

Scary Uncertainty: An Analysis of Social-Role Control among Community-Dwelling Retirees in New Zealand

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Abstract

With New Zealand's ageing population increasing, knowledge on ageing citizens' intentions and retirement lifestyles is of growing importance for future government policies. Most research to date, however, has been quantitative. New Zealand lacks in-depth micro-level forms of qualitative analysis on ageing citizens' retirement intentions and experiences. This research conducted semi-structured interviews with 16 participants, all above the pension age (65 years). Listening to their ageing experiences, I focused on how successfully these participants executed their retirement goals. Data were analysed through thematic analysis. Key transitional life-events during participants' ageing years included leaving the workforce, death of spouse, or the onset of a serious illness. Participants who had these life-events experienced significant alterations to their self-concept, retirement intentions and behaviour. Three types of social networks were influential on participants' retirement: geographically close friends, children and grandchildren, and their spouse. The influence and significance of these relationships differed, reflecting some of the variation among New Zealand's ageing population. All participants displayed the New Zealand Positive Ageing Strategy's concept of positive ageing. However, individual factors were more influential over participants' living situations, as opposed to effective government policies or local council actions. Furthermore, the Positive Ageing Strategy places little emphasis on ageing citizens' family-lives, as well as the common trend of retirees wanting time for leisure and self-discovery. More qualitative research on other sub-groups in New Zealand's ageing population is required to facilitate effective government policies and region-specific issues.

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Table of Contents

Abstract	ii
Acknowledgements	iii
Tables and Figures	vii
1. Introduction	1
2. Literature Review	7
Activity Theory of Aging	7
Government Policies	10
The ageing workforce: trends	13
The ageing workforce and the rise of precarious work:	16
Unpaid activities	18
Common transitions associated with ageing	21
Leaving the workforce:	21
Death of spouse	25
Summary	26
3. Methodology	28
Research Design	28
Participants and Settings	29
Semi-Structured Interviews	30
Ethics	30
Data Analysis	32
Limitations	32
Strengths	35
4. A Scary Uncertainty	37
Raymond	37
Dylan	40
Greg	44
Leaving stories	47
Financial Security	48
Change in time schedule.....	49
Planned versus unplanned retirement	50
Unforeseen events	54
Onset of a serious illness	54
The death of a spouse.....	55
Summary	56
The New Life	58
Service Organisations: Benefits of membership.....	58
Social Organisations: The Benefits of Probus	60

Grandparenting.....	60
5. Retirement Roles Analysis.....	63
Controlled Retirement.....	63
Uncontrollable role-losses	65
Forced Retirement	65
Death of spouse	67
Onset of a serious illness	68
Role adoptions	69
Formal roles	69
Informal Role: East Bay’s Probus Club	70
Grandparenting roles.....	71
Summary	71
6. Three Research Questions.....	73
Q1: How can participants’ ageing experiences inform the New Zealand Positive Ageing Strategy?..	73
Case studies: Three different retirement situations.....	74
Applying a Symbolic Interactionist lens	76
Further considerations for New Zealand’s Positive Ageing Scheme	77
Q2: What common transition periods did participants experience?	79
Adjusting to the new timeframe.....	79
Theoretical Implications:.....	80
Onset of a serious illness:	82
Death of a Spouse	83
Q3: What social relationships are influential over participants’ ageing lifestyles?.....	85
Geographically close friends	86
Spousal relationship.....	87
Immediate Family Members	88
7. Discussion	91
New Zealand’s Positive Ageing Strategy	92
Recommendations	93
Future Research	94
What common transitions did participants experience during their ageing years?.....	95
Recommendations	97
Future Research	98
What relationships are influential on participants’ ageing lifestyles?	99
Friends.....	99
Spouse.....	101
Children and grandchildren	101
Recommendations	102
Future Research	102
References	104

Appendices	111
Appendix 1: Information sheet for participants	111
Appendix 2: Consent form for participants.....	114
Appendix 3: First interview guide.....	116
Appendix 4: Second interview guide	117
Appendix 5: Third interview guide	118

Tables and Figures

Figures

Figure 1: Population Estimates and Projections 1991-2061.....	2
Figure 2: Labour force by age group	14

Tables

Table 1: Participation in unpaid work among 65-year-olds.....	19
Table 2: Participant summary sheet	57

1. Introduction

A large proportion of Social Science research has been shifting towards understanding retirees and the ageing population (Blace, 2001; Blau, 1981; Crosnoe & Elder, 2002; Gauthier & Smeeding, 2003; Lemon, Bengston & Peterson, 1972; McGregor & Gray, 2002; & Timonen, 2008). This is due to the worldwide demographic trend of ageing populations (Powell & Chamberlain, 2012). Known amongst Social Scientists as The Second Demographic Transition (van de Kaa, 2002), this demographic trend is a consequence of declining fertility rates and mortality (Statistics New Zealand, 2012a). Because many countries fund retirement pensions through taxation of workers' incomes (Timonen, 2008), this can pose economic concerns for the workforce. This demographic trend, therefore, has been of central interest to current government policy reports and academic writing (Timonen, 2008).

New Zealand is among the countries where a focus on understanding the ageing population is of central importance. In 2012, half of the population was over the age of 37 years, in comparison to 34.8 years a decade earlier (Statistics New Zealand, 2012a). The ageing population is likely to further increase, as shown in figure 1, with the percentage of those aged 65 and above estimated to steadily increase over time, whilst the percentage of those aged below 15 years or between 15-39 years is estimated to decrease over the next few decades (Parliamentary Library, 2011). Although research on ageing has increased in New Zealand, more research is necessary.

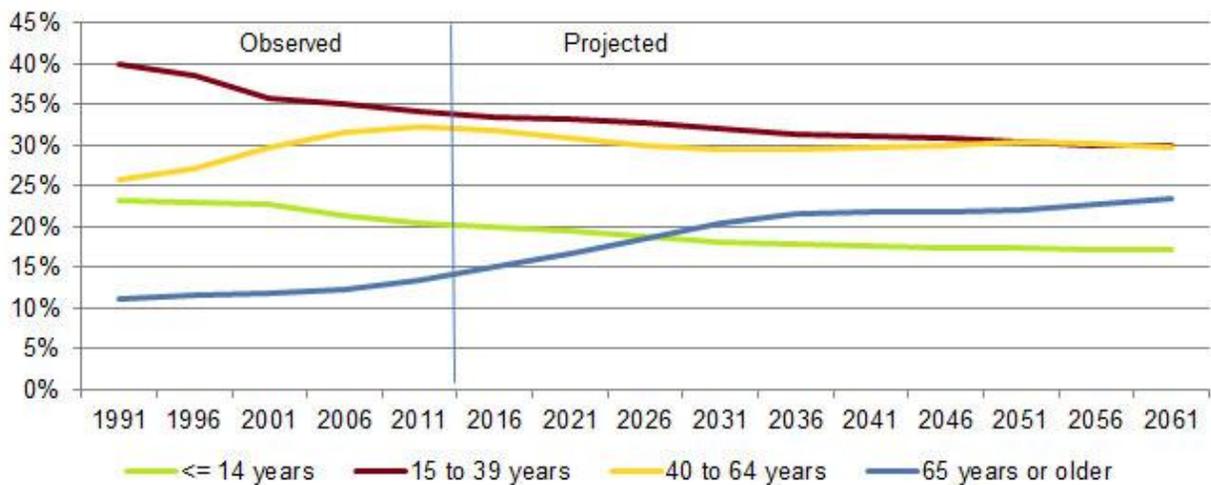
Current knowledge on New Zealand's ageing population has mainly focused on retirement incomes, saving behaviours (Stephenson & Scobie, 2002) and the living standards of ageing New Zealanders (Fergusson, Hong, Horwood, Jensen & Travers, 2001). Stephenson and Scobie (2002) emphasise the need for more in-depth qualitative understandings of ageing New Zealand citizens:

There have been few studies of the retirement decision in New Zealand. The debate around the economics of population ageing may be significantly enhanced

by further research on this topic. In particular studies carried out at a microeconomic level or qualitative studies would particularly enhance our understanding of the retirement decision, as they are more able to capture the heterogeneity of older workers than quantitative studies. (Stephenson and Scobie, 2002, p.7)

McGregor and Gray (2003) addressed this gap by carrying out qualitative interviews aiming to understand older workers' (aged 50 years and over) experiences and expectations for leaving the workforce. Although McGregor and Gray (2003) gained an in-depth understanding of retirement intentions, their study was limited because they did not analyse how participants executed their pre-retirement plans. For example: Did any participants experience limitations or unexpected events that altered or interfered with their retirement plans? Retirement plans do not always go as expected. It is therefore important to understand what factors significantly influence ageing citizens' lives and what common events or experiences tend to be obstacles to achieving their goals.

Figure 1: Population Estimates and Projections 1991-2061



Data was obtained from the Parliamentary Library (2011)

This study aimed to address this literature gap by providing a qualitative analysis of participants who were already in retirement. Such participants are able to critically reflect upon life events they have experienced. I wanted to look at participants' initial retirement plans and see how well they were executed. What common limitations or

pivotal events did participants experience? Did they manage to overcome these limitations? If so, how?

I draw heavily from Activity Theory of Aging¹ (Havighurst & Albrecht, 1953), which has vast empirical support (Blace, 2012; Glass, de Leon, Marottoli & Berkman, 1999) and apparent influence on the New Zealand Positive Ageing Strategy (NZPAS) (Davey & Glasgow, 2006). The NZPAS began in 2001 (Ministry of Social Development, 2015), implementing some universal laws and encouraging regional councils to make alterations in order to encourage positive ageing. This study, therefore, will also explore the influence of NZPAS on participants. Considering that core theoretical concepts of Activity Theory are drawn from Symbolic Interactionism (Lemon et al., 1972), I also analysed participants' social networks and the impacts they had during participants' ageing years.

This study, therefore, explores three factors:

1. **New Zealand's Positive Ageing Strategy:** Considering that the NZPAS was implemented in 2001 (Ministry of Social Development, 2015), I look at participants' retirement experiences and compare them to NZPAS's concept of positive ageing. This critical analysis will look for potential downsides or benefits of this concept of positive ageing.
2. **Commonly experienced role losses and adaptations:** Activity Theory associates ageing with the loss (and necessary replacement) of roles and responsibilities (Harris, 2007). These processes are known as *transition periods* where older adults experienced significant role losses or role gains (Elder, 1998). This study, therefore, aims to understand common transition periods shared among participants, as well as methods of coping and adjustment.
3. **Common influential social networks:** Symbolic Interactionism places central emphasis on the influence of social networks (Elliot, 2008), particularly on roles and the self-concept (Lemon et al., 1972). Both formal networks, like work

¹ Throughout this paper I spell "ageing" in the UK format. However, when referring the "Activity Theory of Aging" I spell it in the American format since this theory originated from the USA.

colleagues or fellow service organisation members, and informal networks, such as family or colleagues in social or hobby clubs, were analysed.

I aim to provide a descriptive analysis of participants' retirement experiences, with particular emphasis on these three factors. Furthermore, I also aim to see if (and how) these factors interrelate.

This study is therefore guided by the following three research questions:

1. How can participants' ageing experiences inform the New Zealand Positive Ageing Strategy?
2. What common transition periods did participants experience?
3. What social relationships are influential over participants' ageing lifestyles?

Chapter 2 presents a review of empirical research on ageing citizens. The guiding theory of this study is Activity Theory of Aging. Areas of focus in this chapter include: Activity Theory's influence on New Zealand's Positive Ageing Strategy; the Precarious Work Theory, which critiques the Positive Ageing Strategy; changing demographic trends among New Zealand's older workers; common characteristics of older workers; popular forms of unpaid work, roles and responsibilities associated with ageing people; and commonly experienced transitional stages during ageing years.

Knowledge of the heterogeneity of older citizens in New Zealand is limited by a lack of qualitative, micro-level research (Stephenson & Scobie, 2002). McGregor and Gray (2003) explored retirement intentions of workers approaching the pension age and shed light onto forms of unpaid work. However, McGregor and Gray (2003) did not analyse participants' execution of these plans. This study aims to address this literature gap by having ageing citizens reflect upon their experiences.

The third chapter discusses the methodology. Data were retrieved through voice-recorded semi-structured interviews that I transcribed afterwards. Thematic analysis was used to interpret and analyse the data. Participants were all above 65 years of age (between 65 and 80) and had no serious financial strains at the stage of data collection. To gain an in-depth understanding of their stories and experiences, I adopted a

constructionist epistemology. Methodological issues and strengths, as well as ethical issues I encountered and overcame are also discussed in this section.

A Scary Uncertainty is the fourth chapter of this thesis. This is the Results chapter that covers participants' stories of their ageing experiences from when they left the workforce, to the time this research was conducted. It begins with three in-depth case studies of participants with different ageing experiences. Following this are three sections covering common experiences among all participants. "Leaving Stories" discusses how participants left the workforce and the impact this had on participants, as well as the impact this had for participants who had been housewives. "Unforeseen Events" covers life events that surprised participants and had large implications for the rest of their ageing life. "The New Life" discusses the major lifestyle and responsibility changes that participants experienced. Overall this chapter displays participants' common experiences during their retirement.

Chapter five is the first findings chapter. Three themes emerged from the sample used in this study: controllable role-losses, uncontrollable role-losses and role adoptions. Controllable role-losses include roles-losses where participants had some form of agency over the timing and means of losing a specific role. Uncontrollable role-losses occurred when participants had no agency over the loss of a personally significant role. In relation to the role-losses included in these two themes, all participants experienced periods of adaptation and readjustment to their self-concepts. I refer to these time periods as *transition periods*. Role adoptions refers to common roles, activities and responsibilities adopted during participants' ageing years.

The sixth chapter is the second findings chapter. Using the three themes discussed in the previous chapter, I provide descriptive answers to the three research questions that guide this study. I compare my findings with previous research claims mentioned in the literature review. Particular emphasis is laid on Activity Theory and Lemon and colleagues' (1972) concepts of formal and informal social networks.

Chapter seven – the discussion – is the final chapter in this thesis. This chapter summarises the main findings in relation to the three research questions: How can

participants' experiences inform the New Zealand Positive Ageing Strategy? What common transition periods did participants experienced? And what social relationships were influential over participants' ageing lifestyles? Following this, recommendations for community and national organisations are discussed, as well as research limitations and potential ideas for future research.

2. Literature Review

This literature review covers a range of empirical work done under the theoretical framework of Activity Theory of Aging. First the origins and core foundational concepts of Activity Theory are discussed, as well as the implications these concepts have for discourses on successful ageing. The next section of this chapter unveils how Activity Theory has been of key influence New Zealand's Positive Ageing Scheme. In addition, two broad forms of activity types that have been of particular interest in Social Science research are covered: paid and unpaid activities. Finally, the literature review ends by looking at key transitional life events that have been of empirical focus in the social sciences with a focus on common consequences, as well as methods of adapting to and coping with these transitional periods.

Activity Theory of Aging

Activity Theory of Aging was one of the first theories on ageing in the Social Sciences. This theory is relatively old, however, it is still supported by many social scientists and has been influential on government policies worldwide. Havighurst and Albrecht (1953) developed the initial concepts of Activity Theory, claiming that maintaining social-role participation was important for successful ageing. These theorists acknowledged how many contemporary societies are structured in a manner that encourages disengagement in later life (Harris, 2007). In response to this, older citizens must try to maintain significant social roles for as long as possible. When role loss does occur – due to events such as widowhood or retirement – the individual must replace this role in order to remain active (Harris, 2007). Activity Theory therefore associates positive ageing with maintaining an active lifestyle, rather than a decline in engagement with the community.

The theoretical framework of Symbolic Interactionism influenced the foundations of Activity Theory (Lemon, Bengston & Peterson, 1972). It is, therefore, important to cover key terms and concepts in this theoretical framework to understand how Activity Theorists came up with the core concept (that successful ageing is related to maintaining

an active lifestyle). Lemon, Bengston and Peterson (1972) emphasise these key terms: roles, role-support, self-concept, role-loss and life satisfaction. 'Role' refers to the identity, status and responsibilities associated with a particular occupation or membership in a social network – examples include being a father, husband or teacher. 'Role-support' refers to acknowledged or explicit support of a desired role by others. Other members in social networks often provide role-supports. 'Self-Concept' is the way in which one organizes various qualities and roles adopted during one's lifetime. 'Role loss' is the process of losing a previous role – which consequently alters aspects of behaviour – as a result of losing an aspect of identity. 'Life-satisfaction' refers to the degree in which someone is satisfied with his or her present life situation (Lemon et al., 1972). Symbolic Interactionism places high emphasis on the 'social self' (Elliot, 2008); an individual is therefore likely to place more significance on social roles – which include socially significant others – as opposed to roles which are carried out in isolation.

Lemon and colleagues (1972) divided activities into three types: informal (social) activities, formal activities and solitary activities. Informal activities refer to activities associated with personally significant social connections, like family members and friends. Formal activities refer to occupations that have formal responsibilities associated with it, such as a job, or engagement in a voluntary organisation. Solitary activities include those that are done without an audience (such as gardening, running or reading)². Because informal activities are usually associated with people who know their personal qualities well, Lemon and colleagues (1972) claim that these people will provide the most effective role supports and therefore give the individual the most satisfaction.

Recent research has tested these theoretical assumptions and led to a revised concept of Activity Theory. Blace (2012) looked at the influence of the three aforementioned activity types on older citizens' life satisfaction. Participants comprised of 780 older adults. Data were gathered through survey interviews, Instrumental Activities of Daily Living Scale and the Life Satisfaction Index for the Third Age Scale.

² These examples are under the assumption that the person is doing these activities alone. If these activities are done with significant others, they do not classify as solitary.

Results of the study found a positive correlation with life satisfaction and engagement in both formal and informal networks, as well as with functional ability (Blace, 2012). Blace (2012) concluded that functional ability is related to participants' life satisfaction levels since it influences the degree to which one can engage in cultural services and events. Furthermore, Blace (2012) did not find support for a relationship between solitary activities and life satisfaction. Blace's (2012) research suggests the importance of maintaining roles in both formal and informal networks, as well as functional ability for high levels of life satisfaction during old age.

Studies looking at the relationship between health and activity levels also furthered Social Gerontologists' knowledge of Activity Theory. Based on structured interviews with 2761 randomly sampled men and women aged over the age of 65, Glass, de Leon, Marottoli and Berkman (1999) reported that social, formal and physical activities led to an increased life expectancy. It is important to note that physical activities can be seen as a sub-category of solitary activities. Although solitary activities seem to have no relationship with life satisfaction, it appears that physically active solitary activities can enhance health, which in turn may increase capability (e.g. one's functional ability) to participate in other formal or informal activities. Furthermore, these results suggest that social and formal activities can be seen as a suitable replacement for older citizens who are too frail to engage in physical activities (Glass et al., 1999). Physical activities are not seen as having direct influence on older people's life satisfaction, however, it is influential on health, which allows people to engage in activities that do lead to enhanced life satisfaction.

Activity Theory of Aging has been popular among social scientists and consequently has influenced government policies focused on ageing citizens. This is the case in New Zealand, where one aim of the government is to encourage increased engagement in paid and unpaid work. The New Zealand government aims to kill two birds with one stone: reducing the fiscal costs of supporting an ageing population and promoting positive ageing experiences. The next section, therefore, looks at New Zealand's Positive Ageing Strategy.

Government Policies

The year 1999 was the United Nation's Year of the Older Person (Gisborne District Council, 2015). The main objective was to promote the United Nation's Principles for Older Persons, which included increasing: participation, independence, care facilities, as well as improving self-fulfilment and dignity (Gisborne District Council, 2015) This shed light onto New Zealand's ageing society, causing New Zealand to adopt two objectives that year: promoting positive attitudes towards older citizens, and preparing for an ageing population (Gisborne District Council, 2015). These objectives began the development of an overall governmental strategy called the New Zealand Positive Ageing Strategy in 2001 (Gisborne District Council, 2015; Ministry of Social Development, 2015).

The Positive Ageing Strategy aims to make New Zealand a place where people can age positively, where older citizens are not stigmatized or stereotyped, and where older people are known for an abundance of skills, knowledge and experience which makes them highly valuable to the community (Ministry of Social Development, 2015). Overall, the NZPAS has ten central goals (Ministry of Social Development, 2015):

1. Older citizens have a secure and sustainable income.
2. Health care services are time-efficient, affordable and accessible for older people.
3. Access to affordable housing options.
4. Access to affordable public transport.
5. Older people feel safe in their community.
6. A range of cultural services is provided for New Zealand's heterogenic older population.
7. Ageing citizens in rural areas have easy access to the same services to those in urban locations.
8. Minimise ageist stereotypes and produce positive attitudes towards ageing to all New Zealanders.
9. Promote flexible work options for older people.
10. Increase opportunities for community engagement and personal development.

These ten goals are for central and local governments, as well as for communities to embrace throughout New Zealand (Ministry of Social Development, 2015). In this framework, the concept of positive ageing includes good health, financial security, a sense community belonging, personal safety and engagement with the physical environment (Gisborne District Council, 2015). Ageing is to be seen as a positive experience from people of all ages in the population (Gisborne District Council, 2015).

The New Zealand government acknowledges the benefits that non-paid work has for society, as well as the high participation rates in non-paid work amongst older people (Davey & Glasgow, 2006; Gee, 2001; Ministry of Social Development, 2011; Ministry of Social Development, 2015). In fact, recent optimism has been voiced over the fact that the value of unpaid and voluntary work is likely to rise from 5-6 billion dollars in 2011, to more than 22 billion dollars in 2051 (Ministry of Social Development, 2011).

