

Let's not mention the "R" word

The experience of six professional women in transition to retirement in New Zealand

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Abstract

This qualitative study explored the experiences of professional women in transition to retirement in New Zealand. Six women aged between 58 and 68 years took part in two one-hour, one-on-one interviews during which they described a succession of transitions they had undertaken, where they successfully integrated professional, personal, and domestic domains, and carried skills and experience over into new stages of their lives. This experience of successfully managing significant transitions gave the women confidence that they might anticipate periods of exploration in retirement, where resumption of a career might be contemplated, where greater family engagement might prove rewarding, where further academic and creative endeavours might be possible, and where community and networks might present opportunities for new directions. As they looked ahead, they were anticipating continuity and change: continuity in the way they would exercise control and have choices, and change in the ways in which they would meet new challenges.

Keywords: women, professional, life-career, retirement, transition

Background

A number of factors contributed to my decision to explore the experiences of professional women in transition to retirement. As a professional woman in this age group myself, I was embarking on a similarly significant transition. While I was not yet retiring, I was moving from a long-time career and an associated professional identity into a new environment that challenged my values, my sense of self-worth, and my understanding of my purpose in life. Among my immediate social and professional

networks I had informally discussed the transition issues with similarly placed professional women who were approaching retirement age. A review of the literature had revealed that “professional women” were becoming an increasingly significant cohort among retirees in general and women retirees in particular, in the context of today’s “baby boomers” (Delcambre, 2011).

As a counsellor I also believed that this investigation would provide valuable insights into the women whom I hoped might come to feature in my practice: women who wanted to examine their feelings about retirement and life after paid employment, to reflect on their expectations around retirement, and to assess important factors including grief and loss, identity, relationships, and connection. I imagined that the life course a woman has experienced would significantly inform the way she eventually retires—how she might reconcile whatever loss she feels, any regret at what she feels she’s failed to achieve, and any fears of the effect retirement might have on her identity, her sense of worth, and her significant relationships.

Method

The purpose of my study was therefore to better understand what retirement meant for this particular group of professional women, including how they perceived it, what aspects were important in the process of planning for retirement, and some of the key criteria in their decisionmaking.

Like Price and Nesteruk (2010) I chose to examine women’s views of retirement specifically. I was interested in how women were likely to regard retirement considering their continuous and discontinuous work histories, their family responsibilities, and the life stages of their families. August (2011) observed that women’s workplace participation, career paths, and approaches to retirement might be quite different from men’s. Like August, I discovered that for professional women, retirement might represent a new phase of life, an opportunity for new freedoms, or a reprioritising of one’s life for personal or professional growth. Retirement might also signal potential or actual losses, such as structure, purpose, income, and identity.

Repass (2002) studied professional women’s transition to retirement, and I drew on her definition of “retirement” as a long-term withdrawal from paid employment, assumed to be permanent, where the retired person, usually over sixty years of age, has not received employment income for a minimum of two years. Repass (2002) also signalled the “transition to retirement” as the period of time before and after the

normative retirement age of 65, when the possibility of retiring was being considered. She divided the "transition to retirement" period into five discrete phases, from Phase 1: Little or no thought of retirement, to Phase 2: Becoming aware of retirement issues, to Phase 3: Questioning how retirement might affect her future, to Phase 4: Accepting that retirement is going to occur, to Phase 5: Planning for retirement. The women in my study, despite the decade separating them in age, were primarily located in the first, second, and third phases.

The methodological approach I chose was qualitative, strongly informed by narrative inquiry. It was in some respects "insider" research (Wilkinson & Kitzinger, 2013), given how close I was to the research question and my "insider" status as a professional woman of similar age, education, and career experience to the subjects. I knew the interviews with each woman would likely be shaped by my "insider" status, which I used to find my participants. I also believe my experience was useful throughout the interviewing to engender trust and enhance empathy. Throughout the project I sought to both minimise and utilise my "insider" and "outsider" positions ethically and reflexively (Wilkinson & Kitzinger, 2013).

Participants

The six professional women whom I invited to take part in the study had all worked in positions of responsibility, at managerial or executive level, with continuous service of at least 25 years. They were tertiary educated, highly skilled, and had expert capacity in their roles. At the time of interviewing, five were still in careers and one was building a new business.

These women are also today's baby boomers. Born between 1946 and 1964, they are part of the largest group of retirees ever, entering a life phase projected to be the longest of any in history. As young women, they were part of a generation who could envisage and embark on careers in a way few women before them had. They were in many respects pioneers on their career pathways, with relatively few role models throughout their working lives. Yet building a career, being continuously employed, and taking an individualistic approach to both career and life goals had been supported by a broad social expectation that women could be exceptional in the workplace. By virtue of their age and the pathways they had taken, they had participated, and continued to participate, in a workplace where women seeking professional careers were presented with many viable choices.

