

# THE PSYCHOLOGY of RETIREMENT

Coping with the Transition from Work



**DEREK MILNE**

 WILEY-BLACKWELL

# Contents

[Cover](#)

[Title Page](#)

[Copyright](#)

[Dedication](#)

[About this Book and Author](#)

[Acknowledgments](#)

[Chapter 1: The Surprises of Retirement](#)

[Stress and Retirement](#)

[About this Book](#)

[“Trevor”: A Case Study of Retirement as a Trauma](#)

[Understanding Stress](#)

[Appraisals and Assumptions: Making Sense of Stressors](#)

[The Importance of Coping](#)

[How Are You Coping?](#)

[Who are You?](#)

[Putting it All in Context](#)

[Redundancy and the Need for Work](#)

[Retirement, Social Support, and Close Relationships](#)

[Conclusions](#)

[Notes](#)

## [Chapter 2: Understanding Retirement](#)

[What is “Coping”?](#)

[What is “Good” Coping?](#)

[An Example: Coping with Imprisonment](#)

[Research Findings](#)

[The Example of Loneliness](#)

[Case Study: Donald, a Teacher who Retired then  
was “Blinded by the Glare of Nothing”](#)

[Under-Estimating the Importance of Work](#)

[Vicious and Virtuous Coping Cycles](#)

[Conclusions](#)

[Notes](#)

## [Chapter 3: Reframing Retirement](#)

[Case Study: Mae's Positive Perspective](#)

[Thinking Straight](#)

[The Good Life](#)

[Excellence in Life](#)

[Conclusions](#)

[Notes](#)

## [Chapter 4: Relating in Retirement](#)

[Intimate Relationships](#)

[Partners and Depression: A Research Illustration](#)

[Grandparenting](#)

[Case Study: John and Kate Love Visiting Grandson Frank](#)  
[Companion Pets](#)  
[Conclusions](#)  
[Notes](#)

## [Chapter 5: Supporting Retirement](#)

[Social Support](#)  
[Knowing One's Place](#)  
[Case Study: Gareth the Gardener](#)  
[Tourism](#)  
[Religion and Spirituality](#)  
[Conclusions](#)  
[Notes](#)

## [Chapter 6: Learning from Life](#)

[Reflection](#)  
[Regrets](#)  
[Understanding](#)  
[Planning](#)  
[Doing](#)  
[Feeling](#)  
[Case Study: Ben and Katie – Different Experiences of Retiring](#)  
[Summary and Conclusion](#)  
[Notes](#)

## [Chapter 7: Learning for Life](#)

[Mind Over Matter](#)

[The “Inner Game”](#)

[Exercise: Healthy Body, Healthy Mind](#)

[Case Study: Brian, being Exercised by Retirement](#)

[Conclusions](#)

[Notes](#)

## [Chapter 8: Conclusions](#)

[Happiness](#)

[Wealth and Happiness](#)

[Wisdom](#)

[Case Study: Dominic, the Long-Suffering Motor](#)

[Engineer](#)

[Conclusions](#)

[Notes](#)

## [Recommended Reading](#)

## [Index](#)

# The Psychology of Retirement

## Coping with the Transition from Work

Derek Milne

*BSc, MSc, DipClinPsych, PhD, CPsychol  
(Clinical; Sport and Exercise), FBPSS*

 **WILEY-BLACKWELL**

A John Wiley & Sons, Ltd., Publication

This edition first published 2013

© 2013 Derek Milne

Wiley-Blackwell is an imprint of John Wiley & Sons, formed by the merger of Wiley's global Scientific, Technical and Medical business with Blackwell Publishing

*Registered office:* John Wiley & Sons Ltd, The Atrium, Southern Gate, Chichester, West Sussex, PO19 8SQ, UK

*Editorial offices:*

350 Main Street, Malden, MA 02148-5020, USA

9600 Garsington Road, Oxford, OX4 2DQ, UK

The Atrium, Southern Gate, Chichester, West Sussex, PO19 8SQ, UK

For details of our global editorial offices, for customer services, and for information about how to apply for permission to reuse the copyright material in this book please see our website at [www.wiley.com/wiley-blackwell](http://www.wiley.com/wiley-blackwell).

The right of Derek Milne to be identified as the author of this work has been asserted in accordance with the UK Copyright, Designs and Patents Act 1988.

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, except as permitted by the UK Copyright, Designs and Patents Act 1988, without the prior permission of the publisher.