Although the NZPAS aims to encourage engagement in volunteering (as acknowledged in the tenth goal), I have found little evidence of the New Zealand Government implementing this. Looking at the Ministry of Social Development's 2014 report of the Positive Ageing Scheme (2015), their progress report on obtaining goal number 10 tends to only discuss a few factors. These factors include: acknowledging that some regional councils are implementing the NZPAS; benefits associated with the SuperGold Card (which enables off-peak free transport and some business discounts); the expansion of SeniorNet (computer training courses for older people); and the ACC Older Persons Advisory Group (OPAG) which includes members of various organisations to represent and provide a consumer perspective of older people in New Zealand (Ministry of Social Development, 2015). These improvements look to increase older people's transport availability, incentives to consume products, and be more up-to-date with technology. However, they do little to increase volunteering opportunities. This growth in volunteering economic contribution (Ministry of Social Development, 2011), therefore, appears to be a consequence of the increasing ageing population (as opposed to government strategies).

There is no denying that a main priority of the NZPAS is to increase the proportion of older workers in the workforce (Davey & Glasgow, 2006; Ministry of Social Development, 2009, 2011). Davey and Glasgow (2006) claim that the NZPAS was highly influenced by a report published by the OECD in the late 1990s. This report highlighted economic problems associated with ageing and encouraged countries to create incentives that lower early retirement as well as encourage longer working lives amongst older people (Davey & Glasgow, 2006). This economic incentive is shown in government reports. In 2009 the Ministry of Social Development published a report that aimed to understand what motivates older New Zealanders to work longer or retire, as well as to what barriers they experienced in the workforce and what services can minimise these barriers. This was done on a nationally representative sample of participants who turned 65 between 2007 and 2008. The report justified this research by the following statement:

Increasing numbers not in the labour force places pressure on those remaining in the labour market to provide goods, services and tax revenue to support a more 'dependent' population... One way to manage the impacts of our ageing population is to maximise the potential of older workers and extend their working lives. Hence, the engagement of mature people in the productive labour force must be regarded as an increasingly important issue. (Ministry of Social Development, 2009, p.1)

As well as encouraging older people to work for longer, government institutions are also acknowledging the consumer potential of the ageing population (e.g. Du Fresne, 2013; Ministry of Social development, 2011). The baby boomers are expected to be the wealthiest generation to enter retirement, with older consumers controlling an estimated 65% of New Zealand's disposable income (Du Fresne, 2011). However, older consumers only attract 10% of advertising spending (Du Fresne, 2011). Efforts are being made to change this, with a recent report acknowledging the need for planning and discussion amongst businesses, employers and government agencies to tap into the growing mature consumer market (Ministry of Social Development, 2011).

The New Zealand Superannuation Scheme (NZS) is of relevance since it provides a publicly funded income to retired New Zealand citizens or residents (Work and Income, 2014). The amount a retiree receives from the Scheme is dependent on living

arrangements (Work and Income, 2014). Regardless of their tax codes, retirees who are single or living alone receive the highest weekly payment, followed by those who are single but sharing accommodation, whilst those who are married or in a de facto relationship receive less (Work and Income, 2014).

For example, we will look at the fortnightly payments of those who have an 'M' tax code: people who are single and living alone received \$733.88; those who were single but sharing accommodation got \$677.42 a fortnight, and people in a marriage or de facto relationship had a fortnightly payment of \$564.52 (Work and Income, 2014). It is argued that the NZS creates stronger incentive for retirees to remain in the workforce by providing only "a basic but adequate standard of living. On its own, it is not designed to maintain the living standards that people may have been accustomed to during their working lives" (Ministry of Social Development, 2013, p.10). This, coupled with the likelihood of the retirement age rising in the future (Harris, 2013) encourages retirees to have longer working lives in order to maintain their pre-retirement living standards. The Ministry of Social development also acknowledges the personal benefits of the NZS, as it encourages active ageing by having retirees maintain active in the workforce (Ministry of Social Development, 2009).

Considering that encouraging employment beyond the pension age is a main priority of NZPAS, the next section looks at further research on this topic.

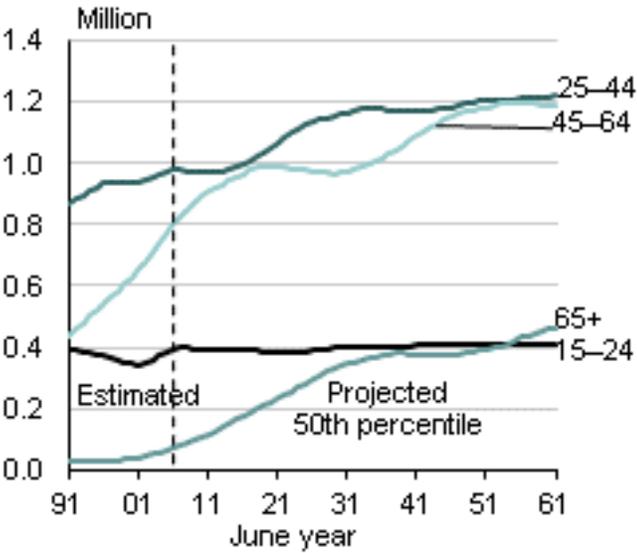
The ageing workforce: trends

This section looks at trends and projections of older workers in New Zealand; as well as research that have focused on this phenomenon with regard to gender, class, family situation, and ethnicity.

The proportion of superannuants in the New Zealand workforce has been gradually increasing in recent years (Collins, 2013). In 2013, 25.1 per cent of men and 14.8 per cent of women aged 65 and over are engaged in paid employment (Collins, 2012). This is a significant rise when looking back to 1998, when 8.7 per cent of men and 3.4 per cent of women aged 65 and above were in paid employment (Collins, 2013). For

women, this is a major increase (in comparison to men) with Collins (2013) claiming that the trend of decreasing fertility is a major factor that encourages women to re-enter the workforce since they are spending less time rearing children. As shown in figure 2, the growth of workers aged above 64 years is estimated to increase from 130, 000 workers in 2012, to between 280,000-660,000 workers in 2061 (Statistics New Zealand, 2012b). Such trends have been creating optimism in the political realm, with Treasury estimates of the net costs of superannuation in 2060 decreasing from an estimate of 9.7 per cent made in 2000 to 6.6 percent (Collins, 2013). These findings suggest that changes are occurring in the older population, with more people refusing to exit the workforce when they reach the retirement age.

Figure 2: Labour force by age group 1991-2061



Source: Statistics New Zealand (2012b)

Several researchers have aimed to understand what factors influence retirees to re-enter the workforce. However, results have been somewhat mixed, reinforcing the growing realisation of the large variation amongst the New Zealand elderly population. Common demographics amongst working retirees include being male, healthy, younger, educated, lacking a private pension and those who had shorter preretirement employment tenure, (Gauthier & Smeeding, 2003). In short, those who are more

functional, educated, or in need of extra income appear to be more likely to remain employed beyond the pension age. It is also common for employed retirees work fewer hours, for a lower pay, and in different industries than their previous occupations (Gauthier & Smeeding, 2003).

Although there are gender differences in work patterns, Radl (2012) found support for the notion that class and spousal relationships are more influential on ageing citizens' engagement in paid employment. Using data from the Survey of Health, Ageing and Retirement in Western Europe from 11 different European countries, Radl (2012) looked at the interplay between class, gender, family situation and workforce exit. The retirement status of a spouse significantly influences retirement behaviour, with a retired spouse making retirement about 80 per cent more likely than if the spouse was working (Radl, 2012). Furthermore, when controlling class and family situation of retired women, their employment behaviour was of no significant difference to retired men (Radl, 2012). This supports the claim that family and financial situation are more influential on retirees' employment behaviour than gender alone.

Ethnicity is also important to consider when looking at post-retirement employment (Durrie, 1999). People in certain ethnicities are likely to be exposed to environments with specific cultural schemas on retirement (Macmillan & Copher, 2005). Durrie (1999) notes that for Pakeha New Zealanders, retirement is viewed as a time of leisure and self-directed freedom, whilst Maori see retirement as a stage of their lives with new responsibilities and lifestyle changes. For example, some Maori adopt the status of a Kaumatua, meaning that one is a respected elderly citizen whose role includes passing down cultural knowledge to younger generations, as well as in ceremonies like tangi (Ministry of Social Development, 2001). Considering that many Maori retirees are in the lower end of the socioeconomic ladder, it may be important for government policies to consider how certain policies (such as the universal superannuation scheme) affects different ethnic groups.

In light of New Zealand's aim to increase the proportion of ageing citizens in the workforce (Davey & Glasgow, 2006; Ministry of Social Development, 2009, 2011),

optimism may be appropriate considering that retirees are remaining in the workforce for longer. This optimism is over the associated economic benefits, as well as the health benefits of remaining active in the workforce (e.g. Davey & Davies, 2006). Recently, however, there has been growing research on common working environments faced by many ageing workers and the various consequences this can have on ageing citizens. This research highlights how many older workers are susceptible to precarious work, as discussed in the next section.

The ageing workforce and the rise of precarious work:

The Precarious Work Theory acknowledges that older citizens are remaining in work for longer. Drawing from growing trends in the Western World, however, it emphasises the negative characteristics associated with many older workers' working conditions. Over the last three decades developed countries have seen significant transformations in business practices, work arrangements and labour market structures (Bohle, Pitts & Quinlan, 2010). These changes include: market deregulation, repetitive rounds of downsizing or outsourcing (Bohle, Pitts & Quinlan, 2010) and the growth of 'precarious work' (Frazer & Sargeant, 2009). Precarious work, also known as 'non-standard' or 'contingent work' (Bohle, Pitts & Quinlan, 2010), most commonly refers to "work which departs significantly from the standard employment relationship of permanent full-time work as an employee" (Frazer & Sargeant, 2009, p.3). Common forms of precarious work include: part-time, low-skilled, casual, fixed-term and self-employed (Frazer & Sargeant, 2009). The logic of these market transformations is that they allow businesses to be more flexible with market demands without having to worry about the long-term welfare of the employee (Bohle, Pitts & Quinlan, 2010). Employees who are under this umbrella of precarious work are therefore subject to business and market demands, with little autonomy or control over their working hours and conditions.

Many studies emphasise the health and injury hazards prevalent in precarious work. Lewchuk, Clarke and Wolff (2008) assessed the impact of non-permanent work on employees' health. Data were gathered through questionnaires of a Canadian population-representative sample, with results showing an association of poorer health

indicators among employees in non-permanent work (Lewchuk, et al., 2008). Virtanen and colleagues (2005) found that precarious workers have greater risk of occupational injuries, yet they have lower sickness absence rates. Breslin and Smith (2005) found that the risk of injury associated with short job tenure was nearly the same for both old and young workers. This suggests that job-specific understanding and experience are important predictors of occupational safety (Breslin and Smith, 2005). Despite this suggesting that older workers would be less prone to occupational injuries, many older employees tend not to work in the same industry that they worked in prior to retirement (Gauthier & Smeeding, 2003), with their new jobs likely to be inferior in terms of earnings, security and safety (Clarke, Lewchuk, de Wolf & King, 2007). The injury risks associated with precarious work are particularly daunting for elderly citizens since health issues tend to be more severe in old age.

Contingent workers, being aware of their working conditions, are also likely to have a different mindset towards their occupation than other workers. These alternate attitudes are likely to have psychological consequences. A common measurement variable among researchers is 'job insecurity'. Job insecurity is the subjective experience of a significant and involuntary event, such as job loss, that can have implications to the employee's health and welfare (Bohle, Pitts and Quinlan, 2010). Considering the typical nature of contingent work – having multiple employers, limited duration, low hours, etc. – contingent workers are likely to perceive greater job insecurity (De Cuyper, De Jong, Ge Witte, Isaksson, Rigotti & Schalk, 2008). Probst and Brubaker (2001) claim that perception of greater job insecurity can lower the workers' safety motivation and behaviour; this can consequently increase the risk of injury. Isaksson, Hellgren and Petterson (2000) found support for this in a Swedish study they conducted on employees in the retail industry. Older employees were particularly vulnerable to long-term symptoms of distress in response to trends of repeated downsizing or outsourcing (Isaksson, et al., 2000). The psychological effects of low job security, therefore, appear to be more hazardous for older workers than younger workers.

This rise in awareness of many older workers being engaged in precarious work has created major criticisms of New Zealand's Positive Ageing Strategy. The associated

dangerous working conditions – both physically and psychologically – suggests that employees remaining in (or moving into) precarious work will experience more negative consequences than positive ones. Another critique of New Zealand’s Positive Ageing Strategy is that it places little emphasis on unpaid activities that ageing citizens often engage in.

Unpaid activities

In relation to unpaid activities for ageing citizens, this section discusses relevant empirical findings, covering issues such as gendered roles, ethnic differences and the influence these activities have on wellbeing.

Unpaid activities provide significant forms of social interaction and productive ageing for retirees. As shown in table 1, over 50 percent of New Zealanders aged 65 years old engage in some form of unpaid work (Ministry of Social Development, 2009). A survey of New Zealand residents by Statistics New Zealand (2011) found that people aged 65 and above spend the most time (an average of four-and-a-half hours a day) on unpaid work in comparison to any other age group. This emphasises the significance of gaining more knowledge on this common component of elderly lifestyles. Volunteering – by which not-for-profit organisations provide forms of assistance on a local, national and sometimes international level – is popular among the ageing population (Leonard, Onyx & Maher, 2007). Examples of volunteer-based organisations in New Zealand include the Red Cross, Meals on Wheels and food banks (Preston, 2013), as well as Rotary and Lions Club. Care giving, such as baby sitting, looking after the spouse (if he/she is dependent), or caring for relatives with mental or physical disabilities are other forms of unpaid work (Gee & Davey, 2010), as well as provide significant forms of social interaction and positive ageing (Leonard, Onyx & Maher, 2007). This section discusses relevant empirical findings covering issues such as gendered role types, ethnic differences and the influence volunteering has on wellbeing.

Table 1: Participation in unpaid work among 65-year-olds

Type of unpaid work	Weighted percentage (n=1,712)
Provides care for a child(ren) under 16 years	22.9
Provides care for other family member/s or friends/s	19.9
Does other unpaid work outside of home or family	28.7
Does any type of unpaid work that is mentioned above	52.5

Data were obtained from the Ministry of Social Development (2009)

Although research in this area is limited, there have been some useful studies on common characteristics of retirees involved in volunteering activities. Using micro-data from the 2004 Survey of Health, Ageing and Retirement in Europe, Erlinghagen and Hank (2006) examined the relationship between socio-demographic characteristics and the rates of volunteering in 10 European countries. Participants were at least fifty years old. Results suggest that being younger, healthier and having higher educational achievement increased the likelihood of volunteering. Similarly, Brandon and Temple (2006) looked at time-use among older Australians. Data were collected from the Australian 1997 Time Use Survey. Results suggest that having a lower degree of disability, being younger, widowed and having higher educational attainment not only increased participation in volunteer work, but also caring activities and domestic work among Australians who were not involved in paid work (Brandon & Temple, 2006). These two studies thus support the notion that high levels of functionality (i.e. low levels of disability) are required to participate in many unpaid activities.

Gender and ethnic patterns of engagement must also be taken into account. Women are more likely to be involved in domestic work, childrearing, care-giving and volunteering (O' Reilly & Caro, 1994). Ethnicity must also be considered in the New Zealand context, with the 2006 census showing that the highest rates of volunteering is among Pakeha and Maori, followed by Pacific people, then Asians (New Zealand Statistics, 2006). These studies, however, simply reflect the current demographic trends and do not indicate whether this is a consequence of individual choices or a consequence

of structural factors. Gee (2001), in his study on New Zealand Pakehas, also found that the degree to which participants embraced a collectivist ideology (the notion that community is more significant than the individual) was a significant predictor of hours spent in volunteer work. Although subjective attitudes appear to be influential to volunteering, more research needs to investigate whether these differences are a consequence of individual choices or structural limitations.

Research has also focused on the consequences that volunteer work and caregiving has on retiree's wellbeing. It is broadly hypothesized that participating in volunteer work enhances retirees' wellbeing. This comes from the fact that it is common for older people to lose roles that are significant to their self-concept (Harris, 2007). Volunteer work may, therefore, provide appropriate role-replacements (Simon, 1997 cited by Leonard, Onyx & Maher, 2007). McMunn, Nazroo, Wahrendore, Breeze and Zaninotto (2009) examined the relationship between volunteering and wellbeing on a sample of English participants who were at, or above the pension age. Data were gathered from the English Longitudinal Study of Ageing. Results showed that participants engaging in voluntary work generally had higher wellbeing than those who did not engage in volunteer work (McMunn et al., 2009). Furthermore, McMunn and colleagues (2009) also found that female carers were less likely to be depressed than non-carers. It would be a mistake, however, to simply assume that general volunteer work and care giving enhances wellbeing and life satisfaction. Leonard and colleagues (2007) claim that different people have different needs to satisfy and that volunteering must meet these needs in order adequately satisfy them. McMunn and colleagues (2009) show further support for this by discovering that elderly citizens engaged in caring or volunteer work only had increased wellbeing if they felt that they were adequately rewarded for their behaviour. If the participants did not feel adequately rewarded for their efforts, their wellbeing did not differ from those who did not engage in these activities (McMunn et al., 2009). Variation in the older retirement population suggests that people draw satisfaction from different actions, suggesting a need for either a variety of voluntary organisations, or for clubs with a variety of opportunities.

These studies all reflect the growing acknowledgment of large variation in the older population. Differences in the ageing population include ethnic participation rates (New Zealand Statistics, 2006), gendered unpaid roles (O' Reilly & Caro, 1994), functional ability (Erlinghagen and Hank, 2006; Brandon and Temple, 2006), needs (Leonard et. al. 2007) and beliefs (Gee, 2001). This suggests the need to appreciate and encourage all types of forms of unpaid work in a given community.

This chapter has focused on studies concerning the embracement of new roles during later life. The next section looks at role-losses commonly associated with ageing. Looking at previous research on both leaving the workforce and death of a spouse, the next section discusses the roles lost, the consequences these role-losses have on people's wellbeing, how this affects other aspects of their life, and beneficial strategies for coping with these significant life events.

Common transitions associated with ageing

The heterogeneity of New Zealand's ageing population is becoming more salient (Durrie, 1999), however, there are some universal transitional periods that ageing citizens are likely to experience. Two major role losses are exclusion from the workforce (a formal role) and being a spouse (a significant informal role) (Harris, 2007). What makes this stage of life different from other stages is that lost roles are often not replaced by new roles (Harris, 2007). This is exemplified by the common trend of retirees not returning back to the workforce as full-time workers (Blau, 1981) or within the same industry they worked in prior to retirement (Gauthier & Smeeding, 2003). This section analyses these transitional periods in terms of what roles are lost, the consequences of these role losses (on people's psychological and physical wellbeing, as well as their personal goals and aspirations), and the common means by which people cope with these transitions.

Leaving the workforce:

Leaving the workforce marks a major lifestyle change and often requires a period of adjustment. Considering that a full-time occupation often governs peoples' time schedules throughout their working lives, leaving the workforce consequently produces new time schedules. Retirees now have a lot more time on their hands and have lost the

role that had previously filled in this time. In order to adapt, retirees face a period of rearranging their self-concept and roles.

Broadly speaking, there are two ways in which one can leave the workforce: following a period of gradually decreasing the workload (this is usually done by working part-time), or by going straight into retirement from full-time employment. Gradual retirement is often promoted since it allows people to slowly adjust to their new retirement lifestyle (De Vaus, Wells, Kendig & Quine, 2007). De Vaus and colleagues (2007) – with the aim of finding out which type of transition into retirement was most beneficial to retiree’s wellbeing – conducted a study in Australia that reviewed participants’ adjustments both one and three years after their transition began. De Vaus et al. (2007) analysed participants’ adjustment by considering changes in health, positive or negative affect, wellbeing and marital stability. Findings indicated that there was no difference for most participants; rather, retirees’ sense of control over the timing and manner of their retirement was a better predictor of participants’ wellbeing (De Vaus et al., 2007). This finding supports the notion that there is no universally beneficial way of exiting the workforce. Rather, people vary in desires and circumstances, making control over this transition vital.

Variation in retirement intentions among the ageing population is further supported by studies that analysed retirement plans. Ekerdt, DeViney and Kosloski (1996) created a taxonomy of retirement intentions after analysing responses from 5000 employed men and women aged between 51-61 years. They found five different retirement intentions: stop working completely (21% of participants planned for this), gradually leaving the workforce (roughly 20%), remaining employed, but in another field (9%), never intending to stop working (7%), and having no plans regarding retirement (43%) (Ekerdt et al., 1996). This taxonomy received criticism in later years. However, it laid the foundations for research looking at retirement intentions in New Zealand.

McGregor and Gray (2003) conducted a similar study aiming to understand older workers’ retirement intentions in New Zealand. Data were collected from near 94

interviews with workers aged 50 years old or older. Adopting Ekerdt et al.'s (1996) taxonomy, they found two major differences in their findings: only 11.7 per cent of their participants had no plans for retirement in comparison to 43 per cent in Ekerdet et al.'s (1996) study, and 51 per cent of participants planned to simply stop working in comparison to 21 per cent in Ekerdt et al.'s (1996) study. More importantly, however, McGregor and Gray (2003) found that Ekerdt et al.'s (1996) taxonomy did not completely match all participants' responses. They found that most participants did consider personal implications of retirement, thus making them insufficient for the 'no plans for retirement' taxonomy (McGregor & Gray, 2003). Furthermore, Ekerdt et al.'s (1996) taxonomy did not consider specific details of what participants planned to do after leaving the workforce, (McGregor & Gray, 2003). Many of McGregor and Gray's (2003) participants planned to uptake types of non-paid work like working on their rental property, spending more time with grandchildren or pursuing other leisure activities. These forms of unpaid work do not fit into Ekerdt et al.'s (1996) 'keep working' or 'gradually decreasing workload' categories because they are unpaid activities, yet they are common lifestyle changes that keep them active. These finding shows the significance of considering broader aspects of older workers retirement intentions in order to more accurately capture the heterogeneity of retirement aspirations and experiences.

