I can. I think, where possible, women ought to plan to save and have some money of their own."*

## Payback time

It was Joan who talked about 'giving back'. She felt that she and Sam had been lucky – lucky to have their health and independence and enough money to do whatever they want

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to do in their retirement: *“I feel that the exhibitions that I do with my friend, Val, are a way of giving something back to the community – a way of saying thank you. We give a lot of talks on Chinese themes. We’ve done over 60 up to now and one of the things we always say at our talks is that we feel very privileged to have done all we have and we enjoy sharing it with everybody.”* Sam feels the same: *“I’ve been giving talks to the Natural History Society since I was 14. I’ve always quite liked imparting knowledge to others on things that interest me. I suppose playing the organ for church services is partly that. I don’t have to do it but I think, well, I can play the organ, there’s a shortage of organists so, if a vicar in distress phones me up and I’m free, I’ll go and help them out. As an American friend once said to me: Sam, you know, this is payback time.”*

### **Staying socially connected**

When they were working Sam and Joan just didn’t have time to get to know the people in their neighbourhood. So, when she left work Joan suggested to someone she did know locally that they form a residents’ association: *“And we did and it’s been going for years. It’s gone from just being a couple of parties a year to almost being like a parish council! I was secretary for six years and I’m still on the committee but it’s an excellent way of getting to know your neighbours and being involved in the local community.”*

Sam misses the social contact he used to have with colleagues at work. By his own admission he is not necessarily that social but he does try: *“I’m a volunteer at Slimbridge and I occasionally go and take part in a ‘people’ bike ride. And when I’m*

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*lecturing on the boats, you know, I'm with the crew and the passengers and giving talks and so on and that's a certain amount of contact."*

## **To move or not to move**

Sam and Joan moved to the house they currently live in many years ago. Joan: *"Well, we came here when we were working and it was convenient because it was so close to where we worked."* Did they think about moving when they retired? Joan: *"Well, we did because once you stop work you begin to realise that there's actually no need for you to be here. But then you think where would you go – and it's pretty good here anyway. It is important where you live, the location. It's different from when you're working to when you're not working because you spend more time actually at home."*

So, instead of moving house they adapted the house to suit their retired situation better: *"We've thrown some money at it – we've had solar panels installed, cavity wall insulation. We've even had new garage doors fitted. I don't know why I didn't do that 20 years ago. I now come in, zap this thing and they're open by the time I get in the drive. And we'd been struggling with those old 1950s wooden things for years!"*

And it was Sam who made the good point that modern day retirees do have lots of interests and activities that mean their homes are not just the focal point of their living, they also become the focal point of their working too, so downsizing becomes a harder task: *"Actually the thought of moving is appalling, genuinely appalling. You should see*

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*my study – the stuff I’ve accumulated, not to mention my library.” Joan agrees: “Well, my workroom too – it’s absolutely packed.”*

For Sam and Joan the answer, at least for the time being, is to modify their house to make it more cost effective to heat and easier to operate.

### **Adjusting to ageing disabilities**

Several post retirees talked about coming to terms with the disabilities that afflict us as we grow older. For Sam it’s been the loss of hearing: *“It’s very, very tedious. There’s nothing you can do about it – it’s just one of those things that happens, you know, the ageing process. But it’s not critical.”* Eventually Sam acquired a decent hearing aid.

Joan: *“It was when he couldn’t hear chiff-chaffs – then he got proper hearing aids put in and he could hear the bird song again. I mean it was awful when he couldn’t hear bird songs. He did miss that.”*

The heartening thing is that most post retirees who are dealing with ageing related problems are doing so cheerfully and pragmatically and not letting it interfere too much with their enjoyment of life.

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### **Not making your retirement life as anti-social as your working life!**

Sometimes there is a temptation to try and recapture the feeling of importance and of being needed you enjoyed during your working life – forgetting that the cost of that was restricted time for other pursuits and relationships. Being chairman of her local embroidery guild for three years meant that Joan was kept very busy: *“I worked terrifically hard in those three years because I wasn’t a quiet chairman, I wanted to make my mark.”* When her term of office ended Joan was asked if she would consider taking over as chairman of her region: *“I was asked if I would put my name forward by the current chair, but I thought: No. I don’t want to do that because it would curtail all my other activities, which I valued. At that time Sam and I were actually doing things together which, for most of our working lives we couldn’t do because he’d be filming, I’d be filming, and we’d leave notes to each other on the table and I knew that I didn’t want to do that again.”* Joan went on to give me an example of how bad it had become when they were both working: *“For Sam’s fiftieth birthday – he had a chocolate cake on the table with 50 on it and an audio-cassette from me. And you know what, I thought there’s such a lot to say to him because he’d been away, I was going away and I thought it’s no good writing a note, I can’t be bothered. So I sat down and I recorded this tape and I was talking for a few minutes and I said ‘And don’t walk out of the room while I’m in the middle of talking to you’ and, apparently he didn’t hear that because he was in another room! He had just walked away – in the middle of playing my tape!”*

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## **A successful relationship**

It's quite obvious that Sam and Joan have a very successful relationship. I asked Joan what she thought their secret was: *“Well, we do a lot of our own thing, so that we lead our own lives, up to a point. But then you think, well, what's life all about if you can't actually sit down and have a cup of coffee together, even if it does slightly get in the way of what you're doing. But I think it's terribly important for all couples to have their own areas of interest which they pursue.”*

They do encourage each other in their individual pursuits. Joan: *“Sam has always been terrifically supportive of what I do and he takes an interest in it – he comes to all our exhibitions. And I take an interest in what he does. I wouldn't dream of stopping him going off on any of his trips, even if I have to be left alone for weeks on end, which I am. But I do have my work and I give myself little projects to do while he's away. If I didn't, things would be very different because I would be whining and saying 'I haven't got anything to do – and you're going off for six weeks again'. So, it's important for both of you to have something to do independently.”*

## **Making age discrimination work for you**

I was interested in Joan's response when I asked her if she had ever experienced age discrimination: *“I think it's a matter of how you take it. I occasionally just enjoy my age in that I can go from being considered a silly woman who doesn't know what she's*

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*doing, to drawing myself up to my full, nearly six foot, height and pulling rank on people. So you can quite enjoy it at times, manipulating people with your white hair!” I always had a sneaking suspicion that older people were having the last laugh!*

### **Has their retirement life been a success?**

Joan is still looking ahead: *“Well, we’re still here so that’s one success! But there’s still lots that we want to do. We want to go on pursuing our interests. Most of our travelling is done in pursuit of an interest. I think a lot of people travel so that they can just tick off places but all our travelling is for a reason – we’re either looking at birds or architecture or so I can produce another sketch.”*

I asked Sam if his retirement life was as good as he’d hoped it would be. Remember that Sam is the master of the understatement. *“I think it compares pretty favourably – it might even be better than I’d hoped for. I didn’t think that I would get to see parts of the world that I have seen or to do some of the things I’ve done. I think so far I’ve had quite an interesting time, really. We live in an agreeable place, we’ve got enough money to live on and we’re involved in diverse activities. Ideally I’d love to be living in an old rectory somewhere on the Norfolk coast rather than in a city, but nothing is absolutely perfect. You’re partly a product of your experience and set-up and you can’t always have everything. But I think, on the whole, if it continues for a few more years like this I won’t be totally unhappy. So, yes, I think, everything considered, retirement has been more agreeable than I’d imagined it would be.”*