

UCSF

UC San Francisco Electronic Theses and Dissertations

Title

Social definitions of the retirement role

Permalink

<https://escholarship.org/uc/item/8d25b438>

Author

Pollack, Lance M.

Publication Date

1993

Peer reviewed|Thesis/dissertation

SOCIAL DEFINITIONS OF THE RETIREMENT ROLE

by

Lance M. Pollack

DISSERTATION

Submitted in partial satisfaction of the requirements for the degree of

DOCTOR OF PHILOSOPHY

in

Human Development and Aging

in the

GRADUATE DIVISION

of the

UNIVERSITY OF CALIFORNIA

San Francisco



This dissertation is dedicated to the memory of my grandmothers, Helen Katz and Bertha Pollack, who proved that both the angel and the curmudgeon can adapt to old age. This work is also dedicated to my great aunt Sara Lebowitz whose love, patience, and enduring will to live inspire me every day of my life. At least I got the endurance part down.

ACKNOWLEDGEMENTS

Any project that takes this long to reach fruition inevitably yields a long list of people who deserve more recognition than I could possibly give them here. The one advantage of taking such a long time to complete the dissertation is that you meet a lot of nice people along the way.

First and foremost, I would like to thank my wife Linda for sticking by me through a long and difficult process. She poked, prodded, soothed, supported, financed, fretted, cajoled, and consoled. It is as much her degree as mine. My love and respect for her has only grown throughout this experience.

I would like to thank my parents for their love and understanding, and for their support both emotional and financial through all the long years of my post-graduate career. At the end they had the good sense to stop asking when the damn thing would get done.

Special thanks must be paid to several groups who have helped me over the years. First, to all my father's graduate students (Jean, Steve, Kris, Kat, Pam, Karen, Rosanne, and everybody), collectively you taught me the ins and outs of the academic game. To, my friends from Penn State, particularly Tony and Terry and Jim, you helped me learn how to be an adult on my own. To the students from both Human Development and Health Psychology (Joe, Joanna, Mary, Yasu, Peggy, Jan, Ann,

and the whole gang), your support and friendship will always serve as my model for how graduate students are supposed to work together.

I would like to express my appreciation to Dick Hazen and Stu Katz who made the study of psychology both a joy and a wonder. Special thanks go to Art Patterson who taught me that I should not take all this academic stuff so seriously.

I must also thank all the kind and wonderful people at the Center for AIDS Prevention Studies. The people and their work are both top notch. I wish to specifically thank Tom Coates and Susan Kegeles who have been so supportive and have given me the opportunity to expand my career horizons.

Finally, many, many, many thanks to Joe Catania who has been friend, colleague, and boss. Joe, we have been together a long time and I hope a long time after this. In return for all your help and support, I guess I have given you a concrete definition of a "gradual" student.

SOCIAL DEFINITIONS OF THE RETIREMENT ROLE

Lance M. Pollack

ABSTRACT

The central question of the present study was whether or not there was a socially defined role of retiree. To answer this question sixty women who had retired from staff positions at a health sciences research campus of a major university were interviewed. Questions sought information from five domains of variables representing the retirement process: 1) pre-retirement resources, 2) retirement preparation, 3) characteristics of the retirement event, 4) post-retirement role behavior, and 5) outcomes.

As a group these women looked forward to retirement, planned for it, reported few problems with the transition away from work, and experienced positive outcomes. However, the length and depth of preparation varied widely, as did the role options pursued in retirement. Roles and norms lacked consensus, and respondents failed to find similarity between themselves and other retirees. The overall weight of the evidence suggested that the retirement process involved a socialization process leading to relinquishment of the work role and acquisition of a new status of "retiree". However, there was no socialization for acquisition of a retiree's role, per se.

Based on these findings, it is suggested that research on retirement would benefit by ignoring role acquisition, or the lack thereof, and instead focusing on alternative concepts like "role exit" and "style of role adjustment". It is also suggested that time (i.e., having control over one's own schedule) may constitute the most valuable resource a retiree possesses. Volunteerism among the respondents increased dramatically from pre- to post-retirement. The impact of current economic and social trends on the future of retirement are also discussed.

TABLE OF CONTENTS

ACKNOWLEDGEMENTS.....	iii
ABSTRACT.....	v
TABLE OF CONTENTS.....	vii
LIST OF TABLES.....	x
CHAPTER I. INTRODUCTION.....	1
Problem Statement.....	4
Definition of Terms.....	7
Age and Social Structure.....	8
Age Grading.....	8
The Sociology of Old Age.....	11
Socialization to Old Age.....	15
Overview.....	15
The Structuralist View.....	22
The Interactionist View.....	27
Comparison.....	30
Integration.....	36
Evidence of Negotiated Social Structures.....	42
Role Behavior in Old Age.....	45
Alternative Role Formulations.....	45
Changes in Marital and Familial Roles.....	51
Relinquishment of the Work Role.....	54
The Current State of Research on Retirement.....	57
General Attitude Towards Retirement.....	57
Predictors of Retirement.....	59

Reasons for Retirement.....	63
Work and Retirement.....	65
Planning for Retirement.....	68
Retirement Outcomes and Consequences.....	75
Activity and Retirement.....	77
CHAPTER II. METHOD.....	84
Subjects.....	84
Sampling Considerations.....	84
Sample Selection.....	88
Institutional Setting.....	88
Sample Size.....	90
Sampling Procedure.....	90
Instrument.....	93
Overview.....	93
Pre-Retirement Resources.....	93
Preparation for Retirement.....	94
Characteristics of the Retirement Event.....	95
Post-Retirement Role Behavior.....	96
Retirement Outcomes.....	97
Procedure.....	97
CHAPTER III. RESULTS.....	99
The Sample.....	100
Evidence for a Retiree Role.....	105
Quantifying Role.....	105
Pre-Retirement Resources.....	107
Preparation for Retirement.....	111

Characteristics of the Retirement Event.....	116
Post-Retirement Role Behavior.....	120
Summary and Conclusions.....	128
Retirement Outcomes.....	132
Group Differences in the Retirement Process.....	133
Introduction.....	133
Pre-Retirement Resources: Marital Status.....	136
Preparation for Retirement: Talking With	
Retired Friends.....	142
Characteristics of the Retirement Event:	
Occupational Status.....	147
Post-Retirement Role Behavior: Style of	
Adjustment.....	152
Retirement Outcomes: Satisfaction.....	155
CHAPTER IV. DISCUSSION.....	159
Summary and Implications.....	159
Resources, Behavior, and Norms.....	165
Past, Present, and Future Trends.....	171
REFERENCES.....	176
APPENDIX A. Initial Mailing.....	192
APPENDIX B. Structured Interview Schedule.....	195
APPENDIX C. Questions Answered by Mail (October, 1990)..	202

LIST OF TABLES

1.	Sample Characteristics (Continuous Variables).....	101
2.	Sample Characteristics (Categorical Variables).....	102
3.	Physical Health, Mental Health, and Social Functioning Pre- and Post-Retirement.....	108
4.	Sources of Anticipated Retirement Income.....	110
5.	Recurring Activities Engaged In Pre- and Post- Retirement.....	112
6.	Preparation for Retirement Variables.....	113
7.	Characteristics of the Retirement Event.....	118
8.	Goals, Norms, and Style of Role Adjustment.....	125
9.	Outcome Measures.....	134
10.	Differences in Retirement Process by Marital Status (Continuous Variables).....	140
11.	Differences in Retirement Process by Marital Status (Categorical Variables).....	141
12.	Differences in Retirement Process by Whether or Not Respondent Talked With Retired Friends (Continuous Variables).....	145
13.	Differences in Retirement Process by Whether or Not Respondent Talked With Retired Friends (Categorical Variables).....	146
14.	Differences in Retirement Process by Occupational Status.....	150

15. Differences in Retirement Process by Style of
 Role Adjustment.....154

16. Differences in Retirement Process by
 Retirement Satisfaction.....157

CHAPTER I
INTRODUCTION

The modern concept of retirement had its origins in late nineteenth century Germany. Having achieved the highest rate of industrial growth of any country at that time, Germany faced a rapidly developing labor movement seeking redress for displaced and "superannuated" older workers. Bismarck, in several addresses to his legislature, proposed a retirement insurance program not only as a means of co-opting the movement and preserving the peace, but also as a confirmation of the responsibility of the government to its people. In addition, Bismarck clearly espoused a view of retirement as an earned right, a social reward for one's service to society.

