



**ADJUSTMENT
TO
RETIREMENT**

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ADJUSTMENT TO RETIREMENT

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Retirement and Industrial Society

Retirement is a creation of modern industrial society, an emerging pattern of social life that is without historical precedent. While prior socioeconomic systems have had varying numbers of older people, none has ever had the number or the proportion that are found in industrialized societies of the present. Nor have they experienced the phenomenon of withdrawal from work or other major roles based on considerations of age alone. Unlike other social role changes throughout the life span, which are marked by a series of role transitions and gradations from one more or less clearly defined social role to another, the retirement role is beset with a lack of socially defined positions and behaviors. At best it is an emerging role in the process of being institutionalized. As a consequence considerations of adjustment to retirement cannot be viewed solely as the analysis of developmental variables operating in the context of relatively fixed social structural parameters. Rather, the process of adjustment must also be viewed in terms of the patternings and availabilities of social roles that are emerging for this life stage and the extent and the manner in which the individual perceives and accommodates himself to societal change.

Two perspectives are therefore required for the analysis of the

transition to retirement, the *developmental* and the *historical*. The developmental perspective assumes generic processes of growth and change common to members of a group as they traverse the life span. It posits established norms and role behaviors for each stage of the life cycle, and socialization processes that prepare the individual for and induct him into successive stages. The historical perspective focuses upon changes that occur in society's system of age role definitions *during* the life span of the individual and his generational cohort. These are factors that may transcend the usual boundaries of life cycle and socialization theory by adding a generational qualification to generic models of life cycle development. Thus, for example, if we were to observe political attitudes common to the aged of the 1960's that differed from those of younger age groups, we might infer, employing our developmental perspective, that these are changes that occur with aging. However, if historical inquiry reveals that the attitudes held by older persons in the 1960's were indeed similar to those acquired during their period of political attitude formation some 40 or 50 years earlier, then the change we have observed has not occurred to the individual as a consequence of the aging process; instead, it is a change in the larger societal system resulting in generational differences in political outlooks. In similar fashion, attitudes and adjustments to retirement can also be viewed from the perspective of developmental changes, which affect the individual's ability to accommodate himself to the role expectations and stresses of this period of life, and from an

historical perspective, which views retirement as an emerging role for which earlier generations could not have acquired relevant definitions or expectations.

Population Aging in Industrial Societies

The change from agriculture to manufacture as the basic mode of production that has been occurring worldwide over the past century and a half has set into motion a series of trends that are transforming the position of the aged in human society. The more advanced stages of industrialization have been accompanied by major shifts in the age composition of populations. The rapid increase of the population 65 and over has been a recent phenomenon. Preindustrial societies typically have less than 4 per cent of their population in the 65 and over age group. Declining fertility and increasing survival efficiency at younger ages, associated with the later stages of industrialization, has led to a rapid increase in the number and proportion of aged in the advanced industrial nations.^[1] In 1850 only one nation, France, had as much as 6 per cent of its population in the 65 and over age group; in 1900 only three countries—France, Sweden, and Norway—had as much as 7 per cent of their population in this age group. In 1969 only the advanced industrial societies of the world (comprising about one-fourth of the world's population) had 7 per cent or more in the 65 and over age bracket, with a proportion of 13 per cent or higher recorded for Belgium, France, the United

Kingdom, Sweden, Norway, and East Germany." In the United States population aging has been a twentieth-century phenomenon. The proportion of 65 and over has increased from 4 per cent in 1900 to 10 per cent in 1970; in numbers the increase has been from 3 million to 20 million in this period." The aged in our population and in other industrial societies in this century have been increasing at over double the rate of the population as a whole.

Age as the Criterion for Retirement

Industrialization, and the increasing complexity of social organization that has accompanied it, has also led to a change in the basis of participation in the labor force. The taking of production out of the home into the factory established a separation of work life from the home and family life. The growth of large-scale corporate enterprise has rapidly reduced the proportion of self-employed, creating a labor force of "employees" for whom decisions such as the time and mode of withdrawal from work were no longer a matter of self-determination. The growth of specialization of tasks in mass production industries required the breaking down of complex operations into simpler components tied together into an assembly line production, and the introduction of new technologies and forms of industrial organization led to obsolescence of traditional skills and patterns of work relationships.

From the point of view of the older worker, this meant that remaining in

the labor force was no longer determined by his ability to turn out a product as such. Rather, it depended upon factors external to him: that is, keeping pace with a production line whose rate of operation is usually set in terms of the capacities of younger workers, and learning new techniques where the training investments are reserved for younger workers. The response of industrial societies to the increase in the proportion of the aged and to their difficulties in accommodating themselves to the new modes of production has increasingly led to a withdrawal of the older workers from the labor force. In the United States, for example, the proportion of older males in the labor force has declined from 65 per cent in 1900 to 45 per cent in 1950 and 26 per cent in 1970.

Institutionalization of Pension Systems

The withdrawal of older workers from the labor force has also led to the emergence of institutionalized provision for their maintenance in retirement. In the past hundred years public and private pension and insurance programs specifically for the support of the retired workers have developed in industrial societies. These were independent of the “poor relief” patterns of support of the indigent aged that had been part of the Western tradition; instead, these programs provided compensation based upon years of service rather than upon need per se. They were to emerge as an “earned right” and were to become instrumental in defining a retirement status as appropriate

for the old worker.

Public pension programs, developed first for the military in the eighteenth century, were applied to police, firemen, and other public occupations characterized by hazardous service and then were gradually extended to include almost all categories of public and civil service. In 1970 over 95 per cent of public employees in the United States were covered under public retirement programs. Private pension programs emerged in the latter part of the nineteenth century in a few of the new large-scale corporate enterprises (for example, railroads), but it was not until the last two decades when they became subject to collective bargaining that they were to effect a significant and still expanding portion of the labor force. In 1969 48 per cent of the U.S. labor force was included in private pension programs, and federal income tax provisions have recently given impetus to the establishment of pension programs for the self-employed. The first modern social insurance laws making provision for the aged were enacted in Germany in 1883 and 1889. This national system provided for compulsory health insurance and disability, old age, and death benefits. By 1935 when the U.S. Social Security Act was passed, 20 countries had old age insurance systems and 23 had compulsory health insurance laws. Social Security today is considerably broadened in scope as well as in coverage from the acts passed in the late 1930's. In 1940 only 7 per cent of the aged population was receiving retirement benefits under this legislation; in 1950 the figure was 17 per cent;

and in 1968 it had expanded to 63 per cent of the population. Further, its provisions had been expanded to include retirement, survivors, disability, and medical care insurance.

Emergence of Retirement Roles

These measures that institutionalized maintenance provisions for older workers removed from the labor force also usually established an age at which they became eligible to retire. In so doing, they were defining a new age role for human society, one that was to have more extensive and profound consequences than was intended by the mechanisms that brought it about. The retirement role that is now being established as a normative expectation for workers in advanced industrial societies as yet does not have clearly defined functions or behaviors associated with it; nor is there a group of persons established in this role for a long enough period of time to serve as models for persons approaching this life stage.

Further, societal value systems themselves have failed to adjust to the changing significance of this new life stage and contain both contradictions and paradoxes. Thus, pensions and insurance provisions, which define retirement as a right and a deferred payment for service, still hold some of the stigma once attached to disability and indigency payments. A society that has for so long stressed only work-related values seems to be reluctant to accept

without doubt or recrimination the possibility of acquiring a large leisure class in the form of the retired aged. Finally the aged themselves reflect this dilemma to the extent that they evaluate the merit of a status or activity in terms of its recognition in a market economy, rather than attaching intrinsic meanings and values to the leisure roles that the institutionalization of retirement will now permit.

Changing Orientations toward Work and Retirement

In historical perspective attitudes toward retirement have varied in response to the development of economic provisions for retirement and to the changing definition of the appropriate roles and age for retirement. In the United States the limited number of public and private pension programs that were in effect prior to 1930 usually were tied to declining or impaired work capacity as the condition for retirement. The few that specified a compulsory retirement age usually placed this at age 70, again with the implication that the worker would not be a productive employee beyond this age. The definition of the retirement role implicit in these programs was essentially a negative one: the relinquishment of a major adult role because of the incapacitation of old age. The Depression of the 1930's, which forced the termination of most of these earlier plans, was also to lay the foundation for a federal old age and survivor insurance program through the introduction of the Social Security system in 1935. The legislation originally stipulated 65 as

the age of retirement benefit eligibility. Although only a relatively small proportion of the labor force has been required to retire at 65, its inclusion as the age of eligibility has contributed significantly to its establishment as the normative age for retirement and, indirectly, to the acceptance of 65 as the point at which “old age” begins.

The decades of the 1950's and 1960's saw a significant expansion in Social Security coverage, a rapid increase in the number of people receiving retirement benefits, and the growth in supplemental pension programs in public and private employment. Persons drawing Social Security retirement benefits increased from 1.8 million in 1950 to 12.4 million in 1968; average monthly Social Security benefits received by retired workers increased from \$44 to \$99 in the same time period; and the number of persons drawing pension benefits under private supplementary plans increased from 0.4 million to 3.8 million.

Studies at the beginning of the period indicated that more than half of all retired workers regarded retirement as an involuntary decision, giving physical disability or compulsory retirement requirements as the reason for their withdrawal from the labor force.- A check of auto and steel workers in the Detroit and Pittsburgh area in 1950 indicated that 60 per cent of those eligible for retirement were unwilling to accept retirement at age 65. Other studies of the period in the United States and Great Britain suggested a

widespread dissatisfaction with compulsory retirement requirements as well as a reluctance to accept 65 as the expected retirement age. However, further analysis of workers' attitudes toward retirement during the period showed sharp variations according to income received or anticipated in retirement. Indications that opposition to retirement was essentially a concern over the consequences of reduced and inadequate income during this period rather than discontent about separation from work per se were suggested by studies such as those of Streib and Thompson. According to their study, 63 per cent of the workers expecting incomes of \$200 a month or more held favorable attitudes toward retirement, while only 35 per cent of the workers anticipating incomes under \$100 a month viewed retirement favorably. In a study of employed industrial workers, Tuckman and Lorge found that 59 per cent of the men and 73 per cent of the women studied were either planning to retire or would like to if they were financially able. Studies of retired workers similarly indicated a strong relationship between adequacy of retirement income and a favorable attitude toward retirement. The spread of supplementary pension plans and the increase in coverage and adequacy of Social Security benefits for the retired over the past two decades, previously noted, have been accompanied by an accelerated withdrawal of the aged from the labor force. In 1950 45 per cent of the males 65 and over were in the labor force; the proportion has decreased steadily to 32 per cent in 1960 and 27 per cent in 1970. More recent studies such as those of Palmore, Reno, and

Shanas *et al.* have shown a steady increase in the proportion of men in good health retiring voluntarily during the past two decades in the United States.