Even if people have planned ahead for retirement, however, there are cases where unpredictable events occur, and result in early retirement. It is common for people to retire early due to factors such as health problems, out-dated skills, sudden economic security or competing obligations (Clarke, Marshall & Weir, 2012). Using the 1999 survey by the Employee Benefit Research Institute as the data source, Lovell (2001) found that among those who retired before the age of 65, 43% retired earlier than expected. Lovell (2001) notes, however, that there can be positive and negative reasons for early retirement. Positive unexpected retirement comes by attaining an unexpected source of money, examples include inheritance, selling a property or business, or winning the lottery (Lovell, 2001). These forms of positive early retirement are the consequence of unexpected financial stability. This allows the individuals to have

control over how they exit the workforce. Many in the survey, however, had negative reasons for retiring. Examples of such negative reasons included health issues, disability, being laid off or needing to care for ill family members (Lovell, 2001). These surveys unveiled another process of leaving the workforce that is important among social scientists: unexpected early retirement.

Considering that a high proportion of unexpected retirement is due to negative uncontrollable factors (Lovell, 2001) researchers have analysed the consequences this may have on wellbeing. Clark and colleagues (2012) studied the consequences of 'earlier than expected' retirement with particular reference to 'life satisfaction levels' among a nationally representative sample of older Americans. Using longitudinal data from the Health and Retirement study between 1998 and 2008, they found that men who had high expectations to work for longer had significant decreases in their life satisfaction when they did not realise these expectations (Clarke et al., 2012). These negative consequences are likely to arise because these early retirees had no sense of control over their retirement decision (De Vaus et al., 2007), as well as other obvious negative consequences (loss of functional ability or financial strains). Interestingly enough, there were no effects of unmet expectations for the female participants (Clarke et al., 2012) emphasising the need to consider gender differences in this topic.

Overall the studies discussed in this section lay some clear points about transitioning out of the workforce. Considering the variation in plans, circumstances and available options, it is clear that there is no universally beneficial method of leaving paid work. Rather, as long as a person has control over this process (in order to efficiently prepare for future plans), this person is likely to be satisfied. Unfortunately there are some cases where ageing citizens may be forced to leave the workforce earlier than expected thus giving them low levels of control. Furthermore, most ageing citizens (in New Zealand) appear to have plans or thoughts about the implications of their retirement lifestyle. These plans, projects or aspirations often appear to be appropriate role replacements for their previous working role. The next section discusses a role loss in which no ageing citizens have control.

Death of spouse

One of the most pivotal lifestyle changes for many retirees' is the death of their spouse. Other than the obvious fact that this is the end of a very intimate relationship, this is also an end to a major aspect of the widow or widower's identity (Niemi, 1979). Niemi (1979) claims that this hugely significant relationship provides spouses with 'drive energy'. This is supported by findings showing that the loss of a spouse is associated with feelings of emptiness and alienation (Ron, 2004, cited in Smith, 2012). During the mourning period one attempts to transfer this drive energy to other aspects of life (Niemi, 1979). In Niemi's (1979) study of 939 married ageing men, she found that the first six months of bereavement is a period when the widower experiences high mortality risk. Niemi (1979) concluded that if the widower does not succeed in transferring his drive energy into new spheres of his life, he would most likely die as a consequence.

Indirectly related to Niemi's (1979) concept of 'drive energy', recent studies have analysed the death of ageing citizens' spouse in relation to widow or widower's sense of purpose in life. Pinqart (2002) conducted a meta-analysis covering 70 empirical studies that focused on 'purpose in life' in middle and old age. In this case purpose in life is defined as having goals and a sense of purpose to one's present and past life (Ryff, 1989, cited in Pinqart, 2002). Purpose in life – which can decrease in old age as a loss of significant roles – is highly correlated with mental health (Pinqart, 2002). A major finding in Pinqart's (2002) meta-analysis was that married respondents had higher levels of purpose in life than respondents who were either unmarried, divorced or widowed. This further supports the large influence that a spousal relationship has on subjective wellbeing.

Both Niemi's (1979) concept of drive energy and Pinqart's (2002) meta-analysis on purpose in life demonstrate how influential spousal relationships are. Considering that marriage provides ageing citizens with a very personally significant role (as a husband) (Harris, 2007) and that many widows or widowers do not remarry (Blau, 1981), it is important for the person's wellbeing to reintegrate this drive energy towards

other aspects of one's life (Niemi, 1979) and thus find new or more meaningful purposes in these activities. Thus the individual must rearrange his roles, self-concept and personal goals in order to effectively overcome this personally difficult transition.

Summary

The rise in popularity of Activity Theory has influenced recent government social policies in New Zealand. Most noted in this literature review is NZPAS. NZPAS is designed to promote positive views of the elderly, as well as high community engagement by older adults (Davey & Glasgow, 2006). It also aims to keep more people in the workforce beyond the retirement age. This is backed up by the notion that role maintenance and active engagement encourages positive ageing (Harris, 2013). Longitudinal data from Statistics New Zealand (2011) has shown increasing rates of workers remaining in the workforce past the retirement age. The Precarious Work Theory critiques the NZPAS's encouragement of increasing older workers. Despite remaining in the workforce being beneficial to some, the Precarious Work Theory claims that many ageing citizens will be subject to little control and hazardous working environments. Furthermore, there are other popular non-paid roles and responsibilities adopted by ageing citizens that may take priority over paid work.

Moving on from the benefits and limitations of maintaining work roles, the next part of the literature review looked at common unpaid roles and activities ageing citizens either embrace or maintain during retirement. These included leisure activities, participation in non-for-profit organisations, grandparenting and caregiving. Participation in certain unpaid activities differed by gender, ethnicity, health, income and beliefs, as well as personal differences in preferred activities. These differences show the need to increase our understandings of the various sub-groups in New Zealand's ageing population.

The final parts of the literature review covered two major role losses associated with ageing: retirement and bereavement. Retirement often calls for a period of adjustment in order to adapt to a life that is no longer governed by a job. Research suggests that people's control over leaving the workforce is more influential on

satisfaction levels than the way in which someone leaves the workforce (i.e. weaning off versus cold turkey). Death of a spouse appears to lower the widower's drive energy, as well as the associated roles and responsibilities. The impacts of these two significant role-losses associated with ageing support Activity Theory's emphasis on the significance that some roles have to a person's self-concept and wellbeing.

This range of academic reports, empirical studies and government initiatives influenced the research of this paper. The following chapter explains the philosophy and rationale behind the research methods I undertook for this thesis.

3. Methodology

The aim of this study was to examine how participants executed their retirement plans. What facilitated or limited achievement of their goals or aspirations? And how did they cope with or overcome any limitations they encountered? Participants were above the pension age and lived independently in their own homes. Most had a high enough level of functionality to successfully participate in the community. Those who did not have high levels of functionality were progressively regaining it (through recovery or rehabilitation processes) at the time of the study. The results of this study will facilitate the lack of qualitative research on New Zealand's diverse ageing population.

Research Design

Research should adopt an epistemology that corresponds with the aims of the study. An epistemology is a philosophical theory concerning knowledge. Specifically, an epistemology explains and analyses how we know what we know (Crotty, 1998). They help to provide logical reasoning behind deciding what forms of knowledge are valid or relevant to the certain context (Maynard, 1994). Constructionism is an epistemology often adopted among researchers using semi-structured interviews for data collection.

The core concept in constructionism is that knowledge is socially constructed. More specifically, constructionism claims that knowledge is historically and culturally specific, which is maintained through social processes (Young & Colin, 2004). Due to cultural and other demographic variations in a population, constructionism is open to diverse interpretations of experiences. From this rationale, constructionism claims that there is no true or objective interpretation (Crotty, 1998). With this inter-dependency between knowledge and social processes, it is unsurprising that constructionism suggests that the focus of enquiry be on both interactions and common social practices (Young & Collin, 2004).

Since this research is focused on understanding the opinions and experiences of ageing citizens, a constructionist epistemological approach was adopted. Constructionism places significance on participants' opinions and experiences (Creswell,

2005), as well as their historical and cultural location (Creswell, 2005). It therefore gives participants 'voice' and power in the research process, which is appropriate for this study's aim: to provide a micro-level qualitative analysis of ageing citizens' retirement intentions, outcomes, and unexpected events along their course of retirement.

Stephenson and Scobie (2001) claim that – in light of the increasing ageing population – current knowledge on the heterogeneity of the ageing population must be complemented with micro-level or qualitative studies. Such research is significant for government policies. Using a constructionist epistemology, this study aims to address the New Zealand literature gap of micro-level qualitative research.

Participants and Settings

Through word-of-mouth and snowball sampling I recruited 16 participants (12 male and four female). All participants were aged 65 years or older, living in the community³, and receiving the New Zealand Superannuation. This was necessary for me to assess the role that the New Zealand Superannuation Scheme had in their lives. Of the 16 participants, only four were still engaged in paid work. These four participants were working part-time.

Each woman participant had a husband who was also a participant. This was advantageous since it provided a descriptive analysis of the couples' overall retirement experiences. As mentioned in the literature review, spousal relationships have been found to develop significantly during retirement and have a major influence on the retirement lifestyle. Out of the four female participants, only one was still engaged in paid work. Two of the female participants had paid occupations prior to reaching the pension age whilst the other two were involved in unpaid work prior to the pension age.

Interviews were all held in participant's homes, usually accompanied with some tea or coffee. The timing of interviews varied depending on when it best suited participants. The length ranged between 45-90 minutes. These interviews were recorded and transcribed.

³ By "living in the community", I mean no participants were living in a retirement home or nursing home.

Semi-Structured Interviews

Semi-structured interviewing is rather informal, with interviews varying in terms of question types, use of prompts and other researching tools to encourage the participant to talk within the topics of interest (Anne, 2013). Interviewers typically use either open-ended or theoretically driven questions based on both the participant's personal context and through pre-existing empirical knowledge within this field (Anne, 2013). Typically, an interviewer will have a few pre-existing open-ended questions that allow the interviewee to talk in the areas of interest. Following this, however, the course of the interview is dependent on the journey of the conversation. It is the role of the interviewer to listen, write notes, use appropriate prompts and ask theoretically relevant questions after the interviewee has stopped talking (Tolich & Davidson, 2003; Anne, 2013). This style of interviewing places the interviewee as a professional in this field, allowing for both personal feelings and experiences to be acknowledged (Davidson & Tolich, 2003).

Ethics

The University of Otago requires that any research undertaken by staff or students involving human participants receive ethics approval. To do so, the researcher must acknowledge potential risks or vulnerabilities for the human participants involved, as well as means taken to minimise these risks. In this case such issues included talking about personally sensitive topics or disclosing participants' identity to those who read the thesis.

On the topic of discussing personally sensitive topics in the interview, participants were informed (through the information sheet, consent forms, and verbally by the myself prior to the interview) that they did not have to answer any questions they felt uncomfortable with. Participants were also told that they could withdraw from the study at any time they wished with no personal harm.

This study collected a sample via snowball sampling. These participants are therefore particularly vulnerable to internal confidentiality. Tolich (2004) noted that it is common for participants to know other participants in the study. Consequently there

is a risk that participants may figure out the identities of other participants if they read this paper. As participants' quotes and stories can hold identity-revealing elements, replacing names with pseudonyms may not be enough to ensure that identities are hidden. After recognising this specific vulnerability of identity disclosure, Martin Tolich produced the term *internal confidentiality*, which he defined as "the ability for research subjects involved in the study to identify each other in the final publication of the research" (Tolich, 2004, p.101). In order to minimise the risks associated with internal confidentiality, not only are all participants' names fictional, some participants' personal characteristics (such as a previous job, disability, or the location of participants' family members) were altered very carefully in order to minimise risk of identity disclosure without invalidating the stories or quotes used.

Further ethical measures were taken to minimise the vulnerability of participants, including producing information sheets and consent forms, as well as completing a Maori Consultation form. A Maori Consultation form ensured the research plans would not interfere with the needs and aspirations of Ngai Tahu for Maori development and benefits. Consultation is completed prior to the research. Information sheets were given to all participants at least one day prior to the interview. To avoid pressuring participants to join, I had participants hand information sheets to their friends; the friends would then acknowledge whether they wanted to take part in this research project, followed by me contacting these potential participants myself. The information sheet informed readers of the objectives and aims of the research. It also covered participants' rights. Most notably, participants were made aware that they did not have to answer any questions which made them uncomfortable, and that they could withdraw from the study at any stage without any disadvantage to them. On the day of the interview, participants also received a consent form that they had to sign for the interview to commence.

As well as the written forms and documents, ethical insurance was also reinforced through verbal face-to-face discussions prior to the interview. Before the interview commenced, I recited a preamble that also covered the main points discussed in the information and consent forms. Thus, the research aims, the nature of the

interview, and the purpose of the interview were discussed. Following the preamble, participants had an opportunity to ask questions. Finally I asked the participant if he or she was okay with me recording the interview (I would only record if I received verbal consent) and the interview would then begin. These verbal instructions – as well as providing participants the opportunity to ask questions – further insured the safety of the participants.

Data Analysis

This study was conducted under a qualitative framework. The method of data analysis was typically through thematic coding. Coding is the process of sorting and categorising data (Tolich & Davidson, 1999). More specifically, a code is a category defined by specific characteristics.

Coding whilst researching allowed me to critically reflect upon my interviews and make alterations that would improve future interviews. This is done through engaging in both positive coding and negative coding. Positive coding includes codes that are theoretically and empirically beneficial to the research at hand (Tolich & Davidson, 1999). Negative coding highlights limitations in the interview (Tolich & Davidson, 1999) such as failure to ask an appropriate question or asking questions which received uninformative responses. Through both positive and negative coding I was able to alter aspects of the interview guide in order to have more effective interviews in the future.

Initial coding, therefore, was very ‘open’ because I was looking to find relevant patterns in the transcripts. Coding later interviews, however, was more focused because I was guided by my previous codes. I did, however, keep some form of open-mindedness just in case new relevant data or codes arose in the latter interviews. This form of self-reflexivity allowed me to produce more effective interviews and thus gain more informative data throughout the data collecting process.

Limitations

An obvious limitation to this qualitative study is the small sample size. This is because interviewing and data analysis are long processes. Qualitative research may provide in-

depth descriptions of participants' experiences and expectations; however, this small sample is not representative of New Zealand's ageing population. Future qualitative research may want to employ multiple researchers (or research assistants) in order to research more participants in a time-efficient manner. Furthermore, a mixed methods approach may have been appropriate. Using my qualitative findings to influence the quantitative component may have made my findings more statistically relevant.

Having both family and friends in the East Bay region, I initially believed that adopting snowball sampling would be a highly advantageous method for recruiting participants. Soon into this process, however, I discovered some limitations behind this recruitment method. Having family friends ask their friends and colleagues to consider participating in my research opened me up to specific social circles. In this case all participants interviewed in this study were financially secure. I define financially secure as having an additional income on top of the superannuation that allowed participants to comfortably afford both living costs and a range of extracurricular activities. This sample, therefore, is not representative of the ageing population in the East Bay region. This limitation could have been minimised by explicitly telling participants (who were willing to both inform and invite colleagues to participate in this study) about my desire to interview a range of ageing citizens that included those who were not financially secure. However, I was hesitant that such specific demands would overwhelm participants on top of the other information (such as the research aims and participants' rights) I had already given them.

It would be wrong to say that this sample does not have variation in terms of personal characteristics and demographics. Participants differed significantly on a variety of factors including: previous occupations, dwellings (in terms of suburbs, or urban versus rural areas) and ethnic associations. Nonetheless all participants were financially secure, which undermined the sample's ability to be representative of East Bay's overall ageing population. Furthermore, it fails to capture certain experiences among low-income retirees.

A further limitation behind snowball sampling was that it placed heavy reliance on the participants. Given that snowball sampling is based upon having initial participants contact people they know who may be interested in participating (Biernacki & Waldorf, 1981), I could not always expect this to be done in a timely and efficient manner. As I discovered, participants are wound up in their own busy lives, with some consequently taking several days to inform their colleagues of this study. This resulted in stretching the time period in which the research was conducted. Furthermore, some participants said they would talk to their friends about this study but never ended up doing so. Snowball sampling, however, eventually did provide a satisfactory number of participants. This did increase the time of the research process; however, there were also benefits of this, as will be discussed in the next section.

In one interview, the husband actively chose to join in the interview I was having with his wife. The first major factor was that neither of the participants had received an information sheet from their friend who had told them about this study (a limitation mentioned in the previous paragraph). Consequentially, they believed that they would be interviewed together. After giving them the information sheet and telling them that the interviews had to be conducted separately, the husband remained present in the lounge (where I was interviewing his wife). Eventually the husband joined in the interview with his wife and they continued to answer the questions together for the remainder of the interview.

One factor to consider was that this interview was done relatively late at night (since these participants were quite busy and could only interview at this time), limiting the amount of time for the interviews and thus potentially encouraging the husband to join in. The obvious limitation of this was the possibility of either spouse influencing each other's answers. Either participant may have been consciously avoiding discussing certain opinions or experiences due to the other's presence. However, participants often had different answers to the same questions and were not hesitant to disagree with each other on certain topics. This raises hope to the possibility that these participants' influence on one-another during this interview was minimal.

Strengths

Participants were interviewed in the comfort of their own homes, at a time that was best for them. There are three major benefits to interviewing participants in their own homes. The first benefit was that it allowed me to see the context in which they lived. By placing myself in the homes of participants (where many ageing citizens do spend a lot more time than they had whilst working) I was able to gain a better understanding of questions that were related to this subject. Topics that benefited from this included questions regarding the local East Bay context, renovating duties, and questions concerning participants common house errands. The second major benefit was that having access into participant's homes created many opportunities for prompts or new questions which would not have been asked had I not seen certain photos, objects or household projects. Finally, the last major benefit to this is that participants are more likely to feel comfortable in their home as opposed to an unfamiliar building or room that they have never been in prior to the interview. Interviewing participants in their homes was beneficial to both participants and myself.

During the research process I had the opportunity to stay in East Bay for two weeks. This was because I was recruiting participants through snowball sampling, which can be a slow process. Benefits arose from this, however, mainly because I was able to have relatively lengthy time periods between my interviews. This was ideal since it allowed me to effectively analyse my data and interview process in order to prepare for the next interview. Tolich and Davidson (1999) emphasise the need for a qualitative researcher to begin coding and data analysis as soon as the data collection (in this case through interviews) is first obtained. More specifically, after each interview, the researcher must code the data and reflect upon the research process in order to benefit future interviews. This is a reflexive process of mainly revising and altering the interview guide for future data collection (Tolich & Davidson, 1999). For this research there was only one day in which I conducted more than 2 interviews. This allowed me to transcribe the interview and engage in both positive and negative coding. The lengthy process associated with snowball sampling, therefore, allowed me to analyse data and effectively prepare for future interviews.

This paper is influenced by the growing need for more in-depth qualitative research on New Zealand's ageing population. Up to this chapter I have discussed the government's implementation and development of the Positive Ageing Strategy, relevant theoretical knowledge and empirical findings, as well as the rationale (and limitations) behind this methodology. Next is the results chapter, which begins with case studies of three participants; followed by an examination of common ageing experiences, issues and life events shared among all of the participants.

4. A Scary Uncertainty

Many aspects of the research questions for this thesis are highlighted in three case studies that begin the chapter. Raymond's⁴ story was smooth and predictable. Dylan's initial retirement plans were unmet; his retirement aspirations took an unexpected turn after his wife had passed away, and during his final working years. Greg compromised some of his retirement goals due to health issues suffered by both he and his son.

Raymond

In comparison to many other participants' ageing experiences, Raymond's retirement was straightforward. Whilst driving up Raymond's long and windy driveway, I thought how it would be easy to forget that this house is only a five-minute drive to East Bay's city centre. Bush and trees blocked out the view of any nearby civilisation until I finally saw the outline of a house in the distance. I parked next to two cars, a Nissan Maxima, and a Holden Ute. I assumed that these cars belonged to Raymond and his wife.

I knocked on the door and was warmly greeted by a European man wearing a loose short-sleeved buttoned shirt and shorts. Raymond (aged 74) was about five-foot-eight in height with a medium build. After greeting one another, we walked upstairs where there was a veranda over their backyard. The view alone showed strong reason as to why someone would want to retire here. Not only could I see the city centre, I could see the beach, the surrounding bush, and hundreds of pohutukawa trees on the hill on which his house was perched. I could only imagine what the view would be like in the summer when the pohutukawa trees would be blossoming.

It turns out that renovating this house was Raymond and his wife's initial project when moving to East Bay. The original house had apparently been much smaller, with wild bush covering most of what was now their backyard and garden. Like many New Zealanders, Raymond and his wife had aspired to building their own home, tailored to their lifestyles.

⁴ To protect participants' identities, all participants have been given pseudonyms. In addition, other identity-revealing characteristics have been altered.

Raymond and I took a seat on the veranda, where his wife had placed scones and two cups of fresh coffee. After talking about this view and the large garden that Raymond and his wife had around the house, I began the interview by asking if he had any retirement plans during his initial ageing years. It turned out that Raymond was in fact still working part-time as a stock and station agent. Soon after moving into East Bay (in his early fifties) he had become a stock and station agent and over time he managed to establish himself in a position with high control over his workload.