The State must take the matter into its own hands, not as alms-giving but as the right that men have to be taken care of when, from no fault of their own, they have become unfit for work. Why should regular soldiers and officials have old age pensions, and not the soldier of labour? This thing will make its own way: it has a future. (Quoted in Donahue et al., 1960, p.351)

The German Reichstag passed the first government act establishing a pension for all people who left the labor force in 1888 (Baum and Baum, 1980). Yet in the United States, where the emphasis was on individual responsibility for one's own economic welfare, it would be another half-century before a similar action was taken.

During the late nineteenth and early twentieth centuries, several social forces were at work that placed the older American worker at a disadvantage. First, a number of demographic changes including high initial birth rates, relatively lower succeeding birth rates, high immigration, increasing life expectancy, and declining mortality rates combined to expand the proportion of the population living into old age (Blank, 1982). At the same time, rapid industrialization -- fueled by new inventions and production techniques -- reduced the size of the work force required to maintain economic health and expand productivity (Orbach, 1963). Rational management policies defined older workers as more expensive, less efficient, and obsolete in the face of rapid technological advancement (Graebner, 1980). Thus, older workers were seen as expendable, and mandatory retirement programs became a convenient means of removing them from paid employment. As a consequence, the number of older people forced into poverty grew rapidly during the two decades between 1910 and 1929 (Atchley, 1982b).

However, the devastating effects of the Great Depression compelled a change from the laissez-faire philosophy that had previously guided the relationship between government and the economy. By 1930, the nation was faced simultaneously with an explosion in the number of elderly poor, and a pressing need to reduce the size of the labor force (Atchley, 1982b). The primary means of government intervention was through the

Social Security Act of 1935 (SSA), which expanded on the idea of providing an annuity or some form of minimum income as a method of escorting older workers out of the work force permanently. A means test precluded individuals from both working and receiving full benefits. The Social Security Act served two other important functions. First, it legitimized the concept of retirement and gave it a criterion age (65), which is still in effect today. Second, by limiting benefits primarily to those who contributed to the system, and by basing the level of benefits on number of years worked and salary received, SSA essentially defined retirement as something that was earned (Friedmann and Orbach, 1974).

In 1940 Congress passed legislation authorizing tax incentives for companies that contributed to pension plans. Somewhat later, the Taft-Hartley Act of 1947 established the right of unions to bargain collectively for pensions. Thus, retirement benefits and pension plans for the first time became primary issues in labor-management negotiations. Sometimes, when union representatives felt higher wages might not be achievable, improved retirement plans were sought instead. Seeking higher pensions was also a means for off-setting the oftentimes rigid seniority policies through encouraging older workers to vacate higher-paying, more prestigious positions and making these available to younger successors (Graebner, 1980). Management, who had already used pensions as a means of binding employees to the work place, saw in retirement

benefits a way of satisfying its workers while deferring the cost of the settlement to the future (Blank, 1982).

Today, retirement is a matter of contractual right for all military personnel and federal workers, and for virtually all labor union members and salaried employees. Almost all major employers use retirement benefits as a part of a compensation package for their employees. Thus, retirement is at the very least statistically normative for Americans, and can be characterized as a recognizable social institution (Atchley, 1982b).

Problem Statement

The fact that retirement has reached an observable level of social reality does not mean that its implications, either for society or for individuals, have been fully understood.

Clearly, one of the important problems in the further institutionalization of retirement is the need for a consistent expression of social policy on retirement rights in order to clarify the basic social values involved. With the forces inherent in the process of institutionalization itself, a clarification of values, accompanied by appropriate social action, will better define and structure the social function and status of retirement and thus aid the development of the individual's role conception and attitudes. (Orbach, 1963, p.395-396)

Thus, Orbach speculated that the natural actions of social forces, accompanied by proper social policy, should result in the crystallization of new roles and new attitudes. However, thirty years after this statement was made, the question re-

mains as to whether such a role conception has taken place and, if so, what form or forms it has taken.

The purpose of the present study is to explore the social role implications of the retirement process. The primary thrust of this investigation is to identify and describe the form and extent of major role changes inherent in the transition from worker to retiree status. Thus, the focus is not on psychological variables (e.g., correlates of satisfaction or morale in retirement), but on the sociological aspects of the process, including possible acquisition of a retiree's role. Of particular interest in this investigation are the content and conceptualization of such a role, as well as its origins (i.e., those sources of information supporting the conceptualizing process). This does not mean that psychological factors will be ignored. Such measures can be valuable as surrogates for sociological variables which can only be assessed through the perceptions of individuals. However, it is not the perceptions themselves that are of interest here, but what those perceptions divulge about social position (statuses), social functions (roles), and social duties (norms).

The primary research question to be addressed may be simply stated: Is there a retiree's role? Obviously, some functional accommodations must be made after the retirement event. The work role is relinquished leaving a large void in activities and use of time that has to be filled in some way.

A true retiree's role, like any other social role, must be defined either by society at large or by some recognizable subset of society. If the accommodations prove highly idiosyncratic (i.e., having meaning only for the individual retiree), then no true social role can be said to exist. If, on the other hand, the pattern of activities and behavior following retirement exhibit some common and general features that act as a focus for a wider role-set providing meaning for others, then credence may be given to the existence of a true retiree's role.

The presence or absence of a retiree's role will be sought through investigation of changes in activities and use of time pre- and post-retirement. By this method one can also assess the content of the possible role formulations encountered. The term content suggests two aspects. One of these deals with the overt expression of role -- i.e., the actual behaviors performed, the social interactions engaged in, and the meaning of those activities both to the individual and to others. The second aspect concerns the kind and extent of accommodation made. For example, did the individual acquire a new role, expand upon existing roles, or do nothing more than relinquish the work role?

A third avenue of interest concerns how individuals learn about and prepare for retirement. How far in advance of the event did individuals begin preparing for it? With whom did they consult about retirement, if anyone? What kind of

information was obtained? Was that information positive or negative in its portrayal of retirement? Were there any previous experiences, planned or unplanned, that could be construed as "rehearsals" for retirement? All of these questions will be pursued.

Finally, an investigation will be made into the relationships between various phases of the retirement process. For example, does an individual's background affect how he or she prepares for retirement? Does the extent of the preparation phase have a differential effect on the kind of accomodation made after retirement? Do any of these factors have implications for how individuals feel about their retirement?

