

# Talking About Retirement

## Wanda Purcell's story

*"I don't feel any need to learn anything. It's very self-satisfying isn't it? And part of being old is I don't have to feel guilty about not doing it, even if everybody else is doing it at 80. I don't need to." - Wanda Purcell*

Wanda was an only child and had what many would consider a privileged upbringing. Highly intelligent she lacked the concentration necessary to succeed at a high academic level. When she left school she drifted into journalism and developed a real talent for it. She interviewed some of the leading figures of the 20<sup>th</sup> century.

Her first husband died shortly after they were married. Her second husband, Roy, was a writer who enjoyed a great deal of success in the 1960's and 1970's but was less successful in the 1980's.

In the late 60's they moved out of London to Devon. Wanda left journalism and became more involved in one of her lifelong passions – politics. She was very active in the local liberal party – ultimately the liberal democratic party. She was elected and served as a local councillor for many years. She still has a passionate interest in politics but is no longer involved on a day to day basis – she says it is time to give some of the younger party members a chance to shine.

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When Wanda was 59 her husband died, suddenly, of a heart attack. They were apart at the time – the first time ever that they had taken separate holidays. Wanda found the best way to cope with Roy’s loss was to throw herself into another of her passions – travelling and she still travels extensively.

She has two children, a son Nigel and a daughter Elizabeth. Nigel is happily married and has a son called Alerick who is 8. Elizabeth has a daughter called Pandora who is 21 and in her first year at university. Wanda and Pandora are very close and Wanda is helping to support her through university.

Wanda is 74 and a post retiree.

### **On adjusting to retirement – or to being older!**

Wanda doesn’t consider herself to be retired: *“We have to start by saying that I’m not retired; meaning where you suddenly retire and become something else and your life changes dramatically. That hasn’t happened to me because I never had a job in the sense of going to an office. So – it’s not a question of adjusting to retirement – it’s a question of adjusting to being older. It’s a question of adjusting to widowhood, and indeed subsequent losses.”*

Apart from her early foray into journalism she has never had paid employment.

However, she was involved in politics: *“When I say I didn’t have a job, I was involved in politics in every shape and form, except being an MP, which is, after all, a paid job (who’d want it?). All the jobs in politics that aren’t paid, I did. The full*

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*gamut, from being an elected councillor to doing a lot of things for the Liberal Party, because that's what it was in those days, nationally." But, of course, that wasn't a 9-5 job – it was much more! What did she do when that came to an end? "I set up a printing co-operative in my basement, and we printed probably a million leaflets a year. Political leaflets. What my husband called 'The Underground Press', and that was very hard work, and that came to an end simply because of new technology (old off-set lithos in Wanda's basement became obsolete), and that finished ten years ago. And I haven't been involved politically since. Not because of disagreeing with the party, the Liberal Democrats, I am a member still – but because other, younger people can jolly well do it now!"*

### **Retirement planning in the conventional sense was a non-starter**

There was no real planning for retirement in the Purcell household because Wanda's husband, Roy, was a writer and writers don't retire. What did make a difference to their lives was that Roy's writing ceased to sell: *"I mean, the sad thing is that he stopped being in demand as a television writer – he wrote plays for television. And he was actually very depressed because he no longer had any work, but that was hardly planned for, and was a cause of great depression for him."* During these years Wanda coped by keeping busy: *"He still wrote every day. He wrote a novel that was published – and then he kept working, but nobody wanted it any more, and he died in 1991, so in fact he had ten years of frustration and depression. Those were the years that I was printing in the basement. So I was the busy one."*

### **Other interests in retirement – or lack of!**

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The problem was that all Roy did was write: *“He had no other interests. He wasn’t off playing golf or fly-fishing. But then I didn’t have what are known in quotes as “retirement interests” or “hobbies” either. But I’m very fortunate in that the things I enjoy doing are things I’ve always enjoyed: reading, looking at pictures, crosswords – they are all things that you can go on doing when you’re old. So my life, in the sense of what I enjoy doing, is exactly the same as it’s always been.”*

Wanda attempts The Times crossword every day: *“Never got into that Su doc – or – what is it called? Never got into that. I do, or attempt, the Times crossword every day. I totally finish it say once a week. I read books for escape. I don’t read books for improvement. I read a lot, but it’s novels, not biographies or histories or anything. I’ve never attended an adult education class in my life. All my friends – oh my goodness – they learn Italian, they go to pottery classes, I can’t tell you what they do. I do none of that.”*

Wanda was concerned about the people whose pre-retirement interests required a high level of physical fitness: *“I feel very sorry for people whose great interests have been physical sport, my father-in-law was like that. And when, with the diminution of physical fitness, they can’t do the things that they’ve always enjoyed it must be hard for them. It takes no physical fitness to do a crossword, look at a picture or read a book.”*