I'm self-employed as a stock and station agent. I had my company while I was in pre-retirement, aged pre-65, and I knew that I wanted to continue running the business after 65. It's a business that allows me to be 100% in control and to put as much or little effort as I want. So it's an ideal situation, and because it's fully owned by me I have no outside pressures stressing me or demanding more work.

For Raymond, reaching the pension age had little impact upon his lifestyle. Not only did he enjoy his work, it required little physical strain, thus allowing himself to continue working part-time.

However, Raymond did acknowledge that he has been decreasing his workload over his ageing years. This is a normal pattern as people age, particularly as they reach the pension age.

I think it is fair to say that you do decide – at age 65 – to “wind down” which means to do less effort. We all do that, but by being able to continue on a reduced hourly basis you have the advantage of extra income above the universal superannuation.

According to Raymond, one factor to why ageing is highly associated with spending less time in paid work is because of the universal superannuation scheme retirees receive. Considering that Raymond and his wife receive the standard couple superannuation allowance (and assuming they are under the M tax code), they will receive \$564.52 every fortnight (Work and Income, 2014). Raymond will therefore earn \$564.52 more than he would have if he worked part-time prior to the pension age, thus giving him more incentive to avoid full-time work.

The second factor that Raymond notes is that ageing is associated with a decrease in energy levels and the ability to execute certain tasks as fast as previously.

Whilst ageing, one tends to – with the way our body reacts [laughs] or responds – one tends to slow down and take longer to do things. So working part-time is a comfortable and less stressful environment. A lot of people call it *winding down*. Do less and enjoy more. Have three-quarter-hour coffee breaks instead of quarter of an hour [laughs].

Whilst ageing, working less serves a functional purpose. Physiological benefits arise from the fact that the person avoids overworking. Mental benefits arise from the fact that the person is in a less stressful environment.

As well as keeping the same job he had for 15 years prior to reaching the pension age, little else has changed with his lifestyle over his ageing years. Raymond's extra-curricular activities include maintaining the large house he lives in, working in the garden during the weekends, as well as preparation for a weekly meeting with the Toast Masters club that he belongs to. All of these activities were a part of Raymond's life long before he reached the pension age.

So really the answer to the question, Roland, was that from pre-65 to post-65 was literally very little, or virtually no adjustment required... I maintained my pre-65 age lifestyle and today I'm doing what I'd be doing pre-65, but on a less-regular basis.

For Raymond, retirement was a period in which his lifestyle remained similar to pre-retirement. The only main difference was that over time he has gradually decreased his workload with his job.

Apart from continuing his career ten years beyond the pension age, as well as the tasks required for his fortnightly meetings with the Toast Masters, Raymond's retirement is based upon leisure and relaxation. For some people, gardening and house maintenance activities are regarded as work, yet for Raymond these are therapeutic activities. Both Raymond and his wife have had several travelling experiences and now plan to relax and enjoy their comfortable living situation for the rest of their retirement. Considering the beautiful scenery, weather, the relatively quiet community and the fact Raymond had no financial concerns; East Bay seems to be an appropriate location for such a lifestyle.

Like Raymond, Dylan had also been financially secure throughout his ageing life. Unlike Raymond, however, Dylan's passion for his work came at the expense of other important aspects of his ageing life.

Dylan

I knocked on the door to have Pauline (Dylan's partner) answer. Pauline led me to Dylan's study room, which was separate from the rest of the house. Dylan (age 77) was a short and well-built man, with short hair and reading glasses on. He wore brown dress-pants with a navy blue long-sleeve button-shirt. Considering that his study-room desk was covered with files, he led me inside the house to take the interview.

Dylan's living room wall had sliding doors that showed off the local countryside on the outskirts of East Bay. Pauline, his partner of two years, brought a large jug of tea with a tray of biscuits, before leaving to purchase their weekly grocery supplies from the city centre. Dylan had lived in this house for most of his 55-year career, having renovation projects throughout his time in East Bay.

After reiterating the information presented on the information sheet and consent form, I began the interview by asking him about his initial retirement intentions. Dylan and his first wife had worked well beyond the pension age. They had intentions of travelling around the world, yet they were also deeply involved with their mechanic business. During his mid-60s, Dylan and his wife had moved their business into a new location, which required renovating and enlarging their store. This coupled with other business incentives led them to work into their early 70's, until Dylan's wife was suddenly diagnosed with cancer. Not long after the cancer diagnosis, Dylan's wife died before she and Dylan could ever achieve their retirement aspirations:

My wife died seven years ago. She had worked on this business flat out and I know at that time I felt quite sad that she had been cheated. When we were younger with opportunities to travel and do our OE we said, "No no, we are too involved in the business and getting up the ladder." So when we get up the ladder we would then do our travels. We did do a little bit to be honest, but I just felt that she had worked so God damn hard on the business and then she really didn't have her retirement. So that makes you stop and think.

Dylan and his wife's passion for their work unfortunately came at the expense of their retirement goal to travel. After Dylan's wife passed on, his aspirations for travelling diminished.

Following his wife's death, Dylan admitted to contemplating his retirement situation. However, he was soon heavily invested into his mechanic business once again.

But while I stopped and thought, I didn't do anything about it [laughs]... So then having lost her what do you do? You suddenly on your own, you work! So the retirement plan probably went hard into reverse! I mean I really just got lost into the business. Let's go make it ready go, so I did. And that's one therapeutic way of saying: I'm a bit of a lost ship here, I've just lost my partner! But if I keep active then I can manage this. You know, about retirement and losing your partner, unfortunately your retirement is often around the time you lose your partner.

Heavily investing into his business was a means of getting through this very rough situation for Dylan. Prior to her death, however, Dylan was aware that death of a spouse is common in retirement. Because of this, Dylan acknowledges the importance for married retirees to be aware of this and plan beforehand.

So this is why I think it is important to think about what you are going to do and that also includes if you lose your partner. I mean it might have been me that died first. How is she going to be set up and looked after? Luckily we had thought of those things.

Dylan emphasised that retirees must be consciously aware and prepared for the possibility of their spouse dying before them. In particular, how can they ensure that either spouse is financially secure after their partner dies? Also, considering how Dylan didn't have any independent retirement plans (because his main goal was to travel and relax with his wife), creating some independence, by adopting personal hobbies or goals, may be appropriate.

Taking up new projects within the family business did provide a form of therapy for Dylan. Three years after Pauline had passed away, however, Dylan's work-life interfered with his retirement plans in another way.

And I suppose initially I thought we would continue to own the business in retirement, so therefore one of my sons would probably run the place, or we would put a manager on or something like that... at the same time, my

relationship with my son (who was the manager) just really went downhill. His motivation and aspirations changed at that time. He got a partner, so instead of being a good full-time manager he actually said to me one day "I am going to start working part-time." Well you can't run a business this big working part-time, so the more he stepped back the more I had to step up and do the management stuff.

Dylan wanted to keep the business in the family. His son also wanted to keep the business in the family, however, by stepping back, Dylan was forced into a role that he did not want.

It wasn't until Dylan's close friends pointed out how this situation was unhealthy and unnecessary for him, that he decided to make a change.

My two closest friends could see I was really struggling with the whole damn thing because you know, the personal abuse and challenge of the whole bloody thing was really getting to me. At the same time I was involved and wanted to keep it going. It was really them who said "Dylan what the hell are you doing? You're 75 and you're still working like a bloody trooper! Why don't you retire and enjoy yourself?" and one day I said to myself "They are absolutely right! I could work for another 5 years, what good would it do? I mean whatever happened I am reasonably well off, its not like my driver was that I've got to earn more money."

Eventually Dylan decided to sell the business. Although Dylan wanted to keep the business in the family to ensure financial stability for his sons and Pauline, the lack of control he had over his working conditions was no longer bearable. Instead, he divided the earnings between himself and his significant others.

The fact that Dylan's friends had convinced him to leave his stressful job and pursue his retirement aspirations shows the benefits of friends. In terms of retirement, however, Dylan also points out another major benefit of friends that live in close-proximity. This occurred when he disclosed that most of his family (including siblings, cousins, and some children) did not live near the East Bay. With this in mind I asked him why he didn't contemplate retiring in close proximity to family members?

That is a very important question Roland. I've seen this happen with a lot of people: they work as professionals in East Bay. Then they retire and sell their house; they move somewhere else (to live closer to their children). By the time they had sold their house – took about six months – and he had already bought the house down south, he got there and his two kids had left for new jobs! ... You

see, when you're working you make a lot of friends, and if you move away, you don't cut yourself off from them but you very nearly do! You can come back and visit, you can write and ring but that's it. So the big thing for retirement and me is that you should stay the locality where you have lived for a long time. I love this area. I love the people.

For Dylan, friends that he accumulated during his 55 years in East Bay are very important. These geographically close friends provide regular contact and assurance is provided by the fact that many of them are likely to remain in East Bay.

Being a member in the local Lions Club for 37 years has given Dylan the opportunity to meet many new friends that he was unlikely to have made otherwise. It has also given him opportunities and responsibilities that have been highly influential over his retirement. Dylan had been a member of Lions for over 20 years prior to reaching the pension age, however, he became heavily involved with a particular project after he sold his business. This current project involves improving water schemes and drainage systems throughout places in the third world.

Over three years we managed to create a water scheme – that was originally meant to supply water for one village – that supplied seven villages! Now, what is the reward? One is to see people no longer needing to cart water by hand for two kilometres. But the main thing Roland is health. Water is absolutely pure, and I think there is a figure of 500 infants a month dying from water born disease in the third world... So as a Lions member you could be full time overseas doing projects. I go perhaps two times a year.

As Dylan says about Lions, "It opens up a new world to you". Not only has he met people from various professions, he has participated in an international project that has allowed him to travel and help the less fortunate.

Dylan and his wife's prolonged employment in their mechanic business came at the expense of their travelling aspirations when Dylan's wife passed away. A few years after his wife's death, Dylan had problems with the manager he employed. Not only did he have a loss of control over his own business, his stress levels also raised. It was only when Dylan sold his business that Dylan had more time to engage in other activities. One of Dylan's main passions was with the Lions international project to upgrade drainage systems throughout the third world. Furthermore, Dylan emphasised how he

always aims to have regular visits to his family. This not only includes his children and grandchildren, but also his siblings up North. These various projects and activities, coupled with Dylan's financial stability, have given Dylan plenty of purpose in his retirement. Similar to Dylan, Greg also worked beyond the pension age (and still is). Unlike Dylan, however, Greg was in more need of a secondary income and therefore couldn't pick and choose when to leave like Dylan did.

Greg

Greg's house was on a relatively large block of land surrounded by trimmed grass, with a thin garden lined around the walls. The house was one story, yet its large size gave the impression that more than two people (i.e. Greg and his wife) lived here. As I walked towards the house, the front door opened and a thin European man aged 77 greeted me.

We walked through the hallway into the dining room where he introduced me to his wife, Carol, who offered me coffee. The next room we entered was their lounge, where Greg introduced me to his son James who was in his early 30s and was disabled. James is immobile without his wheelchair and was dependent on Greg and Carol to look after him. Furthermore, their other son Carl also lived in this house. He worked full-time in East Bay, and was temporarily living in the spare room whilst paying rent. Greg and his wife, therefore, lived with two of their three adult children. Their daughter lived in Auckland and visits a handful of times a year.

Greg and I then went back to the dining room to prepare for the interview. After commenting on their new-looking kitchen I found that they have only lived here for three years. Greg and his wife have lived in East Bay since the 1980s. Motivations for moving into this house were a desire for a smaller garden (requiring less maintenance), wider hallways for James' wheelchair to go through, and a room for Greg to provide music lessons for students. The little maintenance that the garden required was compensated, however, by their on-going renovation project. Over the last three years they have replaced the bathroom, put in a new kitchen, replaced the chimney, changed the curtains and painted most of the interior walls of the house.

These renovation projects, along with the mortgage Greg and his Carol have, made it imperative that Greg works part-time teaching music to supplement their New Zealand Superannuation Scheme. A secondary source of income was needed in order to pay weekly costs and live comfortably.

We were collecting the national super but we were still paying off the mortgage. So we needed to have a little bit of extra money, and after I left the accounting firm all together I took on music teaching, which I'm still doing.

These music lessons, as well as the board they received from Greg's son also contributed to their mortgage.

Greg's retirement came abruptly, when he was unexpectedly diagnosed with cancer. Prior to entering retirement, Greg admits that he hadn't thoroughly pre-planned for it.

The year before I retired I was suddenly diagnosed with cancer... I was lucky enough to get a redundancy payment. So I was able to live for a year without needing to go to work... the firm actually gave me one or two secretarial jobs after I retired that were only part-time. But they only lasted for a couple of years.

With retirement coming earlier than expected, Greg hadn't managed to obtain financial security for a life out of the workforce. After recovering from treatment, Greg was fortunate to be given a part-time administrator position in the accounting firm.

After leaving full-time work Greg admitted how he missed his job, having worked at the firm for over 30 years. Losing aspects of his work-life identity, therefore, required some personal adjustment.

I don't miss work now but I did when I first retired. I was at a loss for something to do. My job had a lot to do with people and the public and I missed all that. Interaction with members of the staff and public, which my job involved. So I was really at a loss as to what to do.

Greg admitted how keeping busy and being active was ideal for him to adjust to the loss of responsibilities and social interaction after leaving the workforce. In particular, Greg not only worked part-time as an administrator, he also did volunteer administration

work for an organisation associated with his son's disability. After two years, however, he left his administrative duties to engage in a range of music activities.

Music has been a large part of Greg's life. As well as having a long history of music teaching, he has also been involved in many musical clubs, as well as having played in local concerts and music festivals (including the Probus annual Christmas function).

I have been a musician pretty much all my life. I was firstly involved with my church and school orchestra. Before we came up here I was teaching music part-time, I had a full-time job at that stage but I was teaching in the evenings and on the weekends. I've been involved with a lot of things musical and I still am.

Greg is a passionate musician and he acknowledges the mental stimulation it provides him. However, his musical commitments can sometimes interfere with his family responsibilities.

It gets pointed out to me from time to time that I have to watch myself. That I do too much. It upsets the family life you know? Too much time taking, its not the music itself it's just the time it takes. Well I'm in the choir, I teach of course, and I do accompanying for various things. Last year I was involved with the local school production and I am also involved with the community orchestra. As I say, I do really, probably extend myself a little bit at times. So I've got to watch that.

Greg's large range of responsibilities and commitments can sometimes make it difficult to maintain a balance between his music and his family life.

Greg's grandchildren are now adults; however, he mentions how he and his wife enjoyed looking after the grandchildren when they were young.

We looked after their kids; we had them quite a bit. And we enjoyed having them too. I think interaction between you and your grandchildren is one of the nicest things you can do really. And them having a relationship with you... Looking after them enabled their parents to go away for weekends and stuff.

Greg and his wife still enjoy visits from their children and grandchildren during their working holidays. In fact, some of Greg's grandchildren have young children of their own, allowing Greg to build a relationship with his great-grandchildren.

The stereotype of ageing being associated with disengagement and lots of free time does not fit Greg's retirement situation. With the responsibility of looking after his

son James, as well as paying off his mortgage, teaching music and engaging in many musical clubs, he is very active. Greg acknowledges the health benefits of keeping active; however, his activities sometimes come at the expense of his family life. Greg's musical roles and commitments in particular come at the expense of his family roles and responsibilities.

The rest of this chapter draws data from all participants' interviews. They describe their stories of leaving the workforce and the changes they encountered. There were also some implications for the women who were housewives prior to their husbands leaving the workforce. Following this are stories of participants who experienced unexpected life-events. Some had serious mental or physical consequences (or both) that required a rearrangement of priorities and retirement aspirations. The chapter ends outlining the participants' commonly adopted hobbies, club-memberships and responsibilities during their ageing years. These non-paid tasks provided consistency to their lifestyle and played a large role in their retirement experiences.

Leaving stories

For 10 participants (out of a total of 16), the initial change in retirement involved leaving full-time employment – something that had dominated their time schedule during their working lives – and entering a new phase of their life, a phase where their time schedule became much more flexible. Furthermore, participants lost the responsibilities associated with their job, as well as regular contact with many of their work colleagues. Some participants reported that they were better off as a result, whilst others experienced difficulties adjusting.

For the four female participants, three were housewives for the majority of their adult lives. However, some experienced significant changes when their husbands left the workforce. This section looks initially at the male participants' stories of leaving the workforce. Following this, I discuss the female participants' experiences.

Financial Security

Ageing is associated with eventually leaving the workforce and the corresponding income that comes with it. Retired New Zealand citizens and residents receive the government funded Superannuation (NZS). However, the NZS is not designed to provide retirees with the standard of living they had in the workforce (Harris, 2010). People must financially prepare for retirement if they want to travel, renovate a home or engage in clubs or hobbies. All participants acknowledged the need to supplement the NZS, as exemplified by Karen's (a European woman aged 70) statement:

No the superannuation scheme isn't enough. Is the dole enough for the unemployed? Of course not! It's a redundant question. People in New Zealand should have been saving and putting something aside for their old age and they should have paid their house off so that they're not trying to pay rent out of their pension. I think that is pathetic if people are paying rent out of their pension but I'm not being personal about anybody because it happens. It is their personal lack of planning that's caused that to happen. People should have made savings so that if they want a holiday they could have a holiday or replace their fridge or something. I don't think the National Super is meant to provide assets for people, I think it's there to provide bread for the table that they already own.

As well as Karen, all other participants acknowledged their sympathy for those who are dependent on the NZS. However, fifteen participants claimed that such circumstances are mostly due to a lack of foresight and planning.

Methods of supplementing the NZS varied. Participants' financial situations were dependent on factors like their working industry, occupational success and financial decisions after leaving the workforce. Kevin, a European man aged 77, owned a real estate and property management business and chose to sell the real-estate section at age 70. This allowed him to work part-time (not to mention the earnings he made from selling the real estate section).

I sold the real estate section so that I didn't have to keep working so hard in my old age. To capitalise on my product... Now that I'm working less, I also tend to do my other interests when I'm on site. Sometimes I'm in the office but I'm doing community charity work.

Some were in positions where they had control over the timing of their retirement. For example, some participants (including farmers) chose to sell their business and invest

their lump sum in something with less work demand like a trust or a rental property. Others who had worked long in their industry built strong relationships with their colleagues and could easily find part-time work that allowed them to save for retirement with a lower workload. Finally, other participants left their work industry and chose to work part-time somewhere different, such as Greg who chose to teach music at age 71. Another major change participants experienced was in their time schedule.

Change in time schedule

Prior to leaving the workforce, participants organised their extracurricular activities (as well as other aspects of their lifestyle) around their work. For example, someone who worked weekdays from 9 to 5 would only be able to engage in various activities (whether they be social, solitary etc.) early in the morning, during the evenings or on the weekends. After leaving the workforce, however, it is up to the retiree to figure out how to fill in this spare time. Learning how to do so is a major milestone in terms of 'learning how to retire', especially after losing a major identity component (i.e. that associated with their paid occupation). Hamish, a European man aged 80, emphasises the importance of this change:

I think one of the biggest things in life is that your time has become your own. In other words when you are working you have to cut your lawns in the weekends because that's the time you got. Now you cut it when you feel like it, or when necessary. Your whole timeframe changes a lot. The pattern changes completely. If you have breakfast and want to read the paper you do it. You don't have to do it after tea. Time, you've learnt to adjust your time around yourself and how it feels.

This transition is essentially adjusting to a new time schedule. Considering that prior to leaving the workforce participants had less time for their various extracurricular activities, learning how adapt their time schedule proved to be a major challenge.

Adjusting to a new time schedule, however, was not universal amongst participants. Leaving the workforce was the result of certain factors or choices, with consequences also differing. Understanding these various forms of transitioning out of the workforce is therefore important.

Planned versus unplanned retirement

The 13 participants who had worked prior to the pension age can be divided into two broad categories of leaving the workforce: planned retirement or unplanned retirement. Those who had planned their retirement either chose to work part-time prior to leaving the workforce (also referred to as *weaning into retirement*); or to go straight from full-time work into retirement (also known as the *cold turkey* means of entering retirement). Participants who had not planned for retirement encountered unexpected events that caused them to leave the workforce earlier than expected. This section unveils participants' stories of leaving the workforce and takes into account how well they feel they adjusted to retirement.

Planned retirement

Of the nine participants who planned for retirement, eight chose to wean into retirement. Weaning into retirement seems to give people time to readjust their lifestyle and identity, as well as providing some extra financial security. Aged 80 during the interview, Hamish – who had worked part-time for two years prior to entering 'full retirement' – emphasised this benefit and notes how the cold-turkey method can be a shock for some people:

Yeah I've been retired for 18 years now. Well, not completely, I still worked three days a week for, 20-24 months before fully retiring... you talk to people that knocked straight off work and the first thing they say is "what the hell am I going to do? I woke up at 8 o'clock in the morning, where am I going?"

As well as drawing from his own experiences, Hamish notes how going straight into retirement can unexpectedly surprise retirees. Isaac, aged 77, also weaned into retirement and acknowledged the benefits that ownership of a large farm can have for this:

Well it's been a gradual process in that we employ people. It's big enough to employ people... I've had all sorts of areas that I've gradually pulled back from. Before we fully left the farm we had a man that was on a share-milking situation with us. He was with us for 5 years. So it was a gradual drawback from working so much... I think, in the farming scene, you are lucky that you can do that; if the farm is big enough you can gradually withdraw from it. Employ people in the share system.

Most participants who had weaned into retirement mentioned the benefit of gradually entering a new time schedule. However, Rowan – who chose the cold turkey method of leaving the workforce – also acknowledged benefits with his method of leaving the workforce.

Rowan, a Maori man aged 67, chose to leave the workforce via the cold turkey method. He wanted to spend a year of experimentation and preparation for his retirement goals. Looking back, he was highly satisfied with his entry into retirement.