Wiley also publishes its books in a variety of electronic formats. Some content that appears in print may not be available in electronic books.

Designations used by companies to distinguish their products are often claimed as trademarks. All brand names and product names used in this book are trade names, service marks, trademarks or registered trademarks of their respective owners. The publisher is not associated with any

product or vendor mentioned in this book. This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold on the understanding that the publisher is not engaged in rendering professional services. If professional advice or other expert assistance is required, the services of a competent professional should be sought.

*Library of Congress Cataloging-in-Publication Data*

Milne, D. (Derek)

The Psychology of Retirement : Coping with the Transition  
from Work / Derek Milne, BSc,

Msc, DipClinPsych, PhD, CPsychol (Clinical; Sport and  
Exercise), FBPsS.

pages cm

Includes bibliographical references and index.

ISBN 978-0-470-97266-3 (pbk.)

1. Retirement-Psychological aspects.

HQ1062.M5495 2013

155.67'2-dc23

2012029608

A catalogue record for this book is available from the British  
Library.

Cover image: © thislife pictures / Alamy

Cover design by Design Deluxe



For Jan, princess of my heart

# About this Book and Author

There are many books on retirement, but this is the first to draw thoroughly on psychology, being the most relevant discipline for formulating the challenge of coping with the transition to retirement. In order to illuminate retirement through psychology, this book applies well-established theories, recent research evidence, retired peoples' personal experiences (in case study format), filtered through my own professional understanding of what helps us to develop through life, based on my work as a Clinical Psychologist with adults in Britain's National Health Service over the past 33 years. I also retired myself a couple of years ago, so have a personal perspective. Work on fostering human development with athletes, coaches, and university students is a further source of guidance.

Based on these foundations, this book provides a primer on coping with retirement by highlighting core issues and challenges, identifying positives, suggesting options, and encouraging an optimistic and constructive approach to this vital transition, complementing the traditional emphasis on the physical and financial aspects of retirement. These aspects of retirement are captured with a RECIPE for addressing this major and rather special transition:

**R**esources

**E**xercise

**C**oping strategies

**I**ntellectual activity

**P**urpose

**E**ngagement (social support)

Unlike earlier transitions, retirement offers a golden period that starts when working life ends. It is golden because it represents a long-awaited opportunity to develop particular

talents and interests, free from the draining demands of work. It is also golden because the time and talent are there, as never before.

# Acknowledgments

I am much indebted to the many people who have encouraged and supported me during the preparation of this book during 2011-12. Many of them have taken the trouble to read draft chapters and to offer suggestions, helping me to improve the flow or richness of the material. Others have simply allowed me to outline my thinking and have offered their valuable reactions. In particular, I am hugely indebted to my partner, Jan Little, for her patient and skilful work on improving the book's flow and coherence, not to mention her general interest and unstinting encouragement. Duncan Gray also deserves a special mention for sharing an unflagging interest in the book's development, and for his stimulating thoughts (e.g. on happiness and money). Similarly, my "case study" contributors should be applauded for telling me about their retirement experiences, warts and all. Within the book they have pseudonyms, and some non-essential details (as far as the book is concerned) have been changed, to protect their anonymity. But to give them the credit that they merit, here are their real names: David Blackwell, Margaret Clark, Lynn and John Joyce, Celia and Jim Keegan, Kevin Robson, Tom Smith, Douglas Thomson, and Keith Turner. Priceless assistance with typing my taped material was provided by Karen Clark and Barbara Mellors at New castle University. Graphic artist Angela Butler produced the figures. Research Assistant Laura Maddison searched the scientific literature for relevant studies, helped by Annabel Boon. Valuable feedback on draft material was kindly provided by: Christina Blackwell, Kath Bland, Nichola Burns, Jessica Chapman, Pam Durkin, Ian James, Kath Muat, Roger Paxton, and by all of my case study participants. Interesting ideas and general support was gratefully received from Kirsty Maddison, Alec

Milne, and my golfing buddies (Joe Convery, Joe Dickinson, Rob Pratt, Neil Robson, and Alan Watson).

