



The Over 50s

Transcripts

The Over 50s' attitudes towards:

Retirement



Letter from the Client Services Director

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Any queries please contact me at diane@voxpops.com

Yours sincerely

Diane



INTERNAL OVER 50s - 'How do you feel about retirement?' & 'How do you think your spending / lifestyle will change when you retire?'

Name: Jean

Age: 50

Occupation: Nurse

Epsom Tp01

02:45

How do you feel about the idea of retirement?

Not looking forward to it. I don't like it, the thought of retirement, because I'm too active.

02:56

02:56

Is there anything about retirement that you are looking forward to?

I'm not looking forward to it anyway. End of.

03:10

03:10

How do you think you're spending and lifestyle will change when you retire?

I don't really know, is the answer to that. I really don't know. I really do not know.

03:24

Name: Christine Stillwell

Age: 62

Occupation: Meals Supervisor in a Primary School

Epsom Tp01

10:39

How do you feel about retirement?

Um, yes. I'm quite looking forward to it, not yet but I am looking forward to it.

If I can go somewhere sunny for a couple of months that I'm looking forward to.

10:57

10:57

So you don't see it as a bad thing?

No no, when you're ready for it then it can be a good thing. And I think to enjoy while you can rather than keep putting it back and then you can't walk or enjoy life.



11:14

11:14

How do you think your spending or your lifestyle will change when you retire?

Yes that would change you would have to really think twice about what you were buying or certain items so that would yes.

11:32

11:32

Why is that do you think?

Because you wouldn't have as much money. No, just simply the money.

11:38

11:38

Is there anything else about your life that you think will change when you retire?

I don't really know. You'd have to find other hobbies, I'd have to find other hobbies just to meet other people. Otherwise you could get stuck in a bit of a rut.

12:06

Name: Alyson Lytton

Age: 52

Occupation: School teacher

Epsom Tp01

19:53

How do you feel about the idea of retirement?

Quite looking forward to it actually. I've sort of taken part-time work, so I'm semi-retired you could say at the moment and I'm really loving it.

20:05

20:05

Why is that?

Got more time to do the things I want like going walking and so on less stressful.

20:14

20:14

How do you think your spending/lifestyle will change when you retire?



Um I don't think spending will drastically, I think the lifestyle will probably become slightly more selfish, we'll do more things that we want to do rather than at the moment it's often you got think about the rest of the family.

20:49

Name: Sandra Roberts

Age: 53

Occupation: Housewife

Epsom Tp01

29:10

What do you think of the idea of retirement?

I think retirement is quite a big word to people. I think that people when they retire they give up and they don't do anything at all and I think that's quite frightening thing to think about, because I think it just means people are giving up.

29:31

29:31

Why do you think it means that?

Because I think that's what everybody thinks that people have to retire from work and I think a lot of people think that people who are retired are old and can't do things. They're not capable of doing other things. But I think if you have the right mindset, retirement could be quite a benefit as well doing the things you haven't the chance to do all the time while you're working.

29:57

29:57

Is that how you see retirement?

Yes I'd like to think so. To think that you could take up new hobbies and do things that you've never had a chance ever to do.

30:06

30:06

How do you think your spending or lifestyle will change when you retire?

I'd hope to have more weekends to go away and to see places that I've never been able to see, in this country. Perhaps do some different hobbies that I've never had the chance to do as well. Perhaps golf or something like that, something different.

30:31

30:31



Why do you think that that will change?

Because I think you do have to change things in your life otherwise it can become very stale and boring and I think you need to set yourself new challenges and to do new things for yourself to give you some quality of life as well as you get older.

30:54

Name: Graham

Age: 62

Occupation: Journalist

Epsom Tp01

48:01

How do you feel about the idea of retirement?

I have retired, no worries. I have retired, I have retired. Well, okay, I have retired. Tax people say I have retired. I have retired, still do a little bit of work.

48:21

48:21

Why do you still work?