In their study, Winston and Barnes (2007) found that baby boomer professional women rejected the traditional definition of retirement and imagined that the age at which they took this step would be determined by personal needs rather than age-graded societal norms. These authors suggested that baby boomers were forging a new path for retirement, and predicted that research into the transition from worker to retiree for women of this generation may open windows into the future of retirement for all women. They observed the women in their study redefining the role of retiree and envisaging retirement as “an active period in life with some continuity between roles engaged in at work and those played after retirement” (p. 141).

Procedure

I collected my data in two semi-structured interviews with each participant, conducted six weeks apart. Each participant received a transcript of her first interview before undertaking the second. While this was not specifically planned, the first interviews gave me a sense of the women’s professional lives to date, their education and career experience, and the personal, political, economic, and social aspects punctuating or informing their lives. The second interview was a chance to consider, be curious about, and anticipate retirement.

Findings

The women all imagined carrying over the same strong sense of identity and self-worth into retirement when it occurred, and maintaining the self-serving lifestyle patterns that Kim and Moen (2001), Price (2003), Wang (2007) and Winston and Barnes (2007) describe in their studies.

Yet not one of the women in my study regarded retirement as imminent, and my analysis of over twelve hours of transcripts revealed unique and varied considerations that I grouped under nine key themes.

On my brilliant career

Having a “career” had given each woman a sense of achievement and pride: for some, having a career was a conscious choice from a young age. Geri’s decision to go to teacher’s college was significant because it was “*the difference between having a profession and not, because nobody in my family had ever had that sort of background.*” Rebecca’s decision to attend university was motivated by “*ensuring that I did have career choice and opportunity, and that would in turn give me better income.*” When Kathryn was at

college she *"always envisaged having a professional life...[was] always fairly self-determining around what I wanted to do and how I wanted to do it."*

The women had enjoyed flexibility in managing their professional and personal lives. Their careers had secured financial advantage and a sense of autonomy, security, and control. Rebecca observed of a previous position: *"I did leave with a sense of accomplishment in a range of various roles.... I had gained a reputation, a respect, credibility...and a lot of intellectual stimulation."* These gains were significant for Rebecca, as were the particular benefits identified by each of the other participants.

In their professional environments the women had confidence in their self-worth and capability. They enjoyed their capacity to contribute. Annabel explained, *"I'm proud of what I've achieved here, when I look back over my career...I'm quite proud of myself.... I'm making a solid contribution and I'm a valued person."* This spoke of the importance of mattering to others in a professional context.

On giving up their careers

It became apparent that the women were not yet ready to give up their careers, nor were they ready to retire. Geri said, *"I like the joyfulness of working with young people...I'm not quite ready to let that go yet."*

The prospect of retirement evoked frightening metaphors for some. Two women connected the word retirement with ageing and redundancy, naming it as an abyss or void, anticipating a great deal of time and space in the place of being "retired." Geri spoke of *"...that fearful unknown, really...like a big dark cave...that you're going into this unknown, and okay, each step you take you adjust to the light, or you adjust to what you're going to do, but at the same time it is unknown. I suppose I've built a life on knowing; I like to know."*

The women shared a sense of needing to "do something" if they decided to give up their careers. Rebecca envisaged *"moving into a space where I would be working fewer hours but still retaining some sort of income...an area of work that I was interested in...had some skills in and could contribute."*

Susan noted, *"I might not set out intending to be running something...or chairing it, but it seems to be who I am; it happens."*

Each of the women also imagined they could replicate important aspects of their careers in whatever "the next phase" brought. Geri observed that, *"contact with people I think is important...making new connections...moving into other things...meeting other people, it will give me the same interaction."*

On health and wellbeing

At the time of the interviews all six women were healthy, although a health concern for Rebecca had already “*changed the potential pathways*” her career might take. She said, “...*health is a very important factor...the way in which you live and how that contributes to your health, what choices and options you make.*”

The women also expressed a sense of a long life expectancy and of wanting to use their remaining years with a sense of purpose. Susan said, “*I can’t imagine retiring at this age even though I could...I can’t imagine kind of just floating around for thirty years or more.*” When she turned 60 Geri noted, “*I’ve only spent two-thirds of my life—if I’m going to live till I’m ninety—well then I’ve got another third of my life,*” and in relation to retirement, “*if that is so...how are you going to use your time and your energies?*”