Definition of Terms

The remainder of this chapter will be devoted to explicating current knowledge about changes in roles and norms correlated with the transition to old age status. It begins with a discussion of the meaning of aging in American social structure, and then continues with an exploration into the dynamics of role change during adulthood and old age. The chapter concludes with a summary of theory and knowledge specific to retirement.

The terms "status", "role", and "norm" are closely linked and colloquially may be used interchangeably. However, Rosow (1976b) has demonstrated that these terms can operate indepen-

dently, and therefore must be kept analytically distinct. For the balance of this paper, the following definitions may be applied to these terms.

status: A formal office or social position that can be designated by name or a clear term of reference. This classifies and locates a person in a social structure and may denote "a collection of rights and duties" for that position. (Rosow, 1976b, p.462)

role: The expected behavior considered appropriate to any set of rights and duties. This involves the activity and interaction connected with a position or a set of relationships for which the person is held responsible or which he is accorded. (Rosow, 1976b, p.462)

norm: A standard of desired value and or activity...what should be, not simply or necessarily what is. (Rosow, 1974, p.39)

Please note that whenever possible this analysis has been confined to studies conducted in the United States. This was done to preclude confounding due to variations in cultural tradition, degree of industrialization, and differential adaptation in the form of public policies and programs for the aged.

Age and Social Structure

Age Grading

The connection between an individual's age and his/her position in the prevailing social structure was first fully explicated by Linton (1942), Parsons (1942), and Cottrell

(1942). They demonstrated that American social structure can be understood in terms of age-sex grades or categories that serve to channel the inexorable passage of individuals through the lifespan. Being socially defined, the actual ages for particular transitions and the number of categories recognized may vary widely from culture to culture. These variations may appear to be quite arbitrary, but a given society's age grades are not at all arbitrary in their effects on category incumbents. Categorization defines, limits, and regulates standards for both beliefs and behaviors. The life tasks confronting individuals and the goals they strive for are similarly shaped by these culture-specific norms. Even the putative "value" of the individuals to their society and toward incumbents of other categories are defined by these age-sex gradations.

Age is of particular interest because, like skin color, the individual can do nothing to change it, and thus cannot prevent social attributions on the basis of this characteristic. However, unlike skin color, everyone ages, and consequently everyone experiences changes in their relationship within the social structure as they grow older. Age actually affects the individual vis-a-vis the social structure in two ways. First, it locates individuals within the life course and ascribes different, phase-appropriate responsibilities and obligations as they move through a succession of life stages (Foner and Kertzer, 1978; Foner, 1979). Second, age assigns

individuals to a cohort, i.e., to a group of same-aged people whose common experiences of historical events tends to yield cohort-specific interpretations of social reality (Riley, 1973, 1976). Moreover, the relative size and make-up of a cohort when compared to adjacent cohorts can severely affect opportunities for role acquisition, social mobility, and acquisition of power (Waring, 1975).

Of course, chronological age is merely a simple, quantifiable measure of convenience, that serves as an indicator of the timing of events. Neugarten and Danan (1973) favor the concepts of "life time" (biological events), "social time" (primarily the societal definitions of age grades and life stages), and "historical time". The latter encompasses both long term processes that shape the social situation and discrete historical events that affect the life course of individuals. Taken together, life time, social time, and biological time differentiate the particular "effects" subsumed under chronological age. Similar schemes are advanced by Atchley (1975), Neugarten and Hagestad (1976), and Baltes et al. (1980). Neugarten and Danan suggest that the most logical emphasis for sociologists is the interaction between social time and historical time. Maddox (1979) defines the task of the sociologist more succinctly in differentiating between biological, psychological, and sociological age.

Sociologists are usually interested only in sociological age and concentrate on age-differentiated role allocations, expectations, and performances. The fact is, however, that the relevant sociologi-

cal research has not been systematic and has not produced definitive characteristics (a) of role allocations over the life course, (b) of the degree of social consensus about role allocation or expectations in social groups, (c) of the mutability of observed allocations or consensus about age norms over time, or (d) of the personal and social consequences of these observed allocations and norms. (Maddox, 1979, p.130)

The Sociology of Old Age

Deficiencies in the sociological literature are particularly acute concerning groups at the latter end of the age spectrum. In a survey of 174 social gerontological studies published between 1959 and 1969, Bennett (1970) found only 49 reports in which system properties (e.g., population composition, physical setting, type of organization or institution, services rendered, etc.) served as independent variables, and even then system properties tended to act mainly as backdrop or as constants rather than as significant analytical components. Moreover, the dependent variable could be classified as a system property (e.g., role pattern, normative pattern, goal attainment, etc.) in only 16 of the 174 studies reviewed.

The situation has not improved significantly since Bennett's review article. General reports and book chapters centering on social gerontology and the sociology of aging have successfully related historical events and trends that affected current older cohorts (Maddox, 1970; Shanas, 1971; Palmore and Maddox, 1977; Rosenmayr, 1980). They also describe certain demographic and economic characteristics of

members of these cohorts, but only skirt the edges of issues centering on "roles" and "norms" in old age. Often these authors resort to using qualitative analyses of subjective reactions to the transition to old age, or employ methodological rather than conceptual discussions surrounding the activity/disengagement controversy (see, for example, Hochschild, 1975). General articles on age and the life course only barely deal with old age (Clausen, 1972; Elder, 1975). The age stratification literature appears to spend more time differentiating among the aged, as opposed to using age itself as a stratifying variable (Streib, 1976; Dowd, 1980). A notable exception to this, and hopefully the sign of a new trend, is a recent review chapter by Riley et al. (1988). Here the issues of role transition, role allocation, and socialization through the life course are succinctly summarized, although the volume of cited literature specific to old age is relatively small.

Information concerning norms in old age has always been sparse. Neugarten (Neugarten et al., 1965) continues to be one of the few investigators who have dealt with age-graded norms for everyday behavior. She found that the 65+ age group ranked highest on personal opinions about age constraint on behavior, but ranked lowest on perception of age constraint on behavior attributed to society at large. Interestingly, very few of Neugarten's items applied to people over 60 years of age. No other systematic studies of specific norms have

been done, but Feinman and Coon (1983) found that, in general, the performance of "elderly behavior" is not highly valued, even by the elderly themselves, who perceive greater approval for performing non-elderly adult behavior. Norms for the timing of life events also show dissensus which Nydegger (1980) has suggested may derive from the confounding of age, period, and cohort effects. She proposes that the study of age-related transitions would profit from a differentiation between non-normative (stable) transitions and normative transitions. These can be further subdivided into sequential (transition to the next segment in an ordered role sequence) and transformational (transition in response to changes in role alters) transitions. In results similar to those of Neugarten et al., Fry (1983) found that in a "card sort" of life events only four of the 33 groups of life events were assigned a mean characteristic age over 60 years, and that estimates of characteristic age tended to increase in variance for later life events.

Through the efforts of individuals like Margaret Clark, anthropologists have recently come to recognize that the elderly are not just sources of cultural history, but are themselves important subjects of study (Clark, 1967). Clark and Anderson (1967) conceive of aging as an adaptive process in which individuals must conform to the needs of both society and their own personalities. They suggest that five adaptive tasks confront the aged, the most important of which is the

substitution of alternate sources of need satisfaction. They speculate that the primary sources of such satisfaction in adulthood (the work and parental roles) are ordinarily no longer available, and hence require substitution. However, American society seems to block such substitution by continuing to invoke prescriptions which expect independency among the aged, while simultaneously creating circumstances that can only result in dependency (Clark, 1972). Thus, the transition to old age may be characterized as a transition to a state of social deviancy (Clark, 1973).