Because I enjoy it, it stimulates me and umm, it just does. I mean tomorrow, I've got some ideas in my head now, I'm going to start tomorrow morning to write another book. What's happening there is going to start me off. [Following comments irrelevant]

49:05

49:05

How do you think your spending / lifestyle will change when you retire?

Oh God, I have no idea. Not a clue, because I don't even know where I'll be living. I want to go and live in Devon, placed called Seaton. Whether I will end up there or in Melbourne or wherever, I have no idea. But that's where I would like to be. In a year's time I would like to be just out in Devon, in East Devon because it's beautiful.

49:40

Name: Giodens

Age: 58

Occupation: Carer

Epsom Tp02

07:08



How do you feel about the idea of retirement?

Can't wait. Can't wait, I'm looking forward to it but I don't know whether I'm going to have to wait now, because the age has changed hasn't it? I don't know whether I'm caught sort of the new age now, I'm hoping not because I want to be able to go swimming and get senior citizen's bus pass and all the rest of it

07:38

07:38

So you're looking forward to it?

Yes, yes I am.

07:43

07:43

How do you think your spending / lifestyle will change when you retire?

I don't suppose a lot now, so it's not going to change. It's not going to change, I'm very careful now. Because I have to be., so it won't change. I'll still be careful, I still won't have X amount of money in pocket, so nothing will change.

08:05

Name: Richard Davies

Age: 56

**Occupation: Works at Barry Cars, Chessington
Epsom Tp02**

20:02

How do you feel about retirement?

It's a daunting prospect, to retire is probably a daunting prospect. Obviously you've got to keep active, or you want to you know, luckily enough there's the golf. You can probably play up until you're a hundred, I don't quite know. But that'll be nice.

20:28

20:28

Would you say you're looking forward to retirement, how do you feel about it?

It's a daunting prospect you know.

20:49

20:49

How do you think your spending / lifestyle will change when you retire?



Spending. Well surely it will diminish you know as you get older. You've got the children away, it would be nice, but it will diminish. I'll just be by myself then I'm sure. And umm just basically get on with it. How do you answer that?

21:26

21:26

Do you think your lifestyle will change much once you retire?

No, not really no. I've got a social outlet that I sort of frequently invest in and the sports. I'm fit as I am now, and hopefully that will continue into my elder years.

21:50

Name: Jean Ramiah

Age: 58

Occupation: Cultural Coordinator

Sutton Tp03

13:23

How do you feel about retirement?

You know I was a public officer in Mauritius, I retired at the age of 51. We have the right in Mauritius to ask for retirement at 50 and I asked for retirement at 51. I am retired at the moment, but I am on contract with the government. Therefore for me there is no age for retirement. I can be here, I am sent by the government, if the government wants me to be here up to the age of a hundred, I'll be here. And if the government wants me to come back to Mauritius tomorrow, I must go. Therefore for me there's no problem of retirement whatsoever.

14:16

14:16

How do you see the general conception of retirement?

I not think about that no. But I think people are making some problem concerning retirement age, mainly in France. But I've got my father who is eighty and who is still working, hard. Manual work. Therefore I don't see how if a person is sixty-five he cannot work. Each case must be considered on its own merit, because you can be fifty and still you cannot work. Therefore the government must cater. I think if a person worked all his life, if he is fifty and he cannot work, the government must cater for him, and another person who can work until seventy... I don't think there's any problems. This is my conception of things.

15:16

15:16

How do you think your spending / lifestyle will change when you retire?



I don't think I'll retire at all, maybe from the office. Because I cannot stay idle Therefore I continue to work. maybe if I do not have a salary, maybe financially it will influence on my lifestyle. Because when you are earning a salary, you get some money, and when you are retired you don't get that much money. And sometimes when you are retired, you need more money for medicines and vitamins, etc, I don't know. It depends on each case. Therefore you can be, there can be no change in your lifestyle after retirement and there can be. It's dependent on each case. But concerning the work itself, I don't think I'll retire from work. I can retire from the office, but still I'll be working, working until I can.