Retirement and the Meaning of Work

Although the most immediate consequence of retirement for the worker is economic, the termination of the work life is an event of considerable social and personal significance as well. In preindustrial societies work was inseparable from the total pattern of activity that survival or society dictated. It was basically a compelling activity necessary for survival in a harsh environment where withdrawal from work activities would represent the forfeiture of the means of survival. Or in more productive societies work activity was enmeshed in a network of major institutional functions with a single and usually hereditary status defining the individual's participation in a range of societal activities. Withdrawal from work responsibility then would be accompanied by a reduction or abandonment of the positions the person occupied in family and community as well. In advanced industrial societies, however, work has emerged as a separate axis around which part of life's activities are organized, distinct from, although obviously not unrelated to, family, community, friendship, church, leisure, and the other axes of participation in modern life.

Despite the work-centered value systems that have characterized

Western industrial societies and the interdependence between work activity and other areas of social participation, it is significant to note that as a separate sphere of life activity work does not seem to take precedence over other life areas for most workers. Dubin found that most industrial workers in his survey sample failed to regard work as their “central life interest,” nor did they perceive their job as the locus of their most important social experiences and relationships. A range of studies seem to suggest that job aspirations tend to peak in the middle years of adulthood for most workers, with variations according to skill and occupational level. Studies of assembly workers in the auto industry put the peaking in their early thirties, noting that they look to other areas of their lives for achievement or personal gratification. Studies of white-collar and professional occupations, however, put the aspiration peak in the fifties and tend to suggest that work remains a central life interest until late middle age at these occupational levels. Palmer’s study of industrial workers in Norristown, Pennsylvania, indicated that the proportion of workers emphasizing job security aspects of work rose sharply around age 35, while the emphasis on achievement began to decline in this decade.

As a major but not necessarily dominant theme in the middle and later years of adult life, the job has come to have a variety of meanings for the worker, deriving from both the intrinsic significance that the performance of the task itself holds and a set of extrinsic significances that contribute to and

structure his participation in other spheres of life activities. Viewed in terms of its intrinsic meanings, work represents a time-filling and purposeful activity, and it may also serve the worker in other ways as an important source of obtaining approved types of societal rewards and achievement, a significant component of his identity and concept of self, a creative outlet, a locus for friendship relations or for the gratification of other individual needs. Its extrinsic meanings would, of course, include the income-producing activity instrumental to the attainment of many life goals; but it may also serve as the basis of the worker's status and prestige or facilitate in other ways his ability to participate in groups or interests beyond that of work itself. Finally, for some it may also serve as a refuge from the stresses of participation in other areas of life activity. Studies of the meanings attached to the job suggest that no simple cultural theme fits all occupations and professions in industrial society, but that meanings attached to work tend to vary with the nature of the job itself and with the individual's place in the social structure.

The concept of the meanings of work has been employed in the analysis of the transition to retirement to establish categories of "loss" experienced by the worker upon separation from job activity, to explore the differential significance of work among occupational levels, and to determine the relationship between the significance that work has for the individual and his attitude toward retirement. Friedmann and Havighurst, in a study of

employed men over 55 years of age in five occupations, found that intrinsic meanings of work varied markedly by occupational level. In the unskilled and semiskilled occupational groups, income as the primary or only factor that would be missed about the job was stressed to a far greater degree than in the skilled, white collar, or professional groups. Further, intrinsic meanings assigned by the lower skilled groups strongly stressed the routine activity and time-filling aspects of the job. In the skilled, white collar, and professional groups, the intrinsic meanings of work were increasingly stressed and displayed a more diverse content including a stressing of creativity, interpersonal relations, purposefulness, self-expression, and service to others among the several groups. Preference for retirement at age 65 was found to vary directly with occupational level, ranging from 68 per cent of the lower skilled workers to only 33 per cent of the professional group studied (physicians). A further analysis of individual respondents indicated a strong relationship between the desire to retire at 65 and the stressing of extrinsic meanings of work; intrinsic meanings characterized the group that wanted to continue past 65, although the relationship was not as strong. They note, however, that the relationship established cannot be interpreted to mean that retirement is not acceptable to persons who stress intrinsic meanings of work activity, since they found workers at all levels for whom intrinsic meanings were important who also accepted retirement. Rather the analysis of the full significance which work has come to have for the older worker at the time of

his retirement can provide a more specific understanding of the losses experienced upon separation from it in retirement and the life meanings and satisfactions which have relevance for a successful adjustment to retirement.

Morse and Weiss in a national sample of employed males aged 21 to 64 also indicated that manual workers stressed the sheer physical activity of the job as the factor they would miss about their jobs if they stopped working, regarding it as a necessary alternative to the boredom of idleness, while professional and white-collar workers tended to stress the sense of accomplishment, challenge, and intrinsic interest of the job. Although the study did not deal with the subject of retirement at age 65, it did pose a hypothetical question as to what they would do if they unexpectedly inherited enough money to live on. Men in the manual occupations showed a greater tendency to want to retire than white-collar or professional workers, with an increasing proportion of both groups opting for retirement in the upper age groups of the study. Some American studies have not consistently borne out this inverse relationship between occupational level and favorable attitude toward retirement. Although they have not dealt directly with the significance of work per se, they show a direct relationship between amount or adequacy of income and satisfaction with retirement, with income adequacy increasing at the upper occupational levels.

Simpson, Back, and McKinney, in a study of preretirement orientations

of older males, found financial considerations to be the major determinant of a favorable or unfavorable outlook toward retirement for the semi-skilled workers. The middle stratum workers (clerical and sales, foremen and skilled workers) looked forward to retirement more than any other group in their study. Although they stressed intrinsic meanings of work to a somewhat greater extent and had a higher level of work commitment than the semiskilled workers, neither work orientations nor prospects of income loss proved to be related to a favorable anticipation of retirement. The upper occupational stratum workers (professionals and executives) had the highest percentage of unfavorable anticipations of retirement of any occupational level in the study and also stressed intrinsic meanings of work and indicated a high level of work commitment to a greater degree than any other group studied. Within this occupational level, differences in work orientation were the significant variables in distinguishing between favorable and unfavorable anticipations of retirement, with a stress upon intrinsic meanings of work and a high level of work commitment being related to unfavorable outlooks on retirement. But it should be noted that even among this subgroup of the upper occupational stratum, selected as a polar type for prediction of unfavorable attitude, over 40 per cent looked forward to retirement with a favorable anticipation.

A cross-national study of employed and retired workers in the United States, Denmark, and Britain found the same relationship between

occupational level and intrinsic meanings found in work as reported above for the American workers. But it indicated that American workers reported more positive satisfactions about both work *and* retirement than did their European counterparts. The Danish and English workers were much more likely to indicate that they would miss “nothing” about the job or “money only.” The study also indicated a much larger proportion of Danish and English workers reporting no positive satisfactions to be found in retirement, when contrasted with American workers. What the study seems to suggest is a developing relationship between role expectations of retirement and those of work for the American worker: “In both Denmark and Britain men see the period of retirement as a time when one does nothing or when one rests after a lifetime of work. In the United States men see the retirement period as a time for activity, and Americans in retirement enjoy their ‘freetime’ activities or various leisure time pursuits. In fact, the data suggest that activity is so highly valued by older Americans that the pastimes of retirement take on the aspects of work.” (p. 344)

The Institutionalization of Retirement

The separation of work as a commitment and source of intrinsic satisfaction from other spheres of life activity is a product of industrialization. However, the extent to which work represents a dominant life theme for the individual is a culturally and historically specific phenomenon, rather than a

universal reflecting a basic instinct of man. The decade-by-decade sequence of the literature on orientations toward retirement strongly suggests the emergence of retirement as a normative expectation for the older worker within the last 30 years in the United States and an increasing acceptance of this new age role. The widespread opposition to retirement reported in studies during the 1940's and the early 1950's reflected an overwhelming concern over the consequences of serious financial deprivation associated with retirement in this period and the negative image of retirement that this had established.

That a major shift in outlook toward retirement among American workers occurred in the latter part of the 1950's and throughout the 1960's is evidenced by a sharp increase in the proportion of workers reporting favorable attitudes toward retirement and the substantial decline in the proportion of the labor force past age 65 remaining on the job. Further evidence is also provided by a growing trend toward acceptance of the early retirement (age 62) option that became available in the Social Security and selected private pension programs during the past decade. By the middle of the 1960's American studies were consistently reporting a favorable outlook toward retirement among manual workers and many categories of white-collar workers provided they had an adequate income.^[2] The American experience suggests that work has come to have a variety of significances beyond that of furnishing income alone, and the specific significance it has

varies with the occupational and skill levels. However, with the exception of selected executive and professional occupational groups, work orientations are not related to the individuals' attitude toward retirement, but there are indications that the work orientations that have characterized American society in the past are now shaping the conceptions of retirement. But the exception noted in the professional occupational levels is significant and deserves further discussion for two reasons. First, behavioral and social science researchers and practitioners concerned with retirement are themselves members of occupational groupings whose attitudes toward retirement are most influenced by the intrinsic meanings that they have attached to their jobs. Second, it suggests an added dimension of the work experience that has not been adequately analyzed in the investigations of adjustment of retirement—the degree of control that the job permits the individual in structuring both his work and nonwork activity patterns and time use.

Work, Leisure, and the Uses of Time

The professions and the upper levels of the managerial ranks are among the few occupations in industrial society that are task-oriented. Economic return in these occupations is tied to the fulfillment of a task; the structuring of the time and activity patterns in the accomplishment of the task is largely the responsibility of the worker. In contrast, workers in most contemporary

occupations are in effect selling their time in return for a salary or a wage; the structuring of the time commitment and activity patterns is no longer under the control of the individual but is imposed by the employer and the work organization. In preindustrial societies work was task-oriented and income was tied to the fulfillment of the task. Men were able to structure their own working lives and the rhythm of their life patterns; the alternation between work and non- work activities was under their control as well. As the historian E. P. Thompson notes, the “work pattern was one of alternate bouts of intense labour and of idleness wherever men were in control of their own lives”(p. 73).

Preindustrial man with his “natural time” did not have to be concerned with exactness in time allocation; the rhythm of life was marked by the seasons, the months, the days, the demands of family, friends, community, work, and leisure. These were interrelated demands and the time assigned among these by the individual could be varied according to his perception of their requirements. Activity units were the components of daily life patterns. The emerging factory system of the Industrial Revolution, however, depended upon the linking of the tasks of large numbers of workers into a single production process. As clocks and watches were developed in the early stages of Western industrialization, work time became the measure of work effectiveness, and work time was the unit for which the employee was paid. Mature industrial societies are marked by “time thrift” and a separation

between work time and other life spheres.