Cross-cultural studies have reinforced the importance of the connection between age and social structure. Katz (1978) contends that it is universal that persons must find their niche in a changing social environment in order to survive. In an analagous manner, the relationship of aged individuals to their place in society is an important determinant of perceived quality of life. Less philosophical are the findings of Glascock and Feinman (1980) who found that across a broad sample of cultures, transition to old age is most often defined as a change in social role (e.g., a change in work pattern, accession of children to adult status, onset of menopause, etc.). Thus, the emphasis on a chronological definition of old age appears to be a creation of Western ethnographers and policy makers. However, rather than sheer chronology, knowledge about changes in roles and norms seems

to be most important in understanding the status of the aged in any particular society.

Socialization to Old Age

Overview

Questions about changing roles and norms in the second half of the life course fall under the rubric of socialization to late adulthood and old age.

From the sociological point of view, socialization refers to the process whereby individuals acquire the personal system properties -- the knowledge, skills, attitudes, values, needs and motivations, cognitive, affective, and conative patterns -- which shape their adaptation to the physical and sociocultural setting in which they live. The critical test of the success of the socialization process lies in the ability of the individual to perform well in the statuses -- that is, to play the roles -- in which he may later find himself. The subtlety and complexity of the problem of socialization stems, in good part, from the diversity of these statuses and from the uncertainty as to the roles which may be associated with them. (Inkeles, 1969, p.615)

Inkeles (1969) characterizes socialization as a learning process for individuals that is critical to their adaptation to society. Successful socialization is indicated by successful and efficient role performance. Rosow (1965, 1974) sees socialization as something deeper and more self-involving than mere acquisition of knowledge, involving a "process of inculcating new values and behavior appropriate to adult positions and group memberships." Successful socialization produces...

conformity to shared expectations about values and behavior. But regardless of the target system, socialization has the same objectives: to inculcate in the novice both values and behavior, or beliefs and action. Our basic premise is that conformity is invariably sought on both dimensions; all socialization processes are directed to these twin ends. In any context, the fully socialized person internalizes the correct beliefs and displays the appropriate behavior. (Rosow, 1974, p.32, italics original)

Rosow sees the goal of socialization to be the internalization by individuals of socially defined and shared expectations (i.e., roles and norms). He defines successful role performance as conformity, in both beliefs and actions, to the social consensus of the socializing group or institution.

Taking these two considerations of socialization together, it is clear that the process simultaneously serves both personal and social functions. For individuals, socialization provides the means for maintaining an integrated self-image by supplying normative information on standards for behavior and the appropriateness of values at given times and in given situations. At the same time, these standards, since they reflect social consensus, also serve to regulate social interaction within formal and informal institutions. Similarly, at both the institutional and societal levels, socialization provides for continuity over time and across generations (Neugarten and Datan, 1973; Albrecht and Gift, 1975; Mortimer and Simmons, 1978; Bush and Simmons, 1981).

A disproportionate amount of the research literature deals primarily with the complexities of childhood socializa-

tion, which inadvertently suggests that the socialization process either ends there or changes little across the lifespan. However, Brim (1968) noted that changes occur in several characteristics of the socialization process from childhood to adulthood. These changes include: 1) less concern with values and motives and more concern with overt behavior, 2) less of an emphasis on learning new material and more of an emphasis on synthesizing and integrating what has already been learned, 3) more concern with the real rather than with the ideal, 4) greater interest in mediating conflict among expectations than in the substance of the expectations, 5) a focus on role-specific expectations rather than on the general demands of society, and 6) transition from a highly egocentric view of the world to one that is more balanced between the self and the generalized other. Brim's analysis emphasizes that adult socialization incorporates both continuity (of knowledge and content) and change (in style and emphasis), acknowledging what Bush and Simmons (1981) refer to as the "essential contradiction" contained within the processes of socialization.

Although socialization serves to perpetuate the existing society -- its ideology, roles, norms, and values -- socialization also contains the seeds for change....At the individual level, a similar contradiction is found. Socialization processes, particularly role acquisition, promote continuity and stability in the self, but at the same time open the possibility for significant individual change.... (Bush and Simmons, 1981, p.162)

Inkeles (1969) emphasized that adult socialization involves not only the acquisition of new roles, but also the relinquishment of all or part of roles that may have preceded the new ones. For example, roles are often organized in hierarchies, as they distribute in the educational and occupational spheres, where acquisition of a higher or more senior position necessitates relinquishment of the lower or more junior position. Familial roles differ slightly in that, technically, the prior roles are not completely lost, although the importance lent to any given role inevitably shifts with time. As children grow older and leave home, the previous parental role is not completely relinquished, but its operational importance diminishes. While affective ties remain strong, instrumental connections fade, and responsibility for care of offspring transfers from the parent to the child itself. When children themselves become parents, the primary familial role of the first generation changes from parenthood to grandparenthood. Inkeles noted that relinquishing roles in adulthood sometimes also means relinquishing a great deal of power and prestige previously associated with those roles.

Of course, the aging process itself necessitates a series of role acquisitions requiring corresponding role relinquishments as the individual progresses through the age status sequence of childhood, adolescence, young adulthood, mature adulthood, and old age. One of the differences between childhood and adulthood is the length of tenure spent in a

given age status. In the United States, individuals are likely to make the transition from young adulthood to mature adulthood between the ages of 30 and 35. They may then remain in the mature adult stage for another 30-35 years. Similarly, for persons who are long-lived, old age may also last another three decades. Thus, during late adulthood significant changes may occur within the various role hierarchies that the individual is a member of (e.g., occupational, familial, etc.). Nonetheless, the interaction between hierarchies, their relative importance to the individual and to society, and the overall standards by which role performance is evaluated all remain relatively stable. This is consistent with the notion that socialization in adulthood incorporates both continuity and change.

But what of old age? Does the character of socialization change again with the transition to old age, and if so, in what way? One might ask, which roles are relinquished and which ones are acquired? Burgess (1960) noted several important trends that had a negative impact on the social standing of older Americans. These included 1) an increase in forced retirement with a concomitant loss of economic independence; 2) a change from rural to urban lifestyles with an associated loss of extended family relations, and the elderly's formerly favored position in that network; and 3) a maximization of leisure time accompanied by a minimum of avenues through which to utilize it. Burgess concluded that

the aged have no vital function to perform in American society and referred to this phenomenon as the "roleless role" of the aged.

Brim and Wheeler (1966) characterized aging as a downward mobility marked by "a decline in strength, vigor, and memory which leads to an inability to carry out satisfactorily some of the customary roles the adult performs, which in turn leads to a readjustment of expectations and of performance levels." When compared to the young, Riley and associates (1969) also noted a lack of eagerness on the part of the old to effect a transfer to new roles. They attributed this phenomenon to society's inability to provide any clear expectations or positive incentives to do so.

The older person's transfer is often the result of enforced relinquishment, or of the imbalance between uncertain rewards in the new role and increasing punishments (or threats of punishment) in the old. In effect, withdrawal from many past involvements - - without full opportunity for replacement -- seems to be socially imposed upon the aging individual. (Riley et al., 1969, p.970)

Similarly, Anderson (1972), based on her sample of 1200 normal aged (including older psychiatric patients), concluded that the older American is conditioned by society for a total cultural withdrawal. She went on to state that people entering old age in the United States are statusless.