16:30

Name: Anne Wilkins

Age: 59

Occupation: Unemployed

Sutton Tp03

31:08

How do you feel about retirement?

Well I thought I'd like it when I was at work, but having since not worked, umm, I don't like it much. I like, I find being in the house is not good, have to be out.

31:29

31:29

Why?

Because there is only so much housework you can do, and I need to be, I like to be out in the world with people. Some of the time at least. Before it was too much of the time. When you're at work, you think "Oh what I would give to do nothing," and when you've got loads of days to do nothing, you wish the opposite.

31:55

31:55

How does the idea of retirement make you feel?

Sad in a way, because it's proof-positive that you're coming towards the end of a certain part of your life, and I find that quite hard.

32:19

32:19

How do you think your spending / lifestyle will change when you retire?



Well I don't really know how to answer that. It would depend on how I'm fixed financially. I mean if you've got money to do the things that you would like to do, then maybe it's not so bad. But if you haven't, then I think it could be really quite a nasty shock to the system.

32:46

Name: Libby Refell

Age: 56

Occupation: Accountant

Suttong Tp03

44:37

How do you feel about retirement?

Ahh, lovely. I haven't worked for a few months now and I've done all the things I want to do. I've been getting fitter and fitter, going visiting people and painting, and all sorts. Fantastic, bring it on. But the money with it.

44:58

44:58

How does the idea of retirement make you feel?

How does it make me feel? Makes me feel a bit cheesed off that I have to keep putting it off. Not due to anything hat I've done.

45:10

45:10

To what extent are you looking forward to it?

Oh a lot, I can't wait.

45:19

45:19

How do you think your spending / lifestyle will change when you retire?

Well at the moment I can hardly spend that much at all. I have to, I've been through all of my finances and I've probably about knocked a third off of my expenditure. I'm going to have to sell my house and move down so that I can afford to go on holidays and stuff. So yeah it's going to change a lot when I retire.

45:46



Name: Terrence Stoley

Age: 57

Occupation: Maintenance Worker

Sutton Tp04

10:19

How do you feel about retirement?

Yeah, yeah of course I do. Yeah I like the idea.

10:27

10:27

Why is that?

Because what it will mean, it will free me up to do the things I really want. I think, I hope. Yeah.

10:36

10:36

Why do you think it will?

Well I haven't got the bother of keep, well I don't work full-time anyway, I work on a part-time basis, but it means I haven't got to put any thought into. Living in this town for example and going to work three days a week. You know, it would just free up my thinking.

10:59

10:59

How do you think your spending / lifestyle will change when you retire?

Well I've spoken to a lot about. A lot of people I know are frightened of this. It's a really emotional issue over a couple of pints of beer. And a lot of people, in my opinion, worry too much. Because I think, I've always been the type of person that can live on a shoestring. I can exist on nothing, always have done, I can do. I have in the past, and I could certainly do it today, right now. But a lot of my friends, when you gather affluence around you, you gather a bit of money and perhaps (inaudible) a decent car, and you tend to get a bit fearful you're going to lose that with retirement. But what you do is, and having spoken to some old guys who have gone before me, you simply adjust. You just adjust, that's all you do. And I'm quite happy to do that, I can live on the clippings of tin and I'm quite happy to do it.

11:52

Name: Martin Redford

Age: 53

Occupation: Self-employed artist

Sutton Tp04



23:38

How do you feel about retirement?

Well I shall probably never retire as such, because I'm an artist and I'll just continue working. So, from that point of view, I've been retired for twelve years anyway. I don't think it's going to be a problem or come into play, I'll probably just keep going as I am sort of thing.

24:04

24:04

How does the idea of it make you feel?

Of actual retirement? Well, I couldn't even entertain it, especially at the moment because really as I've said I've been retired for twelve years. You've just got to keep yourself busy otherwise your body gives up, and that's part of the problem, people relax and it all catches up with them.

24:33

24:33

How do you think your spending / lifestyle will change when you retire?