It wasn't a problem at all because I knew that I had given my best all these years. I miss my colleagues – you know, for the intellectual discussions and things like that. But Roland I've had 50 years of it. When do you make the final cut? And I knew I had to do that because I had to give my first year entirely to learning how to retire. And I'm so glad I did. I didn't have to take a whole year but I wanted a whole year. I wanted to do nothing for a day and see how I cope with that, didn't like that, so I kept myself busy. I tried all of these little things and I'm so glad I done that!

Rowan showed satisfaction with his personal method of 'learning how to retire', even if he admitted to not needing a full year for it. The next section looks at participants who did not plan their retirement.

Unplanned retirement

Only one participant experienced unplanned retirement as a consequence of favourable circumstances. Adrian, a European man aged 71, had a sudden financial incentive to retire. More specifically, he had an opportunity to sell his camping site for a hefty profit. At the age of 62, Adrian unexpectedly received a high offer from a national campground organisation that wanted to create a branch in East Bay:

I had an opportunity to sell my business, so I sold it and said "hey, I'm going into retirement!"... They were looking to move into East Bay and said "how old are you?" I said 62. He said "It sounds like you are not too far from retiring, I want to buy your business!" and the price was very high so I said "yeah, why not?"... I sold the business and got plenty of money. I didn't have to work anymore, simple!

Adrian's retirement was unexpected, yet he still had a choice over whether he should sell his business for a high offer, or continue working.

Three participants went through unplanned retirement as a consequence of life events that forced them out of full-time work. Hamish – as well as several other staff in the local mill – found himself suddenly unemployed due to unexpected job cuts.

Ok, what happened was I was put off work, quite a few of us were. I was put off work, which was a bit of a shock because employment came to a dead stop. However I was working in security. And, as soon as they found I was off work, a friend in another sector of the company grabbed me and gave me three days a week.

After being unexpectedly laid off work, Hamish was unable to find full-time work anywhere else. Hamish's entry into retirement was unexpected, however, he was lucky enough to find part-time work and thus had a weaning-off period. As mentioned in the case study section, Greg (age 74) experienced an early, unplanned retirement as the result of unexpected health issues. Fortunately he managed to recover and engage in part-time work afterwards. Dylan, as mentioned in his case study, was forced to sell his business because of staff issues. After selling his mechanic business, Dylan had spent a year fixing and polishing various aspects of his business. He considered this year to be a weaning off period because the workload was significantly less than it had been prior to selling the business. All participants were unexpectedly pushed into a weaning-off stage. Unlike Dylan, however, this weaning-off stage was financially necessary for Hamish and Greg.

So far this section has summarised participants' ways of leaving the workforce. Some female participants – who were not in the workforce – also experienced periods of adjustment when their husbands left their occupation.

Female participants' transitions

All female participants, except for one, had been housewives for several years prior to their husbands leaving the workforce. When their husbands left the workforce they suddenly found themselves spending much more time around them. The woman who was engaged in paid work had similar experiences to the male participants: a sense of control over this transition period corresponded with satisfaction over the process. For the other three participants, however, other factors had to be considered. This section

will explain the scenarios of two wives who had no difficulties adjusting to this period and one who did report difficulties adjusting.

Women participants who did not experience difficulties when their husbands left work also did not experience major alterations in their daily activities. Both Fran (a European woman aged 76) and Rachel (a European woman aged 74) had regular contact with their husbands throughout their husbands' workdays. Fran's husband was a farmer and – because their house was on the farm – her husband would return throughout the day whilst working. Rachel's husband was self-employed at home and still works part-time in the house. Fran and Rachel's time schedules required little change after their husbands retired. In both cases these participants did not experience major changes in their housewife roles, and consequently little changes in their time schedule.

The participant who did have difficulties during this stage experienced alterations in both her housewife role and time schedule. Maureen, a Maori woman, was 70 years old during the time of the interview. Her husband worked outside of the home on a very rigid timeframe. When he left the workforce, therefore, Maureen had to change her roles and time schedules.

For the first year or two he used to drive me silly. Because you get used to having a life where they get up, your husband gets up, has breakfast and then goes to work. All of a sudden at 9:30 in the morning they are still sitting at the table reading the newspaper. So that takes quite a bit of getting used to because they're under your feet... So timetables and schedules go right out the window.

Maureen experienced changes to her routines that required a transitional period of adjustment. Although no other female participants experienced this, Rowan acknowledged how his adopted house-maintenance roles can upset his wife because it altered her household duties:

So I do all the duties ... I'm being a helpful person to her and releasing her from all them many things. But Roland I have to be careful there because sometimes she feels left out, you know? She'll say "oh I used to do that now you won't let me near that!" you know? So I have to be careful there and I've sometimes got to say "oh I'm doing it my way, not your way". So I've got to be inclusive, otherwise it can be hell! So I've got to watch that.

Maureen's role and time schedule adjustments reflected a similar transition to male participants leaving the workforce.

So far this chapter has covered an obvious transition associated with ageing: leaving the workforce. Now this chapter turns to other events shared amongst participants, which, although common, were not so predictable.

Unforeseen events

During the course of their ageing years, some participants shared commonly experienced events that created significant alterations to their lifestyle, as well as to their short or long-term goals. These life events were the death of spouse, and the onset of a serious illness. None of the four female participants experienced these life events, presumably because they were relatively healthy and new into retirement. This section, therefore, only draws on male participants' experiences.

The life events mentioned in this section occurred several years after most participants left the workforce. For those who experienced them beforehand, most had worked for many years after reaching the pension age. This section analyses these life events and the consequences they had on participants.

Onset of a serious illness

Participants who suffered disabling illnesses often described the shock it had for them and their wives. Four participants experienced this; Greg and Daniel suffered from cancer, Isaac suffered from a stroke, and Andrew experienced hip problems that eventually led him to getting a hip-replacement. All four participants explained how they lost certain functional abilities that decreased or ceased their involvement in activities or plans. Isaac, a European male aged 77, suffered a serious disability that significantly changed his retirement plans:

We've done a little bit of travelling, but soon after we came in – we've been in this part of East Bay for 5 years after leaving the farm – I suffered a stroke and lost the muscular control of the left side of my body. That changed our thinking. I've had to spend the last two years learning how to walk again. I was completely in a wheelchair for one year. Then going from a wheel chair to a walker, to crutches,

and now I'm able to walk again, pretty wobbly but yeah. My aim is to get back into my fishing in another year or so.

This loss of mobility interfered with his plans to travel, go fishing or participate in the bowls club. There were also financial implications in terms of paying for caregivers. Greg, as mentioned in his case study, was diagnosed with cancer and consequently lost his job (as well as temporal participation in his other extracurricular activities). Participants who experienced such illnesses eventually managed to regain most of their functionality. The next life event to be discussed is the death of a spouse

The death of a spouse

The death of a spouse obviously causes a significant change in retirement and is arguably the most difficult experience that a retiree can face. The new time schedule that comes with retirement often means that married retirees will spend a lot more time with each other. Consequently, high interdependence can occur, as well as shared retirement goals and aspirations. All participants who lost a spouse (n=4) mentioned the difficulties of readjusting their lifestyles, as well as changing their retirement aspirations. Daniel (a European male aged 76) spoke of how his wife's premature death consequently ceased his desire to travel since it was supposed to be an experience for both of them:

My wife and I did travel and we try and get around quite a bit, but she wasn't too well so we actually carried on and did our gardening and everything. We mostly travelled to the Western Bay to my daughter's place... then unfortunately my wife passed away, and this made a whole difference to my retirement life. We had planned to go overseas quite a bit but actually that all changed since my wife has passed on.

Considering that Daniel had imagined travelling to be a shared experience with his wife, the idea of travelling without her had not been contemplated. After his wife's death, therefore, travelling was less appealing for him.

Hamish (aged 80) – who had loved fishing his entire life (and who still currently fishes on a regular basis) – noted how he lost interest and stopped fishing for several years after his wife died:

Fishing is just down the road. We would have gone out as often as we could. Probably around five times a month. But then when Erica died, I sort of lost a bit

of my interest, Roland, because she was my fishing mate. Then one thing led to another and it went off but yeah I'm back into it again now.

Hamish eventually got back into his fishing with his friends; however, this was several years after the death of his wife.

Summary

Most participants admitted they were unprepared for the death of their spouse and the onset of a seriously disabling illness. Both of these life events had consequences that rippled into multiple aspects of their lives. Serious illnesses tended to cause physical or mental limitations that inhibited their ability to participate in their community. Death of a spouse, on the other hand, created a change in perspectives towards certain activities and retirement goals. The details discussed in this chapter so far are covered in table 2 on the following page. This chapter now moves onto common forms of adopted activities and responsibilities during participants' ageing years.

The New Life

During their ageing years, all sixteen participants found it appropriate to adopt new activities that created different purposes and responsibilities in their life. Aside from engaging in extracurricular activities held over from their working lives, many joined voluntary organisations, social-based clubs, and increased their involvement with children and grandchildren. Different benefits were associated with each of these, as will be discussed.

Service Organisations: Benefits of membership

Noteworthy service organisations that nine participants were (or had previously been) in include: Lions Club and Rotary. Both clubs are international organisations that operate throughout New Zealand, giving members the opportunity to commit to volunteering projects locally, nationally and internationally. Of these nine participants, seven had been members at least a year before reaching the pension age. Six of these participants were in these organisations during the time research was conducted. Participants listed three common benefits associated with membership in these service organisations including: social benefits, personal rewards of carrying out the projects and remaining active during retirement.

Socialising was not the main objective of these service organisations. However, all nine participants (that were, or had been part of these organisations) mentioned social benefits associated with membership. These included interaction with local and non-local members, as well as community engagement. Dylan, age 77, discussed how membership in Lions provided the benefit of being able to socialise with members from a variety of places:

Every week I go to Lions for about two hours. Which is good for a retired person, you are meeting other people. And I go to conferences. A Lions member has a logo so if I see you with one I can just say "Hey, my name is Dylan" and straight away you don't need any more than that, you're a fellow Lions member and you can talk about anything!

Rowan, a member of Rotary, explains how he will transfer into the local Rotary Club after he moves up to Hawkes Bay:

There's a Rotary Club in Hawkes Bay. Rotary is the same wherever you go, it's the same routine. So this club will transfer me immediately to my new club and I expect to walk straight in and get on with the job and to do things there for Rotary and the community there.

Membership in Rotary doesn't necessarily tie Rowan to the East Bay community. Rather it can facilitate his plan to move to Hawkes Bay, by allowing him to resume his role as a Rotary member there. Membership in these international and nationwide service organisations places members in a wide range of social networks.

Eight participants acknowledged how the clubs' jobs and designated activities provided both physical and mental health benefits. Their duties required serious planning, organisational skills, time management, as well as other forms of mental and physical stimulation. Hamish voiced this opinion with his involvement in Lions:

I think the benefit with the Lions club is that: if you're doing things, it's also keeping the old brain ticking over, because you got a lot of planning. I got a big day today with it.

In Hamish's case he emphasised how participation in Lions keeps him mentally active. Considering that he is 80 years old and still taking an active part in the club committee, this supports his claim of the functional benefits of keeping active.

The act of performing voluntary services with the club appears to be a major factor in participants' enjoyment. Henry (a European man aged 73) explained that it is the active participation in projects that provided him the most satisfaction in Rotary:

The motivation is not the success or failure of helping people out. It's by doing it. The other weekend we were re-roofing the stables for the riding with the disabled - they got blown off by the eastern gale - that makes you feel good. You are doing something, you are rebuilding something. And it's for people who are disadvantaged. So that's also got to give you a buzz!

Helping the less fortunate did provide Henry satisfaction, however, it was the engagement in activities that satisfied him the most. One must keep in mind that this sample is not nationally representative of all members in these service organisations and

that it is likely that other members gain more satisfaction from the charitable acts. In this sample, however, most participants tended to put more emphasis on keeping active.

Social Organisations: The Benefits of Probus

As well as the popularity of service clubs for retirees, there are also clubs that solely encourage social interaction. This section will refer specifically to Probus, since nine participants were in this club.

Probus consists of a variety of groups that do specific activities or hobbies such as a walking group, gardening section and a movies group. Members are either retired or semi-retired and can join or interchange between groups. There are also monthly meetings and social events during public holidays. Membership is inexpensive (around 15 dollars per year) which allows for a large variety of people to join. Hamish's description of Probus exemplifies these qualities:

You go along pay your three dollars and have your cup of tea and everything else once a month. There's nothing else in it. But it's very interesting once again because you're meeting a different circle of people. And as you can imagine with Probus, with 118 of us, your meeting people from all walks of life, they're all retired.

The aim of Probus is simply to provide social interaction and engagement in hobbies. Although the objective of Probus is simple, it encourages informal social interaction with people that many members are not likely to have met otherwise.

Grandparenting

Eleven participants acknowledged how they had a more active role in their families during retirement. More specifically they took up grandparenting responsibilities like babysitting or spending regular time with their children and grandchildren. Participants who took an active grandparenting role in their ageing years often emphasised the personal benefits of developing a strong relationship with their grandchildren. Grandparenting also provided benefits to participants' children including childcare savings and time for other priorities.

Six participants mentioned that babysitting their grandchildren allowed their children to engage in more paid work. This was mostly done whilst the grandchildren were young and dependent. Aside from the obvious financial benefit that parents could engage in paid work, they also didn't have to pay the grandparents for caregiving. Karen, aged 70, talked about how she looks after the grandchildren around her children's more rigid timeframe:

We've got seven grandchildren and they are all around here so we are able to spend more time with them. I will be minding a 12 month old while mother goes to the dentist. And at 3 o'clock we'll be looking after his siblings while mum holds yoga classes.

In this case Karen's flexible time schedule conveniently allows her daughter to engage in part-time work whilst raising a 12 month-old child. Maureen also sheds light onto the financial benefits she and her husband provided during their grandchildren's early school years. During this stage she would babysit them after school so that their mother could work until 5pm (considering that schools finish at around 3pm). Grandparenting, therefore, can provide both financial benefits and relief to parents' stress load.

As well as providing financial benefits, grandparenting can also provide parents time to engage in their extracurricular activities. Fran (age 76) often babysits her grandchildren during regular weekends so that their son (and his wife) can go on weekend hike trips:

Mary and John are huge outdoor enthusiasts. They often like to hike on Saturdays or Sundays when the children are here for a few days. Joel comes this weekend; he rang me and asked "can I come over this weekend?" We'll pick him up after his hockey game and then we'll bring him back home on Sunday.

Fran provides her daughter relief by allowing her to have more time to focus on hobbies. Babysitting can also lower the parents' workload.

These roles and responsibilities had a variety of benefits associated with them. Some encouraged active lifestyles, increasing personal satisfaction and improving health. Others were purely social, encouraging social interaction and making new friends.

Based on the stories and experiences discussed in this chapter, the following chapter compares these findings to past empirical research and theories covered in the literature review. This upcoming chapter is the first of two findings chapters.

5. Retirement Roles Analysis

Three themes emerged from my interpretation of the data: controlled role-loss, uncontrolled role-loss and role-adoptions. Activity Theory associates ageing with role maintenance, loss and replacement (Lemon et. al, 1972). This analysis goes further by taking into account participants' degree of control over these three processes. Participants expressed more satisfaction when they had control during their transitions. Keep in mind, however, that control did not affect the time-period of readjustment; rather it allowed participants the freedom to choose both the timing and how they transitioned. This chapter focuses on these three themes, looking at the consequences particular role-losses or role adoptions had on participants' plans, behaviour and self-concepts.

Controlled Retirement

The controllable role-loss referred to in this section is the control participants had over losing their role in the workforce. As mentioned in A Scary Uncertainty, participants left the workforce in four ways: Planned, via weaning-off or the cold turkey method; and unplanned, due to either favourable or unfavourable events. Those who planned to retire exercised some form of agency by choosing whether they wanted to periodically work part-time before leaving the workforce, or to go straight from full-time work into retirement. Participants who left due to unplanned-yet-favourable events (i.e. receiving good offers to sell their business or farm) also exercised agency over how they could retire by having the choice to either capitalise on their work, or to remain engaged in the workforce for longer. Thus despite not having agency over their means of leaving the workforce, they had agency over the timing. This section, therefore, does not refer to participants who left the workforce due to unplanned-yet-unfavourable circumstances.

Of the nine participants that left the workforce via the planned methods, eight chose to wean out of the workforce. All participants who weaned into retirement emphasised how this not only helped them wean out of their work-role, but also to

adjust their time schedules. Rowan (age 67), however, left the workforce via the cold-turkey method and also expressed satisfaction:

Of course, you know, 6 months leading up to my retirement I had given it quite a lot of thought and I said – because it's a thing I had to discuss with my partner – I said to her: “for the first year of my retirement, that's all I'm going to do, I'm going to retire, I'm not going to get myself involved in projects. That will come after my initial year of retirement”, and the reason for that was to unload and untangle. Fifty years of routine, of structure, of timetabling, getting up early in the morning, all these routine things. So for my first year I was unravelling and learning. Learning how to retire I suppose... And I'm so glad I did, you know I didn't have to take a whole year but I wanted a whole year. Ah I wanted to do nothing, just to, you know do nothing for a day and see how I cope with that, didn't like that, so I kept myself busy. So I tried all of these little things and I'm so glad I did that. I think it has helped me health wise too, not to be stressed, that's key!

Rowan's satisfaction with his cold-turkey approach to retirement supports previous claims that satisfaction with this process is not a product of the means by which someone leaves the workforce (i.e. weaning versus cold-turkey) (De Vaus et al., 2007). What both forms of leaving the workforce had in common was that participants had agency over how and when they left the workforce. Considering that New Zealand's ageing population is so diverse (Gee & Davey, 2010) it makes sense that people will differ in retirement plans, priorities, timing and responsibilities. Having the option to leave the workforce in a manner that best corresponds with retirement goals appeared to be the main variable associated with participants' satisfaction.

Adrian (age 71) was the only participant who left the workforce due to an unexpected-yet-favourable event. As mentioned in the previous chapter, an unexpected opportunity with high financial benefits arose, which provided Adrian the opportunity to retire with financial security. Adrian sold his businesses and therefore had to retire via the cold-turkey method. However, Adrian had agency over other factors including: the decision over accepting this opportunity, how to invest the financial rewards and the timing of leaving the workforce. Despite Adrian claiming that he had always enjoyed his work, this high offer gave him the opportunity to move to the central East Bay, in close proximity with his children and grandchildren:

I did not ever plan to leave the business. Life was good! But this offer provided some options that suited me well and considering that I was in my sixties, I couldn't really refuse. Yeah it suited me well... At first I wanted to wait a year but after talking to my wife about it we decided that there was no need to wait. Let's retire now! ... Moving closer to central East Bay was more ideal, we always did our shopping here, I already had two kids who were married here, and it was also more convenient for fishing!

This business offer caused Adrian and his wife an entire rescheduling of their plans and lifestyle. However, Adrian reflected upon this transition with great satisfaction. Despite Adrian not having the opportunity to choose whether or not he could wean out of the workforce, the fact that he had the ability to express agency over this role-loss tended to be more important to him.

Uncontrollable role-losses

All participants that experienced uncontrolled role-losses did not mention them in a positive manner. As well as explaining their frustrations at the lack of agency they had over the process, all mentioned the shock these role-losses had caused upon themselves. The other two uncontrollable role-losses are death of a spouse and the onset of a serious illness. Most participants who had experienced the role-losses discussed in this section were not prepared for these events. Even though most people are explicitly aware that these role-losses are associated with old age, few had plans for how to deal with them. This section discusses these common role-losses and the consequences they had for participants, with reference to Lemon and colleagues' (1972) concepts of role-losses.

Forced Retirement

Leaving the workforce was a pivotal time for all male participants because of the role-loss, the change in time schedules and the associated behavioural changes. As mentioned in the previous chapter, three participants fell under this category: Hamish, Greg and Dylan. Hamish lost his job due to unexpected job cuts. Greg was diagnosed with cancer and could not work due to his chemotherapy. Dylan, as mentioned in the case study, had to sell his business because staff issues made it unprofitable.

For Greg and Hamish, unexpected retirement posed monetary worries because they were not financially prepared to live comfortably whilst out of the workforce. As

well as unexpectedly finding themselves forced into a new timeframe, they also had additional financial stresses to deal with. Hamish reflects on the shock his job-loss had for him:

At first I was very worried! I still had a few years prior to reaching the pension age back then and I was far from being financially ready to enter retirement... I was just so lucky to know people that knew of that part-time job. If not, I don't know what would have happened!

Fortunately both managed to find part-time work. Dylan, on the other hand, had no financial worries after selling his business, but he had never planned on doing so and consequently found himself forced to reformulate his retirement goals and aspirations. Because these participants experienced this role-loss unexpectedly, they were forced to make some personally significant unexpected changes in their life.

The difficulty and additional stresses associated with uncontrolled retirement supports De Vaus and colleagues (2007) claim that control is a predictor of satisfaction. However, they go further to claim that control over this process increases satisfaction with the overall retirement experience (De Vaus et al., 2007). Participants in this category did have additional difficulties and displeasures with their departure from the workforce; however, all had managed to overcome the necessary adjustments and financial issues. Furthermore, all were highly satisfied with their retirement situation during the time of the research. This clashes with De Vaus and colleagues (2007) claim that having control over entering retirement increases satisfaction with the overall retirement period. The manner in which participants left the workforce may have had temporal difficulties, yet it was not a determinant of their overall retirement wellbeing.

Another theoretical implication of this unexpected role-loss is that it sheds light onto the personal significance that a formal working role can have. Lemon and colleagues (1972) claim that a paid working occupation is not a major role-identity for the self-concept. This is because this formal role does not provide many specific role-supports. These formal networks, therefore, do not reinforce one's self-concept and are consequentially less significant for the individual (Lemon et al., 1972). The fact that

participants experienced difficulties with adjusting to this role-loss suggests that this role was of personal significance to these three participants.

