

Talking About Retirement

William and Helen's story

"I said to my doctor the other day 'This new drug that you might be putting me on, I've been told it only works for five years' and he said to me 'You're 78. What do you want me to say? In five years' time you'll be 83. Have you got plans?' I said, 'I've got plans way beyond 83, doctor.'" William Kennett

When he worked William Kennett was a very successful store manager. Some of the country's leading retailers have employed him to set up, open and run their flag ship stores both in the UK and overseas.

But William's success in business wasn't matched by success in his private life. He and his wife, Lydia, had been married for 38 years and everyone assumed that when William stopped working they would settle down to retired life together. But as retirement got closer, rather than looking forward to it, William began to dread the prospect of spending all day and every day with his wife.

His last assignment was to turn around an ailing store in the South. It was during this assignment that he met Helen. She was 23 years younger than William and was married with two young children. William and Helen fell in love. Subsequently they

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each divorced their partners, married and have lived happily together for the last 17 years.

William is now 79 and Helen is 56. They are post retirees.

Catalyst for change

William and his wife had grown apart and he knew that he didn't have the companionship at home that he would need to sustain him in retirement. He realised that whilst he could live with his wife when he was working, and out of the house most of the day, he couldn't live with her in retirement, all day and every day.

William did try to make the relationship with his first wife work: *“We had been living abroad for three years. I was working. It was obvious that my wife didn't enjoy life abroad and so I said I'd come back to England. We came back to a beautiful city – settled in and it became clear to me that somewhere along the line something had happened that made my wife almost anti-social. She didn't want people and went out of her way to avoid them. I also began to think that she didn't want me either. We had several discussions about this and eventually, one day, my wife said to me the words “Well, I can't change” and the moment she said that I thought “Well, I'm not sure that I can go on living like this all day, seven days a week. I need something more.”*

Most couples go through a period of adjustment going into retirement. A period when they have to redefine their roles within the partnership and work out how to give each

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other the space and independence they need, without jeopardising the relationship.

But what happens if that period of redefinition convinces one, or both of you, that you can no longer live as a couple?

Or, as in William's case, you realise several years before retirement that you do not want to spend your retirement with the person you are married to? William: *"It's funny, but when I came down to the nitty gritty of it all, I did realise that over the previous 8 to 10 years there'd been occasions when I'd thought to myself 'Have I got enough money to do something drastic?' But at that stage I hadn't met someone who I wanted to share my life with. So I had been thinking about it and I had been working it out in my mind, even before I met Helen, what I would do if the opportunity arose."*

William met Helen two years before he retired – and two years before his marriage finally disintegrated: *"At the beginning of our relationship I wouldn't have said we were going to finish up living with one another. I mean, I think it was a different relationship then, but over a period of time – we were both a long time on this – we gradually realised that we did enjoy being with one another. We were very fond of one another and all the companionship I'd been talking about was here, available to me with Helen, if I took this somewhat drastic step, and so I did."*

A difficult decision

Neither William nor Helen took the decision to leave their partners lightly. Helen: *"We took on a tremendous responsibility because both of us are caring people. We both felt very, very bad about what we did to our partners, and how terrible that was."*

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If our relationship hadn't worked that would have been the worst thing. I would have been so ashamed and I think William would have been too; the fact that we'd caused all that pain, hurt people, for nothing. So it was a big responsibility to make our relationship work."

Retirement and a changing relationship

When he left work, adjusting to being retired wasn't a problem for William because he had other things to deal with. William: *"Well, I retired and almost immediately got divorced and came to live with Helen. So I had no difficulty adjusting to retirement – what I had was a completely new set of circumstances to adjust to."*

Learning to live together in a new relationship meant that William had issues to cope with that were different from those usually experienced by a transitional retiree but were, nonetheless, changes of a challenging nature. One of these was re-learning parenting skills to help with Helen's young children while she was at work! William: *"I didn't mind being here with the children a lot of the time, but when it got to the August school holidays and I was with them all day (although they were old enough to go out and play with friends) we both thought this was rather ridiculous."*

How was it for Helen?

The change was equally dramatic for Helen. She, like William, had been unhappy in her marriage and, although it was traumatic divorcing her husband, she knew she wanted to be with William – in spite of the age difference. Helen: *"When we finally*

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started living together William was already retired and I was still working, I eventually gave up work, though I didn't really retire, but I gave up work and it's the same sort of thing really."