Time has become the unit that the worker sells; it has also become a measure of value for nonwork activities as well. As the worker began to demand a shorter work week early in the century and as paid vacations were established as a work right, time was now being purchased by him for activities other than work. Leisure, which was once the possession of a privileged class not required to work, was now defined as “free time” in the life of the working man. It is time free from the obligations of work but, as Shanahan’s study suggests, for the American worker the significance of nonwork activities is reckoned in the calculus of their time-filling values in addition to whatever intrinsic gratifications the tasks of leisure may have for the worker. Life is now paced by the clock, rather than by the task to be performed.

The problem of “filling time” in nonwork activities is not peculiar to the retired but is symptomatic of the fracture that has developed between work and nonwork spheres of activity in the life of industrial man. Maddox notes that: “Off-work time, condemned in the nineteenth century as idleness, has achieved an increasingly respectable status. And work, which is still an important stabilizing force in contemporary life, has an uncertain future” (p. 126). A number of social science observers of industrial work forces have despaired of their being able to find satisfaction in the increasing amount of discretionary time being made available to them.> Their reasons deal

variously with the absence of a leisure tradition, the prevailing norm that “leisure time” is well used if it advances work goals, the casting of free time in a worklike time use pattern, and the absence of a satisfactory mesh between work and nonwork life spheres. Wilbert Moore suggests that a measure of satisfactory integration between the individual’s work and nonwork lives might be measured in terms of a “perceived scarcity of time scale.” Wilensky, viewing the relationship in a more explicit developmental model, defines the work-nonwork relationship in terms of interlocking cycles of work, family, consumption, and participation. He notes two major points of disjunction and strain in the cycle of work-nonwork activities. The first is the disparity between the demands of the economic and family spheres in the life of the younger worker. The second occurs “toward the end when energy declines and abilities are blunted, the incongruity of activism as an ideological norm and apathy as the fact” (p. 231).

Considerations of the time-filling activity norms for nonwork time, the failure of an adequate leisure ethos to emerge to compensate for the declining significance of work as a central life interest, and the disjunction between work and nonwork activity are problems of the entire adult life cycle. Although they have not been applied analytically in the study of retirement, we might regard retirement as a special case of leisure use in adulthood, an ultimate extrapolation of the work-nonwork time use dilemma in the life of industrial man.

“Adjustment” to Retirement

Ideological Biases in Conceptions of Adjustment

The preceding discussion of the changing conceptions of the nature of work and retirement as instrumental and intrinsic activities or situations has raised the issue of changing ideological values attached to these activities or situations. This problem is magnified when we turn our attention to the issue of “adjustment” because of the varied and sometimes ambiguous and shifting meanings that have been given to this concept. As a result it is difficult to evaluate much of the research concerning “adjustment” to retirement without first classifying the kinds of considerations that have animated and dominated its development. Our first concern will be the meaning of adjustment and the interpretation of how this is best measured and evaluated. Following this, the changing ideological attitudes toward retirement will be explored. Finally an attempt will be made to provide an overview of the results of research in the light of these considerations.

Conceptions of Adjustment

The notion of adjustment, or more precisely of “good” or “functional” adjustment, has been widely employed in scientific disciplines, both natural and social. Implicitly or explicitly, these all rest upon assumptions of equilibrium of systems, whether physical, chemical, biological, social, or

psychological. This assumption of equilibrium implies a movement toward the creation or restoration of a balance or harmony within or between such systems. However, in the absence of clearly specified basic framework parameters and the delineation of quantifiable variable relationships for such systems, speaking of “adjustment” as functional relationship depends upon an assumed analogy, for the conditions determining an equilibrium are not theoretically demonstrable. In this case criteria for evaluation of processes of adjustment must necessarily remain qualitative and subjective in character, resting on assumed valuations that can be highly ideological in nature, or else be arbitrarily derived from “common-sense” premises.

Adjustment in the social and psychological sciences has rested upon and been closely linked to the concept of change as involving growth by development, and generic processes of internal development have been assumed. Lacking framework parameters and objectively quantified relationships of system variables governing such processes, there has been an empirical quest for the measurable effects of postulated variables. Cross-sectional analyses are justified under such presuppositions. However, if the stability of the assumed system is itself questionable, that is, if it can be seen as an historically changing or evolving system, then the assumptions of cross-sectional analysis are inapplicable and longitudinal analysis is required to avoid confounding measurements of changing variable relationships for stable ones.

Concern with human aging in its social and psychological dimensions has grown directly out of concerns with human development as a generic process and with adjustment within such a framework. The earliest work was largely organized around “problems of adjustment,” and it gave rise to research seeking to determine empirically and measure the relevant adjustment variables and their correlates with a view to facilitating “good” adjustment. Adjustment was conceptualized in three dimensions: (1) personal adjustment, (2) social adjustment, and (3) the interrelationship between personal and social adjustment. These focused upon psychological processes, sociological processes, and social psychological processes, respectively. Concern over personal adjustment tends to focus upon inner psychic events and the means of measuring these through essentially subjective data dependent upon individual responses, either to test instruments or life experiences. As Rosow points out, this has involved conceptions of personality, psychological states and processes, self-images or evaluations, and a range of attitudinal concepts. The social approach has concentrated on objectively identifiable patterns of behavior—activities, social roles and relationships, and organized life patterns of these— relating them to various psychological and societal correlates. The social psychological approach has consistently sought to treat the question of adjustment as involving the interrelationship of both social and psychological processes, whether viewed as inherently inseparable (a transactional system

) or as the outcome of two mutually interacting systems of variables. It has typically attempted to integrate subjectively and objectively derived data rather than simply correlate them.

However, it should be noted that these approaches have lacked base line criteria for adjustment standards as consequences of framework parameters and quantifiable system variable relationships. Rather, the latter have been empirically sought. As a result arbitrary premises about criteria standards for adjustment have been based upon presupposed values, theoretical analogies, and “common sense,” often lacking any demonstrated normative base in empirical situations or clinical experience. The result has sometimes been a degree of circularity as when some measures of adjustment, using amount and variety of social activity as one criterion, found adjustment to be positively related to role activity and social interaction. Another has been the imposition of developmental criteria as standards when their very existence and character have been the questions at issue. This has led to conflicting interpretations of the relative degree of consistency, stability, or change in personality development with age, and to disagreements over what, in turn, “good adjustment” should consist of: consistency or change. This obviously affects one’s predisposed orientation to retirement adjustment. If one treats consistency as the basis of good adjustment, and retirement as effecting a major role change, one will be predisposed to view retirement negatively as a source of disruption or potential discontinuity. The source of part of the

conflict between the two major approaches to retirement adjustment—the “activity” and the “disengagement” views—arises out of this type of opposed arbitrary assumption of criteria standards in a generic-developmental framework. The first postulates consistency and thus continuity of behavior as conducive to “good” adjustment; the latter postulates change—in this instance a decrease of activity—and thus reduction of social involvement as conducive to “good” adjustment.

Criteria of Adjustment

The major criteria used in judging retirement adjustment have been: (1) conceptions of personal happiness, indicated either by direct responses to questions about relative degree of happiness, or by indirect items or scales that act to measure correlative notions like ‘life satisfaction,’ “morale,” “self-image,” and other specific attitudinal feelings of a positive nature whose meaningful content is essentially a face-validity based on the common sense of ordinary usage; and (2) extent and degree of activity and social participation, largely indicated by reported activity and participation rather than by measures of observed activity and participation.

Rosow points out that it is all too easy to confuse “happiness” as a social value with its usefulness as a scientific concept. One problem is that happiness as a value is exceedingly culture-bound, varying greatly between

cultures, within subgroups of a given culture, and even between specific roles in a subculture. In addition, there is also evidence that happiness may be viewed as relative to given dimensions of age and sex: “As happy as a man (woman) of my age .could be.” In these terms it is of interest that research has found that most older persons rate themselves as happy, while at the same time indicating a steady, although irregular, decline in mean happiness ratings from young adulthood on, based on retrospective ratings by older subjects. Similarly, cross-sectional data show a consistent and small decline in *degree* of happiness from ages 21 to 34, 35 to 44, 45 to 54, and 54 and older in the general population, while the rating of *happiness* is overwhelming: 95, 90, 86, and 82 per cent, respectively, consider themselves either pretty happy or very happy. This might force us to treat all of adult life as a period of decreasing adjustment, if happiness were taken as an indicator of it.

While the same points can be applied to some correlative notions like “life satisfaction,” they do not necessarily entirely apply to others such as “morale.” However, the use of morale has created great difficulty because of the variety of scales developed to measure it, confusion about their conceptual content, the lack of consistency of scaling of items on such scales in different populations, conflict between scale scores and independent clinically based judges’ morale ratings, and questions concerning the uni- or multidimensionality of the attitudes measured and whether they, in turn, tap more basic personality dimensions. Finally there are also questions about the

social and cultural bias inherent in some of the items on morale scales that refer to happiness, unhappiness, satisfaction, and planning of activities—items that can be seen as individually discriminating between different socioeconomic and cultural groups in terms of their differential patterns of behavior, response, and historical experiences. As a consequence it is not surprising that the results of studies using measures of morale have produced interesting empirical data on the association between variable social situations and measured morale, and that there is often consistency in such data. Morale typically is not used to *explain* anything, but rather serves as an indicator, often very sensitive, of responses to changing social circumstances, and is thus interpreted as a sign of adjustment on a common-sense basis. This is certainly unexceptionable, but in view of the finding that morale varies inversely and cumulatively with felt economic deprivation and poor health among retired men, one can treat this at a direct factual level without involving the additional burdens of a concept of “adjustment.”

The use of measures of activity and social interaction of various types to measure adjustment create two types of difficulties: (1) These discriminate again on socioeconomic and status differentials between different strata of the population and between different cultural subgroups. They tend to favor as adjusted the typical white middle-class, church-going, club-joining, socializing urban dweller and penalize the established, less organizationally active, lifelong patterns of the manual working class. And they tend to ignore

that only *meaningful* activity should contribute to an individual's adjustment. (2) The greater difficulty, however, arises from the fact that clinical judgments of "adjustment" or "good morale" as well as other measures independent of activity have often found types of "well-adjusted" older persons who are inactive and even isolates who may also be "happy" or "adjusted" *in their condition*.