There is no concensus on how precisely they can continue or develop links with other men. We hold up no goals for them, no attainable, much less rewardable, ends of behavior. (Anderson, 1972, p.212)

In the same vein, Gordon (1972) noted the losses and downward mobility that often characterize old age, and society's seeming inability or unwillingness to prepare individuals for negative events.

Our socialization processes do not really prepare even fully mature adults for the shock and trauma of retirement, widowhood, isolation, loneliness, invalidism, or death. Partly this stems from the fact that our culture provides no viable role of "old person" to be socialized into, only the vital and resource-laden roles to be thrust out of, with little concern for restructuring meanings by socialization even then. (Gordon, 1972, p.102)

Clausen (1972) found little provision for acquisition of new roles after retirement, and blamed modern industrial society for failing to "provide clear guidelines or supports for maintaining personal integrity." The elderly are forced to invoke past achievements in order to lend meaning to their lives and command respect from others. Neugarten and Datan (1973) suggested that declining normative control is the rule after the transition to adulthood and extends through successive phases of maturity and old age. Looft (1973), using a social interaction approach to socialization (i.e., how an individual affects other people and vice-versa), concluded that the aged have little contact with anyone, and because of this do not help socialize anyone else, including their age peers; nor do others serve as socializing agents for the elderly.

Thus, an aggregate picture of aging individuals sees them as declining in their ability to perform their prior functions

in society, and steadily relinquishing all the important roles they had previously held in the social structure. This occurs in the absence of any suitable replacements for prior functions and roles. No new roles can be identified, no norms can be described, no socializing agents are made available, and even generalized goals in old age are lacking. The above anecdotes, analyses, and observations are integrated into a coherent, sociological account of aging in Irving Rosow's Socialization to Old Age (1974).

The Structuralist View

Rosow (1974) lists three necessary conditions of socialization: 1) the actor must have knowledge of what is expected of him (i.e., roles and norms), 2) the actor must have the ability to perform adequately (i.e., meet expectations), and 3) he must have sufficient motivation (i.e., a desire to enter the new role and internalize the actions and beliefs associated with it). Typically, transitions from one life stage to another meet these conditions through 1) the provision of rites of passage (Van Gennep, 1960), 2) the availability of some degree of role continuity (Benedict, 1938), and 3) the presence of tangible social gains. Rites of passage serve to symbolize and ritualize the status change, and to facilitate the social redefinition of the transitioning individual. They facilitate transition by publicly isolating individuals from their prior age status group through ritualized prescriptive

UCSF LIBRARY

behaviors. Isolation from the past created through these procedures fosters resocialization both by maximizing the individual's dependence on the new socializing group, and by increasing the situational pressure for conformity (Rosow, 1976a). Role continuity means that expectations in one role positively prepare a person for the subsequent role, or at least impose no norms that actively conflict with those of the next stage. Role continuity provides readily available role models and the opportunity for extensive anticipatory socialization, two important socialization processes mentioned by Rosow (1974). Finally, role transition is typically characterized by increased rewards which are available as a function of meeting increased social responsibilities, often in the form of supervising those who are less socially skilled or competent. Increasing rewards and responsibilities serve as important primary motivators for socialization to new roles.

Rites of passage, role continuity, and social gain appear to characterize all age stage transitions from infancy through late adulthood, until the transition to old age is reached. With the exception of retirement, no identifiable scheduled events serve to sharply mark the transition to old age. Even retirement itself cannot be defined as a true rite of passage because the social definition of an individual as "old" tends to develop gradually and informally, and is not necessarily linked to occupational role. In fact, for many Americans this redefinition process begins well before the retirement event

with the change in, or loss of, other major roles of adulthood. Primary among these changes is the decline in the importance of the parental role as children reach adulthood, leave home, and begin nuclear families of their own. Grandparenthood and great-grandparenthood arise as possibilities for new self-definition, but as functional roles they are ambiguous and rank low in importance. They also lack specified definition in terms of social responsibility or fixed expectations. They often do not require physical proximity with role-others, and can be discharged at symbolical and sentimental rather than instrumental levels.

Besides relinquishment of the occupational role via retirement, the spousal role may be lost through widowhood or late-life divorce. The occupational role, with its associated earning potential, arguably is the primary source of power and prestige in American society, while the role of spouse lies closer to the core of personal identity (rather than social identity) for the vast majority of adults. Loss of such central roles precipitates further role erosion in the spheres of formal and informal group memberships. For example, friendships and peer relationships which are directly derived from the occupational role or centered on the spouse's affiliations may be suddenly terminated. Similarly, professional and club memberships lose their importance as the individual's levels of interest, activity, and economic resources are abridged by central role losses. All these role losses and

changes are accompanied by significant declines in social prestige, power, and responsibility.

The loss of central roles in the absence of adequate replacement means that socialization to old age occurs in what Rosow terms "informal institutional settings". In a critical comparison of socialization in formal and informal settings, Rosow (1974) finds that informal settings tend to yield a more comprehensive and complete socialization, resulting in the full inculcation of appropriate values as well as expectations for behavior. However, in aging persons the socialization process itself is more problematic in informal situations because normative expectations for beliefs and actions are difficult to identify or specify. The lack of formal institutional roles, whose norms might invoke stipulated expectations for values and behavior, tends to lead to an increased frequency of normative conflict. The norms themselves tend to be ambiguous and vague, implicit rather than explicit, variable in space and time, and discrepant in terms of what is the ideal and what is real. According to Rosow, all these characteristics are applicable to expectations for the elderly. In addition, the moral force underlying any given norm tends to be quite low. This permits a wide range of tolerable behaviors and values and further blocks development and articulation of any social consensus. The presence of social dissensus itself precludes successful peer social-

ization in old age, or during anticipatory socialization prior to the acquisition of old age status.

Thus, the three necessary conditions which characterize socialization (i.e., knowledge, ability, and motivation) are not met in the transition to old age from late adulthood. There are relatively few important or prestigious roles associated specifically with late adulthood or old age which require specific socialization procedures. The norms associated with those roles tend to be vague, lacking in moral force, and unsustained by generalized social consensus. Previously important roles either are relinquished without replacement or "mature" into less important, less responsible, more symbolical positions. Significant social losses also operate to reduce motivation to be socialized. Many elderly refuse to even identify themselves as "old", and attempt nostalgically to cling onto the more respectable expectations of late adulthood. Such a stance diminishes the possibility of peer socialization, and eventually leaves individuals psychologically vulnerable as they find themselves unable to meet prevailing standards of role performance in the absence of any proper roles to perform. Role discontinuity also becomes significant as the older person is expected or forced to stop working, to accept social losses, and to relinquish major responsibilities. Rosow concludes that given this failure to describe an articulated "field" of socialization -- i.e., the targets, mechanisms, and characteristics of

socialization -- one must conclude that there is no socialization to old age at the societal level in the United States.

The Interactionist View

In response to Rosow, Marshall (1979) rejects what he calls a "normative" sociology which assumes that social order obtains from a semi-perfect internalization of norms by the individual through socialization.

Individuals negotiate with one another to work out some semblance of order, and that sense of order is always changing and subject to renegotiation, as individuals bring together their biographically meaningful lines of action and attempt to exercise some control of power. Norms are not something "out there" to be learned and internalized, and which thence determine behavior; rather norms are viewed as claims involved in, and outcomes of, continuous negotiation processes. As Blumer tells us, this is not only for novel forms of interaction, but for habitual and repetitive interaction. (Marshall, 1979, p.348)

Although Marshall agrees with Rosow that there is a lack of socializing agents, agencies and norms in old age, he feels that the aged should be grateful for this lack of normative constraints on their behavior.