Not only was she adjusting to sharing her life with William, Helen was also learning to share her home and children with him. Helen: *"The children were quite young, 12 and 8 and, because I was still at work, William looked after the children! But we were very lucky, they adjusted extremely well. I think they enjoyed having a happy mummy about the place, and could see that William and I were a happy couple."*

They did toy with the idea of Helen stopping work as soon as William moved in but it took time for them to be sure that they didn't need her salary. William: *"I think originally Helen carried on working because financially we weren't at all sure whether we could cope just on my pension. After about eight or nine months, we realised that yes, we could cope."*

In addition the company she worked for would, going forward, have expected more hours from her and she would have been out of the house a lot more. Helen: *"And that wasn't what we wanted, and so I gave up and we started a retired life together, and, as so many people say, we look back and say - well how could we have found time to go to work? I mean, it's ridiculous because so many days we perhaps do nothing at all, but we manage to fill those days very well indeed, and enjoy every day."*

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Difficult times

Helen pointed out that she and William did have rows: *“We’re not completely Alice in Wonderland you know!”* But most of their disagreements occurred when the children were young. Helen: *“When the children were younger we went through the same sort of relationship any parents of teenagers goes through. I would often say to William, ‘This is nothing to do with you being a step-father –whatever’s happening would have happened anyway because they’re becoming teenagers and these things happen’.”*

Financial implications

Financial planning for retirement does not usually include making provision for a divorce settlement. William knew that the divorce would be costly for him and that he would not be as financially well off in retirement with Helen as he would have been with his first wife. William: *“I think something like 90% of my savings, which I’d saved over 32 years, had to go towards providing my ex-wife with a new home and sufficient money to live on, as near as the standard as we’d lived together as she possibly could. We were both going to have a different standard and a different way of living. But I’d been married for 38 years and Helen and I could not have been happy together if we’d known that she was struggling to live. So, luckily, she managed very nicely and we are happy in that.”*

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There has been a financial cost to both William and Helen because of the decision they made over 17 years ago, was it worth it? William: *“I say this constantly, that whatever it cost us, in my view, it was worth every penny, even if it had cost us twice as much.”*

Not that they have to go without. William is lucky, he has an extremely good final salary pension which he was able to keep as part of the divorce settlement. He admits that, whilst he is not as wealthy as he might have been, he is not poor: *“I wouldn’t have liked it if it had made our lives so difficult and miserable, of course. We enjoy doing things. We do enjoy a lot of things. I would have been happy with Helen if we’d been really poor and she’d had to go out to work every day, but we wouldn’t have had such a wonderful life.”*

Living in the moment

When they married both William and Helen were realistic about the future. Helen: *“Although William was only 62 at the time we actually said, because of the age difference, if we have a year together it’ll be super – it was difficult to look far into the future because we just didn’t know what was going to happen. I’m not sure then that we envisaged ourselves 17 years on, as we are now.”*

This approach to their lives together enabled them to live in time compartments.

When they got to the end of their first year together they said to each other, *“Well, we’ve had a year together, a year of happiness, let’s not look too far ahead.”* And because they weren’t looking too far ahead the whole time they didn’t delay taking

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pleasure. If there was something they wanted to do – they did it and didn't worry too much about the future.

In the retail business, where William worked before he retired, he'd had to think and plan ahead and found it difficult to live in the present. His relationship with Helen has taught him to enjoy the moment. William: *"I don't think we think too far down the road. I've taught myself not to worry too much about what's going to happen. We still plan ahead but really we make sure that pleasures and treats are immediate."*

And they just want to be together and do things together. Helen has noticed that she is different to a lot of her retired, married friends: *"What's interesting is they tend to look for things to do that they can do with other women that doesn't involve their husbands – like going to matinees at the theatre. Now, funnily enough, that doesn't appeal to me at all. I like to do things in groups but I like it to include the husbands as well. I very rarely go off on a day's outing with other women because I would much rather spend the day with William."*

Changes in circumstances

Several years ago William was diagnosed with cancer. He doesn't want to give in to the disease because he doesn't want to die and leave Helen – so he fights it. He realises that things might have been very different if he had stayed with his first wife. William: *"I shudder to think what would have happened if I'd been like this in my previous marriage. Not because my wife would have been unkind or anything like*

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that. But I don't think I could have coped with being told that I had cancer so well as I have – simply because I have Helen with me.”

Being happy

Their new lives together gave William and Helen a yardstick by which to judge their former relationships. William: *“I think we began to realise how unhappy we had been in our previous lives. You put up with things and go along through them and you don't show to the world an unhappy face at all.”*

More or less as soon as William moved in, Helen's children could sense that their mummy was happier. William: *“I can remember I'd only been here a few weeks when Lucy, Helen's daughter, she said to me ‘Thank you for making mummy happy’. So obviously she had felt before that perhaps her mummy wasn't as happy as she should be.”*

The pursuit of happiness is now of paramount importance to them. William: *“That's all I've done now for the last seventeen years, tried to make Helen happy. No I – happiness was the name of the game really. What we want is happiness and I would have said we have a marriage that resounds with laughter – and happiness and kindness and respect.”*

So, what's their secret to a happy life and marriage? Helen: *“Our major concern is that the other person should be happy and we consider their feelings before we*

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consider our own, which a lot of people don't do, and luckily we like most of the same things, so it's not too difficult really."

One of their friends is an author whose daughter died, but before she died asked her father "What is love?" William takes up the story: "And he said 'You'll have to give me time to think about that'. He then told her, and I quote it to a lot of people. He said 'Really love can be admiration and respect and passion. There's a lot of marriages that get by with just one of those three. If you've got two, you're ahead of the field' and he said to me, 'If you've got all three, you don't have to die to go to heaven, you're already there'. And I think we have all three and that last quote pretty accurately describes my feelings living with Helen."