This has led to the concern with varying *types* or *kinds* of "adjustment" based on greatly different patterns of integration of social and psychological processes. The recognition of the relevance of life styles over the entire life span, developed by Reichard, Livson, and Peterson and Williams and Wirths, in part derived from Buhler, cuts across attempts to develop adjustment measures that assume universally constant generic processes and tend to set absolute, unchanging criteria standards. If widely different patterns or styles of life can eventuate in "well-adjusted" individuals, judged via intersubjective ratings of qualified clinical observers or the felt expression of the individuals themselves, free of value biases for an "active" life, an "expressive" life, a "meaningful" life (in whose terms?), then "adjustment" can be treated as essentially a summary *descriptive* term, rather than a scientific concept, which can cover a variety of types of patterns of responses to situational conditions. Furthermore, if we can view these styles of life as *adaptive processes*, rather than as functional states, we no longer are put into the position of imposing or requiring the kinds of assumptions of constancy of state that the adjustment-

equilibrium model demands. Adjustment can be treated as an empirically open question of adaptive processes suited to given situational contexts, which admit of a variety of equally valid alternative solutions. The emphasis turns to “adjustment” as *process* in a structural context where the dimensions of the context can change over time as a consequence of historical differences in socialization patterns and institutional structure. And total life history patterns of response and their organizational framework become the benchmark or standard for considering retirement adjustment.

Life History, Personality, and Types of Adjustment

Numerous suggestions for investigating adjustment from a life history perspective have been made in recent years, but their implications have not been fully taken up or translated into research meaningful for interpreting adaptation to the process of retirement. One reason for this is that they have not all clearly distinguished between developmental, generic processes of change and adaptation and historical, generational ones. Furthermore, most have been concerned with adjustment to old age, or the aging process, and have implicitly assumed that they would in consequence cover retirement adaptation. Or they have identified retirement adaptation as one aspect or facet of aging, or treated it as almost equivalent to a basic index of adjustment to aging. This is in great measure because they continue to view the individual’s adaptation as the unfolding of a generic, developmental process,

albeit now with a variety of possible outcomes.

Buhler's conception of "meaningful living," while emphasizing "the course of life," sees it as essentially set within a maturational (developmental) sequence of basic biophysical tendencies of life, which is co-determined by motivationally grounded goal-directed actions where acts of conscious self-determination toward a given objective serve to develop a continuous and coherent pattern of meaningfulness. While sociocultural influences are also included as co-determinants of development, they play a relatively lesser role somewhat on the order of filling content in a given form. Although Buhler allows for a variety of styles of outcome in retirement, both active and passive types of pursuits being equally valid as witnessed by her categorization of groups as "relaxed," "resigned," and "active," the emphasis is on a set of values that stress a self-conscious need-achievement orientation: "meaningful living is defined as living toward a fulfillment of life presupposing that a person has given some thought to what life is about and what he wants to live for" (p. 385). Although not specifically cast this way, Buhler's view could encompass generational differentiation rather than a purely generic-developmental one. This would involve some important changes, but since Buhler stresses total life continuity rather than simply the process of transition from middle to old age and retirement, she introduces the basis for evaluating the individual's adaptation in terms of his own behavior as a norm.

Peck, following Erikson's developmental scheme, also emphasizes life history in terms of a set of universal developmental stages, creating given middle age and old age stages that he associates with specific ego problems in relation to processes of physical and physiological change. His scheme, however, makes assumptions concerning physical and sexual decline, and adjustment problems attendant upon them, that are today factually questionable. Peck's scheme is less open to amending its generic-developmental set of sequences to encompass generational change. It also views social events, such as retirement, as crises to be overcome—a specific value imposition growing out of his developmental equilibrium approach. The approach has not been empirically developed.

Reichard, Livson, and Peterson emphasize *continuity* with past life style and long-term personality needs as the key to retirement adjustment. Thus, among their empirically derived personality types of older males, the well-adjusted types—the “mature,” the “rocking-chair men,” and “the armored”—as well as the poorly adjusted types—the “angry men” and the “self-haters”—all have specific types of adaptive processes that are lifelong and are by no means “to be explained solely, or even largely, on the basis of personality variations.” While the small size of their sample precluded analysis of the interaction between personality types and social factors such as occupation and income, these empirically constructed types are free of many of the usual value biases encountered in many adjustment measures. Leaving open the

influence of specific social factors, approaches such as this are amenable to generational-historical analyses as they leave open the actual empirical distributions in any given population at any given time as a consequence of varying social and institutional factors.

Gutmann, utilizing data from studies of urban American, Mexican Indian, and American Indian men, develops three universal, generic-developmental types of reaction to internal personality crisis and explores their possible reaction to retirement: “. . . most normal men, regardless of their socio-cultural condition, experience in varying degrees, an internal crisis of relatively long duration, beginning in the late 40’s, peaking around the middle 50’s, and coming to some ‘final’ resolution in the early or mid-60’s.”

He sees this “masculine crisis of middle age” as arising out of internal origins, so no specific set of cultural events can be held responsible for initiating the opposing “active-productive” and “passive-receptive” modes or for bringing them into conflict. Gutmann posits a “return of the repressed,” arguing that “the childish struggle between autonomy and dependence, between productivity and receptivity that had been settled earlier in favor of the autonomous, productive modes has to be re-fought.”

The outcomes, or forms of crisis resolution, are pictured as taking a variety of types depending on individual history, temperament, and cultural

factors. Three major ideal-type outcome possibilities—“counterdependence,” “autoplastic autonomy,” and “emphasized receptivity”—are probably to be found in all societies, with relative distribution discriminating different cultures. Each one of these postulated types relates differently to work and reacts differentially to the event and process of retirement. Gutmann does not view American society as “particularly supportive of any of the likely patterns of crises resolution in later life. Viewed broadly, U.S. society supplies neither the age-status system nor the traditional patriarchal orientations most supportive to the counter-dependent outcome; rapid demographic and physical changes tend to undermine the ecological stability required by the autoplastic autonomy outcome; and family dispersion makes it much harder for emphasized-receptivity types to get the emotional supports they need. By and large, however, the difficulties are probably greatest for the counter-productive and the receptive types.”

Gutmann’s suggestive scheme, based upon TAT analyses of a selected number of men in three widely scattered cultures, exemplifies a generic-developmental approach that sees life history and social-cultural factors as largely providing the environment in terms of which inner universal processes work themselves out. In these terms life history becomes important only as providing the specific background. This hypothesis does not accord with the bulk of data derived from sociological and psychological research, using representative as well as selected samples, concerning the

types of adjustments made by men in retirement (and it so far ignores women), but it does, as do other approaches stressing some aspect of life history, view the “retirement crisis” as the occasion, not the cause, of an adjustment problem that has its roots elsewhere and is manifested well before retirement. Since a data base is lacking for estimating the likely distribution of outcome types in the United States or other societies, the potential value of Gutmann’s approach to dealing with retirement adaptation remains unexplored. He does suggest, however, that:

U.S. cultural values do tend to support the autoplastic autonomy style, and given sufficient income, such people can still wall off and furnish relatively private enclaves, and they can tend satisfying gardens within them. Senior citizen’s clubs, communities, and special activity programs are also helping to create the required enclaves where elderly people of the autonomous persuasion can associate with their own kind in their own preserves and deplore the immorality of the young. For the affluent, autonomous aged, these may indeed be the “golden years.” Post-retirement programs will probably have to deal mainly with casualties and potential casualties within the counter-dependent and emphasized-receptivity styles.

It would be useful to test Gutmann’s predictions on suitable U.S. populations of retired people to see to what extent the original data, based on Kansas City residents in the 1950’s, would retain validity in other contexts. Without some indication of the empirical distribution of various types, however, such an approach, however suggestive, remains entirely hypothetical, and the major question becomes precisely the determination of the occurrence of given types in a normal population. That is, the social

cultural framework becomes the operative variable determining the actual nature of the problems of retirement adjustment.

Rosow has analyzed the adjustment process in terms of a fourfold schema of continuity-discontinuity in role behavior, modified by positive-negative subjective impact of the change or lack of change on the individual. Continuity of life patterns between middle age and older age is viewed as an operational index of “good” adjustment; changes that eliminate previous negatively assessed aspects of life are regarded as contributing to “good” adjustment; and stable patterns that continue negatively assessed aspects are taken as contributing to “poor” adjustment. The four outcomes of occupational role change: (1) continuity of life pattern with positive subjective impact—voluntary employment, (2) continuity with negative subjective impact— involuntary employment, (3) discontinuity with positive subjective impact—voluntary retirement, and (4) discontinuity with negative subjective impact— involuntary retirement, provide an unbiased framework for a social psychological assessment of retirement adjustment that incorporates possible generational effects via the individual’s assessment of change. As a consequence *prior attitude toward change* becomes a key variable. Research largely supports Rosow’s model in that prior attitude to retirement consistently becomes perhaps the most important predictor variable for “good” adjustment with a variety of types of measures .

Perhaps the most interesting example of an empirically generated social psychological approach is to be found in the work of Neugarten and her associates. Using a generic-developmental approach that sought to relate changes in biology, psychology, and overt social behavior, these studies have shown that neither the “increased interiority of the personality” (as the increased inward turning of ego functions that projective tests indicated occurs with older age is characterized) nor the occurrence of a biologically timed major event (the female climacterium) had consistent age-associated effects on overt behavior or external aspects of personality. On the other hand, a normative network of age-graded behavioral expectations was found to operate as a system of social control, structuring individual perception of and reaction to the timing and occurrence of social events and providing an orderly and sequential time clock of major punctuation marks in the adult lifeline. Basically, normative expectations acquired through socialization were found to provide an age-graded framework to which behavior was oriented and in terms of which it was evaluated. Furthermore, the extent or degree of such age-graded norms increased with the respondents’ age; that is, older persons had more extensive age-norm standards for appropriate behavior, while younger persons treated age-norm standards as less important. That situational and generational effects may be involved here is indicated by McKain’s finding that with respect to the question of “retirement marriages” by aged, widowed spouses, children had more rigid age-graded standards of

appropriate behavior than their aged parents. Adjustment, then, can be treated in terms of the congruence of the individual's socially constrained, age-graded expectations of behavior with their actual occurrences. While Neugarten has explored *age-specific differences* in expectations along dimensions of social class, sex, and occupational role, this has largely remained within a generic-developmental perspective. That is, there is as yet no theoretical recognition of the influence of *generational differences* where these influences are systematically explored in terms of differential age-graded expectations of different age groups, conceived as distinctive cohorts.

Yet this remains perhaps the key consideration in exploring adjustment to retirement as the congruence of the adaptational responses of different generations of older persons with their role expectations. In this light inner personality variables cannot be treated as active apart from the cultural context since actual behavioral problems appear essentially as the consequence of the operation of social factors. And life styles or patterns of behavior cannot be separated from the situational and historical framework in which they are anchored.

Interestingly enough, the situational and generational influences of social values and expectations upon the perspectives of the scientific researchers who study retirement— possibly becoming sources of their own biases —remain to be taken into serious consideration, a point that Donahue,

Orbach, and Poliak and Rosow have emphasized and that others are beginning to recognize as an important factor. Therefore, we shall next turn to some of the more pervasive of the socially grounded myths concerning retirement adjustment to explore exactly how they have exerted an influence on the character of research and subtly continue to influence interpretations of research findings.