### **Coping with loneliness**

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Having been widowed for 16 years what is the hardest thing that Wanda has had to cope with? *“It’s learning to be content with my own company. Learning to be happy in my own company. And that’s about widowhood, and is about subsequent losses, and the challenge of losses.”*

What positive steps does she take to cope with loneliness? *“I do have a lot of friends. I ring them up. I plan my week so that something is happening every day. Not always necessarily seeing a friend, but something is happening. I have something to do every day, and I make a positive effort to plan that.”*

### **Having friends and things to do**

Planning ahead is important: *“I look in the diary for the week ahead to see if there’s a blank day and, if there is, then I fill it with something.”*

And friends are important: *“I’ve only got two friends left in London, and if I go up to London it’s to see them, or to spend a lot of money on a picture. I don’t go up to London much, and I come back the same day. I really don’t enjoy being in London as such. Other friends are in and around where I live. Yes, friends are very important to me, and I think I’m quite good at friendships. I think because women do much more keeping in touch than men anyway. But you have to work at friendships and keep up with them, and if you haven’t heard from them you get in touch.”*

Finding things to do and helping others (in spite of Wanda’s following comments to the contrary) has also resulted in Wanda giving time to a local charity shop: *“I’m*

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*ashamed to mention this because I only do it because it's just round the corner and it makes me feel good! I work one afternoon a week in the Oxfam bookshop, doing my bit for the third world. But that's only because it fills in one afternoon a week - filling in the diary. And because working in the bookshop is nice, and it's round the corner, and it's convenient. Not many brownie points for that really. That's part of having things to do."*

### **The importance of having something to look forward to**

Wanda knows that it is important for her to have something to look forward to: *"I'm like a child – I have to have something to look forward to – I have to have a 'treat'."*

The thing she specifically looks forward to is travel: *"I've always travelled with my husband, and without him, and it's disgraceful really, but I have to have something to look forward to. I'm always planning the next trip, and my friends say as soon as I get back from somewhere: Where are you going next? And I probably am already thinking about it. I have to have something to look forward to. It's pathetic really."*

Pathetic or not it is Wanda's coping mechanism and her way of making an enjoyable life for herself.

### **Advantages of being older – and living alone!**

I was curious to know what advantages Wanda had found in growing older: *"Well quite a lot really. Not feeling guilty about not doing things. I don't have to feel guilty*

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*that I'm not moving heaven and earth for the Liberal Democrats. There's a whole lot of things - I can please myself and I don't need to feel burdened by duties."*

Another advantage to being older is that Wanda doesn't have to feel guilty about not doing what everyone else is doing: *"I don't feel any need to learn anything. It's very self-satisfying isn't it? But anyway, I don't! So all these people who set themselves up for these mental challenges either creative, like doing pottery or art classes, or learning, say, a foreign language, no, that's not for me. And part of being old is I don't have to feel guilty about not doing it, even if everybody else is doing it at eighty. I don't need to. And I don't need to compare myself with other people and feel a failure because I'm not learning Italian. It's perfectly all right to be as I am."*

And living alone? *"It's a thoroughly selfish life. I have my little routines – when I do what I want. I mean, making coffee, watching telly – you know – going to the shops, whatever, and I don't really want that disturbed now. That's part of old age too, isn't it?"*

In fact, Wanda admits that she would now find it quite difficult to live permanently with somebody else.

Spending money on beautiful things is a further pleasure in life for Wanda – I asked her if she thought that this was some form of compensation for being older and alone: *"I'm still given to extremely spontaneous extravagant things! Suddenly going up to London and buying something. I've done more of that as I've got older and I don't know if that is a compensation thing. I haven't really explored whether suddenly*

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*spending some money on something is a compensation thing. I like to think not. I like to think it's because I'm culturally very aware, and want to be surrounded by beautiful things. That's what I like to think, but I'm not entirely convinced!"*

### **Later relationships**

Although she admits that she would now find it difficult to live permanently with somebody else, Wanda did develop a relationship after her husband died: *"I got together with a man, Charles, about three years after Roy died. He didn't love me as much as I loved him – I felt rejected. We had a house in Greece together. We lived together for three years. We split up. I didn't see him for three years in order to protect myself."*

After three years, during which Wanda didn't see him and had, as they say 'got over him' they met by chance: *"It was just when I was buying this flat – and we became friends again on a completely different level. A completely different level. We knew each other terribly well because actually we'd known each other for years and years before we'd got together – and we became comfortable friends, and travelling companions and he became the man I did some things with – nice things, fun things."*

They didn't live together; he lived twenty miles away – but they saw each other about once a week: *"And we would spend over two months solidly in each other's company because of going on holidays, and it was lovely and it was interesting that something kind of totally changed, and it's because you yourself have changed."*

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Charles died, suddenly, eighteen months ago and Wanda misses him very much.