It is hoped that in this relative freedom they can seek, with others, to construct a passage through their last years which maximizes personal control. (Marshall, 1979, p.345)

Thus Marshall draws directly from symbolic interactionist theories, attributing the lack of a social structural context in old age not to the failure of some impersonal, "mythologi-

cal" society to incorporate the elderly into the prevailing social schema, but rather to the inability of the aging individuals themselves to negotiate a viable agreement with significant others concerning their roles, norms, and positions in the social structure.

Borrowing from exchange theory, Dowd and Bengston suggest that the lack of a negotiated context derives from the relative dirth of power resources available in old age (Dowd, 1975, 1980; Bengston and Dowd, 1981). Exchange theory thus contends that interaction among individuals can be characterized as attempts to maximize rewards and minimize costs.

Interaction among social actors (either groups or individuals) is sustained over time not, as the functionalists would have it, because there exist normative expectations specifying the maintenance of such an interaction or because such a pattern of interaction fulfills some socially required need; rather, interaction is maintained because individuals find such interaction rewarding -- for whatever reasons. (Bengston and Dowd, 1981, p.62)

According to this view, successful exchange continues as long as rewards received through interaction remain greater than costs incurred in pursuing the reward -- where "reward" is defined as a socially administered positive reinforcement, and "costs" may include both aversive stimuli encountered and rewards that are foreclosed (Emerson, 1976). Seen in this way, power derives from imbalance in the social exchange; that is, power is synonymous with the dependence of one actor on another for the acquisition of rewards. Therefore, the exercise of power rests on the means for securing independence

which are potentially available to each actor in an exchange relationship. Exchange theorists refer to these "means" as power resources, enumerated by Dowd (1980) to include personal characteristics (e.g., intelligence, knowledge, strength, beauty, etc.), material possessions (e.g., money and property), relational characteristics (e.g., influential friends or relatives, caring children), authority (e.g., position and status within formal and informal organizations), and generalized reinforcers (e.g., respect, recognition, approval, etc.).

According to exchange theorists, the loss of physical vitality and youthfulness in old age signifies, among other things, a decline in the number of personal characteristics that can be drawn upon as power resources. Loss of the work role diminishes authority and precludes acquisition of, or possibly even the maintenance of, material possessions. Changes in familial roles and the inevitable death of friends and family members also diminish authority, as well as strip the aging actor of resources based on relational characteristics. Thus, the elderly are left with only generalized reinforcers (the commonly mentioned one being compliance) to offer as exchange for sustenance. The aged have very little to exchange of any instrumental value to other individuals or groups in society. This makes them extremely dependent and non-powerful. In this way, the problems of aging, and the

social process of aging itself, may be characterized as an overall decrease in power resources.

Although the majority of writings specific to old age are derived from the exchange perspective, it is clear that the interactionist perspective is closely associated with exchange theory (Singlemann, 1972; Schafer, 1974). This is evident from Emerson's statement about the relative "value" of a resource.

Any ability possessed by Person A is a resource only in relations with specific other persons who value it. Therefore, strictly speaking, resources are not possessions or attributes of individual actors, but rather they are attributes of the relationship between actors. (Emerson, 1976, p.348)

Thus, relative value is based on both individual and mutual perceptions of reality, and the exchange relationship itself becomes more symbolic than instrumental in nature.

Comparison

Both the structuralist and the interactionist models contain some conceptual flaws. The structuralist perspective attempts to understand and explain social phenomena in terms of the functions that these phenomena serve in the maintenance of the social order. The underlying premise is that these structures underlie and generate functions which are necessary for the society's continued existence. However, no satisfactory definition of "function" has yet been forwarded that is independent of it's structural connection. This yields an

inescapable tautology; i.e., the structure "exists" because it is functional, and the structure is functional because it, and the society it supports, exists. More confidence might be gained from the description of converse cases, perhaps using archival data, in which the presence or absence of some structure contributed to the decline rather than the maintenance of a society. However, even if such examples could be identified, they would not necessarily negate the tautology problem. In order to do so, function must be defined in terms other than "survival" or "existence". The biological term "adaptive" suggests itself as an alternative, although this term also has an extensive survival connotation. Adaptive properties might include the absence of social upheaval, along with the presence of smooth cohort succession and continuity of structure over time.

One problem with such an approach is that the unit of analysis is the society as a whole, and not the individuals who compose that society. Structuralists see formal and informal organizational structures not just as gestalts whose wholes are greater than the sums of their respective parts; but as separate, active, goal-directed entities that require certain roles be performed, although not necessarily by any particular actor. Examples of this perspective can be found in discussions of the dynamics of formal and informal organizations (Rosow, 1974) and in the premises underlying ecological psychology (Barker, 1968). Thus, what is functional for

the survival of the society and its component structures may not necessarily be functional for the individuals involved. For example, in the 1930's the stability and growth of the United States economy required that older workers be removed from the work force, despite the fact that many individuals suffered extreme economic hardship as a result of this displacement. Since that time, several historical and economic trends have combined to foster a social structure in which most people are forced to relinquish their primary instrumental roles as they approach old age (Rosow, 1962). This reductionistic tendency to assess functionality at the individual level has generated significant confusion regarding the validity of the structuralist perspective.

Another criticism of this perspective is its seemingly static rather than dynamic nature. Maines (1977, p.256) refers to the "older functionalist view of an impersonal social structure, which is fixed and given once and for all." Furthermore, given the structuralist focus on social control and internalization of shared norms, it is claimed that this model overemphasizes individual problems and adjustment to the existing social structure, while not considering adjusting the social structure to the needs of individuals (Marshall and Tinsdale, 1978). It is clear that most structuralists do in fact recognize that the problems of aging often are imposed by the social structure upon the aging individual (Riley et al., 1969; Anderson, 1972; Gordon, 1972; Clausen, 1972; Rosow,

1974). If there is a perspective bias toward individual rather than structural solutions, it may be in recognition of the significant inertia and resistance to change inherent in the general social structure, or for that matter in any large organization or institution. The combination of a rapidly growing dependent elderly population, a contracting economy, the presence of finite resources, and a shrinking worker-to-dependent ratio has led to the labelling of programs supporting the aged as increasingly burdensome (Estes, 1979). Thus, it is possible that the present structure may eventually be defined as inefficient or even dysfunctional.

It is curious that some exchange theorists criticize the structuralists for their emphasis on individual adjustment when the interactionist perspective rests almost entirely on interpersonal negotiations. For example, Emerson (1976) notes that most observations of elementary social processes are based on dyadic exchange, and that the ability to generalize upward to larger social entities is somewhat problematic. He attempts to bridge the gap through the use of concepts like "productive exchange" and "exchange networks", but these seem only to apply to negotiations concerning the distribution of resources. Maines (1977) cites Blumer's concept of "joint action" in which exchange participants may be groups or institutions as well as individuals.