Oh well I'll probably be richer, or worth it. No, not a lot, because I'm used to living on a pittance and I shall get a pittance. Because I haven't been able to save for a retirement thing, so I don't think it's going to change, have that much effect. Quite unusual really, so I really don't think it's going to change that much at all.

25:01

Name: Sheila Fraser

Age: 63

Occupation: Sales Advisor

Sutton Tp04

33:44

How do you feel about retirement?

No it doesn't appeal to me, I mean I should've retired when I was sixty, but I'm still going on. The thought of that fills me with dread, I don't like the thought of retiring.

33:57

33:57

Why?

Umm, because I feel that you have to go out, you have to make an effort to go out and go to work and things like that. But if you didn't work, you would just slouch around and things like that. And you would think "Oh I don't have to rush, I don't have to do this because I'm not at work or I can



go out later in the day” and you feel that you would tend to slide in what you were used to before. Let things slide.

34:28

34:28

How do you think your spending / lifestyle will change when you retire?

You might have to like pull back on certain things, on extravagances you know. We’re spending and spending now because we’re both at work, even though my husband’s gone back to part-time work. I think you would have to watch what you spent and how you spent it, because I don’t know we could end up living to ripe old age and you need money to see you through. So yeah we would have to watch, not too much, because we’re okay. But you would have to, because you can’t lead the life you’re doing now while we’re both working.

35:11

Name: Janet Ford

Age: 60

Occupation: Porter Manager

Sutton Tp04

42:27

How do you feel about retirement?

The nearer it gets, the better it seems. That’s the truth.

42:39

42:39

Why is that?

I think you get to an age where you think you should actually be thinking about slowing down and retiring.

42:47

42:47

What appeals to you about retirement?

My allotment, my garden, my house, those type of things. Time, yeah that’s what appeals to me.

43:01

Name: Michael

Age: 52

Occupation: Hypnotherapist



Sutton Tp04

53:52

How do you feel about retirement?

Well hopefully that won't be yet, but I hope that when I get to it I'll be ready for it. And that I'll have enough to keep me occupied when I retire.

54:10

54:10

How does the idea of it make you feel?

Old. The idea of it, I think it's a case of what one does with it, what I do with it. I'm not the sort of person that's going to sit there at home and watch television all day. I hope to spend more time with family, going on holidays, traveling, and hobbies that sort of thing. So it makes me feel positive.

54:42

54:42

How do you think your spending / lifestyle will change when you retire?

That's a good question. Lifestyle, I'll have more time, probably have to be a little bit more careful financially. Yeah lifestyle will change, hopefully I'll be able to do more of the things I enjoy.

55:05

Name: David Wildey

Age: 65

Occupation: Driving Instructor

Kingston Tp05

17:06

How do you feel about retirement?

In a way I'd have to keep on going and do something. I don't think I could just sit about all day, I'd like to try and get some sort of a hobby. I mean I always liked woodworking at school, but that's about the end of it. I've never had the opportunity or the time to get back into that, so I might try and take up a hobby such as woodworking, something like that. Doing more stuff around the house, well the house, the little flat we're in and get out about a little bit more. I mean I haven't been up to London to see all the tourist sites for years and that sort of thing. So that's what I'd probably do if I had more time to myself with retirement yeah.

17:48

17:48

To what extent are you looking forward to it?



Well, I can't see a time at the moment when I will be able to say "Yes I've got a target, I'm going to retire in two, three years" or whatever it might be. It's just going to happen when it happens. Perhaps when I get passed it, or just too dodderly to get in and out of the car or something like that, or I can't see where I'm going. Who knows? At the moment I feel quite fit and healthy enough to carry on. But there are times you'll get very tired and you'll think "Oh I've had enough," but you've just got to carry on.

18:22

18:22

How do you think your spending / lifestyle will change when you retire?

I'll probably put on more weight, get too fat. As I said, probably try and get out and about a little bit more. Try and keep healthy and fitter by going more for walks and that sort of thing, that's all really.