# 1

## The Surprises of Retirement

Retirement: is this our final act, the dimming of the light, the inescapable descent into hopeless senility? The traditional answer is an emphatic “yes,” as indicated by the dictionary definition: “To give up, to go away, to seek seclusion, recede or disappear.” But recent decades have seen a transformation in the possibilities that are ushered in by retirement, at least in Western society. Improvements in life expectancy mean that, for most of us, there will typically be 15–20 years available for quality living before we truly recede. This is reflected in a review by Baltes in the *American Psychologist*:

During the last decade, we have witnessed a growing success story regarding young old age. Because of medical, technical, social, economic and educational advances, the overall ...life for 60- and 70-year olds has made major strides in indicators of health and psychological functioning. For this period of the third age, cultural and social forces in industrialized countries have been able to offset, for the most part and for most individuals, the weaknesses inherent in the biological life-span.<sup>1</sup>

In writing this review, Baltes credited the Roman philosopher and statesman Cicero (106–43 BCE) as being the original champion of retirement. Cicero wrote an essay on old age in his early sixties, arguing that a properly-managed retirement provided opportunities for continued personal development. Drawing on Stoicism, he particularly

emphasized that the waning interest in “bodily pleasures” removed a major distraction from self-actualization: “Nothing is more directly destructive to the dignity of man than the pursuit of bodily pleasure.”<sup>2</sup>

Therefore, a new dawn beckons in our “young old age,” and a better current definition might be: *To recede from working life and make a transition to a new life phase, one where new opportunities for happiness and personal development beckon.* On this more optimistic definition, the challenge becomes one of ensuring that we make the most of our final major opportunity to make our life as successful as possible. The idea of making a transition between different phases of our lives (e.g. from adolescent to adult) originates from research on topics like bereavement and other kinds of trauma, though it also applies to seemingly positive changes, like retirement. There appears to be a fairly typical pattern, which starts with emotional turbulence. In the case of retirement, this might include excitement and a “honeymoon period”; in the case of trauma it is more likely to feature numbness, anger, disbelief, and denial. After three or four months there may be some change (similar in both the “positive” and traumatic situations), including confusion, a loss of confidence, and depression. However, if the transition follows a “normal” pattern of adjustment, then over the following three months or so we should see growing acceptance, more exploration of ways forward (e.g. developing a social hobby in retirement), a return of confidence and a changed, more adaptive engagement with everyday life.

The transition into retirement, however, can be surprisingly hard to define: many continue to “work” in various senses of the word, and resuming some form of paid employment after retiring from a career post is common (surveys in the US suggest that over 60 percent of retirees

“un-retire” and continue in some form of paid work, then “re-retire” or “semi-retire” some time later). In this sense, experts suggest that initial retirement is not so much the end of one's working life as the beginning of a new stage of working (e.g. the “encore” career). While this used to be restricted to those whose work was necessarily time-limited thereby creating a clear financial need to start a second career (e.g. among athletes), in recent decades this has become something of the norm. In this sense, there is often no single event that delineates retirement completely satisfactorily: it is more like a process that unfolds over a period of years. Factors such as work opportunities, fluctuating finances, personal needs, stages of adjustment, caring for dependant relatives, and other emerging retirement issues all affect this new period of one's life. Experts therefore tend to define retirement as a developmental process; a transition triggered by stopping one's working life and accessing a state pension or a retirement package, but a process that is best defined by the individual and subject to the very different ways that individuals adapt to their particular circumstances and cultures. For example, I have recently ceased working full-time and have taken a retirement package, a single event that for me marked my retirement, but I continue to work for money in ways that used to be part of my job, like writing this book. My transition might be delayed or never truly happen, were I to write books for the rest of my life. Therefore, in a psychological sense I may never fully retire. This book explores whether that is a “cunning plan” or mere denial.

Although an elusive concept, retirement represents a challenge that is facing governments and a growing proportion of the population as the “baby-boomers” reach their sixties, death rates are reduced due to enhanced healthcare, life expectancy increases, and healthier living



yields widespread benefits. To illustrate the point about life expectancy, scientists reviewing “anti-aging medicine” describe rapid progress in modifying the aging process, through earlier and better detection of disease, stem cell developments, gene-based therapies, cloning, nanotechnology, and artificial intelligence. Experts believe that future therapies may significantly extend longevity, to the extent that a significant proportion of the population could be enabled to live to 100.