Myths of Retirement Adjustment

Pervasive cultural ideologies and biases have structured the perception of retirement adjustment as they have all matters associated with aging. They have done so both as general social myths and as incorporations into scientific viewpoints. The strong antipathy to aging or growing old, associated with the loss of vitality and virility, and to older persons in our society—the “youth cult”—has colored our perception of later life and of retirement in particular.

The association of aging with senescent decrements in abilities and functions has obviously animated the concern over continued vital activity as a means of demonstrating the absence of senescence. This has led to the uncritical acceptance of general empirical findings of such decremental losses in older persons. The long-established view that mental functioning declined inexorably with advancing age, based on general findings over more than a

quarter of a century, has recently been shown to be the consequence of the failure to control for health as an independent variable. Despite a slowing down of the processes of intellectual functioning, when health status is controlled there is no clear evidence of any decrement in the character of intellectual functions due to aging *per se*.

In a similar fashion retirement has been viewed as a crisis situation precipitating personal and social disorganization, familial disruption, organic illness, physical deterioration, mental illness, and even death.^[3] Isolated clinical experience and general empirical findings, treated uncritically and ahistorically, have been employed to substantiate these views. The Cornell Study of Occupational Retirement, the most complete and only comprehensive longitudinal study in the United States, began with a series of theoretical hypotheses of the possible outcomes of retirement that posited entirely negative consequences of what was taken to be a critical discontinuity in life." Little consideration was given to the possible positive features of a newly emerging social pattern. The effect of presumed pervasive social values regarding work and activity was treated as almost absolute and unchangeable. Historical fact and evidence were and still are being distorted, not necessarily intentionally, to fit uncritically held biases. One example: "In 1882, without pilot experimentation and without significant knowledge of the consequences, a major experiment *qua* social policy was introduced by Bismarck in Germany, in the wake of the industrial revolution." This

presumed description of the beginnings of retirement, given in 1966, could entirely ignore the facts that (1) the German retirement policy was adopted only after patchwork solutions to the problems of old age indigency via the traditional common law methods of poor relief, attempted for almost 50 years, had entirely broken down, threatening the social stability of large areas of urban, industrial Germany; (2) it was introduced to alleviate the real and desperate condition of the aged; (3) it was consciously modeled on the almost century-old system of military pensions and the 75-year-old system of civil service pensions in England, although not as generous in its benefits.

Retirement in the United States is often treated as having originated as a conspiracy against the aged, as if older persons before 1937 enjoyed both free access to continued employment and relative economic and physical well-being, instead of desperate unemployment, economic misery, and physical ailment; as if it were foisted upon them instead of being in good measure the political and social response to the Townsend Movement, the most massive self-organization of the aged as a political force that has occurred in our history.

Without ignoring the real problems retirement poses, it is of little benefit to treat these uncritically as inherent in the presumed nature of retirement, apart from the actual circumstances that surround the event of retirement, the process of retiring, and the character of retirement living.

Reviewing the results of research on retirement demonstrates the consistent manner in which the blinding effect of biases have served to attribute to “retirement” consequences that are the result of poor health, inadequate income provisions, aspects of the individual’s total life experiences, and general problems that face our society as a whole.

Adjustment to Retirement: Research Results

Physical Health and Morbidity

The assumption that retirement leads to a decline in physical well-being is based upon the presumed loss of sustaining patterns of the organism, which leads to or precipitates physiological collapse and even death in extreme cases. The abrupt disruption of these patterns by the event of retirement, the difficulties of adjusting to the new patterns in the process of retirement, and the new patterns in themselves all contribute. And it is a fact that many people die soon after retirement. *Post hoc, ergo propter hoc.*

However, research findings lend no support to this presumed retirement effect and, if anything, suggest its opposite: retirement benefits physical well-being. Longitudinal analysis shows the same pattern of changes in health in both retired and nonretired members of the same sample cohorts. Improvement in health status after retirement has been reported consistently

in controlled studies. Myer's analysis of mortality rates in 1954 did show higher death rates than the general male population immediately after retirement for males who retired voluntarily, but his study also indicated that death rates for workers retired compulsorily were in agreement with actuarial expectancy. His conclusion was that people in poor health retire and that is why retirees die. Other studies reach similar conclusions.- Research into reasons for retirement have consistently shown that health is the major reason given for retirement, and the 1968 Social Security Survey of Newly Entitled Beneficiaries has reported not only that 44 per cent of all newly retired beneficiaries give health as the major reason for retirement, but also that among those who retire early, 54 per cent report health as the major reason compared with 21 per cent of those who retire at age 65. The inescapable conclusion is that it is often poor health, real or perceived, that is responsible for retirement, not the other way around. And that free of the burdens of work, itself often the cause of poor health status, retirement has no adverse effect on continued health, but more usually a beneficial one.

Mental Health

The literature is full of clinical descriptions of the mental ailments of the retired. It was undoubtedly this factor that led the most comprehensive analysis of age and mental illness, the Langley-Porter Studies, to hypothesize retirement as a likely precipitant of mental illness in old age. But little

evidence was found to support this view.

The factor which has recurred again and again in the consequential network is physical health . . . physical problems were seen as involved in the decision-making that led to the psychiatric ward in approximately two-thirds of the cases and precipitated the psychiatric illness in 10 per cent. . . . Even for those persons diagnosed as suffering from psychogenic disorders, studies of health history showed that physical problems often preceded the development of psychiatric symptoms (p. 68).

Again, lifelong patterns of illness, both mental and physical, have often been overlooked as the basic causes of mental illness after retirement; and the interrelationship between lifelong patterns of health, economic circumstances, and the generic problems of advanced age, when carefully examined, lend little credence to retirement itself as a cause of mental illness. The bias toward the therapeutic effects of work, whose value in given circumstances is unquestionable, tends to ignore the sources of physical and mental illness in work in other circumstances. Here clinical experience must be viewed in the light of the overall empirical situation. Similarly the highly visible numbers and proportion of the aged in mental institutions can be seen to be the consequence of the more basic factors of physical health and economic circumstances, as well as the natural "aging" of young and middle-aged residents into aged residents.

Family Relationships

Retirement has also been described as a crisis time for family life and relationships, based on “theoretical” considerations, not actual knowledge. This has involved two interrelated suppositions: (1) we are dealing with an emotionally charged, disruptive event that destroys prior continuity of life patterns; (2) the occupational role system largely controls the nature of the family role system; it is central to personal and family role identity; and its loss is “functionally” irreplaceable. This is implied by Burgess’s conception of retirement as leaving the man “imprisoned in a role- less role” (p.21). It is joined together in a somewhat melodramatic, but by no means atypical, position by Miller (p. 78).

The occupational identity of the individual establishes his position in the social system at large, allowing others to evaluate his status and role and providing a context within which his social activity can be interpreted. For example, the occupational identity of a male places him in appropriate relationship to other members of his family and supports his roles in that social system. Before retirement, the role of “husband” as mediated by his occupational identity results in high prestige and supports the various roles that the person is expected to assume in the family system. It would be extremely difficult to maintain the role of “head of the family” if an occupational identity were lacking. The occupational identity is that which provides the social substance by which other identities are maintained, various roles coordinated, and the appropriateness of social activity is substantiated. In other words, the retired person finds himself without a functional role which would justify his social future, and without an identity which would provide a concept of self which is tolerable to him and acceptable to others.

It would follow from this viewpoint that retirement should be totally

disruptive of family life and relationships: loss of authority, respect, meaning, and function are predicated. It is interesting that this position that decries the impact on family life of retirement seems to overlook the fact that it has reduced family life to the status of a servile appendage of the world of work, robbing it of all independent meaning or value.

A similar “functional crisis” view has often been applied to the postparental period even before retirement, though its “shock” has often been viewed in terms of its effect on the wife. This has been based largely on clinical experiences with persons having so much difficulty that they resort to outside help. However, Deutscher’s study of postparental couples revealed no great sense of crisis in the overwhelming majority of cases over the “empty nest” stage. Indeed, the majority of couples saw it as a time of new freedoms: freedom from housework and from financial responsibilities, freedom to travel and explore interests, and finally freedom to be one’s self for the first time since the children came along. So, too, studies of family relationships in retirement suggest no shock or crisis with retirement, but rather a high degree of continuity of activities and relationships and an enlarged and heightened relationship between spouses in many instances.

It is an indicator of the pervasiveness of the “work is life” bias that the positive or enhancing potentialities of retirement for family life in terms of the time available for husband- wife or parent-child relationships free of the

demands of work, or the possible cushioning effect of the family on the “distressed” retired man, have been in the past largely ignored, not to mention the availability of family relationships as a primary outlet for the time, activity, and involvement presumed to be lost with cessation of work.

However, more recent research has begun to make clear the empirical facts concerning the adaptation of family relationships to retirement. Data arising out of the studies of the longitudinal Cornell Study of Occupational Retirement show a high degree of continuity in family relationships, continued patterns of interaction, greater closeness between generations than prevailing views had foreseen, children viewing the impact of the father’s retirement as largely not changing family relationships with those viewing change judging it positively, and little or no crisis in family life due to retirement. Streib reports “a marked tendency for the retirees to place greater emphasis on the ties of affection between them and their adult children than the children do,” a point also made in other studies. The responses of the children of the retirees to particular items are of special interest. Replying to the question on how much family crisis was caused by the father’s retirement, 71 per cent said it was no problem at all, 25 per cent said it was not serious, and only 4 per cent said it created a serious crisis. In response to a question asking if they felt retirement had brought their father closer to his immediate family, 68 per cent said there had been no change, 30 per cent said retirement had brought him closer to his family and 2 per cent

said it had made him feel less close. Again, replying to a question asking whether the fact that the father had stopped working had been good or bad for the way members of the family got along with each other, 83 per cent reported no change, 15 per cent said it had been mostly for the good, and only 2 per cent said it had been mostly bad for the family. Streib's research, covering the first six years after retirement, does cover a somewhat better-than-average group with respect to income and occupation, and it does not claim to be an entirely representative national sample. But it is the best sample we have had in any American study of retirement, other than one restricted to a narrowly specific occupational group or region, and perhaps the best sample in any country.

Other studies have reported similar results concerning the affect of retirement on family relationships, especially concerning children. And comparative studies of the Netherlands, Italy, Germany, Poland, and the United States,' and of England, Denmark, and the United States, have shown the important and often central role played by family relationships in retirement. Some of these have also demonstrated that differences in actual patterns of family relationships are often the consequence of situational conditions such as residential proximity, health, economic situation (possessing an automobile to enable easy travel), and even technical development in the society—universal as opposed to nonuniversal possession of a telephone for daily contact. Continuity of family life is perhaps

best illustrated by two patterns: greater parent affect in relationships with children, something that is clearly lifelong; and financial assistance or help continuing to be dominantly from parent to child, even in retirement.-'

Social Interaction

In an analogous fashion to its supposed effect on family relationships, retirement has been linked to a serious decline in social interaction. The impact of retirement is seen as adversely inhibiting all types of social activity through the general process of removal of the individual from a functional location in society and its effect upon him, a dramatically reduced social life space and loss of social esteem. The general decline in activity noted with the older ages, taken as a sign of the process of aging, has been viewed as being spurred on by the event of retirement, and often the *process* of retirement has been almost assimilated to the social process of aging.