On financial considerations

Although the women in this study could be perceived as better prepared than many women who face retirement with few financial resources, both Rebecca’s and Deborah’s views of retirement were affected by financial situations resulting from challenging domestic interruptions. Deborah noted that being financially prepared “*would change my outlook completely. So that’s my fear, more than anything else, how I will actually survive.*”

Kathryn acknowledged she was fortunate: “*I don’t have any concern about my ability to manage because I’m one of those who can adjust my living to my circumstances. It doesn’t mean I’ve stashed away loads of money...I don’t actually need to live a life of luxury but I need to be comfortable in myself,*” and she was confident she would be.

Annabel, Susan and Geri also agreed they were financially well-placed to retire, but Annabel said, “...*even though I sit here and say ‘I’m going to retire,’...it’s going to be a big thing when I have no income,*” leading her to the expectation that financial planning would likely need to be addressed before or during her retirement.

On families, friends, and those around us

While all the women looked forward to contributing more to the lives of their children and grandchildren, they were all remarkably free of intergenerational responsibilities. It also seemed there were few “retiree” role models in their immediate circles. Among her friends and colleagues, Kathryn simply could not think of anyone who was retired.

“*There’s a mix of those who have swung out of organisations and picked up more governance roles, and they’re probably working harder than they’ve ever worked...I don’t actually know anybody in my close networks who has retired.*”

Once married, now living alone, Kathryn was “geared for doing things myself, managing myself and being quite independent...in the sense of being comfortable about the future it means...I can do my own planning.”

On what might prompt the decision to retire

In order to step out of their current careers, each woman was looking for a more compelling pathway, career- or retirement-wise.

Annabel said, “I say I’ve got a year and then I’m going to retire, but the reality is I don’t know that I will.” She and her husband had talked about living overseas for extended periods, and “if we were to put that plan together...then I think I would be more motivated to retire.”

There was a sense of needing to remain current and on top of their game. For Geri, “the winding down, the slowing down, not wanting to do the work you need to do to keep up to date and keep really current and keep on top” was a matter of personal and professional pride.

Kathryn acknowledged that, “if your health isn’t good then you’d be doing less,” but she was not committed to retirement at all, believing, “there is no need to retire...we need more people in the workforce rather than fewer.”

Rebecca felt retirement needed to be when “it’s actually me saying ‘here is an appropriate time’ for me to step down or step across.” For her this meant “how far along [are] the projects that I’m really interested in seeing bearing fruit...how long will that take?”

On what might happen if we let go

There was still uncertainty, a sense of being unprepared and having to really face the unknown if they retired. Deborah pointed out, “It is still largely unknown, I think that’s the difficulty. No one’s ever prepared us for doing nothing, because we’ve all been busy all our working lives.” Geri asserted she would carry on with what was important to her, regardless: “I’m still interested in learning; I’m still interested in helping people learn, and that doesn’t matter what context it’s in.” Retirement was envisaged as a time of change to which the women would need to respond purposefully rather than passively. Rebecca imagined that “the change in lifestyle, the change in pace, the change in your networks” might be huge. She further imagined “drawing on strengths, I hope, that I didn’t know I had...yes, there will be a period of self-exploration.”

Susan trusted that in letting go she would remain active: “I want to be actively involved...I think I would just vegetate if I didn’t have things to go to...to feel I was contributing.”

On what we might enjoy

As the interviews progressed, the women became more curious about what retirement might involve and what they could do that might give them satisfaction. For Deborah this might involve getting back into the writing she loved, and *“with two children living overseas, to go and spend a month or two months a year with each one.”* Working in adult literacy and mentoring young mothers was a possibility Susan was considering: *“to feel that you’re contributing to somebody’s growth and development by helping them learn what comes so easily and simply to me must be a real sense of achievement.”*

Helping others was also a desire expressed by Rebecca, who visualised enjoying creating *“a place that is a kind of retreat, being someone that people do come and visit...help reconnect, network in a way that’s actually beneficial to family members.”*

Wanting to do something with meaning and purpose was also important for Geri. She balanced *“the fear of not being able to handle whatever situation you’re coming into, like retirement,”* with confidence that *“it’s a lot about a new way of being...about finding things I really like to do, that give me pleasure, that give me the same sort of satisfaction, because I’ve always had that from my work.”*

As Annabel considered the travel and leisure activities she might enjoy once she stepped out of her career, she said, *“I’ll miss these people and this place...the sense of worth and reward...on the other hand, I go, ‘You know what, actually I think I’ll be fine.’”*

Kathryn asserted that she did not feel the need to retire, having spent her whole career making work and life a totality where *“you try and do it as you go, and make sure that you’re not deprived of the ability to get to the beach to kayak, to walk, to tramp, whatever you want to do.”* Asked to imagine retirement for a moment, Kathryn suggested she would *“strengthen my interests in various areas that I’ve got an interest in now...maybe do something academically.”* Should the time come, she would challenge herself: *“How do I continue to contribute in a way that suits me in the new circumstances?”* and her question echoed the desire of the other women to continue to contribute in activities that were meaningful.