18:40

Name: Shamine Gill

Age: 62

Occupation: Medical Receptionist

Kingston Tp05

29:04

How do you feel about retirement?

Of retirement, no I hope I don't have to retire too soon. My idea is basically is to work as long as I can and then I give up. But I don't particularly want to give up right now.

29:24

29:24

Why is that?

Why is that, because I think the moment you retire you're on the way to, you're thinking. If you have a lot of money, you can retire early and do a lot of things. You must be involved in doing things. It's no good retiring and sitting at home and thinking "Oh what should I do? Life is boring." You must get involved in so many things and fulfill that yeah so you're happy.

29:56

29:56

How do you think your spending / lifestyle will change when you retire?

I have no idea actually, I haven't planned, you know. It depends how much money I've got, I'd like to spend some time with the family, with friends. Just being able to do things, you know, just keep



going. What else can you do? If there's something medically wrong with you, it stops you from doing things you have to do. So keeping healthy is really important.

30:31

Name: Pauline Hilliam

Age: 58

Occupation: Self-employed Tutor

Kingston Tp05

52:17

How do you feel about retirement?

I can't see it's going to happen for me yet, I mean I could retire in two years. I get a pension of sorts, not a very big one, but I see that I'll probably go on until 65 maybe even beyond that. Because what I'm doing I can cope with it, it's only one-to-one. If I was still in teaching, I would definitely have to have retired because of stresses. But I'm my own boss, I employ teachers and I love what I'm doing. I'm actually being paid to do what I love doing, and hopefully what I'm good at as well.

52:50

52:50

How do you think your spending / lifestyle will change when you retire?

Well obviously we'll have to be very careful, and depends on whether we stay where we are or not, because we're living in an expensive area. We might move I don't know, it depends on our boys as well as to whether we stay put. But if we stay put we'd have to be, as we are now actually because one of us is retired, to be very careful with money and to make sure that we get the best, not necessarily always cheapest, but the most economical things that we can do. We've been quite good at that, Steve does the money for us and actually working out where can save things on special deals like insurance and things like that for over fifties and car insurance. We've done that, we cut right back even this year, well before the credit crunch, because when Steve retired we had to. Our children, one was at school the other at university, so we had to.

53:41

Name: Philip Hammond

Age: 61

Occupation: Psychiatric Social Worker

Kingston Tp06

07:56

How do you feel about retirement?



Well I've had my children later in life, my children are 16 and 13, so I'm going to keep working as long as they'll have me. Even if I stop working, I'll do some sort of voluntary work, try and make some sort of contribution because that gives me again some feeling that I'm part of the society. But also give more time to do some of the things I haven't been able to do, travel and enjoy my children even more.

08:35

08:35

How do you think your spending / lifestyle will change when you retire?

Well not very much actually, not very much. Apart from when the children go to university, I suppose I'll have a bit more. Well no actually with this awful government, who are putting the fees up to £9,000 a year, I'm not going to have my children paying that sort of fee, I'm going to pay it. They're running it like the money shop, with huge amounts of interest, and I'm not going to allow them to do that. So I expect my income to go down a little in the next few years because of the university fees, but apart from that very little change.

09:15

Name: Lynne Plant

Age: 60

Occupation: Art/Play Therapist

Kingston Tp06

15:02

How do you feel about retirement?

Hopefully it will be fun, lots of time to do whatever I want, as far as money will allow. So yeah I'm looking forward to it really.

15:16

15:16

How do you think your spending / lifestyle will change when you retire?

I'll have less money. My lifestyle, I'll just have more time available to me. Not all good things cost money, so hopefully it should be okay.

15:34

Name: Barbara Bagalo

Age: 52

Occupation: Dental Nurse

Kingston Tp06



23:44

How do you feel about retirement?

I'm dreading it, absolutely dreading it. It's a bit like being put down isn't it? Unless I've got something to do, I'm absolutely dreading because I've seen too many older people retire and because there's nothing there to get up for in the morning they sort of let themselves go. You know they say "I've always wanted to do this and that," but then you need the income to do it as well. You can't go on a world cruise unless you've got the money to do it, and the way things are at the moment with pensions, I'm absolutely dreading it. I can see myself working till I'm about 90.

