

Can't retirement just be a time to relax... to please ourselves?

So much talk about retirement these days is, well, about *not* retiring. We're being urged to stay at work or start new ventures, to reinvent ourselves, manage personal retirement funds, create new challenges. What happened to the comforting idea that, after years of diligent labour, retirement is a well deserved rest, a time to please ourselves? Not more planning, fresh goals...more work!

A well-deserved rest has plenty to recommend it. We know that relaxation and recreation are fundamental to good health. Few businesses will let workers accumulate years of unused leave any more. We all need down time.

What we want to argue here, however, is that when people say "I want to retire so I can relax and please myself" they do not mean that all they want to do is sit in the sun, feet up and be served delectable food and drink – although a good dose of that would hardly go astray.

We think that "I want to be able to relax" is a kind of code or shorthand for two deeper dreams of retirement.

The first is wanting to be one's own boss: "Retirement for me is time to do the things *I* want to do – to take control of my life." Most people who are employed in organisations, whether high in the hierarchy or low, end up feeling a degree of frustration. Constraints operate. Internal politics inevitably shape what one can manage to accomplish. There is pressure to be competitive and ambitious. It's exhausting. In fact, almost one quarter of Australians aged 30 to 59 have 'downshifted', voluntarily choosing to earn less money in exchange for a better life style. And that doesn't count early retirees¹.

Even people who have been their own bosses during their working lives, farmers, owners of small businesses, are regularly frustrated by the externals which operate well outside their locus of control but impact on the success of their enterprise.

So one of the first things people want, rightly, when they retire is to grab back some autonomy. It might feel like relaxation compared to the pressures of work but it is not lying in the hammock that's the point. It's being able to say that if I want to lie in the hammock this afternoon, then that's what I jolly well will do. "I want to take control of my life." Full stop.

The second thing people seem to mean when they say they want to retire to relax is that they would like a little relief from responsibility. Retirement imagined to be a carefree zone: no ups, no downs, no planning, no responsibility. Sufficient funds appear in the bank account each fortnight of their own accord.

It may be a beguiling vision but the number of years during which we will be 'retired' has grown so greatly that we need to think about how realistic that is. When retirement benefits were first brought

¹ Christie Breakspear and Clive Hamilton, February 2004, *Getting a Life: Understanding the downshifting phenomenon in Australia*, Discussion Paper Number 62, The Australia Institute, Canberra. accessed 8 March 2004 <http://www.tai.org.au>

in it was expected that retirement would last a year or two, if they were lucky. At was when men retired at 65 and promptly died at 66. Now when we are all expected to live into our late 70s or early 80s and many will live past 100.

We have to ask, quite honestly, whether the money we earned and the contribution to the economy we made during our years of full time work was really so substantial that we can live for another 30 years without contributing to our upkeep and maintenance. Some people think so. “I’ve worked my innings, now I deserve to be looked after”, is a statement one does hear.

The question of whether we need to be more responsible for bringing in an income after the ages of 60 or 65 or 70 is a complicated one. It is true that as more of us live longer, expecting to be financially looked after by those in work is likely to mean a huge tax burden for those in work. That is an issue which will occupy politicians and us for quite a while to come. Not to be resolved here.

What we have noted that is many people find very satisfying ways to maintain a modest income stream after retirement. Many people start a micro-enterprise – sometimes based on a past hobby or a new one, sometimes continuing a thread from skills acquired from their work. It has the advantage of keeping one alert and creative without being too demanding.

But quite aside from being ‘responsible’ for maintaining an income stream, the idea that retirement is a time to shunt off all responsibilities doesn’t correspond to common sense. Retirees don’t abandon responsibilities but to reposition them. Most everyone does this automatically. They spend time with grandchildren. They care for older relatives. They contribute skill and expertise to community organisations and to businesses. And think of these things as responsibilities.

We heard a terrible story, however, of a retired person who offered his services back to his former employer. It was gratefully accepted. But it turned out that our retiree could never be relied on to turn up as promised. His excuse: I’m retired, I can turn up when it suits me. That kind of irresponsibility is not a ‘gift’ that retirement gives anyone.

But let’s return to the original question about retirement: is it a time for relaxing or for continuing drudge? There is no doubt that retirement *is* meant to be different from pre-retirement work. It *is* an opportunity to regain that sense of being in control of “doing things that I want to do.” It *is* about a different tempo, finding the time to relax and the space to savour one’s surrounds. That is realistic and fantastic. But to imagine that somehow after work there is a lifelong entitlement to be looked after – a return to childhood – is a fantasy.

At least, that’s what we think. Do you agree? Or have we got it wrong?