Reflecting on their first relationship she said: *“I mean, I think the only thing that took me by surprise was that one can fall so deeply in love, and lustfully in love – this is important – lustfully in love at 60. But it did take me by surprise and I don’t think I would have ever have thought that at 60 one would feel lust.”*

### **Moving before it’s too late**

Wanda has always been good at anticipating ‘the next big thing’. She didn’t wait until she couldn’t cope with her old house – she moved in plenty of time: *“Where I live is very important to me. I lived in a big house and hadn’t actually planned to sell up and move, but I met a person who lived in, but was selling, the perfect flat in the perfect place – old lady’s flat – level with the shops – shops just a stroll along the level instead of climbing up a hill – ground floor flat, no stairs, and I bought it and moved here and it’s been the most tremendous success. It’s very small. It hasn’t got a spare room. I don’t really have people to stay. I don’t want to either and I’m terribly happy.”*

For the first time in her life she has become interested in gardening: *“It’s got a small garden at the back which is small enough for me to get interested in. I can’t remember the names of plants now. I’m too gaga, but I’m actually interested in the garden and it’s the first thing I do in the morning is to go out into the garden and see what’s come up, or what hasn’t. I keep a garden diary so I can look up what happened last year. It’s not very specific – it says: Blue thing by the shed has come out again!”*

## Motivation v Procrastination

Wanda has never really seen herself as 'motivated' to do things, according to her:

*"That makes me sound more energetic than I am. I'm deeply lazy."*

But, unlike several post retirees I interviewed, Wanda does not put off doing things like her paperwork simply because she has more time to do it in: *"I am absolutely NOT a procrastinator. In fact, neurotically the opposite. Everything has to be done immediately. I make lists. Oh am I a list maker! I mean Shirley Williams once said she made lists of lists. I'm almost in that category. But, you see, I make lists so I can cross things off!"*

The 'job satisfaction' of crossing things off her list is obviously great but there's another reason why Wanda keeps lists: *"It's also because I've got a bad memory. I mean, the shopping list is essential, but I also make lists of telephone calls I've got to make – things I've got to do. And then the satisfaction is crossing them off – so maybe that's the motivation, I don't know, but certainly the post arrives and is dealt with within an hour of being opened. Now, that's not something to congratulate myself on, I regard it as almost neurotic really – the opposite of procrastination. Everything has to be done immediately."*

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## **Risk taker – or not?**

Wanda struck me as a brave person – someone who would venture into the unknown with nary a thought for her personal safety. How did she see herself? *“I’m a physical coward. I never take physical risks. Never have – and never would.”*

On the other hand: *“I say I don’t take physical risks in that, being someone who is non-sporty, non-physical, physically uncoordinated - I’m clumsy, so that I know not to take physical risks. I take risks in the sense of – I would take a risk in travelling to somewhere dangerous, especially if I was in a group. I can’t travel by myself any more. I’m too old. And I’ve always had a companion to travel with and I haven’t now. But I wouldn’t think anything of travelling to a country that was dangerous. For instance, after Roy died I went to Cambodia. I was one of the first tourist parties – there were only eight of us – and there was sound of machine gun fire permanently in the background and we had to be careful not to step on mines and things!”*

## **Making financial provision**

What financial planning did Wanda do for retirement? *“There was no planning. Well, you do the planning – what I meant – what an insult to financial planners – dear, dear – ‘there was no planning’ – the whole point of using a financial planner was planning! No, what I mean is I was lucky to have the money in the first place.”*

Wanda is constantly grateful for the fact that she can afford to live the life she wants to live: *“I have just been incredibly fortunate, and the fortune arises from the fact that both Roy, my husband, and I were only children. We both had fathers who’d*

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*built up businesses and we were the sole inheritors. Now, if we'd both come from families with three siblings each, life would be very, very different. And everything I say about old age/retirement, is based on the fact that I've had money, and when I say treats – plan treats – do this – go up to London and buy something – that is all based on money. And if I say that I've being able to move to this flat within walking distance of the shops and nice people around me, why is that? Money!"*

She is acutely aware that without money her life would be very different: *"The only thing that isn't allied to money is coming to terms with my own company. But even that is made easier by money, because I can actually go out and do anything I want to do! How many people can say that? It's an extraordinary thing to be able to do. I mean, lucky or what? And it – it's something I'm extremely grateful for – and I do have a higher power, and thank my Higher Power for that – every day. And every day I go to bed I thank my Higher Power that I've got a bed to get into – that I'm not in Calcutta on the streets. I'm not even in the centre of this city on the streets. I'm not even living in a bed and breakfast. I'm not even living in a small council house and looking to pay the rent. My entire life is placid and easy and enjoyable because of money. Not because of some spiritual or beautiful person inside me."*

### **The future**

I asked Wanda if we were sat here in 20 years' time what would have had to have happened to make the next 20 years a success: *"I would like to feel that my grandchildren were okay. That they were leading the lives they would like to lead. And I would like to think that my son and daughter were okay and leading the lives*

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*that they would like to lead. And that I had my marbles but, of course, if you don't have your marbles, you don't know you haven't got your marbles!"*