24:37

Name: Maureen

Age: 51

Occupation: Royal Mail Manager

Birmingham Tp07

12:52

How do you feel about retirement?

Oh yes, there's a thought. I was looking forward to retiring in 9 years, now I've got to look forward to retiring in 13. I'm not very happy, to be perfectly honest. It is true, we are living longer but the thought of having to work until you're 65, or probably in my case until I'm 70 even or even more, I think that's going to be a bit of a struggle. And to be perfectly honest, I feel sorry for my children, because I think their retirement age will be 70.

13:25

13:25

How do you think your spending / lifestyle will change when you retire?

I won't have any money, so I won't be spending a lot. I don't really know, if we can get over the next 3 or 4 years and I'm still in employment I think I've got a little, 2 pensions going on anyway, they probably won't be worth much but we'll probably be ending up being really frugal with how we do things anyway. Because now it's like we buy things to last you know until whenever.

13:57

Name: Shirley

Age: 62

Occupation: Pharmacy Technician

Birmingham Tp07



21:29

How do you feel about retirement?

Oh I don't mind, I think it's something to embrace and look forward to. And as long as you're set up with your pensions and everything else you then you might as well just enjoy it. Make sure you've got hobbies on the go and everything else and you've got a few grandchildren that the family can dump on you now and then.

22:02

22:02

How do you think your spending / lifestyle will change when you retire?

I think it will change a lot, because I will go out to more places, have a few more holidays, and do a little bit more of what I want to do. Instead of at the moment, it's pretty routine and it has to be because while you're still working you just have routine, don't you?

22:29

Name: Eileen

Age: 60

Occupation: Housewife

Birmingham Tp07

31:01

How do you feel about retirement?

No I don't really want to, not until I have to. Not until my health probably wouldn't let me, then I would have to do it. I'd retire if I have to do it, through health reasons otherwise I'd try and keep going you know.

31:20

31:20

Why wouldn't you want to retire?

Because I think being active keeps you healthy, keeps you going, gives you something to go to every day. I like to keep active, yeah.

31:36

31:36

How do you think your spending / lifestyle will change when you retire?

Yeah I'd have to cut back. I'd have to watch money and stuff like that. Be more careful and that.

31:48

31:48



Why do you think that is?

Well you'd have less money to live on wouldn't you? You know you'd get a pension and your money would be cut down.

[Interruption at 31:57]

32:15

Name: Colin

Age: 54

**Occupation: Salon Owner/Hairdresser
Birmingham Tp07**

41:38

How do you feel about retirement?

Well I've got lots of interest, I would be really happy to do it. But I would like to keep some interest going, because my occupation being a hairdresser, I wouldn't want to stop that. You know it's sort of all consuming. I still work five days a week in a salon, whereas most people I know who around my age actually have slowed down and they just like to sit at their desk and maybe get more involved in the business. But I've got a son who's getting more involved in that, so maybe in the future I can slow down and he can do it for me.

42:15

42:15

How do you think your spending / lifestyle will change when you retire?

I really don't know. It depends on whether I can get funds coming in, if I was to have my business managed. Maybe I could have you know have a good interest, a good income in the future. As for pensions, I can't see them performing very well. It's still going to have to be if I make some investments in property and maybe you know rent out or cash things in. Then maybe I can enjoy a good spending life, I wouldn't like to think I have to slow right down and do nothing.

42:53

Name: David

Age: 60

**Occupation: Butcher
Birmingham Tp07**

52:35

How do you feel about retirement?

I will never retire.



52:41

52:41

Why is that?

If you took me out the work loop which I'm used to, I would've last 40 plus years. So I'd have to go part-time and fulfill my other time with my hobbies. I couldn't sitting around, because that's suicide.

52:57

52:57

Why do you feel that way?

It's the way I've been brought up. You know from the moment you come of age you've got to go out and work. So I've always had that motivation to get up and work.