In one important sense this latter view lies at the core of the disengagement hypothesis: a mutually agreeable withdrawal from social interaction between the older person and society based on norms sanctioning such "retirement." In the light of this, the disengagement approach, however, does not see the *event* of retirement as the initial cause of any crisis or traumatic situation, but rather as part of the resolution of problems intrinsic to the natural, that is, psychophysiological, processes of aging: "Retirement is

society's permission to men to disengage" (p. 146). Nevertheless, because the disengagement approach shares with the opposed "activity" point of view an equilibrium model of adjustment from one stable *state* to another, it views the *process* of retirement as potentially traumatic: "Because the abandonment of life's central roles—work for men, marriage and family for women—results in a dramatically reduced social life space, it will result in crisis and loss of morale unless different roles, appropriate to the disengaged state, are available" (p. 215).

Thus, almost paradoxically, both the disengagement and the activity viewpoints see the *process* of retirement as initially maladjustive—one as consequence, the other as cause of a disturbed equilibrium. Their difference lies in their evaluation of the outcome. The disengagement perspective views the acceptance of a reduced level of social interaction in new roles as constituting positive adjustment; the activity perspective requires a continued high level of social interaction as necessary for optimal adjustment. Based on their respective theoretical assumptions—both cast in terms of a generic-developmental framework—each posits a different required new state of activity equilibrium as necessary in retirement, while sharing the almost identical characterization of the nature of the process as it is reflected in the individual's social interaction. As we have noted earlier, the disagreement rests on the assumed factor of consistency or change in equilibrium as constituting the universal nature of the developmental

process.

Furthermore, both viewpoints see the preretirement state of equilibrium as similarly revolving around a single, basic type of work- role centrality for men, family-role centrality for women. They consequently overlook the possibility of different life history styles or patterns of social activity and social integration, and, in turn, different patterns of adaptation or change in which retirement has entirely different meanings and relationships to other forms of social interaction, in part dependent on the influence of social and situational factors. This has led to the search for a relatively universal set of relationships in patterns of activity, involvement, and satisfaction. It has also resulted in a tendency to emphasize sheer quantitative differences in social interaction patterns in place of evaluating the qualitative contribution these make to the individual's adaptation.

It is not surprising, therefore, that research on the relationship between retirement and social interaction has led to seemingly inconsistent results when viewed as supportive of the disengagement or activity perspective. Again, broad general findings based on cross-sectional data have shown, in different populations, under different social and situational conditions, and in different areas of social interaction, both patterns of increment and decrement of activity and satisfaction. Maddox has shown how the type of research design employed—gross cross-sectional analysis utilizing central

tendencies as a basis for comparison— maximizes the probability of artifactual results and spurious conclusions. But it is now clear that whatever the complexities of the various relationships that can and do exist between retirement and social interaction of various types, there is no basis for the assumption that retirement causes or necessarily results in a constriction of life space and activity when the effects of health, socioeconomic status, situational and cultural factors, and lifetime patterns of adaptation are controlled.

Rosow and Maddox have distinguished the dimensions of personal friendships, formal participation in organizational settings, and noninterpersonal activity. Rosow has shown how situational factors such as the concentration of age peers varies systematically between working-class and middle-class retired persons in the extent of their friendship activities. Middle-class persons show less dependence on the immediate presence of peers for interpersonal activity, seeking out friends and activity over a wide geographical area, while working- class retirees are much more dependent on the immediate environment. For both, as the social role world contracts after retirement the local environment gains in importance as an integrating factor, but more so for the working- class person. Health, economic status, and marital status also act as influences here such that poor health, low economic status, and lack of a spouse serve to increase dependence on the immediate environment and thus on different kinds of social interaction.- Rosenberg's

study of retired men has demonstrated the same basic relationships between economic status, marital status, immediate environment, and social interaction: “. . . the transition to retirement is misconceived if it is thought of as a change to a condition lacking a central role. The role of neighbor becomes activated and replaces that of worker (for low economic status, working-class men).” Similar findings have been reported in cross-national studies of the United States, Germany, Poland, Italy, and the Netherlands.

Finally the individual’s evaluation of the satisfactions derived from his varying patterns of activity is also a function of his social status and lifelong patterns of adaptation. As Rosow notes:

Those who have little to do with neighbors are not invariably distressed, nor do those with high interaction with them necessarily feel satisfied. People’s desires are one significant condition of their integration into friendship groups, and it is erroneous to regard such ties as a universal value, pervasively shared and uniformly enjoyed. This would be an uncritical view of a more complex matter (p. 104).

The same considerations have been shown to hold with respect to all types of social interaction. What has become clear above all is that the effect of retirement on the individual’s activity pattern is complex and varied, depending critically on his health, socioeconomic and marital status, ecological and social environment, and previous lifetime pattern of adaptation.

It seems that in the past we have been in the unfortunate situation of having the deviant, dramatic patterns presented as the typical ones. If one wishes to generalize one may do so on the basis of the modal patterns discovered, with the reservation that the heterogeneity of life styles cannot be overlooked. Streib and Schneider summarize this issue cogently:

. . . the assertion that, for men, retirement results in a sharp decline in social life space is not tenable for persons in many occupations. Work is . . . (not) an interesting and stimulating *social* experience for many persons who may tolerate the social side of work . . . but consider it unimportant in the long run. . . . It seems questionable whether the loss of work role may lead to a crisis for most older workers. Our longitudinal studies of the impact year point to the fact that retirement is usually not a crisis. . . . Cessation of work does not necessarily result in automatic disengagement in familial, friendship, neighborhood and other role spheres. It has been assumed by those who view retirement as a crisis that retirement was the precipitant for a series of retrenchments in role activities. This may occur in some instances—indeed it may be the only kind which comes to the attention of physicians, social workers, psychiatrists, clergymen, and other therapists—but these dramatic instances should not be used as the modal pattern (pp. 177-179).

Attitudes toward Retirement and Satisfaction with the Retirement Experience

The General Picture

If one were to frame some broad generalizations concerning current attitudes toward retirement and satisfaction with it—recognizing all the pitfalls inherent in such a procedure and with the clear understanding that

there are important and significant exceptions —one would have to conclude that most persons today have a generally positive attitude toward retirement as a future status; are more likely to strongly exhibit this attitude the higher their expected retirement income, the better their health, the greater their educational and occupational level and attainment, and the less they find work to be the major or only source of intrinsic satisfaction in life. This is the case regardless of their satisfaction with their work or with life in general. Furthermore, most retired persons adapt relatively well to their situation and find satisfaction in retirement to the degree that their attitudes and situations correspond with the preceding description. There is good evidence that most Americans are coming to view retirement as a normally expected stage of life that follows a delimited period of work and one that has potentialities for its own intrinsic satisfactions.

Satisfaction with Retirement

A Harris Poll on retirement in 1965 concluded that: “Contrary to widely-held impressions, Americans do not contemplate retirement with deep doubts and fears. Instead of thinking that retirement means being put on the shelf, the majority of Americans see it as a chance to lead a different and not unpleasant life.” In response to the question, “Has retirement fulfilled your expectations for a good life or have you found it less than satisfactory?” 61 per cent of a national survey said that retirement had fulfilled their

expectations, 33 per cent found it less than satisfactory, and 6 per cent were not certain. Among the dissatisfied group 40 per cent gave financial problems as the reason for their attitude, 28 per cent gave poor health or disability, 10 per cent gave the loss of a spouse, and 22 per cent said they missed working. In effect, about one in five of the one-third dissatisfied retirees, or approximately 7 per cent of all retirees, gave a reason intrinsically related to retirement itself.

Similarly the more scientific area-probability samples studied by Shanas, *et al*, report 35 per cent of American retirees enjoying “nothing” in retirement, while 42 per cent of retirees in Britain and 50 per cent in Denmark express this attitude. When incapacity due to health is controlled, the proportion finding “nothing” enjoyed in retirement varies in direct relation to the existence or degree of incapacitation: from 27 to 55 per cent in the United States, 33 to 65 per cent in Britain, and 41 to 62 per cent in Denmark. “The more . . . physically limited, the more likely he is to find nothing in retirement that pleases him. ... It is not so much their occupational backgrounds that determine what men enjoy in retirement. Rather it is their degree of capacity, their ability to get about, that influence their retirement attitudes” (p. 333).

The generally satisfactory adaptation to retirement made by most workers is highlighted by Streib and Schneider’s comparison of a number of

preretirement and postretirement attitudes in their longitudinal study. In every case postretirement attitudes of the same groups of retirees, both men and women, were more positive toward the retirement experience than preretirement attitudes. Every one of their cohorts of retirees during the mid-1950's tended to overestimate the adverse effects of retirement before they retired. For example, 25 per cent of the men retiring in 1957 and 42 per cent of the men retiring in 1958 thought they would miss being with other people at work, but the proportions reporting they had missed being with other people at work after they retired were 16 per cent and 25 per cent, respectively. The comparable proportions for women in the same years were 63 and 56 per cent estimating they would often miss others at work compared to 29 and 28 per cent reporting they had so missed others after they were retired. Similar sizable differences were found between preretirement estimates and postretirement actualities with respect to often missing the feeling of doing a good job, wanting to go back to work, and worrying about not having a job. More direct evidence of the positive impact of the retirement experience is seen in the change in viewing "retirement as mostly good for a person." Each of four groups of men and of women retiring in different years showed increases in the proportion saying "retirement is mostly good for a person," and all but one of the eight groups experienced 20 to 45 per cent increases in the year after retirement. In addition, for those cohorts studied over a longer period of time, the proportions continue to

increase, so that all of them finally show these magnitudes of change over four to six years, with an overall proportion of 75 to 87 per cent expressing this attitude. More generally, about one-third of both men and women report that their retirement has turned out better than they expected; a little less than two-thirds of both report that it has turned out about the way they expected it; and only 4 per cent of the men and 5 per cent of the women say it has turned out worse.