Based on Blumer's statements, it is evident that he fully acknowledges the presence and functioning of social organizational mechanisms that transcend individuals and have a constraining impact on human

conduct. Blumer's message should not be lost, however, because these very constraining processes are composed of and expressed through interacting individuals. The point is that we need not know the precise nature of that interaction in order to understand the nature of the constraint and to incorporate various types of constraint into sociological analyses. (Maines, 1977, p.238)

The concept of "boundedness", inherent in exchange relationships lies at the heart of some major weaknesses in this perspective. Traditionally, interactionists have contended that the content and rules for exchange are first negotiated by the actors, and then are subsequently subject to renegotiation at any time. However, Dowd (1980) contends that all interaction involves exchange. Even strangers engaging in brief, casual social interaction do so easily without ever negotiating the rules of exchange underlying their interaction. Individuals throughout their lifespans are constantly introduced to novel situations -- new schools, new jobs, new relationships -- seemingly without ever personally or directly negotiating the form or content of the exchange relationship. In non-institutional settings, actors appear to generalize on exchange rules employed in other, similar interactions. In institutional settings a similar process may operate. Alternatively, rules may have been negotiated by predecessors, by other actors in similar positions, or previously by representative groups within the institution -- such as unions in a manufacturing environment. Furthermore, prescriptions for behavior and contractual agreements often are not subject to

immediate negotiation. This is not to suggest that renegotiation may not occur. The point is that exchange relationships are often constrained by forces outside the exchange relationship, and by rules that often have been defined prior to entrance into the relationship. The structuralist perspective explains the former through the concepts of hierarcies of norms and embeddedness of norms, and the latter through the mechanism of anticipatory socialization. In contrast, the interactionist approach is lacking in these proactive mechanisms, and hence ill-equipped to deal with explanations of novel adaptations within the conceptual confines of its constituent theories.

Looking now at the exchange perspective as it concerns interactions between the aged and their social environment, two major problems are apparent. First, there is the problem of defining the metrics of exchange, i.e., determining the exchange rate (what is rewarding or punishing) and the exchange units (of reward and punishment). Exchange does not necessitate a rate based on equality or parity. As Clark (1972b) points out, other payoff coefficients can be derived based on altruism, institutional control of resources, and economies of scale. Dowd (1980) contends that the elderly are often lacking in power resources. Moreover, the meaning of these resources differ markedly between the aged and younger age groups. Because of these differences, it is difficult to negotiate mutually agreeable rates in cross-generational

exchanges. The lack of any specific economic, instrumental, or occupational roles is particularly debilitating to the aged. If generalized reinforcers (for example, compliance) are not meaningful or useful to non-aged actors, then effective exchange is unlikely to occur. Thus, as with the structuralist conception of socialization to old age, the operational effectiveness of the exchange process itself is problematic.

The second problem derives from the absence of any type of proactive mechanism. Put simply, why don't middle-aged individuals while at the pinnacle of their career, at their highest status in the social structure, and with a maximal array of power resources negotiate a better deal for themselves in anticipation of old age? Why not renegotiate a more favorable exchange rate, perhaps with deferred payoffs? Why not redefine the relative value of those resources that are likely to be retained in old age? These are questions lacking satisfactory answers at this time.

Integration

Two different perspectives on the relationship between the elderly individual and the social structure both seem to acknowledge the same social fact -- namely, that the aged as a population subgroup are detached from the the rest of the social structure. The structuralists note that the transition to old age is qualitatively different from all previous age-

stage transitions. The elderly, as a group, no longer serve any valuable function in a rapidly changing society already overpopulated with potential workers. These older persons have been progressively divested of or diminished in most of their important roles, and have declined in both power and prestige. Thus, the elderly become disengaged from the social structure and reside outside of its normative control. However, the weakness of this structuralist perspective is its inability to connect structure (or the lack thereof) with individual, everyday behavior.

But to know these general values and roles provides no more than a very superficial understanding; obviously they cannot tell us the outcome of every visit...or very much about the dynamics of interaction. (Clark, 1972a, p.310)

The interactionist perspective contends that it is not the lack of integration in the social structure that is at issue in old age, but the significant decrement in power resources resulting from personal losses, social losses, and changes in available roles that are intrinsically correlated with old age. It is this lack of power resources that prevents aging individuals from negotiating with others the roles they should play and the norms that might prescriptively govern their behavior. The weakness of this approach is its inability to describe specifically what constrains the form and content of these negotiations, particularly the possible inherent constraining effects of the extant social structure.

What differs between settings and serves to generate interest within the interactionist paradigm is the

varied character of social life that may be found and the different roles that are "played" by individuals, whose apparent naivete with regards to their cultural origin seems, from within the paradigm, to be notable. (Gonos, 1977, p.857)

It is increasingly clear that these two different perspectives are neither competitive nor mutually exclusive. They appear to operate at different levels of analysis (sociological versus social-psychological) and employ different units of analysis (social aggregates versus individual persons). In fact, a strong argument can be made for the complimentarity of the two approaches. Parsons (1972) contends that social structure does not seek to specify behavior for given situations, but in reality frees the individual to make informed decisions about how to behave.

One of the most important consequences of institutionalization is the creation of areas of freedom within which individuals and subgroups can make their own choices at their discretion. (Parsons, 1972, p.301)

He goes on to state that roles, norms, and values serve as guidelines for desired outcomes, not as precise, rigid specifications for beliefs or actions.

Values constitute the "pure" commitments to patterns of normative orientation. Norms, on the other hand, are the "clinical" applications of values to complex practical situations. The necessity for the distinction lies in the fact that workable norms in the present technical sense cannot be derived from any one pattern of values, but must be derived from combinations of several. There is no one-to-one correspondence between value pattern and regulation of cases of concrete behavior. (Parsons, 1972, p.303)

UCSF LIBRARY

Thus, behavior is negotiated within the confines of the prevailing value patterns and the norms that are derived from them.

A similar viewpoint is found in the work of Goffman. Gonos (1977), noting the confusion of various theoreticians over whether Goffman was an interactionist or a structuralist, argues convincingly that Goffman integrated the two approaches by viewing social structure as the "frame" or context within which interaction takes place.

One cannot claim to have reached a scientific understanding of a strip of interaction, says Goffman, unless one has worked out an understanding of the rules of the frame in which the interaction takes place. This latter understanding has been unconscious for the interactionists, who, like ordinary participants, have brought unexamined prior knowledge of background rules to the settings they have studied. Consequently, they have described variations of behavior within particular frames without acknowledging the set of rules and structured social relations that make the existence of such forms of activity possible. (Gonos, 1977, p.858)

Handel (1979) cites three ways in which interaction is theoretically recognized as being constrained by or embedded in broader social structural contexts. First, in the absence of firsthand knowledge of a social setting, standardized cultural expectations in the form of roles and norms provide the actors with the premises for negotiating particular obligations, standards of performance, uses of available resources, and expectations for encounters. Second, actors are accountable for performing roles that provide incumbents with typical goals, resources, and obligations.

These roles constitute the world of the actor within which negotiations may be conducted and under whose auspices interaction occurs. (Handel, 1979, p.867)

Finally, the social structure serves to circumscribe the form, content, and outcome of the negotiations.

The typical matters of concern in a typical interaction -- forms of expression, consequences of the interaction, typical sequences and connections among interactions, types of individuals involved and their fates, among other matters -- are all constrained by the broader social context in which interaction occurs. (Handel, 1979, p. 867)

How much constraint resides in the social context varies from situation to situation. Rosow (1974) feels that any given role negotiation will be limited or even nil if the moral force governing role performance is high (i.e., invoking severe normative prescriptions or proscriptions). However, where moral force is low, a wider range of behaviors are tolerated so that there is room for negotiation. Thus, the elderly, who lack roles to guide their behavior effectively, and who experience only vague normative control characterized by low moral force, should be able to negotiate a new social structure -- roles, norms, values, goals, etc. -- that conforms to their own needs without much constraint. However, effective negotiation may in fact be hampered by intergroup disagreement over the nature of rewards and punishments and about negotiable rates of exchange, reflecting the significant difference in power resources between elderly and non-elderly actors. Thus, an analysis of the potential roles and norms in old age in the United States should reveal a continuing

lack of available roles for the elderly to fill, along with a diminished normative control over their behavior, and little consensus among the aged themselves as to how to respond to such circumstances.