It is also an unprecedented and relatively recent challenge to governments, healthcare providers, pension systems, and many others. The situation was different under Chancellor Otto von Bismarck, when in 1889 Germany became the first country to introduce a social insurance system for those reaching 70 (though even by 1916 the retirement age had reduced to 65). As the relative numbers were small, the governments of the time felt that a mandatory retirement age was appropriate. Since 2000, the position has shifted from “pro-retirement” to “pro-work”, in the sense of encouraging older workers to continue to work, with a minimum age set for accessing a deferred pension scheme. In the US in 2010, for instance, there were no longer earning limits for retirees between 65 and 70, thus providing an incentive to continue working, while the age at which security benefits were accessible slowly increased from 65 to 67. Furthermore, the financial crises arising initially in 2008 will have heightened the motivation to continue working for those whose reduced retirement savings and loss of pension benefits were created by the banking collapse.

In this context it is unfortunate (for governments) that there are yet more retirees to consider. “Never in the history of humanity have so many people grown so old at the same time ...an unprecedented aging boom, which will more than double the number of people over 65 by 2050,”<sup>3</sup> so began a

piece in the American magazine *Monitor on Psychology*. The article went on to tease out the implications for society. In Britain, this boom was referred to dramatically as “The population time-bomb,”<sup>4</sup> where it was emphasized that for the first time there were at that stage more pensioners than under-16 year-olds. Quoting the Office for National Statistics, the newspaper went on to note a shift from 15 percent of the population being of pensionable age in 1971 to 19 percent in 2008, when the figure had increased at double the previous rate. Although the most marked increase was for the over-eighties, there was a concern about the “explosive” consequences for Britain's National Health Service (NHS) and for pensions. Bear in mind that, when the first pensions were introduced in Britain in 1908, a man of 65 could only expect to live for 12 more years on average, a position that had hardly altered 50 years ago. Now we understand that between 2006 and 2072 the number of people over 65 will double (and those over 80 will treble), resulting in further impacts on the economy and on the NHS (e.g. roughly one-third of mental health services are concerned with the over-sixty-fives).<sup>5</sup> In turn, nearly a fifth of those alive in Britain in 2011 will reach 100.

The statistics from the US are similarly stunning. When the Social Security Act of 1935 first provided benefits to workers reaching the age of 65, the average life expectancy was a mere 62 years, so only a minority actually benefitted. The creation of a formal retirement status appears to have been the US government's response to the Great Depression, as there were very few jobs available. In this context, the older workers needed to be encouraged to give up their jobs for younger workers, hence the introduction of pension plans, mandatory retirement, and so forth. Latterly the prospects for US retirees have become much brighter. For example, someone who was aged 65 in 2007 could expect to live to 74. In terms of the challenge facing US society, the baby

boom cohort (i.e. those born between 1946 and 1964) equates to some 78 million people, and they will be reaching their retirement age during the next decade, when their life expectancy will increase yet further. This raises questions about the country's ability to provide a viable retirement income, and experts anticipate that individuals will have to bear more of the financial burden. This is stressful enough, but is aggravated by the individual having to make investment decisions that would previously have been made by the state, as well as having to manage their funds and cope with the associated risk.

These statistics amount to the general position that most of us living in developed countries can currently expect to spend up to a third of our lives in retirement (though such are the concerns for the economy that governments are currently seeking to raise the retirement age, and to remove the obligation on employers and workers to retire at a certain age). In summary, given the major improvements in life expectancy and healthcare, living well into your retirement years has rarely looked so favorable. In turn, this raises questions about how those who retire can make the most of their seeming good fortune: how can we achieve happiness in the newly-protracted era of retirement?

As many have discovered, reaching a contented retirement state it is not necessarily a straightforward or simple matter: estimates suggest that as approximately one-quarter of those who retire will endure a stressful, complicated transition. This is partly due to health problems, as one's sixties is a time when illness strikes. According to The Office for National Statistics, in the UK a man can, on average, enjoy good health until 63, whereupon he can expect to suffer a limiting illness for another 15 years before dying. Women do better, suffering a significant illness at 65 and living until they are 82. In the US, the National Center for Health Statistics was more

specific about the average onset of diseases for men and women combined: diabetes at 51, arthritis at 55, breast cancer at 61, prostate cancer at 68, and rectal cancer at 71! A pretty sobering set of statistics and part of the reason for regarding retirement as challenging, while also recognizing that there are now treatments that can limit or even remove most of these diseases. As a result, the period that someone of 60 can now expect to remain “unlimited” by illness (i.e. able to function with limited discomfort or limited disability) in Western countries is increasing, almost by the year (one expert estimated that life expectancy was increasing currently by 2.5 years every decade). This is increasing the “wellness window,” giving us increasing years to develop through retirement.