Furthermore, this formal role has other factors to consider than its contribution to the self-concept. Most importantly in this study, it provided financial benefits and contributed to the future opportunities that participants would have during their retirement. Participants also emphasised how they missed the social contact with work colleagues. This calls for a re-evaluation of the significance of this formal role, as well as the networks associated with it.

Death of spouse

As mentioned in the previous chapter, the loss of a spouse caused major alterations in participants' retirement plans, behaviour, hobbies and aspirations. There is the obvious fact that participants had very strong and intimate relationships with their wives and thus suffered greatly as a consequence of losing this social connection. This personally significant relationship, therefore, provided multiple specific role-supports for reaffirming the self-concept (Lemon et al., 1972). Another interesting finding was that participants had associated certain plans and activities with their spouse, with participants no longer desiring these specific activities for either a temporary amount of time or permanently. This is likely to be a consequence of participants reevaluating their role-identities and associated behaviours.

These findings support claims from both Niemi (1979) and Pinquart (2002). Participants lost their desire for certain activities or aspirations that had previously been associated with their wives. Daniel and Dylan no longer wished to travel, whilst Hamish gave up his fishing hobby for several years. This supports Niemi's (1979) claim of widowhood causing a loss of drive energy, with the widower needing to invest the drive energy into other aspects of his life. Furthermore Dylan's statement "I'm a bit of a lost ship here" (in response to his wife's death) supports Pinquart's (2002) meta-analytic claim that widowhood is associated with a decrease of purpose in life. Nonetheless, all participants overcame these difficult periods, suggesting that this decrease in "purpose

in life” is temporary. The next section focuses on another uncontrollable role-loss that some participants experienced: the onset of a serious illness.

Onset of a serious illness

Participants who experienced the onset of a serious illness experienced multiple role-losses as a decrease in functional ability. Greg’s sudden diagnosis with cancer – mentioned earlier in this chapter – most notably lost him his role in the workforce. Isaac suffered a stroke that caused him to lose control over his hobbies, as well as his independent living. He was unable to walk, drive, and needed a caregiver to help him with his self-maintenance activities. Both participants were unable to continue their formal roles during this period (i.e. Greg’s working role and Isaac’s membership in Rotary). They tended to lose regular contact with their formal networks. Greg was fortunate enough to fully recover over time and re-engage in roles and activities. Isaac, on the other hand, is still recovering.

After analysing my conversation with Isaac, I found support for Taylor’s (1983) formula of cognitive recovery from life-threatening events. As mentioned in the literature review, Taylor (1983) claims that recovery comes from finding meaning behind the event, gaining mastery over the event, and by self-enhancement through cognitive processes. Isaac acknowledged how lifestyle factors contributed to his stroke. However, he also acknowledged – with great pride – how he re-taught himself how to walk, as well as how he aims to compete in bowls within a year. Furthermore, Isaac’s emphasis on the benefits of engaging in Probus during his recovery (mentioned in the previous chapter), reflect Taylor’s (1983) concept of self-enhancement by acknowledging benefits of one’s current circumstances. Therefore, although Isaac experienced this unfortunate role-loss, he has been gradually regaining control.

These transitions caused significant role-losses which were largely out of participants’ control. The roles lost were very significant for these participants and consequently caused them to re-arrange their self-concept. This is supported by the fact that they often experienced a re-arrangement of their priorities and aspirations. Greg left his full time job and tailored his priorities to better suit retirement. Isaac discarded his

travelling plans and consequently created short-term goals aimed towards his recovery process. Both Greg and Isaac have been regaining their functionality (Isaac has not yet regained full-functionality, but he is close), thus minimizing the limitations they initially had.

Role adoptions

There were several commonly adopted formal and informal roles among participants. Unsurprisingly participants differed on the type and degree of involvement with these roles. Formal roles were commonly adopted by involvement in either Rotary or Lions Clubs, whilst informal roles included grandparenting or participation in the local Probus club. These various roles had different benefits associated with them, with certain participants unsurprisingly having a preference for different roles. These roles tended to be appropriate role-replacements for the role-losses discussed earlier in this chapter, with acknowledged health and wellbeing benefits from participants. This section looks at these role-adoptions and acknowledges the benefits they provided for participants.

Formal roles

The formal roles referred to here are the associated with membership in either the local Rotary or Lions Club. In either club all members have individual responsibilities and roles associated with their membership. Of the 16 participants, 9 had either been involved in one of these clubs or were a member during the time of the research. Acknowledged benefits included keeping active, making new social connections and maintaining both physical and mental health levels. This was acknowledged during an interview with Rowan, after he spontaneously said:

Oh and when I looked at one of your research goals written in the information sheet: 'what is there in the community that helps me?' Rotary helps me. I have been part of the Rotary organisation for 15 years and that keeps me busy with tasks that require mental and physical effort. But it is also an interest and it allows me to meet up with other retirees. So we, we lean on each other and we help each other out.

These benefits are similar to the benefits that participants attributed to their work-roles. Given the fact that participants often emphasised how they missed the social contact,

and activities associated with their work life, these voluntary roles seem appropriate for retirement.

This suggests a re-evaluation of the significance that Symbolic Interactionism places on formal social networks. Lemon and colleagues (1972) assumed that formal social networks are not so important because the role-supports only reinforce general roles. However, it is likely that after several years in a voluntary organisation members will not only make good friends in the club, but the formal role-identity associated with membership is likely to become a significant part of their concept. This makes sense considering that participants were neither forced into these clubs, nor did they have any reason to stay if they did not enjoy themselves. Considering that – due to the Symbolic Interactionist roots – Activity Theory tends to undermine the personal relevance of formal roles and associated role supports (Lemon et al., 1972), it may be beneficial to acknowledge these benefits.

Informal Role: East Bay's Probus Club

Nine participants were members of the local Probus club during the time interviews were held. This club encourages social interaction between local retirees. Probus encourages members to become part of informal networks (i.e. developing new circles of friends). Hamish reiterates this:

It's just a social club. You go along pay your three dollars and have your cup of tea and everything else once a month. There's nothing else in it. But it's very interesting because you are meeting a different circle of people. And as you can image with Probus, 118 of us, your meeting people from all walks of life, they're all retired and it can be quite stimulating.

Considering that members can choose to participate in activities within the club, it is likely that one will get role-supports that are specific to the chosen activities. Many participants (except for those who were newly retired) had been in Probus for many years and emphasised the benefits of becoming friends with people that they would have unlikely met otherwise. Considering how popular Probus is among participants, it tends to support Lemon and colleagues' (1972) claim that personal relations are highly

beneficial among older people because they provide specific role-supports, thus reaffirming role-identities and the self-concept.

Another noteworthy benefit was that membership in Probus was not threatened by participants' functional ability. Obviously there were some group activities that would require a high level of functional ability (i.e. in the hiking or cycling group); however, many groups (such as the movie group) did not. Isaac – who had suffered a physical disability for several years – claimed that he and his wife was relieved to occasionally leave their house and take part in Probus activities. This exemplifies a major benefit of informal networks: many are not compromised if one suffers a significant disability or illness.

Grandparenting roles

Because this role encourages engagement with children and grandchildren (a very personal social network), members in this social network would provide great role-supports for participants' role identities (Lemon et al., 1972). However, participants tended to emphasise two other benefits associated with this: developing close relationships with their grandchildren, and helping their children (through caregiving their grandchildren when their children were busy, etc.). In fact for most participants who engaged in these grandparenting roles, their main enjoyment was to provide familial assistance and develop close bonds with their grandchildren.

These benefits don't necessarily fit under Symbolic Interactionism's emphasis on the individual's self-concept. Rather, these benefits appear to be less selfish, with participants gaining satisfaction from helping other important people in their lives. This raises the need to consider benefits that are not focused on reinforcing someone's self-concept.

Summary

This chapter has taken participants' stories from A Scary Uncertainty and analysed it in relation to control and other relevant empirical findings. Furthermore, the benefits

associated with these roles are compared to Lemon and colleague's (1972) ascribed benefits to role-types.

For leaving the workforce, control over the process and timing of this transition appeared to be significant predictors for participants' satisfaction over this transition. Those who experienced the death of their spouse lost the roles associated with being a husband. Participants who experienced a serious illness experienced role-losses as a consequence. Whether or not participants experienced permanent or temporary role-losses from a serious illness was dependent on the severity and rehabilitation success.

The role-adoptions appeared appropriate for these role-losses. Benefits associated with membership in Rotary or Lions Club corresponded to the downsides of leaving the workforce. Probus Club encouraged social interaction and engagement in activities. All participants stated how they enjoyed the social encouragement inherent in Probus, thus supporting Lemon and colleagues (1972) emphasis on informal social roles. For the grandparenting role, the benefit of reinforcing participants' self-concept was minor in comparison to the satisfaction they gained from helping their family. These findings suggest a rethink of Symbolic Interactionism's overemphasis on reinforcing the self-concept, as well as a reconsideration of the significance of formal roles to ageing individuals.

Following this chapter is the second findings chapter. In relation to the themes discussed in this chapter, the next chapter focuses these findings to answer the three research questions.

6. Three Research Questions

This chapter focuses the three themes – along with the findings associated within them – towards the three research questions. I consider the associated role-losses, the manner in which these role-losses happened, and the amount of agency participants had over their role-losses. Considering that most participants explained these experiences from hindsight, consequences and coping strategies are discussed. These coping strategies consider the significance and influences of role-adoptions that participants had. The remainder of this chapter therefore provides descriptive answers that emphasise the social relationships associated with role-losses and adaptations.

Q1: How can participants' ageing experiences inform the New Zealand Positive Ageing Strategy?

When comparing participants' retirement situation to NZPAS's ten goals (mentioned in the literature review), participants do fit under the government's concept of positive ageing. All participants had enough income to live comfortably. Participants could afford health care, housing facilities and public transport. No participants claimed to feel unsafe in the community. The participants who lived in rural locations expressed no feelings of being disadvantaged to access services. Greg, the one participant who needed work, was employed. Furthermore, a total of 11 participants engaged in some regular form of volunteer work that increased opportunities for personal growth and community participation.

Some participants, however, did experience personal and interpersonal difficulties that the government and local communities must be cautious of. These difficulties are exemplified by comparing the three case studies. Following this is a theoretical analysis, as well as findings from the other participants that are not covered in the case-study analysis.

Case studies: Three different retirement situations

The case studies discussed in the results chapter provide an example of men who had different ageing experiences. All exhibited the Ministry of Social Development's concept of positive ageing; however, consequences and circumstances differed between them. These case studies provide an example of how positive ageing lifestyles can run smoothly, or how they can have personal (or interpersonal) consequences.

Raymond's retirement provides a good example of ageing positively. In relation to the 10 goals of the positive ageing strategy mentioned in the literature review, Raymond passes them all. However Raymond's financial security may be a more appropriate predictor for his retirement, rather than the influence of government or local actions. More specifically, Raymond's high-paying job, and personal financial decisions provided him an adequate income (rather than the NZS). Furthermore, healthcare, housing options and transport may be affordable to Raymond because of his high income, rather than the prices being affordable to all ageing New Zealanders.

On the other hand, East Bay did provide resources that allowed Raymond to age positively. In terms of the NZPAS's aim to increase opportunities for personal growth (Ministry of Social Development, 2015), Raymond did acknowledge the personal benefits of participating in the local Toast Masters club. Furthermore, the fact that Raymond's job does not interfere with other aspects of his life creates some optimism for the NZPAS aim to promote flexible work options for older people (Ministry of Social Development, 2015). However, this flexibility may be a consequence of the nature of the job, rather than effective local or national actions.

Although Raymond displays a prime example of what the NZPAS is trying to achieve (i.e. ageing being a positive experience), internal factors (such as his job-type and high income) may be more accountable than government or community actions. The fact that Raymond had high control over his working hours and workload was important. Furthermore, it is important to know that, other than Toast Masters and his work, Raymond did not have many regular extracurricular activities. Raymond's

retirement is tailored to leisure and relaxation. His job may have been less ideal if he had more roles and responsibilities to manage.

Similar to Raymond, Dylan is also financially secure. Neither Raymond nor Dylan had loans to pay off (such as a mortgage). Unlike Raymond, however, Dylan's mechanic business required a very rigid time schedule. Soon after he reached the pension age (65+), Dylan and his wife had moved and expanded their business, beginning a project that spanned several years. Despite enjoying themselves, Dylan and his wife's commitment to their working role came at the expense of their lifelong dream of travelling the world.

It would be wrong to say that Dylan's work alone compensated for his travelling aspirations. Long before his retirement, Dylan had been a member of Lions. He has also taken the role of the district governor for Lions, which added more responsibilities to his role in the club. Dylan has also been in the local JP's Association for the past 20 years. Furthermore, Dylan has also been a lifelong hunting enthusiast. These various roles are likely to have had an influence on delaying Dylan's travelling plans. I emphasised his business obligations, however, because Dylan explicitly stated that his business delayed the travelling plans. Furthermore, these other responsibilities only took a small fraction of the time than his work did.

There is another example of Dylan's high commitment to his job consequently impacting other aspects of his life outside of his working role. This occurred when his son (the business manager) chose to work part-time, causing Dylan work more and do jobs he didn't want to. Considering that Dylan was 75 during this time, the high workload and added stresses lowered his job satisfaction. Dylan's situation reflects past research findings where low control over the working environment can increase stress levels (McNair, Flynn, Owen, Humphreys & Woodfield, 2004). In fact – as mentioned in his case study – Dylan admitted that his last few years of working had been unnecessary because of his unhappiness with his work life.

These two experiences exemplify potential downsides to working beyond the pension age. Considering the government's aim to prolong the careers of older workers

(Davey and Glasgow, 2006; Ministry of Social Development, 2009, 2011, 2015), it is important to consider how paid-work may interfere with older workers who have more financial incentive to work. Such ageing citizens may be particularly vulnerable to low control over working conditions and it may interfere with other aspects of their lives. Greg exemplifies this.

Unlike Raymond and Dylan, Greg (age 77) had a mortgage to pay. Furthermore the financial costs associated with his son's disability also created more financial incentive to do music teaching. Greg is a very passionate musician and has many forms of non-paid music obligations. In fact, he acknowledged (as mentioned in his case study) how all his musical commitments can interfere with his family life. It is not his job specifically, but his many musical commitments that can take up his family time. This reflects Money and colleagues (2002) critique that the NZPAS can interfere with family responsibilities that are often considered to be more important. For Greg, however, it is a combination of his paid and unpaid activities.

Applying a Symbolic Interactionist lens

When looking at both Dylan and Greg, some questions may be asked. Why did Dylan work for so long if he was financially secure? Furthermore, why doesn't Greg simply discard some of his non-paid musical activities? After all, music teaching is the only one that Greg needs to do. Lemon and colleagues' (1972) symbolic interactionist concept – mentioned in the literature review – may be worth applying to Dylan and Greg's situations.

As mentioned in the case studies, Dylan had been a mechanic for 55 years. Furthermore, he wasn't just a regular mechanic; he was the owner of the mechanic business! Dylan's formal role associated with his work is therefore likely to have developed into a large component of his self-concept. Also, because Dylan worked in this industry for so long, he had made many friends along the way. The fact that this business was a family business also meant that his wife and son were heavily involved. These people formed very strong role-supports. With such effective role-supports reinforcing a very significant role, it is not a surprise that he worked until he was 77 years old! Not to

mention the additional business projects that he and his wife had during their ageing years.

Greg's role-supports in his non-paid musical obligations are likely to be more personally significant than the role-supports he has in his music class. Greg often teaches children, teenagers and adults (at a beginner or intermediate level of skill). These are his only role-supports in his work. It is unlikely that Greg has known any of his students for more than a handful of years. Also, even if Greg has known some students for many years, he only sees them once a week. These role-supports are likely to only reinforce his role as a music teacher, but no other roles. Considering that Greg has been involved with his non-paid musical commitments since the early 80s (ever since he moved into East Bay), many of his colleagues are likely to have known him for decades! Furthermore, after knowing Greg for so long, many of these role-supports are likely to reinforce other roles that are important to Greg. Although music teaching is necessary for Greg's various costs of living, the role associated with it less important to his self-concept, thus explaining why it may be difficult for him to simply discard some of his extracurricular musical commitments.

Dylan and Greg exemplify difficulties with balancing different roles. Dylan's working role interfered with his travelling aspirations whilst Greg's paid and non-paid musical roles interfere with his familial responsibilities (i.e. that associated with his wife and two children living with him). What is not considered in NZPAS's ten goals is family engagement.

Further considerations for New Zealand's Positive Ageing Scheme

It is no secret that ageing is often associated with an increase in family engagement and care giving. This family engagement can be seen as an increase in contact and communication, or an increase in caring responsibilities for older or younger family members (Mooney, Statham & Simon, 2002). Fran (age 76) emphasised how a main priority of hers is regular contact with her children and grandchildren.

I love to be with the children, that's my goal. The children always come here... Sometimes I go over there, I make dinner here and I bring it there and we have

dinner together, all of us. If we can't do that anymore then there's no point. I love my children to death.

As mentioned in the Scary Uncertainty chapter, Karen also claims that a main reason for her selling half of her business was to spend more time with her children and grandchildren. Considering that NZPAS aims to make ageing a positive experience, it must be cautious that policies do not interfere with peoples' family engagement.

Family engagement is a main responsibility for some ageing people. For others, ageing is a time where retirees use their free time for self-discovery and leisure purposes. Four participants displayed this attitude towards their retirement. This corresponds with the traditional view of retirement as a phase of leisure and freedom earned by a long working life (Davey & Davies, 2006). Henry (age 73) exemplifies this view:

Our children live their own lives. We have helped them out substantially from various angles. So we don't owe them anything and that's our attitude in retirement. Our legacy is what we leave behind, not what they are going to get.

All four of these participants had their children living outside of East Bay and were engaged in a variety of leisure activities and unpaid work.

East Bay provides an ideal context for many leisure activities considering that the geographical location not only has a good reputation for its climate, but also because of the various clubs and outdoor activities available. Daniel exemplifies the various leisure opportunities available in East Bay:

East Bay has everything to offer! And what I mean by that is our lakes are only 20 minutes away if you're a trout fisherman or into recreation skiing or anything. If you want to go pig hunting or deer stalking it's only an hour out there for that. If you want to go sea fishing well, for me it's only 10 minutes from my house. We have very good facilities here, bowling clubs, golf, and the tennis club here goes for 52 weeks of the year. So for a person that likes the outdoors life, I think East Bay is a great place and of course, the fact that we are number one in sunshine aren't we? ... But I do believe that if you're not into those sorts of things there are a lot of ladies clubs and men's clubs, and things that you can get tied up in.

For some participants, therefore, the various hobbies and leisure activities available in East Bay provide a main priority in their lives. Considering that the baby boomers are

expected to be the wealthiest retired generation (du Fresne, 2007), the government should be aware that many people may view positive ageing associated with leisure and self-discovery.

Q2: What common transition periods did participants experience?

All of the major transitions that participants experienced were either a consequence of losing a personally significant role, or consequently caused a significant role-loss. This section covers the common transitions participants experienced, the consequences of the associated role-losses and common methods of adjustment.

Adjusting to the new timeframe

This is often the first major obstacle for ageing citizens to overcome. As mentioned in the previous chapter, after leaving a paid occupation, the retiree is left with a serious surplus of time. Learning how to adjust to this new timeframe marks a pivotal stage in ageing years. Analysing participants' descriptions of this stage, I found great support for both Activity Theory of Aging and Symbolic Interactionism. This stage requires either partial or complete withdrawal from a paid occupation, with all participants replacing this role with other forms of non-paid activities.

With all participants describing their transitioning-into-retirement period from either a hindsight perspective or as their current situation (i.e. they were 'weaning into retirement' at the time of their interviews), I soon discovered that most participants were explicitly aware of the personal difficulties that are inherent in this phase. This conscious understanding of the difficulties associated with this stage of ageing came from both personal experiences, as well as many participants knowing other retirees who had struggled to adjust to their new timeframe. Isaac, a man who took a very active role in the local construction community, refers to how it is common for farmers – who had previously lived busy working-lives – to suffer due to their inability to successfully adjust the new timeframe:

I've seen a lot of people retire, mostly farmers. They became 65, you'd have a little function, said some great words about them, gave them their final pay and said 'hey you're off!' That was very hard for guys that worked set hours and suddenly

it stops. I've watched guys just really go over the edge, go downhill health wise and they've come and spoken to me and said 'Isaac, this is terrible! I used to go to work every day and now I wake up in the morning and have nothing to do!'

Personal experiences of struggling to adapt after leaving full-time work is also an obvious factor to participants' knowledge of understanding this transitional phase. As demonstrated by Greg when asked about whether he missed the workforce:

I did when I first retired. I was at a loss for something to do. I had a lot to do with people and a lot to do with public and I missed all that interaction with members of the staff, members of the public – which my job involved – you know? So I was really at a loss as to what to do.

Through both personal experiences and knowledge of other people who had experienced this transitional phase, many participants emphasised this difficulty of readjustment. All noted how leaving the workforce required one to replace this role (and the time it previously took up) with other roles that were personally significant to them.

Theoretical Implications:

These discussions about leaving the workforce reinforce core assumptions in Activity Theory. In the framework of Symbolic Interactionism, this transitional phase is the consequence of leaving a significant formal role (that of your paid occupation). Considering that people's work role generally tends to govern their weekly activities and occupy the majority of their time, it is highly likely that this role formed a significant part of participants' self-concept. Thus it makes sense for Activity Theory to claim that one must adjust to these personally significant role losses by replacing them with new roles, or by taking a more active part in other personally significant roles (Harris, 2007).