Changing Attitudes toward Retirement

Harris also reported that two-thirds of American adults not yet retired think they are likely to retire at age 65 or earlier, while three-quarters of them would like to retire at age 65 or earlier. Although 22 per cent expected to retire at age 60 or under, 46 per cent would like to. While these expectations and desires are much more in evidence among younger adults—that is, among those 35 to 49 years of age, 25 per cent expect to retire at age 60 or under, while 53 per cent would like to, compared to 6 per cent and 23 per cent, respectively, of those 50 years of age and over—this is probably more a reflection of changed social attitudes than an expression of age-related attitudes since already retired men were not included and more than half of the men retiring and claiming Social Security benefits each year since 1962 have retired before age 65.

Support for this interpretation comes from Katona's studies in 1963 and 1966, which reported even stronger indications of early retirement plans and an increase in such plans among family heads in the labor force with annual incomes of \$3,000 or more. In 1966, 43 per cent of family heads aged 35 to 44, 33 per cent aged 45 to 54, and 22 per cent aged 55 to 64 planned to retire before age 65, compared to 25 per cent, 23 per cent, and 21 per cent, respectively, so planning in 1963. Katona also found that 51, 54, and 48 per cent, respectively, of these same age groups looked forward to retirement with enthusiasm, while 17 per cent, 19 per cent, and 23 per cent dreaded retirement. Expected retirement income was positively related to planned early retirement. The proportion planning early retirement was about 30 per cent for those with expected retirement incomes ranging from under \$2,000 to \$3,999, rose to 40 per cent for those expecting \$4,000 to \$4,999, to over 50 per cent for those expecting \$5,000 to \$5,999, and to 57 per cent for those expecting \$6,000.

Two major types of reasons—financial and health—were given for (1) either retiring early or planning to do so as opposed to (2) not retiring early or not planning to do so. Being able to afford to retire or poor health was linked with the first and not being able to afford to retire with the latter. In a like manner Reno, analyzing data from the Social Security Administration's 1968 Survey of New Beneficiaries, reports that among men who claimed benefits at the earliest possible age and stopped working,^[4] the proportion

who did so willingly rose from 15 per cent of those with less than \$1,000 in yearly retirement income to 75 per cent of those with \$5,000 or more income. Twenty-five per cent of men retiring at age 62 did so willingly with a second pension and a median yearly income of \$4,100. On the other hand, some 57 per cent of men retiring at age 62 gave health as the major reason, while at the same time 45 per cent had no second pension, did not want to retire, and had a median income of only \$930 from Social Security benefits. While one cannot determine to what extent these last two categories are overlapping, there is no doubt that a sizable number of men in poor financial circumstances are forced to retire because of health. Although some of them may be somewhat satisfied in retirement because of the release from the burdens of work, many others undoubtedly are profoundly dissatisfied. Nonetheless, Reno reports that these men tend to file for retirement benefits as soon as they are qualified at the earliest age. However, it should be clear that these men's dissatisfaction is not due to retirement, but rather is a reflection of their poor health and income status. It is also apparent, as these and other studies have shown, that among those men retiring at age 62 with poor health and the lowest levels of retirement income, a large proportion have had lifelong patterns of low income due to irregular and disorderly work careers, often involving extensive periods of unemployment in part attributable to poor health and disability. For these men retirement hardly represents a significant change in an important or central occupational role,

and one could question to what extent it is meaningful to properly speak of “retirement” for them. The continuing detailed studies of the Social Security Administration, including the recently commenced longitudinal survey of new beneficiaries, should provide us with the basis for a better understanding of these questions in the next few years.^[5]

In the meantime problems like this emphasize the need to be cautious about broad generalizations and to consider carefully the complexities involved in understanding the special circumstances of distinct occupational, cultural, regional, racial, and sexual subgroups. Although focusing on the modal patterns restores a sense of balance to the melodramatic caricatures that have often been the consequence of focusing on extreme situations, it is precisely the complexity of the variety of relationships that exist between retirement attitudes, social circumstances, and retirement adaptation that demands attention. For regardless of the numerical size of subgroups, they may pose some of the severest problems that will demand public attention.

Occupational and Status Differences

A number of persistent differences in attitudes and satisfaction have been noted in specific occupational and status groupings. In a number of studies distinctions between blue-collar and white-collar workers have been reported. Stokes and Maddox report higher levels of satisfaction in retirement

for a small sample of Southern blue-collar workers (50 per cent) as opposed to white-collar workers (28 per cent). They find this to be related to the higher intrinsic satisfaction with work indicated by the white-collar workers in contrast to the blue-collar workers (78 per cent opposed to 38 per cent). However, their study also suggests that white-collar workers may experience a higher level of satisfaction in the long run since the blue-collar workers' level of satisfaction appears to decline with the passage of time while the white-collar workers' satisfaction shows some slight increment over time. Loether, reporting on a large sample of Los Angeles civil service retirees, also finds a relationship between white-collar workers' higher job satisfaction and a less favorable attitude toward retirement. But despite the blue-collar workers' more favorable retirement attitudes and lower degree of job satisfaction, he reports a more satisfactory adjustment in retirement for white-collar workers and suggests their greater role flexibility as the explanation. He posits this as enabling them to make easier adaptations to the somewhat unstructured nature of retirement roles. On the other hand, Streib and Schneider, with their longitudinal national sample, found a higher favorable orientation to retirement among professional workers than among clerical, skilled, semiskilled, and unskilled men, who showed little difference. Since favorable preretirement orientation was the most reliable predictor of satisfaction in retirement, they report higher levels of satisfaction among professionals in their study and the absence of the differences that Stokes and

Maddoxreport. Obviously their findings also are not congruent with Loether's.

Automobile Workers and Early Retirement

Studies of automobile workers, as representative of highly organized mass production industrial workers, have indicated a strong and increasingly positive attitude toward retirement and a high degree of satisfaction with the retirement experience. Orbach reported the growing tendency from 1953 to 1963 among automobile workers to retire before the compulsory age of retirement and the rising proportion electing to retire early, which had reached 35 per cent as early as 1962, almost three times the 12 per cent who waited until the compulsory age. The increases reflected a steady improvement in the retirement pension benefits and demonstrated a clearly instrumental attitude toward work. Barfield, Barfield and Morgan, and Pollman, studying the massive movement to early retirement following extremely liberalized and financially improved early retirement provisions in 1964, reported satisfaction in retirement to be both pervasive and intense, with increasing enjoyment in retirement as the early retired auto worker moves further into the retirement period. Barfield reports that 89 per cent of retirees believe their decision to retire when they did was right and that over three-quarters would advise others to retire at the same age as they did. Most report finding retirement about or exactly as expected. Of the 12 per cent Barfield found dissatisfied two to three years after retirement, half pointed to

health problems as the primary cause of their dissatisfaction. Congruent with this, workers retired on disability pensions, who presumably had serious problems with their health, and those reporting declining health in recent years were much less likely to be satisfied with retirement than other retirees.

In all studies the basic factor in the decision to retire was the level of retirement income expected, and satisfaction with retirement life is substantially correlated with an adequate financial situation. Barfield reports, however, that this is less true for the most recent early retirees, who, he indicates, may be highly relieved to be free from the world of work and enjoying a relatively novel leisure-based life style. The special benefits of the automobile workers' pension arrangements make them somewhat of an "elite" group among industrial workers, and perhaps this leisure pattern can come into focus in the absence of financial problems. Barfield reports, for example, that over three-fourths of these early retirees have not been forced to dip into their savings; 20 per cent have in fact *increased* their savings since retirement. About two-thirds claim to be spending as much as or more than before retiring, and over three-fourths view their living standard as being at least as high as that enjoyed before retiring (and of those who have seen some deterioration in standard of living, about half still believe they have enough to live comfortably). Interestingly Barfield finds that those who have decreased their levels of social interaction, interest in world affairs, and amount of

leisure activities—a relatively small proportion—report much lower levels of satisfaction with retirement life than those who have maintained the same levels of activity and those who have increased their activity levels. Part of the change in activity levels is related to health changes, but not all. However, some men were not in good health when they retired, and although they may not have perceived any change in health since then, they may have had to reduce their activities to maintain their health. At the same time one other factor, which has been reported in other studies of retirement satisfaction, was found to be important: retiring as planned or having to retire unexpectedly for whatever reason was highly related to stated satisfaction. Men who had to retire unexpectedly were much more likely to be dissatisfied. Barfield concludes that, “In the final analysis, though, and inferring particularly from the apparent continuation of high levels of satisfaction among auto workers who have been out of the work environment for several years, it does not seem possible that the expressions of satisfaction in retirement on the part of most auto workers derive primarily from simple relief at having escaped a bad situation. We remain convinced that, for many people, the satisfaction of a life free from the demands of work are both pervasive and abiding” (pp. 45-46).

Another study of industrial workers in the oil industry in Texas finds early retirement to be substantially accepted by the overwhelming majority of men who chose it. Those who were dissatisfied in some way and returned

to work tended to be the unskilled, less educated, married, and nonwhite members of the study group who also had lower retirement incomes and financial reserves.

Civil Service Early Retirees

Messer reported a high degree of satisfaction with retirement in a study of some 3,229 federal civil service early retirees, which is unusual because these workers were all between 55 and 60 years of age when they retired, with at least 30 years and up to 42 years of service. Sixty-eight per cent indicated they would certainly retire again under the same circumstances, 24 per cent probably would, and 6 per cent indicated they certainly would not. Among this select group of men and women, one-third had retired at age 55. Wanting to quit while still able to enjoy retirement was the most important reason given for retiring (23 per cent), followed by economic reasons such as seeking a better paid job, being better off with annuity plus outside earnings, wanting to qualify for Social Security (22 per cent), dissatisfaction with the job (18 per cent), health or family reasons (14 per cent). These retirees covered all categories of skill and professional levels in the federal service. Seventeen per cent reported living better than before retiring, 34 per cent about as well, 32 per cent not quite as well but all right, and 13 per cent reported having had to reduce their standard of living drastically to get by. Health did not seem to have been very much of a consideration in this group

as one might expect from their young ages and type of work. Interestingly enough, former postal service employees were among the groups reporting the highest degree of satisfaction.

The rising rates of early retirement among a variety of public employees—teachers, policemen, firemen, skilled and semiskilled blue-collar workers, clerical employees, and members of the armed forces—in addition to select groups of industrial workers like the automobile workers, has raised many questions about the nature of their future lives. Concern about boredom and adjusting to inactivity has given way to concern about their future financial viability. It is not yet clear to what extent various categories of workers will be able to feel financially secure in early retirement—ignoring for the moment the serious problem that large numbers of regular retirees who exist basically on Social Security benefits face—especially in view of inflationary trends in the economy. Some of these categories of early retirees will have qualified for generous retirement incomes, and many may have accumulated sufficient reserves to see them through their retirement years. If one were to judge by the early experience of the auto workers, where only about 17 per cent have engaged in remunerative employment since retirement, or by the Civil Service retirees, where about one-quarter have engaged in fulltime employment with another 21 per cent working part-time or full-time temporarily, while about 44 per cent have not worked at all and 9 per cent only occasionally, then the overwhelming majority will probably not be

dependent upon paid employment as a major source for financing their retirement. Many will for some time, or from time to time, seek some additional sources of income to maintain their desired level of living. Undoubtedly those in poor health will have the greatest difficulty since they will have additional expenses and be least likely to find employment to supplement their retirement income. For the present, however, the highly positive attitudes expressed indicate that for most of them, given an adequate retirement income, even quite early retirement poses no crisis or trauma but rather is seen as a valued privilege.