Chronic illness is not the only threat facing retirees, as there is also a psychological challenge. This arises (as it does for every other transition we have to make through our lives) because we reach another threshold in our development; another milestone or “turning point” when we need to take stock and adapt to changing circumstances and fresh tasks. A classic instance is coping with retirement from paid employment. The case study of Trevor in this chapter is an illustration. Indeed, the main inspiration for writing this book was to highlight and try to address the surprisingly tricky experience that many face on retirement. To treat the transition with the care and attention it merits, I have set out a “recipe” for success. This is drawn from the latest research, from relevant theories of human development, and from general wisdom on how we might best cope (i.e. what my sample of case studies have to say about succeeding, together with my own experience as a clinical psychologist). Of course, there are numerous ingredients in successful coping during retirement, but the basic ones can be set out in this acronym:

**R**esources (e.g. sufficient money)

**E**xercise

**C**oping strategies

**I**ntellectual activity

**P**urpose

**E**ngagement (social support)

Some of these basic ingredients are more significant than others, more powerful or central in their importance, and so this book will naturally give due weight to them. Prime among the basic ingredients is the way that we cope, the social and psychological strategies that we are able to draw on to tackle the challenges we face in developing. The RECIPE acronym also helps us to think about how the ingredients are combined – what are the accompanying instructions for a successful retirement? In this sense one might say that we should start with the act of retirement, a significant life event. What is the particular nature of that momentous event? Next we should attend to the way that it was processed – was it whisked up into something that became overwhelming? This is the matter of “appraisal”, the way that we interpret what is happening. If we happen to perceive our retirement as momentous, we might gear ourselves up for a monstrous struggle, but at the cost of burning up excessive energy. This process of appraisal then triggers our initial coping strategy (“how do I deal with this situation?”), and there is a fair chance that it will be something to do with avoiding or escaping from an uncomfortable situation, as these strategies appear to be the most popular. If this works, then we will tend to busy ourselves with the next problem we face. And so it continues: rarely do we pause for some thoughtful, balanced re-appraisal of what we faced, or of how we faced it. In so doing, we will have missed the chance to develop how we tackle life's challenges. One of the features of retirement is that we have a special opportunity to reflect constructively

on our life, special because we now know better than ever that we should be making the most of our situation, probably have better resources for coping than ever before (“life wisdom”), and perhaps too an enhanced realization that “this is it”: this could well be our final transition, so let's give it our best shot!

## Stress and Retirement

Although surveys suggest that the majority of retirees feel comfortable about their retirement these days (reporting happiness, emotional wellbeing, and life satisfaction), it was not long ago that the situation was rather different. For instance, prior to World War II retirement was uncommon, partly because life expectancy was much lower, but also because there was no state mandate or pension provision. However, the international advent of compulsory and pensioned retirement has not been straightforward. Although the majority do experience positive reactions, for others there are disturbing mental health problems (e.g. depression and loneliness). In those early days, retirement was new and judged by some experts at that time as being “highly stressful” to the whole population. For example, research from the 1970s noted the stressful experience of alienation, exaggerated by the limited social expectations or roles for retirees, but the stress reported at that time was generally reduced to a more moderate level. And when these people took on “shadow work” (i.e. unpaid but valued social duties) such as child care (grandparenting), caring for disabled spouses or peers, and acting as volunteers the situation improved, no doubt aided by changing social attitudes to this emergent status of “retired.”

To be specific, around the 1970s Western experts estimated that about 30 percent of retirees encountered psychological problems, leading some to talk of the

“retirement disease.” More sophisticated recent research suggests a more extensive spectrum of distress, but no evidence of a disease. To illustrate, at the turn of the millennium one study drew representative samples from the US Health and Retirement Study and followed them over an eight-year period. It was found that about 70 percent of retirees experienced little or no psychological discomfort, while 25 percent reported clear negative consequences: ambivalence, anxiety, fear, depression, and feelings of loss and uselessness (but these were temporary and improved with time). The remaining 5 percent experienced positive changes. So, although the transition to retirement appears to have become less stressful for most people latterly, there is still some significant stress to be addressed or endured, as reflected in reports of retirement as “the knock-out blow,” including “health shocks” aggravated by factors like insufficient money or an enforced retirement.

## About this Book

This book attempts to aid the process of addressing the stress of retiring for the significant minority of the population who struggle to make the adjustment, especially in the acute adjustment window of one or two years following retirement, and where mild-to-moderate distress or difficulty is experienced (although the material is also relevant to those who are doing well, or who simply seek a better grasp of what is happening to themselves or a loved one). Rather than viewing this adjustment process as a disease, the book explains what is happening psychologically, and by details strategies for coping successfully with the retirement challenge.