The female participants who had been housewives also lend support to these theories when considering how they adjusted to their husbands' retirement. Female participants who did not experience significant changes in their time schedules or role losses (as a housewife) tended to have no acknowledged difficulties with this stage. Fran was a housewife and because her husband worked on their farm, she would see him throughout the day (rather than simply before and after work). When her husband retired, therefore, she did not experience any significant changes in her time schedule or

in her role as a housewife. Fran needed little adjustment during this phase due to the fact that she did not experience any significant role losses or alterations. This was similar to Rachel, whose husband had worked at home for several years before entering retirement. Consequently her husband's retirement had little effect on Rachel's personally significant roles and time schedule. This goes in stark contrast to Maureen, who experienced significant changes to her personal timetables and household roles. Maureen claimed that it took at least one year for her to adjust to her new living situation with her husband. This supports Activity Theory's emphasis on the significance of role-maintenance and replacement on life satisfaction.

One other important finding was that participants often acknowledged how maintaining an active lifestyle was not only beneficial for happiness and life satisfaction, but also for health. Maureen, after discussing the large workload she and her husband have with renovating the house, also acknowledged the benefits these chores will have for them:

But it gives you something to do and we enjoy it. I think that's one of the secrets actually! Just to keep doing. Yeah, keep growing. I think that keeps you young and it keeps your brain working. We have had friends who retired and just sat down and got old. I don't think either of us actually feels old, only when we get tired at the end of the day! But anyway that's just my point of view. I think the busier you are, and if you enjoy what your doing, it's the same thing with working, if you don't like your job well you're not happy are you?

Maureen's emphasis on the health benefits associated with regular enjoyable activities corresponds with Glass and colleagues' (1999) findings that regular activities in ageing years correlate with an increased life expectancy.

Many participants had explicit awareness of the health benefits associated with an active lifestyle. However, it was still commonplace for participants to have experienced health issues during their ageing years. The implications of this are discussed in the next paragraph.

Onset of a serious illness:

Unfortunately experiencing a serious illness during retirement is generally unavoidable. Chronic illnesses and disabilities resulting from cases such as cancer, stroke or heart attacks can have devastating consequences on physical and mental wellbeing. It is because of this common trend that Activity Theory has received criticisms from gerontologists by assuming that all ageing citizens have the functional ability to be active. These criticisms are limited, however, because they ignore the vast possible forms of activities that Activity Theory acknowledges as beneficial for ageing citizens.

The onset of a serious illness can interrupt or even alter previous retirement plans and goals. This is essentially because such serious illnesses can limit functional ability (i.e. one's ability to engage in opportunities or tasks). Greg's sudden cancer diagnosis (as discussed in the Scary Uncertainty chapter) decreased his functionality to continue working. Blace (2012) emphasises the significance of older citizens' functional ability on life satisfaction since it is influential on a person's ability to participate in community services. Isaac suffered a serious disability that consequently led him to lose independent mobility. He has spent the last three years re-learning how to walk and planned to be fully fit in another 12 months after the interview was held. Obviously Isaac – due to his loss in functional ability – could no longer take part in many activities and clubs he was part of (such as playing bowls or participating in services with the church). If illnesses can create a decrease in functional ability, how can they replace the roles they have lost?

As well as the obvious health rehabilitation processes through organisations such as the Disability Resource Centre and East Bay Hospital, Isaac emphasised the significance that Probus had during this stage:

After moving from the outskirts to East Bay Central – and considering that I got this disability soon after moving here – I think that Probus has been very helpful. Considering that this disability has limited my ability to keep involved with other aspects of community, it has been great to go to Probus to socialise and do activities that do not require manual work!

Isaac does not explicitly state the health benefits of his social engagement in Probus. He did, however, express relief this had in keeping him somewhat engaged with his local friends. This supports Blace's (2012) claim that participation in either formal or social activities can be an appropriate replacement for physical activities if functional ability is low. The next transition discussed is not a consequence of decrease functionality, however, it often did alter or delay participants' retirement goals and hobbies.

Death of a Spouse

The death of a spouse can have drastic implications for the widow or widower's self-concept and life outlook. Salient concepts of Symbolic Interactionism's self-identity include an understanding that it emerges from social interaction with significant others (Lopata, 1973). The more repeated the social interaction with the other is (i.e. long-term relationships), the more personally significant the relationship with the other is and the more difficult it will be to readjust other roles after both entering and leaving this relationship (Lopata, 1973). Four participants had lost their spouse during their ageing years.

Empirical studies looking closely at the effects of widowhood have found that widows or widowers lose their 'drive energy' that was associated with their roles as a spouse (Niemi, 1979). All participants who lost their wives during their ageing years admitted to losing interests which were previously shared between their wives and themselves (note that none of the female participants had ever been widows). Daniel mentioned how he no longer desired to go travelling (plans both he and his wife had made) after his wife had died. Similarly, Dylan – who had also made plans to travel around the world with his wife – stated how he also had no desire to travel after his wife passed away. Hamish similarly lost interest in his life-long sport of fishing, since his wife had been his fishing colleague.

Considering this loss in both 'drive energy' (Niemi, 1979) and purpose in life (Pinquart, 2002), it is very important for the widow or widower's wellbeing and health to either uptake a new role or engage more in other roles important to the self-concept (Lemon, Bengston & Peterson, 1972; Niemi, 1979; Pinquart, 2002; Harris, 2007). All

participants whose wives had passed away acknowledged the need to keep active and busy as a therapeutic means of dealing with this death. After the death of his wife, Daniel became fully immersed in the local community with projects including charity projects at his church, regular visits to local retirement villages, and volunteering at the local Red Cross store.

Yeah I think that hadn't I have been busy with what I am doing – because we were together for 50 years, married – I think I would have been like a lot of people sitting in front of a TV or sitting on a computer...I'm full-on seven days a week and unfortunately I run out of hours. I can show you my calendar there it's just got every sort of date on it! It's got stuff on it to get done. So I actually run out of time. I think it's good for me because if I didn't have that I'd probably be with my wife. That's because if you get boredom, you get downhill.

Most of these roles in the East Bay community were roles Daniel had prior to the death of his wife. However, Daniel was less involved in these roles prior to his wife's death. Similarly, after her death, Dylan abandoned their plans to travel and instead continued to engage (in more excess than previously) in his business. Both Daniel and Dylan emphasised the importance of remaining active as a form of therapeutic recovery. In each case they engaged in these activities more than they had previously, thus supporting the central argument in Activity Theory of replacing this role-loss associated with losing a spouse (Harris, 2007).

Some participants emphasised the importance of retirees to plan for this pivotal transitional period since all married retirees will eventually either lose or leave their spouse. Only two participants acknowledged that they had planned for this event. Dylan was lucky enough to be exposed to a member in Lions (during his early years of ageing) who ran workshops preparing people for retirement.

So, this is why I think it is important to think about what you are going to do and that also includes if you lose your partner. I mean it might have been me that died first, and how is Jess going to be set up and looked after?

Hamish also acknowledged how he and his wife had planned for this. Both Hamish and his wife had intentionally joined separate clubs and extracurricular activities. Not only does this remove the association between personal hobbies and the spouse, but it also opens people up to separate social networks. Hamish emphasised that this would allow

the remaining spouse to keep engaged with these activities, as well as have the support of the friends associated with these roles.

I'll tell you one thing I found that was very, very important. That Erica had her own individual interests, like choir, and I had mine, like Rotary and other things. Neither of us would join the same organisation the other was in. The reason for that, Roland, is that we planned that if anything, or when something happened to one of us, the other could still carry on with their interests. So it was important to have our own individual interests... I know quite a few couples that did everything together, and when one dies the other was lost, just lost... In my case it worked, I still carried on. You have support from your clubs, but at least I wasn't dependent on her to go somewhere. Its independence really, that's what it's all about. Individual independence through your own organisations, I think that's very important.

It is very interesting how Hamish reports that he and his wife maintained independence through their association with separate clubs. This supports Symbolic Interactionism's emphasis on the significance of others associated with personal roles (Lemon et al., 1972). Hamish emphasised the importance of not being dependent to on his wife to do activities, as well as having the social support of the club members for the remaining partner.

Q3: What social relationships are influential over participants' ageing lifestyles?

Participants in this study emphasised three common relationships that had significant influence over their ageing lives: friends, family (more specifically, their children and grandchildren), and their spouse. Participants acknowledged other personally important social relationships (such as with brothers, sisters, tribes, work colleagues, etc.); however, these relationships were only mentioned fractionally compared to the previous three. This section will discuss each relationship type in detail, outlining the influence and benefits common to each relationship.

Geographically close friends

One main benefit of geographically close ageing friends is that – unlike people in the working population – they are likely to stay in their current location. The majority of participants in this study acknowledged that they had no intention of ever moving out of the East Bay. Some participants had moved into East Bay as one of their initial retirement plans, yet they remained firmly planted in East Bay afterwards. All participants had a variety of roles and responsibilities in the East Bay region. Furthermore, it can be difficult making new friends having moved to a new location where one doesn't know people. Dylan summarises this benefit:

I've seen this happen with a lot of people, they work as professionals, they retire, they sell their house and they move somewhere else to live closer to their children. By the time they had sold their house and bought the house in Napier, their two kids had left for new jobs! Another person I know who retired moved to Auckland and never met a person! Never got to know anyone! You see, when you're working you make a lot of friends. And if you move away, you don't cut yourself off from them but you very nearly do. You can come back and visit, you can write and ring but that's it. So the big thing for retirement and me is that you should stay in the locality where you have lived for a long time.

Dylan notes – with reference to the personal experiences of his friends – the difficulties retirees face in making new friends in geographically new locations. Furthermore, job changes are also increasingly common (Statistics New Zealand, 2011), thus making it more risky to move to a new area in order to stay close to children (which is often a high priority for retirees).

Friends can also provide a form of therapy when one is struggling with other aspects of life. Having a range of social connections (like past work colleagues, fellow clubs members etc.) provides one a variety of roles and responsibilities. This can be beneficial if another personally significant role or a relationship breaks down. If one did not have a variety of roles in this case, one is likely to suffer more since this role takes up a larger proportion of the self-concept (Lemon et al., 1072). Hamish exemplifies this benefit of having multiple roles and social connections after the death of his wife:

I'll tell you one thing I found that was very important: that Erica had her own individual interests and I had mine. Neither of us would join the same

organisation the other was in but we fully supported each other... The reason for that, Roland, is that we planned for when something happened to one of us, the other could still carry on with their interests. So it was important to have our own individual interests... I know quite a few couples that did everything together, and when one dies the other was lost, just lost. I think it is very important. In my case especially it worked, I still carried on... It is independence really, that's what it's all about. Individual independence through your own organisations, I think that's very important.

In Hamish's case, having his social connections separate from his spousal relationship provided a form of therapy and distraction after the death of his wife. It is interesting how Hamish defined these separate social connections as a form of independence from other aspects of his life (in this case his wife).

Spousal relationship

Retirees' ageing experience is highly influenced by their spouse. A main reason for this is due to their interdependence on one another. The spouse is likely to provide valuable role-supports and therefore positively reinforce the overall self-concept (Lemon et al., 1972). In addition, spouses tended to be interdependent financially and emotionally (more specifically, they love each other) as a consequence of them spending a large proportion of their ageing lives in the same physical contexts with one another (most notably their home). Furthermore, many also had joined goals and aspirations. This interdependence often leads them to look out for each other's wellbeing, not just for their spouse's sake, but also their own. Rowan exemplifies this when discussing the necessity of maintaining good health in order for his wife to enjoy her retirement:

All I got to do now is keep myself healthy. I really got to work on that. I depend on my wife too, to give me a helping hand on that. I got to take cholesterol pills and other pills. She's always on me, "have you taken your pill?" and I know why, because she wants me to enjoy my retirement, and when she retires she wants me to be in the best of health so that she can enjoy it without worrying about me. So it's a two-way thing.

In this case, Rowan refers to how his health not only affects his retirement but also his wife's ageing experience.

Spouses must also negotiate and compromise in order to maintain a functioning relationship during their ageing years. As noted in the previous chapter, when leaving

the workforce, retirees enter a whole new timeframe where their lives are no longer governed by their paid jobs. This new surplus of free time at home requires that both partners compromise and negotiate in order to maintain a functioning relationship.

For the first year or two he did used to drive me silly because you get used to having a life where your husband gets up, has breakfast and then goes to work. All of a sudden at 9:30 in the morning he is still sitting at the table reading the newspaper... So timetables and schedules go right out the window.

Maureen talks about an adjustment period – which corresponds to the *transitioning into retirement* concept discussed in the previous chapter – whereby both partners had to compromise and negotiate in order to adjust their previous schedules and timeframes.

Immediate Family Members

This section describes the influential relationship participants had with their children and grandchildren. Considering that some participants have approached ageing with a main focus on independence and freedom, this section only focuses on participants who embraced ageing as the Golden Years. In this study I found that, for these participants, these family members had a large influence on the location of where participants were living, the adaptation of new family responsibilities, and on some of the extra-curricular activities they adopted. Participants experienced either a combination of these forms of social influence or just one in isolation.

For those who want to spend their ageing years in close association with immediate family members, this usually requires them to live in a relatively close location to them. The fact that participants were willing to move away from their community, friends, and clubs or hobbies exemplifies the significance that such family members have on their values and lives. Rowan – a man whose family has been in East Bay since the mid-20th century, had worked in the East Bay Hospital for 22 years; and was a member of the local Rotary Club – was looking to sell his house and purchase a new property in Wellington where his daughter lives.

The risk of leaving the community is somewhat countered by the fact that living close to family members removes the difficulties associated with illnesses that may limit

the possibility for regular family contact. Isaac exemplified this. Despite his visual and mobility impairments, his close proximity to his children and grandchildren allow them to visit him on a weekly basis.

Some participants became more involved in the lives of their immediate family after having adopted or increased their grandparenting role. This role typically involved regular caregiving or visits (either to or from their grandchildren). As mentioned in the previous chapter this role often provided convenience to the parents by allowing them to work (as well as the financial convenience of not paying the grandparents for babysitting) or engage in other hobbies or activities. However, there is also the emotional reward of creating fond memories and having a part in their development, as exemplified by Maureen:

When the grandchildren were growing up I was seeing them everyday! Like after school because their mum was working. It is neat because you get really close. Yes, it's nice when you can spend a bit of time with them.

Because many participants increased their role as a grandparent during their ageing years, their immediate family is highly influential since they must tailor their time around their family's needs.

Family can also influence one into taking up certain extracurricular activities in order to either assist them or engage with their children more often. Considering the vast options available in today's day and age, it can be possible that a retiree's child chooses to live a lifestyle (or in a particular context) that is hugely unfamiliar to the retiree. In order to facilitate engagement or visit them, therefore, it might be ideal for the ageing person to learn valuable skills or knowledge in order to encourage regular visitation. This was the case for Rowan whose son had moved to China. Rowan is aware that his son is firmly established in China and therefore has chosen to teach himself Chinese through correspondence in order to effectively communicate to his daughter-in-law's family (who cannot speak English). Furthermore, some participants took up projects in order to produce some type of self-remembrance after they pass away. This was the case for Daniel, who wanted to pass down his batch in order for his family to remember him by.

I offered them to take my lovely large batch but they didn't want it because of the maintenance it required! So I asked them that if I sold my batch and bought a relatively low-maintenance batch in good condition, would they like that? And they said yes... I did a few projects around the place. Cemented the driveway and extended the deck a bit... and the reason I did that was so they would always remember me when they stayed out there. The old man is in the batch with us.

Daniel took up the project of purchasing and customising a batch for his children and grandchildren to remember him. Having close relationships with family can thus motivate retirees to take up projects tailored to their family's needs or enjoyments.

This thesis now moves onto the discussion chapter. After summarising key findings in this study, theoretical implications are discussed, as well as recommendations and future research suggestions.

7. Discussion

The aim of this study was to examine the retirement intentions and experiences of a select group of older citizens from a qualitative perspective. Some initial steps to addressing this issue were done by McGregor and Gray (2003) who looked at expectations of leaving the workforce, and highlighted that many ageing workers in their study had plans for types of non-paid work, projects and leisure activities. McGregor and Gray (2003) did shed light on the intentions of New Zealand's older workers; however, "people cannot hope to have a completely fixed plan about what they will do as they approach retirement because circumstances change" (McGregor & Gray, 2003, p.14). McGregor and Gray's (2003) study did not examine how well participants executed their plans.

I aimed to further knowledge on this issue by interviewing participants who were above the pension age. Participants' ages ranged from 65 to 80 years and none were engaged in full-time work. This study, therefore, looked retrospectively at the execution of participants' retirement plans. With this opportunity to analyse retirement experiences in hindsight, I aimed to find out what major transition periods participants shared, as well as common forms of social influence on participants. Keeping in mind the national interest in policy initiatives for the ageing population (McGregor & Gray, 2003), I also looked to see how participants' experiences could inform the NZPAS.

This research was guided by the following three questions:

1. How can participants' ageing experiences inform the New Zealand Positive Ageing Strategy?
2. What common transition periods did participants experience?
3. What social relationships are influential over participants' ageing lifestyles?

The rest of this chapter will summarise the main findings in relation to each research question. Following each summarised answer will be recommendations for regional councils and future research.

New Zealand's Positive Ageing Strategy

All participants exhibited the government's concept of positive ageing. When comparing participants' retirement experiences against the 10 goals of the NZPAS, optimism may be raised from the fact that each goal is attained. However, participants' living standards appear to be a consequence of personal factors, rather than structural forces imposed by the government or the East Bay community. Participants' financial security was a major factor, as well as their social networks, which provided various benefits. High socioeconomic status made services affordable, rather than low prices or discounts. There were no transport issues because all participants except for one were able to drive themselves, as opposed to making use of efficient and affordable public transport options. The one participant who couldn't drive (Isaac) would car pool with his friends or wife to his extracurricular activities.

Participants did fit the New Zealand government's concept of positive ageing; however, there were some issues that call into question this current concept. Some participants experienced issues in relation to balancing different roles and responsibilities. Despite Activity Theory acknowledging the benefits of role-maintenance (Lemon et al., 1972), it appears that a decrease in roles may have some benefits. This may especially be the case when an ageing person requires a secondary income that risks interfering with other roles (which are likely to be an important component to the person's self-concept). In this study some participants experienced the following difficulties:

- Work life interfered or delayed retirement goals.
- Low control over a paid-working role led to an increase in stress and a decrease in satisfaction.
- Family responsibilities were compensated due to multiple roles taking up lots of participants' time.

All participants acknowledged the need to keep busy throughout retirement. However, lack of control over some roles, or the lack of agency over adopting certain roles (e.g. financial needs causing someone to engage in paid-work), often made it difficult to

balance different roles. Furthermore familial responsibilities, as well as some retirees aiming for a life of leisure and relaxation are not taken into account. Considering that the NZPAS aims to make ageing a positive experience, it may benefit to put more emphasis on these two factors.

Recommendations

As mentioned in the literature review, the NZPAS does aim to encourage ageing citizens to engage in volunteer organisations (Ministry of Social Development, 2015). Also mentioned in the literature review, however, is that there is little information as to how the government has been executing this goal. Considering the economic benefits voluntary organisations contribute to New Zealand (Ministry of Social Development, 2011) and the benefits it provided for participants, it would be appropriate to encourage more participation amongst the ageing population.

As mentioned in the Scary Uncertainty chapter, there were several commonly adopted roles (or participants increased their involvement in pre-existing roles). With this in mind, it may be appropriate for service organisations to increase flexibility, in order to better complement ageing members' lifestyles. Family connections are important to many ageing citizens; it may therefore be beneficial to encourage more personal connections between members and their family. This can include conducting regular events (either social or volunteer events) where family members are invited. This has been done with Rotary clubs throughout Germany, with the amount of members increasing by 11, 000 between 2003 and 2013 (Rotary, 2014).

The number of members in various organisations is likely to increase if volunteer clubs are better promoted throughout their communities. Advertising the club, as well as the activities and projects that members engage in may encourage more people to join. East Bay's Rotary club mentioned how no one has walked in and expressed an interest to join (Rotary communication officer, personal communication, May 25, 2015). Rather, members have been recommended through friends and family. This came as a shock to me considering the various benefits mentioned throughout the last few chapters. Service

organisations may, therefore, want to adopt a marketing strategy other than word-of-mouth.

Some voluntary organisations may want to lower their joining requirements for prospective members. Due to traditional membership requirements, some organisations may have rigid or strict joining requirements. This not only lowers the amount of members in the club, but it is also likely that the members of the club do not reflect the heterogeneity of the community. In an age of increasing heterogeneity in the overall population, it may be more appropriate for more variation among members that can better represent the needs and concerns of the community. Lions club provides a good example of this, with the club accepting anyone who is willing to join and take part in the service organisation. Rotary, on the other hand, has more strict membership joining requirements. Potential members must be (or have been) 'professionals' that qualify to Rotary Standards (Rotary International, 2009). This is ironic considering that Rotary International is trying to increase members worldwide after membership hit a record low in the year 2013 (Rotary International, 2014).

Future Research

This study analysed the effectiveness of the NZPAS on a specific sub-group within the ageing population: those who are financially secure. Furthermore these participants lived in the same region and were thus all subject to similar contexts and circumstances. Considering the large range of variation among New Zealand's ageing population, it is appropriate that future research informs the NZPAS for different sub-groups. Examples include other socioeconomic classes, ethnicities or gender-specific studies. Academic papers and government reports have tended to analyse ageing workers overall (Davey & Davies, 2006; Department of Labour, 2009) which provides a very limited understanding. Furthermore, as this study has highlighted, it is also significant to see how the NZPAS interferes (or appropriately corresponds) with the non-work aspects of certain sub-populations' lives. These studies carrying out descriptive forms of analysis will broaden New Zealand's understanding of this highly variable ageing population and the effects NZPAS has for different sub-groups.