53:08

53:08

How do you think your spending / lifestyle will change when you retire?

Well I think madam will take over the funds of that department, so I have to be a bit careful on that one.

53:20

Name: Gerry

Age: 54

Occupation: Bus driver

Birmingham Tp08

06:44

How do you feel about retirement?

Well I'm planning for it.

[Interruption at 06:53, return to question at 07:13]

Well just planning for it, it's something you start thinking of as you get older. Yeah planning for it, putting pensions away and stuff.

07:26

07:26

To what extent would you say you're looking forward to it?

Oh don't know if I'm looking forward to it, don't know if I'm looking forward to it, because that's it isn't it?

07:38



07:38

How do you think your spending / lifestyle will change when you retire?

I don't know, depends what I've got doesn't it? Half the mortgage, don't know. You don't know do you? You just don't know.

07:57

Name: David

Age: 51

Occupation: Police Officer

Birmingham Tp08

14:15

How do you feel about retirement?

Very much looking forward to it, less than three years to go, I'm very much looking forward to it.

14:22

14:22

Why is that?

Just to get away from the stresses of work, I'm really looking forward to it. Really looking forward to it..

[Interruption at 14:32, return to question 15:08]

15:08

Name: David

Age: 50

Occupation: TV Producer

Birmingham Tp08

21:49

How do you feel about retirement?

I don't really fancy it actually. I quite like the idea of just carrying on working and doing interesting stuff, paid or unpaid until I fall over. The idea of that somehow you have to stop when you reach a prescriptive age, just doesn't interest me at all.

22:37

[Interruption at 22:20]

22:37

How do you think your spending / lifestyle will change when you retire?



Well if I have to say that I'm going to retire, then I'll probably just carry on doing stuff, making stuff, and enjoy being creative. So, that doesn't really qualify as retirement. I might like to travel a bit more.

23:02

23:02

Why do you want to do those things?

Well the traveling part, it would be nice to see. Well the problem is my job takes me lots of different places, so it's never been a particular issue. But maybe it would be nicer to spend more time traveling with my wife, and go and see different places. The other aspect of it, to carry on doing similar things to what I've been doing, is just because I enjoy it.

[Interruption at 23:36-40]

23:41

Name: Tim

Age: 56

Occupation: Film Editor

Birmingham Tp08

31:37

How do you feel about retirement?

Of retirement, well let's have a see, 56... With the grandchildren and children, I'll probably work until I'm about 89, if that's got anything to go by. I'm probably looking forward to retirement, because I do play a lot of golf and I do love sport and I like traveling. So retirement will probably involve all of those things.

32:05

Name: Ragem (?)

Age: 55

Occupation: Secretary

Birmingham Tp08

37:10

How do you feel about retirement?

Not looking forward to it. I enjoy working, I enjoy working. Also with the cutbacks they're making as well I'm not really looking forward to it.

37:26



37:26

Why not?

Because there's not going to be much in my pocket when I retire. I'd rather carry on working and earn an honest, decent wage than to retire.

37:36

37:36

How do you think your spending / lifestyle will change when you retire?

Going to have to really drastically financially. Sorry I really have to go, I'm sorry.

37:54

Name: Jeanette

Age: 62

Occupation: Team Leader

Birmingham Tp08

41:36

How do you feel about retirement?

I wouldn't like it.

41:41

41:41

Why not?

Because I like coming out to work, and while I'm (inaudible) and healthy I shall continue to do that. In fact somebody at work said that they're hoping I'm there through another 15 years, I don't know whether I'll make that but I will try. But I wouldn't want to be at home, it would just. No, there wouldn't be enough to keep me going. And I like the social thing of going to work as well.

42:06

42:26

How do you think your spending / lifestyle will change when you retire?

Well I would have to cut out a lot of things. I would have to be more economical with shopping, clothing, social life. I'd keep my car, but other than that I wouldn't be able to afford to do a lot of the things I do now.