Professional Retirement

A number of studies of professional workers have also produced interesting findings, limited though they are in size and representativeness. Among the most interesting recent ones is Rowe's study of academic scientists. Using a sample of 142 retired physical scientists and mathematicians from eleven of the largest American universities, and comparing his findings with Benz's earlier study of retired academics and faculty and administrative officers of New York University, Rowe sought to determine how scientists would adapt to the circumstances of retirement given the implicit assumption of their high work orientation. Rowe reports that, "Even though they generally do not plan for retirement beyond checking their annuity, retirement does not appear to be particularly disruptive for

many of them. They tend to accept retirement as part of their 'life-cycle' and not especially disruptive to their happiness. Although they may perceive their research situation as less fruitful than their earlier years, their retirement situation is a relatively contented and independent one with opportunity to continue to 'engage' in science" (p. 118). Most continue a fairly active level of reading in their fields, some continue research, others attend meetings and professional gatherings, and some are able to continue to receive funds for studies and consulting work. Rowe found that the extent of continued involvement was related to the scientist's eminence in his field, which reflects the degree of socialization into the "ethos" of science as an activity independent of a specific working position. The scientist is oriented to his discipline and not to his "job," and this allows him to treat his job retirement as apart from his scientific commitment. Benz's earlier study found a similar pattern among retired academics in general, although their degree of continued engagement was less than that of the scientists, while being much greater than that of the administrators who seem to lose touch with the "ethos" of the discipline. Rowe suggests that the identification with the discipline enshrines the continued search for knowledge as a transcending value. Just as with other retirees, however, problems of health and the death of a spouse are conditions that serve to lessen the scientists' activity and engagement with this quest for knowledge.

It is interesting that despite the common attitude that professionals, like

farmers, want to work forever, few studies of specialized professional occupations have examined this assumption and sought to determine the extent of its validity as well as the differences between different categories of professionals. Rowe's study suggests that commitment to the scientific "ethos" may vary widely. Certainly some professions are more instrumental for their members and may lack the strong sense of scientific "ethos" of the physical scientist. Atchley's study of work orientation among teachers found little evidence of a strong orientation to the profession among male teachers but a somewhat stronger orientation among women teachers. It would seem that the category of "professional" may be more a reflection of the professional's socioeconomic status than of his commitment insofar as it is related to work orientation and retirement attitude. Certainly Streib and Schneider's findings that professionals have a more positive retirement orientation than other occupational groups in their study would indicate that very little is really known about the "professional" and retirement. Perhaps more research has been concerned with farmers, in the course of which the myth of the farmer's inability to stop working was laid to rest.

Nonwhites in Retirement

Very few studies have been done on the adjustment of nonwhite groups to retirement. In most samples the number of blacks or other nonwhites have been too small to allow any specialized consideration. There has been some

concern for ethnic aged studies in the last few years, but these have concentrated on the generic problems of aging among such groups. Grann's study of retired black men suggests a positive attitude toward retirement, but it is difficult on the basis of this small study of one community to determine to what extent the major attitudes are those applicable to working-class poorer people in general. In addition, the relative newness of large numbers of blacks to the urban industrial environment in which retirement is a major feature of life may be a barrier. While there are many blacks among industrial and civil service retirees, there is no evidence that their attitudes would be much different from other persons of similar occupational, health, and income status. It is known, however, from Social Security data that blacks, especially from the South, are proportionately overrepresented among the very low income, reduced-benefit early retirees. But this would appear to be consistent with their having a low-income, irregular work history in the rural economy of the "old South."

Women in Retirement

Women are relatively neglected also, perhaps the most neglected in terms of the numbers involved. Although Streib and Schneider compare men and women consistently in their study and find women workers in the 1950's to be generally less positively oriented toward retirement, less accepting of it, and consequently less satisfied with it, very few other studies have devoted

much attention to women workers as a distinctive group. In most instances they have been used as a basis for comparison with men, and almost no study has been devoted to women's attitudes and responses to retirement outside the context of their adjustment to aging per se. Even given the extensive data available, almost no studies using Social Security survey information or program operation information have dealt with women workers as a special group. The fact that women overwhelmingly choose to retire under Social Security at the earliest possible ages for qualification has simply been taken as a reflection of their marginal role in the labor force in recent times. One would assume that this will soon be corrected since greater attention to women in the labor force has been evident for some time, even before the rise of women's liberation in the last few years.

The major exception (aside from Cottrell and Atchley's tentative explorations) is Schneider's study of the women workers in the Cornell Study of Occupational Retirement. Apart from indicating little change in health and general satisfaction with life as a consequence of retirement, Schneider found that single women workers, contrary to expectations, were more favorably oriented to retirement than married women workers and consistently expressed more satisfaction with their retirement role (91 per cent of the single women finding no difficulty in not working as compared to 65 per cent of the married women). He suggests that "homemaking" might be viewed as an activity rather than a role that single women may be favorably disposed to,

as a pleasant change from office work or as an expression of their individuality, while the married woman, “If (she) is still working at sixty-five years of age, she is working for a good reason. Either she feels that she and her husband need the money, or she may enjoy work more than the tasks of homemaking” (p. 143).

Since the majority of persons living in retirement are women, the absence of studies devoted to comparisons of single, widowed, married, and divorced women workers and their relation to the event and process of retirement—both their own and that of their spouses and friends and neighbors—is a peculiarly unfortunate blind spot.

Preparation for Retirement and Retirement Satisfaction

One major consequence of the concern over the assumed negative consequences of retirement and over the relative openness or lack of structure of the retirement role has been a great deal of concern about planning for retirement. Numerous programs have been developed over the past two decades by industry, labor groups, educational institutions, and private organizations. A large and extensive literature has been produced that includes many programs for educating workers preparing for retirement, and reports of such programs have been published and extensively discussed. However, few research studies were designed or carried out to assess their

value and impact until quite recently. Thompson's research concluded that for the achievement of satisfaction in retirement, *"the two most important factors are accurate pre-conception of retirement and a favorable pre-retirement attitude toward retirement.* Planning for retirement, which is often cited as a main objective of preretirement counseling programs, is shown to be of relatively less direct importance" (p. 43). Since he implied that planning may impede retirement adjustment among those who lack an accurate preconception of retirement, there has been much dispute over the value of preretirement counseling and other types of preparation for retirement other than the simple function of making available useful and otherwise not easily obtainable information. What has been at issue is the question of whether extensive programs really served the process of retirement adaptation for the individual, or whether they might be attempting to induce patterns of behavior that many workers were unable to assimilate because of the differing character of their own life styles.

Greene, *et al.*, report on a complex and thorough experimental program of preretirement counseling, using a variety of types of companies and employees, with control groups not exposed to the programs. While they admit that the effects were difficult to measure, they do report a positive if weak association between exposure to the preretirement counseling program and retirement adjustment. Interestingly the factor of exposure to the program itself, rather than any specific characteristics or content aspects,

seems to be important. There is some question about the lasting effects of the program, but evidence of any contribution, even if only at the beginning of the retirement process, suggests the value of the efforts that go into such programs.

Similarly, Hunter reports important, though limited, positive results as the outcome of a longitudinal study of a program developed for automobile workers. This was a more extensive series of programmatic and informational meetings with specially designed reading materials and audiovisual aids. A positive association between participation in the program and a variety of measures of adjustment was reported in the first year of retirement. However, after the first year the differences between experimental and control subjects, although present, was diminished and lacked significance as measured by the test instruments. Hunter is careful to point out that the longer range implications of such programs are not known, nor is it entirely clear to what extent many of the positive results are the consequence of special factors outside of the program, such as self-selection of the volunteers who took the program and the preexistence of highly favorable attitudes toward retirement among selected groups of workers like the automobile workers in his program. Certainly the favorable benefit levels of the auto workers' pension system and the positive encouragement of the union are factors that have to be taken into consideration. If the program shows no measurable difference in the attitudes of experimental and control

subjects after the first year, then the function of such programs may be so limited in comparison with Thompson's claim of the preeminence of accurate conceptions of retirement and favorable preretirement attitudes that they may serve nothing more than an elaborate form of information communication that might be more readily achieved in other less costly and time-consuming fashion. On the other hand, although not measurable the highly favorable subjective response of the participants to much of the program might be viewed as indicating a useful form of adult socialization to the potentialities of continuing education for retired workers. To some extent, then, there may be great utility in having educational institutions develop and maintain such programs as part of a larger program of adult education that is lifelong and not just a seemingly last minute attempt to compensate for prior failings.

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- [1] Increased life span has not been a significant factor in this increase. Although life expectancy at birth has increased dramatically in the last century, life expectancy at age 50, for example, has increased only a couple of years. Thus, more persons are now living to the later stages of adulthood but, once having reached there, they do not have a substantially greater life expectancy than their counterparts 100 or 200 years ago.
- [2] The growing relationship between institutionalization of retirement income provisions and its acceptance as a social role should not be allowed to obscure the extent of financial hardship among the currently retired. The institutionalization of measures for providing more adequate income support for the aged over the past two decades has reduced the proportion of the aged living below a government-defined poverty level from 35 percent in 1959 to 25 percent in 1968, but it still leaves poverty as one of the major problems of the retired in the United States.
- [3] Streib and Schneider cite examples of this from the 1963 *Encyclopedia of Mental Health*. Dr. Douglas Orr writes, "Retirement is a mental health hazard under any circumstances." Discussing situations leading to reactive depressions, Dr. Felix Von Mendelssohn lists "forced retirement" along with such situations as "crippling accidents and diseases, totally hopeless situations . . . and loss of skills." According to Dr. Kenneth Soddy, "Many men find their most important identity in their career, which, being relinquished, establishes a strong tendency toward early breakdown and death" (p. 107). They also point out that in each of eighteen instances where the notion of retirement from work is meaningfully discussed, the depressive or negative effects are emphasized.

[4] Under Social Security men may file entitlement claims but not receive benefits because they continue to work. Another reason for filing in recent years is to qualify for Medicare benefits.

[5] One problem in particular is clue to the fact that most studies of early retirement indicate a strong positive relationship with high retirement income, while studies of Social Security beneficiaries indicate, in addition, a stronger positive relationship to extremely low income and marginal relationship to the labor force. Perhaps these latter cases are bypassed in the other studies because their marginality excludes them from inclusion in the labor force.