Analysing certain age groups (rather than simply those over 65 years of age) may also be beneficial. Certain age groups' retirement experiences are likely to vary because of their different contexts, discourses of ageing, and experiences over their lifetime. Considering the economic concerns of the baby-boomer generation entering retirement (Timonen, 2008), research looking at the intentions of those nearing retirement (as well as the effectiveness of NZPAS on baby-boomers already in retirement) will be very beneficial for future government policies. The baby-boom generation spans over 20 years (Crosnoe & Elder, 2002). Future research, therefore, may benefit by analysing certain age groups in this generation.

Considering that the NZPAS aims to increase working beyond the pension age (Ministry of Social Development, 2015), these initiatives are likely to impact older workers in certain industries differently. Most participants who were working during this study had ideal working conditions for their age. People who have worked in industries that required high manual labour, however, may have potentially had a decrease in functional ability over time (as a consequence of age-related physical decline and from working in manually demanding conditions). Working beyond the pension age could make these people prone to injury. Thus research analysing the health related consequences and satisfaction levels of ageing workers in different industries are important for New Zealand policies.

What common transitions did participants experience during their ageing years?

This question aimed to understand events participants experienced during their ageing years that produced a major alteration in their self-concept, living situation, or in an aspect of their behaviour. Participants' responses varied on whether they expected or didn't expect these events, as well as how they adjusted. Three transitional events were salient among participants: adjusting to their new timeframe, the onset of a serious illness and the death of a spouse. These transitional events either caused, or were the consequence of, a personally significant role-loss (and the associated responsibilities or opportunities these roles entailed). Considering the age range in this sample of

participants (from 65 to 80 years old) these findings are based on participants in different stages of their retirement. Participants had either experienced only some events, experienced all transitional events, or were experiencing these events during the time of the interviews. This study therefore analysed these events from hindsight, foresight, and current perspectives.

The first transition most participants experienced was adjusting to their new time schedule. As mentioned throughout the last two chapters, leaving a full-time occupation leaves a significant surplus of time on the retiree's hands. Furthermore, prior to leaving the workforce, time schedules tend to be based around the paid job (i.e. people tend to their other responsibilities or extracurricular activities either before or after work, or on their days off). Leaving the workforce, therefore, completely changes their time schedules. Four participants were unprepared for this transitional phase. Most participants admitted to missing aspects of their work life, including a loss with what to do, and socializing with their work colleagues. Participants only experienced these adjustment periods for a limited amount of time.

There were two ways in which participants left the workforce. The first way is termed *weaning into retirement*, where they went from full-time to part-time work for a period of time before entering "full retirement". The second means of entering this timeframe was by leaving full-time work and going straight into retirement. Participants' satisfaction with this transition was influenced by their control over both the timing and means of leaving the workforce. Unfortunately the participants did not have much agency over the next two transitions discussed.

Participants who experienced a serious illness suffered from cancer, stroke, or a serious physical decline. The main issue participants experienced was a loss in functional ability and thus a consequent loss in roles which they previously could take part in. As well as the obvious benefits of medical rehabilitation processes, participants emphasised the benefits of remaining socially active among personally significant social networks. Isaac – who had suffered a heart attack and lost mobility in the right side of his body – discussed how Probus provided him satisfaction because most of the activities

he participated in were social in nature and required little physical demand. This supports Activity Theory's concept of replacing role-losses associated with ageing in order to have high levels of life-satisfaction (Harris, 2007). Further support for this comes from Blace (2012) who also found that social activities are good role replacements for ageing citizens with little functional ability. Thus remaining socially active may help ill ageing citizens cope with feelings of exclusion.

Death of a spouse is a major role-loss that not only has implications for changing responsibilities, but also the remaining retiree's aspirations and behaviours. All the participants that went through this transition emphasised the immediate consequence of no longer wanting to do activities or any plans that had previously been jointly associated with their wives. This corresponds with claims of a decrease in a widower's drive energy (Niemi, 1979), as well as in purpose in life (Pinquart, 2002).

In terms of coping with this transitional phase all participants discussed how they engaged in other aspects of their lives at a higher rate than previously. This pattern of increasing activity on other aspects of life (after losing a spouse) corresponds with Activity Theory's emphasis on replacing lost roles as pivotal for successful ageing (Harris, 2007).

Recommendations

All transitions mentioned above are either unavoidable or very common among ageing citizens. Other than adjusting to a new time schedule, all transitions are out of ageing people's control. It is therefore important to prepare people for these events and recommend ways of coping and adjusting. One way would be to conduct seminars for people in their early ageing years. Common transitions, consequences and methods of coping could be discussed. This would be an appropriate responsibility for service organisations such as Age Concern. Seminars could be conducted by professionals in this field (like gerontologists or caregivers), or by people who have already experienced some transitions. Both Hamish and Dylan had prepared for the possibility of outliving their spouse (which they did) and both claimed the preparation to have been very

beneficial. These seminars could be conducted at different work venues, or in service organisations that are popular amongst ageing people.

As well as conducting seminars to ageing people, advice and preparation techniques could be accessible online. Most of the baby-boomer generation is familiar with the Internet. A great example of such a website is Farmstrong. This New Zealand website acknowledges the unpredictable nature of farming and gives advice on how to prepare and deal with different situations (Farmstrong, 2015). There are websites that raise awareness of ageing-related illnesses; however, they tend to ignore the other two transitions discussed in this paper. Furthermore, they also tend to recommend medical treatments and ignore appropriate lifestyle changes (i.e. appropriate role-replacements). Such a website would be constantly available and easily accessible.

Future Research

The low number of female participants (n=4) limited the findings of this study. In order to expand current knowledge on New Zealand's heterogenic ageing population, qualitative research could examine women's experiences of these life events. Do ageing women experience different transitional events? Furthermore, considering that gender roles have changed over time, it is possible that research findings may differ from past research with ageing female participants. Such studies could provide a comparative analysis between men and women, of different sub-groups in each gender (e.g. ethnic comparisons, or comparing housewives to women in the workforce). Overall, gender differences, as well as sub-gender groups, require further understanding in terms of how they experience and cope with different life events.

An interesting aspect of my sample was that all female participants' husbands were also in the sample. This gave me details on 'entering retirement' from both spouses perspective. Future research could have a sample of couples, with researchers looking at how spouses (rather than an individual) experienced transitional events, including leaving the workforce, or the onset of a serious illness (or both). Such studies can analyse how spouses worked together (or independently) to cope and adjust with these life events.

Although most of these transitional events were analysed from participants' past experiences, it is possible that participants forgot significant details of the event. Furthermore, these stories might be subject to hindsight bias, or distorted memories of the event. Research adopting a longitudinal method may avoid this by recording prior plans, experiences during the transitional phase, and participants' reflections following transitional events. Considering that participants emphasised the importance of pre-planning (particularly for uncontrollable role-losses like death of a spouse or morbidity), it would also be beneficial for longitudinal research to compare those who had plans to those who didn't have any plans prior to these transitions.

What relationships are influential on participants' ageing lifestyles?

This question aimed to provide a descriptive analysis of relationships that had a large influence on participants during their ageing years. These relationship-types were chosen by the regularity in which these relationships influenced participants' behaviour and decisions; more specifically these relationships had to provide a continuous or on-going influence on participant's lives; and secondly, on the significance of the roles that corresponded with the relationships. Three relationship-types fit this category: geographically close friends, spouses, as well as children and grandchildren. Each of these relationships had associated roles and responsibilities, thus supporting Symbolic Interactionism's emphasis on the social self, and Activity Theory's emphasis on role maintenance during ageing (Lemon et al., 1972). All three of these relationships fitted into Lemon and colleagues (1972) concept of informal networks. However, it is important to note that, in this study, geographically close friends commonly originated from formal networks. Most commonly through participants' paid job or voluntary organisation. Informal social networks can therefore arise out of formal roles, thus critiquing Lemon and colleagues (1972) tendency to place little emphasis on the importance of formal role-supports.

Friends

Friendships play an important role over the entire life-course. During participants' ageing years, however, there are three major benefits of geographically close friends:

1. Most retirees are firmly established in their geographical location.
2. Friendship networks often provide specific role-supports.
3. Friends often provided forms of therapy or support during difficult times.

Unless moving is an initial retirement plan, ageing citizens are likely to stay firmly planted in their geographical region. This was the case for all participants except one who had only just retired and planned to move to Hawkes Bay. A few retirees had moved during their ageing years; however, they moved to locations that were close to their previous homes. They were, therefore, still engaged in the East Bay community. Geographically close friends provide security in that they are unlikely to move away.

The second major benefit is that friendship circles often provided certain role supports. Participants had friends in clubs (both formal and informal) and leisure activities which had certain roles associated with them. Many often acknowledged how they lost interest in certain activities after their friend (whom they previously did the activity with) died or moved away. In other words, after losing a close friend, the corresponding activities associated with that friend were no longer relevant to their self-concept. James (age 75) who used to alter and customise second-hand vehicles, said that he no longer desired doing so after his friend (whom shared his hobby) passed away:

I still have the last project in my garage! It's been rusting away for over a year now, because after Caleb died I completely lost interest. None of my friends are too interested in that sort of thing so I plan on getting rid of it soon.

For James, this activity was only desirable if it is shared among other people. This supports Symbolic Interactionism's emphasis on the social self (Elliot, 2008) and the significance of role-supports to a person's self-concept (Lemon et al., 1972).

Finally, participants' friends often provided support when they had difficulties with other aspects of their life. Participants often benefitted from their friendship circles when they lost their spouse or when there were difficulties with family relationships. Dylan mentioned how his friends persuaded him to leave his job after it was evident that he no longer enjoyed it. Hamish emphasised how friends in his various clubs supported him through the difficult time after losing his wife. This supports Activity Theory's

emphasis on role maintenance and replacement (Harris, 2007), as well as the concept that having multiple roles (and corresponding role-supports) can be beneficial when other role-supports are lost (Lemon et al., 1972).

Spouse

Participants' spousal relationships were of huge significance in influencing behaviour and retirement goals. Spouses are both financially and emotionally dependent on one another. In order to maintain the relationship, participants explained how they often have to negotiate and compromise for one another. In the Scary Uncertainty chapter, Rowan and Maureen both mentioned how they and their spouse had to alter their household roles because of the husband leaving his full time job. Spouses influenced participants' day-to-day activities, as well as long term plans.

Furthermore, the wellbeing of one spouse ultimately affects the other, making participants constantly look out for their spouse's wellbeing. For example, a commonly discussed topic in this study was the influence that health had for the spouse. Due to the fact that partners had the same retirement goals and aspirations, participants constantly emphasised the significance of looking after their spouse and themselves in order to achieve their joint retirement goals.

Children and grandchildren

Considering that not everyone plans to dedicate their retirement to their family, this relationship is only relevant to the 11 participants who embraced this ideology. For these participants there were three ways in which their family had significant influence over their lives:

1. Influence over their geographical living location.
2. Creating personally significant roles and responsibilities for participants.
3. Encouraging participants to uptake new extracurricular activities.

For many participants, living close to their children and grandchildren was a main priority. Some participants were willing to leave their community and friends in order to be closer to their family. Secondly, participants embracing this family life often had roles

and responsibilities as a consequence. The most common roles included babysitting, grandparenting or caregiving. This adoption of roles provided benefits considering that ageing is associated with several role losses (Harris, 2007). Considering that these roles involve personally significant others (i.e. family), participants experienced great joy and satisfaction in assisting their family members, particularly their grandchildren. Finally, the other major influence family had on some participants was that familial relationships caused participants to uptake or learn new hobbies, skills or knowledge that would facilitate social interaction. Participants embracing these familial roles are likely to experience a variety of influences from their children or grandchildren.

Recommendations

Considering that several participants desired to live close to their children, it may be beneficial to educate both ageing citizens and current retirees about the associated risks. As pointed out by Dylan, job changes are common and retirees' children are likely to change living locations throughout their working lives. Ageing citizens must be aware of this, as well as the benefits of living close to other ageing friends. As mentioned in the previous recommendations section, seminars and online information on this topic would be appropriate. This would raise awareness of what to consider when making these decisions, as well as how to minimise the associated risks.

Future Research

Considering that the participants had a combination of different ethnicities in the sample, future research looking at the influence of social-networks on retirees may benefit by limiting their sample to certain ethnicities. This study showed no signs of gender-differences on the influence of these social networks during retirement; however, the low number of female participants suggests that gender specific studies on this topic are appropriate. Government policies would benefit if we furthered our understandings on the influence of different social networks on specific ethnicities and genders.

In summary, this study explored the lifestyles and retirement experiences of financially secure ageing citizens in the East Bay community. This descriptive analysis

was divided into three components: comparing participants' ageing lifestyle to the Positive Ageing Strategy's concept of positive ageing, understanding participants' transitional stages, and looking at the influence of socially significant others on participants' ageing lives. Future research must analyse and compare different sub-cultures and age cohorts in New Zealand's ageing population. Findings from such research would effectively contribute to government policies and region-specific issues.

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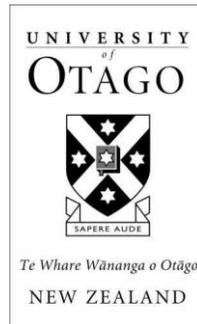
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Appendices

Appendix 1: Information sheet for participants

[Reference Number: 14/098]

[29/05/2014/]



Residents and Newcomers' Experience of Retirement in East Bay

INFORMATION SHEET FOR PARTICIPANTS

Thank you for showing an interest in this project. Please read this information sheet carefully before deciding whether or not to participate. If you decide to participate we thank you. If you decide not to take part there will be no disadvantage to you and we thank you for considering our request.

What is the Aim of the Project?

This study aims to gain an understanding of retirement experiences for East Bay residents. Specifically, this study aims to find out common benefits and obstacles that participants experience when transitioning into retirement and their relation to the East Bay context. For example, is there a different experience between those who have always lived in East Bay and those retirees who are new residents?

What Type of Participants are being sought?

Participants will be 20 East Bay residents over the age of 65. Recruitment of these participants will be through a snowball sample with the help of my family friends.

What will Participants be asked to do?

Should you agree to take part in this project, you will be asked to have one conversation with the student researcher Roland Daniher. This could be face to face, over the telephone or through Skype. Both conversations should not be any longer than 30 minutes.

Please be aware that you may decide not to take part in the project without any disadvantage to yourself of any kind.

What Data or Information will be Collected and What Use will be Made of it?

The data collected will be securely stored in such a way that only those mentioned below will be able to gain access to it. Data obtained as a result of the research will be retained for **at least 5 years** in secure storage. Any personal information held on the participants [such as contact details, audio tapes, after they have been transcribed etc,] may be destroyed at the completion of the research even though the data derived from the research will, in most cases, be kept for much longer or possibly indefinitely.

This project involves an open-questioning technique. The general line of questioning includes what factors have enhanced your retirement experience? Does your current lifestyle correspond to how you planned it? The precise nature of the questions which will be asked have not been determined in advance, but will depend on the way in which the interview develops. Consequently, although the University of Otago Human Ethics Committee is aware of the general areas to be explored in the interview, the Committee has not been able to review the precise questions to be used.

In the event that the line of questioning does develop in such a way that you feel hesitant or uncomfortable you are reminded of your right to decline to answer any particular question(s) and also that you may withdraw from the project at any stage without any disadvantage to yourself of any kind.

The results of the project may be published and will be available in the University of Otago Library (Dunedin, New Zealand) but every attempt will be made to preserve your anonymity.

Can Participants Change their Mind and Withdraw from the Project?

You may withdraw from participation in the project at any time and without any disadvantage to yourself of any kind.

What if Participants have any Questions?

If you have any questions about our project, either now or in the future, please feel free to contact either: -

Roland Daniher

and

Martin Tolich

Sociology, Gender and Social Work

Sociology, Gender and Social Work

University Telephone: - 03 4798755...

danro213@otago.student.ac.nz

martin.tolich@otago.ac.nz

This study has been approved by the University of Otago Human Ethics Committee. If you have any concerns about the ethical conduct of the research you may contact the Committee through the Human Ethics Committee Administrator (ph 03 479 8256 or email gary.witte@otago.ac.nz). Any

issues you raise will be treated in confidence and investigated and you will be informed of the outcome.

Appendix 2: Consent form for participants

[Reference Number: 14/098]

[29/05/2014/]

Residents and Newcomers' Experiences of Retirement in East Bay

CONSENT FORM FOR

PARTICIPANTS

I have read the Information Sheet concerning this project and understand what it is about. All my questions have been answered to my satisfaction. I understand that I am free to request further information at any stage.

I know that:-

1. My participation in the project is entirely voluntary;
2. I am free to withdraw from the project at any time without any disadvantage;
3. Personal identifying information [*such as audio recordings*] will be destroyed at the conclusion of the project but any raw data on which the results of the project depend will be retained in secure storage for at least five years;
4. This project involves an open-questioning technique. The general line of questioning includes what factors have enhanced your retirement experience? Does your current lifestyle correspond to how you planned it? The precise nature of the questions which will be asked have not been determined in advance, but will depend on the way in which the interview develops. Consequently, although the University of Otago Human Ethics Committee is aware of the general areas to be explored in the interview, the Committee has not been able to review the precise questions to be used.
5. Potential discomforts may arise through personally sensitive information. You do not have to answer any questions that you feel uncomfortable answering.
6. The results of the project may be published and will be available in the University of Otago Library (Dunedin, New Zealand) but every attempt will be made to preserve my anonymity should I choose to remain anonymous.
9. At the end of the study, I consent to any remaining samples being disposed of using:
 - Standard disposal methods, OR;
 - Disposed with appropriate karakia

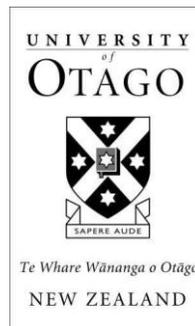
I agree to take part in this project.

.....
(Signature of participant)

.....
(Date)

.....
(Printed Name)

This study has been approved by the University of Otago Human Ethics Committee. If you have any concerns about the ethical conduct of the research you may contact the Committee through the Human Ethics Committee Administrator (ph 03 479 8256 or email gary.witte@otago.ac.nz). Any issues you raise will be treated in confidence and investigated and you will be informed of the outcome.



Appendix 3: First interview guide

Please note this is only a general outline of the interview questions. These introductory questions were open-ended to allow participants to speak freely and let the conversation flow.

The main aim of this interview is for me to gain an understanding of your overall retirement experience so far. So this includes what you initially wanted out of retirement, what factors influenced or changed your various decisions, what limitations you may have experienced, as well as what helped you. This includes important experiences or decisions you made from when you either reached the pension age, or left to workforce. Does that make sense?

1. So with that in mind, how did you initially plan to retire?
2. What made you choose to spend your retirement in East Bay?
3. Has your retirement lifestyle gone to how you had originally planned?
4. Have any of your goals or aspirations changed over the course of your retirement?
5. What benefits does the New Zealand Superannuation Scheme provide to you?
6. Is the New Zealand Superannuation enough?
7. What other government policies have made an impact on your retirement?
8. How has East Bay influenced your ability to achieve your personal goals?

Prompts:

What do you think has caused this change?

Could you tell me more about that?

Can you please give me an example of that?

What do you mean by?

Rephrase a statement she/he said

Observe house and surroundings for potential questions (e.g. photographs, household projects).

Be patient and allow silence for the participant to speak freely

Appendix 4: Second interview guide

The main aim of this interview is for me to gain an understanding of your overall retirement experience so far. So this includes what you initially wanted out of retirement, what factors influenced or changed your various decisions, what limitations you may have experienced, as well as what helped you. This includes important experiences or decisions you made from when you either reached the pension age, or left to workforce. Does that make sense?

1. So with that in mind, how did you initially plan to retire?
2. What major changes did you experience from leaving the workforce?
3. What made you choose to spend your retirement in East Bay?
4. Are there any downsides to retiring in East Bay?
5. Has your retirement lifestyle gone to how you had originally planned?
6. Have any of your goals or aspirations changed over the course of your retirement?
7. Does any of your family live in East Bay?
8. How often do you see your children and grandchildren?
9. What benefits does the New Zealand Superannuation Scheme provide to you?
10. Is the New Zealand Superannuation enough?
11. What other government policies have made an impact on your retirement?
12. If you could start over, what would you change any of the past choices you had made?

Appendix 5: Third interview guide

The main aim of this interview is for me to gain an understanding of your overall retirement experience so far. So this includes what you initially wanted out of retirement, what factors influenced or changed your various decisions, what limitations you may have experienced, as well as what helped you. This includes important experiences or decisions you made from when you either reached the pension age, or left to workforce. Does that make sense?

Introductory Questions:

1. So with that in mind, did you have any pre-retirement plans?
 - a) What were they?
2. What major changes did you experience from leaving the workforce?
 - b) What helped you cope with these changes?
 - c) Did you go straight from full-time into retirement? Or did you work part-time before leaving the workforce.
3. What made you choose to spend your retirement in East Bay?
4. Are there any downsides to retiring in East Bay?
 - d) Can you elaborate on them?
5. Has your retirement lifestyle gone to how you had originally planned?
6. Have any of your goals or aspirations changed over the course of your retirement?
 - e) What do you think caused these changes?
7. Does any of your family live in East Bay?
 - f) How often do you see your children and grandchildren?
9. Is the New Zealand Superannuation Scheme enough?

Probes:

What did you find helpful during your period of illness?

After your wife/husband died, was there anything that helped you carry on?