42:52

Name: Janette

Age: 62



Occupation: Credit Controller
Birmingham Tp08

48:39

How do you feel about retirement?

Well to be honest it scared me to death, and that's why I didn't want to fully retire at the moment. So semi-retirement I think is the answer because I think people in their early sixties, if you feel mentally still very young it probably does you good if you can just do a few hours a week still.

49:04

49:04

How do you think your spending / lifestyle will change when you retire?

Well I think you have to watch what you spend. I mean people that have got huge private pensions will probably be all right, but I haven't. So I think on the whole, I think if you're not over-materialistic about life and just enjoy the simple things in life, your family your friends, you can have a wonderful time. And also if you want to do charity work, if you've got spare time, I think it's wonderful to be able to give something to charity as well. And you don't need to be bored at home watching television all day, there's too many people out there that need you to help them. So people that say that, they should go out and look for something and it will give them a wonderful buzz as well for helping.

49:58

Name: Keith

Age: 56

Occupation: Hydrogeologist
Birmingham Tp09

13:40

How do you feel about retirement?

Looking forward to it. Having spent a weekend away in Northumberland I'm thinking yeah the sooner the better really, it would be lovely to spend time relaxing and spend time with family actually.

13:54

13:54

How do you think your spending / lifestyle will change when you retire?



It'll have to get even more meager. No again, I don't spend that much money particularly and that'll have to continue when I retire believe on the pension I'll get, with only one income. But we'll survive.

14:15

Name: Jackie

Age: 60

Occupation: Enquiry Officer

Birmingham Tp09

23:13

How do you feel about retirement?

I don't know whether I want to, because I still feel as though I'm 20 years of age never mind 60. I think age is but a number, it's an attitude of mind. I've always mixed with young people, so I've always had a young attitude if you like, with a mature head.

23:39

23:39

How do you think your spending / lifestyle will change when you retire?

Well you've got to think that I shall lose a wage and the old-age pension isn't that much and work's pension. There will be a change, I mean my mortgage will be finished, but there'll be changes. I mean at the moment I've got a free buspass, I've just come from Walsall on the train free, and we might be losing that mightn't we with the government, so you really don't know what changes are going to come in your life. You either accept them or upset yourself over them, and what's the use in upsetting yourself? You might as well accept changes that you can't change, and do something about those you can.

24:27

Name: Rafalita

Age: 53

Occupation: Cleaner/Caterer

Birmingham Tp09

33:35

How do you feel about retirement?

I think it's disgraceful that a lot of people who have worked so hard are now going to have to work until they're 65. A lot of our seniors are still working because there's nobody out there to help them. Because although this government said they're there to help people, and all these people say they're



there, they're not really there. They're just there to make sure they keep themselves in a job, as long they have a job it doesn't if you get help and support or not. These are the people I like to go out there and help.

34:06

34:06

How do you think your spending / lifestyle will change when you retire?

I'm now preparing, I'm preparing myself for when it comes. When I look around and say "If God spare my life and I live to see 65, if I live to see that day, I will be enjoying it hopefully." I'm sorry and I'm hoping not to (inaudible) in a very cold country to do it.

34:39

Name: Bill

Age: 52

Occupation: Recently unemployed

Birmingham Tp09

46:07

How do you feel about retirement?

Well I'm not ready to retire yet, there's still work in me. I just want to do something that, I want to break into a different world. I've done years of cleaning cars as a teenager, newspaper rounds, working in the NHS for 25 years, care work, support work, and I gave 150% to that. But it's exhausting, mental exhausting work, it can burn you out. I had to take time out, regenerate my energies, recharge my batteries and now I'm sort of raring to go and I'm desperate to go back into the work market because I have a lot to give.

46:48

46:48

How do you think your spending / lifestyle will change when you retire?

I think if I was to, when it's my time to retire, I've always had this dream of either living near the sea or the countryside. If I could afford it I would love to live in some wooden cabin out in Canada where there's animals around, because I love working with animals. **[Following comments irrelevant until 47:25]**

47:27