On considering retirement now

Still, the women struggled to imagine retirement. There was a sense of disquiet, an acknowledgement of the power inherent in the word itself.

Both Deborah and Geri linked retirement with ageing, Deborah *“because retired means old”* and Geri noting, *“It’s almost synonymous with ageing.”* For Deborah the very word retirement had its own power: *“What a put-down we see it as, as not useful any*

longer, as non earning, as not making a difference.” Yet both also challenged these connections, Deborah saying, “I’m not ready to grow old,” and Geri equating growing old gracefully with “something to do with the way that the brain is engaged...that ability to keep the mind open and be open to new ideas.” She also put the case for retirement planning, “thinking positively about it, making some choices, actually exploring the choices...realistically looking at your resources.”

For Annabel, retirement was about leaving her current position, commenting that “until you do something you don’t really know what it’s going to be like, whether you’re going to like it...the issues that are going to come out of it.” For Rebecca, retirement meant “the end of chasing a career rather than stopping work, or being active in other organisations...it’s really more stepping off the career track.” Rebecca also acknowledged the enormity of the changes involved in the retirement she envisaged: “The change in place, the change in your networks, change where you’re living, that’s almost akin to a marriage breakup.”

Analysis of over twelve hours of transcripts revealed something else. The word “retirement” was very rarely used by the women, occurring on average four times in any hour and usually attributed to me. It was very much a matter of “Let’s not mention the ‘R’ word.”

Discussion

Not mentioning the ‘R’ word instead generated a raft of ‘C’ words. In our interviews the women discussed *capacity* and the fact that *capacity* and *currency* would be critical in the final decision about when and why to retire. It was observed that *certainty* around what was possible would be important. Adventure and travel, community and family, governance and board roles, community and committee offices, consultancy and short-term contracts might all be compelling options. There was *curiosity* about how, as professional women, they might carry over the skills and wisdom gained throughout their careers into new roles. There was much discussion of *connection* and *contact*: how to find in retirement the structures, social interactions, and sense of contribution that have been so important in their careers. Given that *contribution* had shaped their careers and was at the heart of who they were professionally and personally, how could they ensure the satisfaction of making a valued contribution in retirement? Yes, they had *confidence* that they could make retirement work and, given their sense of autonomy and accomplishment, they looked forward to re-adjusting, re-establishing and re-engaging. Of course there were important *considerations*, especially

regarding what constituted a meaningful life and the importance of connectedness and self-care. Yet *change* had already started. They were already reflecting on their changing sense of engagement in the workplace, and new responsibilities as models and mentors to those starting out in their own careers.

For the women in this study, retirement was a stage in their lives they would arrive at perhaps, sometime in the future. In order to be productive and rewarding it must be characterised by contribution, a sense of personal value, and control. What was most important was doing what worked for them at each specific age and stage in their lives, and being able to make the important transition to retirement work when the time came.

Effective decisionmaking and managing transitions are characteristic of a life-course approach to understanding retirement. Such an approach interweaves age-graded trajectories like education, marital status, and parenting to understand the impact of successful transitions on employment (and retirement) experiences in later years (George, Helson, & John, 2011; Kim & Moen, 2002; Price, 2003; Repass, 2002; Wang, 2007).

These women had been accustomed to making their personal and professional lives work for them, so they shared a certain confidence that they would make retirement work for them as well. This is characteristic of a continuity theory approach where self-serving lifestyle patterns are maintained and a strong sense of identity is carried over into retirement (Kim & Moen, 2001; Wang, 2007).

Simmons and Betschild (2001) suggested that to fully understand women's retirement experiences it is necessary to evolve new models that reflect women's increasingly diverse histories of work and retirement. For professional women reaching retirement age, that means employing agency to transform their lives. Simmons and Betschild (2001) further identified what proved to be one of the most important findings in my study when they said that the real issue is not work, but being able to contribute, that is central to professional women's thinking and the choices they make.