As already illustrated, I will be drawing on psychology for my inspiration, in the shape of well-established theories, the best available research evidence, some retired people's

comments on their experience (the “case studies”), and my own professional understanding of what helps us to tick, based on 33 years' work as a Clinical Psychologist with adults. I also retired myself a couple of years ago, so bring a personal perspective. I intend that this book will provide a primer on coping with retirement, by highlighting core issues and challenges, identifying positives, suggesting options, and encouraging an optimistic and constructive approach to this vital transition which, it is hoped, will complement the traditional emphasis on the physical and financial aspects of retirement. Some might say that this psychological perspective is somewhat overdue. However, it would be misleading to indicate that there is a wealth of evidence on which to draw. To illustrate, reviews of research in 2011 published in the scientific journal *American Psychologist* emphasize how little we know about some basic issues. For instance, we do not know much about how involuntary retirement (e.g. redundancy, ill-health) impacts on adjustment over time, and the authors were only able to identify one scientific study about the (demonstrated) effectiveness of preretirement planning or counseling. Similarly, they could point to very little research on the benefits (or otherwise) of popular self-help strategies, designed to foster adjustment in retirement. However, they were sanguine about the latter, as these strategies are based on established methods from clinical and counseling psychology. Therefore, we are in a position of having limited high-quality scientific information to guide retirement specifically, but much more research of general relevance to the adult population. Also, we can refer to some established psychological theories about human development, consider expert consensus, and draw on case studies about many other practical issues. This book will adopt this strategy to offer the best available evidence on how to cope successfully with retirement.



The book aims to foster your maturing process in order to help you to achieve your potential and to secure personal happiness. A further feature of this book is to encourage you to try out some of the ideas, to become something of a “personal scientist,” seeking through trial and error to understand how you can be the best you can possibly be. In the past, being at work may well have provided the impetus and framework for this development, but for many the onus is now more personal – developing on through retirement falls squarely on your shoulders this time!

There will be much more on the ingredients for the retirement RECIPE in the chapters that follow, but first I want to give some personal “color” to the retirement issues highlighted in my first case study, “Trevor” and will draw out the main issues raised. (Please note: all case study names are pseudonyms.)

## “Trevor”: A Case Study of Retirement as a Trauma

Trevor's background was in the construction industry, where he had set up his first business at the age of 27. Trevor relished operating as an entrepreneur, and by the time he was 53 he was financially able to retire. At this time Trevor was aware that his energy levels were beginning to decline, the work had always been challenging in a difficult, demanding industry and the offer to sell up felt at the time “like a pension scheme.” Therefore, unlike the majority who gradually work towards retirement, Trevor “retired suddenly,” receiving an offer for his business out of the blue and perceiving it as a “Godsend.”

### How Did He Appraise His Situation?

Trevor's first reaction to retirement was one of relief: "felt responsibility stripping away from me"; he had a real sense of achievement, referring to himself as "you lucky bxxxxxd." There was a major "sense of achievement, pure Maslow," as he felt he had entered a "personal fiefdom," a highly acceptable world in which his dislike of taking orders or being within a rigid workplace was satisfied: he felt he'd been born an entrepreneur. When things became more difficult (e.g. a relationship problem, as described below) during his early retirement he took the view that he should grapple with and ultimately manage these challenges, just as he'd always done within his work. An entrepreneur to the end, he believed that, "like Kipling, if you could treat triumph and disaster the same" then you were doing well. Trevor's view of events was strongly influenced by the notion of stages of development, in particular the view that one "shouldn't hanker back" but should try to treat stressful events as an opportunity for further development. In this way we can better meet our need for esteem and self-actualization, ideally in fresh ways. Appropriately enough for an entrepreneur, Trevor saw the need to re-invent himself, and so he drew an explicit analogy between his predicament and the metamorphosis of the butterfly. He viewed retirement as causing him to problem-solve, using his experience and intelligence to flex his new set of wings.

## Which Stressors were Present?

"Retirement is half the money and twice the husband" was a heartfelt quote offered by Trevor: when he reached the age of 53 he divorced his second wife due to her problems with alcohol. Later that year, his first wife died, at the age of only 52. She was the mother of his children, and Trevor had been estranged for 15 years from her (and their children) before he met his second wife.