There is little doubt that the women in this study were buoyed by their ability during decades of professional life to make opportunities count, to be recognised and rewarded for achievement, and to maintain independence and autonomy. Recognising the impact of ageing and the possibility of becoming limited in the ageing process was something they understood but did not yet feel. These women—healthy, and highly engaged in relatively benign and still rewarding work environments—did not feel ready to retire.

They all had choices over the timing and the conditions of their retirement, and they were variously equipped in their approaches to retirement. They had glimpses of what it might be like to be retired, but they were not yet able to truly appreciate what they might lose, how they might reconcile any regrets, or how they might feel the impact of retirement on their own sense of worth or value. What they did regard as important was the need to be prepared for activity and engagement once they had jumped off the career paths that currently offered structure, purpose, and balance in their lives. The women operated autonomously and their opinions counted. As baby boomers they were educated, experienced, and belonged to a dominant and richly populated sub-culture. They had grown up in optimistic and empowering decades and, at the time of these interviews, could see continued options there for them. Why would they retire?

At the same time I realised that they could not yet visualise retirement. Annabel was right when she said they really had no idea what it might be like when everything they took for granted in terms of structure, accolades, recognition, and reward disappeared. On the face of it, they have skills, attitudes, and ways of thinking that would support new directions and help them create fulfilling lives in retirement, but the reality of this remains to be seen.

So, was I on safe ground in imagining that the women in my study might approach retirement with trepidation around identity and losing a sense of who they were and had been in the world? The short answer appears to be no. With the exception of one woman, who considered briefly that she might miss the sense of identity afforded by an executive title tied to a high-profile organisation, the women did not appear to make any strong connection between identity and career. They did not, as I had imagined they might, reflect on how position, title, and role had defined them. Instead they exhibited a strong sense of capability and confidence to create opportunities that would give them an adequate sense of contribution, self-worth, and value in any setting. For those who wanted to continue working, "the next phase" was less about "career" and more about maintaining structure, purpose, and income; less about position and more about contribution; less about engagement and more about credibility and currency.

Conclusion

This was a small qualitative study, so the findings cannot be generalised to the broader population of professional women. Given the small sample size, it was not possible to assess the impact of features such as ethnicity, family dependents, private- versus public-sector employment, living with or without a partner or spouse, marital patterns,

and being employed or self-employed. This highlights for me the potential for further study with larger groups of women in order to assess the impact of important influences on subgroups within the cohort.

As observed, the women in this study had life courses that had given them confidence that when the time came, the last phase of their transition to retirement would be successful. To meet them again at that time would give me a great deal more insight into what ultimately informs the way each woman retires, how losses felt might be reconciled, what regrets there might be, and what impact retirement might have on her identity, her sense of worth, and her significant relationships.

In undertaking this research I also came to realise that such considerations are really the challenges in my transition, considerations I have analysed in supervision and examined in therapy. Inspired by my research participants, who have confidence that when the time comes it will be right and re-engagement will be their next work, I too have subsequently begun to gain confidence and find strength in my transition, believing I can make a new role work in my “next phase.”

My working title for the research was “Feel the Fear and Do It Anyway,” and in the final analysis I came to appreciate that this title was reflective of my own concern with regard to an important transition for me—“letting go” of one life and embracing another. The working title simply did not apply to women who could choose whether or not to retire and who also agreed that when and if the time came, they would take retirement in their stride and make it work.

Yet as a counsellor I also note the concern that Chen (2011) expresses about maintaining and enhancing the psychological wellbeing of individuals in retirement transition. Chen talks of the potential of a counselling strategy he calls “life-career re-engagement” to help clients deal more effectively with the psychological dynamics they might experience in retirement transition, which he presents as a renewed experience of life-career development. From the perspective of life-career re-engagement, Chen regards re-engagement as an opportunity for self-exploration and self-enhancement as well as the integration and interaction of life roles. The professional women in my study shared a commitment to working with mentors and supervisors, and in turn were mentors and supervisors to others. This was further evidence to me that insight into these women could contribute directly to more effective counselling practice on my part and open up possibilities to working with the women Chen has identified.

What this study suggests is the importance of being alert to the conceptualisations that women might have of their own retirement, where they are in their thinking

about retirement, and how they choose to see retirement, whether it's retirement as a decisionmaking process, retirement as an adjustment process, and/or retirement as a career development stage (Shultz & Wang, 2011). While they shared important themes and considerations, the women in this study also presented innovative and individual conceptualisations of retirement transitions. These conceptualisations facilitate the broadening and deepening of our approaches to women who might seek support through the pre- and post-retirement continuum.

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