However, despite these disadvantages the aged manage to function in American society. Disengaged from the social structure and unable to negotiate with younger, more powerful age groups, the elderly still can negotiate among themselves to structure their lives at the local and community level. Rosow (1974) has suggested that isolated, inward-looking, age-homogeneous enclaves of the elderly are buffered from the expectations and constraints of the more youth-oriented mainstream society. This may provide them a more fertile ground for the formulation of specified old age roles and norms within their own community. Similarly, Dowd (1980) contends that intragenerational exchange is much more effective because power differences are small, and greater consensus can be established for defining rewards and exchange rates -- primarily because of similarities in abilities, resources, and life experiences. Thus, local concentrations of aged persons, whether planned or unplanned, may seek to alter the prevailing, outside social structure to one that conforms more closely to the modified needs and expectations of the elderly. Once a new structure becomes established and roles and norms are derived, then further negotiation would be circumscribed within that new structure. Such a conclusion

originates out of the theoretical juxtaposition of both the structuralist and interactionist perspectives.

Confronted with a structure of expectations to which conformity is impossible, actors negotiate a situated order, habitual conformity to which will produce satisfactory results, and continually negotiate elements of that order as the need arises -- but only as the need arises. This understanding of the interactionist approach does not relegate it to the subsidiary task of "interpreting" structural findings. Instead, it extends the domain of sociological theorizing to include a sociological account of how actors accommodate themselves to the structural indeterminance with which they are confronted, even when structural articulating mechanisms are taken into account. Interaction is, intrinsically, a collective endeavor and negotiating is, intrinsically, a social activity. (Handel, 1979, p.873)

Evidence of Negotiated Social Structures

Based on a review of studies of several old age-dense communities, Keith (1980) has identified several variables correlated with the potential for the development of a revised social structure, and those characteristics that should emerge as a structure takes hold. Among the "background" factors are population homogeneity, a lack of alternatives to the current living situation, characterization of the decision to move into the community as irreversible, a small population size, and the broad availability of leadership skills among the residents. Such a development is also facilitated by a meager material and social connection between these residents and the external social world. The "emergent" factors include development of shared symbols, extensive participation in internal activities, high ratios of internal to external contacts, and

a large degree of interdependence among residents. They also include common perceptions of external threat, participation in communal unpaid work, and definition of statuses primarily in internal rather than external terms.

Much of the available data are derived from ethnographic studies of various "senior-only" settings in the United States, although some investigations could be characterized as more experimental in nature. Messer (1967) found that among elderly residents living in non-age-dense public housing, the frequency of social interaction correlated positively with morale. However, among elderly residents residing in public housing where the elderly were predominant, there was no relationship between level of interaction and morale. This finding suggests that aged residents living in settings in which they are the majority attach different meanings to maintenance of social interaction than do their counterparts living in settings with more diverse population. In another study of aged public housing residents, Jonas (1979) observed that, after controlling for external kinship ties, having external friendships correlated negatively with internal friendship formation. This conforms with Keith's contention that external ties operate to block or retard internal integration.

In a study of a southern California retirement community, Seguin (1973) was able to identify 367 different instrumental role positions internal to the community -- most of them in-

volved with the provision of various services. Interestingly, individuals in poor health appeared to have been socialized into permanently dependent positions, so that service delivery roles could be legitimated. Ross (1977), in a study of a home for the aged in France, found that prior occupation had only a minimal effect on current standing in the community, and that prestige and power were based primarily on social proximity to the current, internal decision-makers. Fry (1979) obtained identical results through observation of two trailer parks for seniors in Arizona. Perkinson (1980) not only observed a devaluation of past occupational achievements, but also the implementation of sanctions against the display of personal traits that were associated with such achievements, but that were deemed inappropriate for life inside the community (e.g., aggressiveness, competitiveness, etc.). Perkinson's Missouri sample also displayed extensive formal role development internal to the community, and the presence of sanctions to enforce the expectation that all residents should serve the community in some fashion. All of these study populations exhibited high levels of participation in internal activities and extensive interdependence, with corresponding acts of mutual aid, occurring between residents.

Thus, it would appear that the supposition about the elderly developing their own unique social structures has some validity. In fact, such an outcome has already been cited as a possible selling point for planned communities for the aged

(Fry, 1977). Based on a review of studies like those mentioned above, Ward (1979a) has concluded that the elderly fair better (i.e., display higher morale, more positive affect, and greater life satisfaction) in old age-dense settings because these provide structured instrumental support (e.g., programs, services, mutual assistance, etc.) as well as opportunities for socializing experiences (e.g., age-appropriate roles and role models, consensus on standards for values and behavior, etc.). Ward found that this was especially true for individuals possessing limited resources. These findings suggest, then, that aged individuals with substantial resources might prefer non-age-dense communities where they would be freer to pursue the wider range of options for adaptation to old age available in society at large. On the other hand, older individuals with fewer resources would benefit from living in old age-dense settings, where new structures are created to integrate residents into age-appropriate schemes of roles and norms.

Role Behavior in Old Age

Alternative Role Formulations

Social gerontologists have centered much of their attention on issues surrounding social adjustment to old age. A large portion of the literature in this area has been generated by the debate between "disengagement theory"

(Cumming and Henry, 1961) and "activity theory" (Lemon et al., 1972). Disengagement theory characterizes "successful aging" as a gradual, inevitable, and mutually agreed upon withdrawal from society by aging individuals. Thus, no effort should be made to replace lost activities or social relationships, and little or no adjustment in surviving roles should be necessary as individuals turn their attention inward to psychological concerns and nonsocial activities. Quite conversely, activity theory portrays successful aging as an ongoing process of negotiation directed toward the replacement of lost roles with new role activities. Thus, the primary goal is to maintain prior levels of activity and social contact. Unfortunately, the debate has been both ideological and political. Under these pressures, disengagement theory has been criticized as a defeatist conception of late life as a terrible involution, while activity theorists have been accused of euphorically painting old age as a time of special opportunity.

Methodological difficulties, however, have created a myriad of problems that affect testing the validity of either model. Successful aging is an ill-defined term which has been operationalized as displays of positive affect, high morale, and increased levels of life satisfaction by individuals. Thus, the debate has focused not on the relationship between the aged and society, but on the psychological correlates of differing levels of social participation and activity.

Analyses based on levels of activity do not support either theory in pure form. In a cross-sectional study (Havighurst et al., 1968), aged respondents displayed significantly less role activity and ego investment in their present roles. They also demonstrated significantly more negative affect regarding both current levels of role activity and changes in role activity than did younger respondents. However, there was no change in life satisfaction across age groups. Havighurst and associates interpret this to mean that the elderly regret the decline in activity but have come to accept it. They also conclude that since activity and life satisfaction do not appear to be highly correlated, all possible combinations of activity and life satisfaction (high-high, high-low, low-high, low-low) are probably represented in the aged population. Because of this, neither disengagement theory nor activity theory may be considered to be prescriptive for the aged.

Having obtained the same muddled results from analyses of data from the Duke study, Maddox (1968) suggests that these inconsistencies could disappear if consideration of the persistence of prior lifestyles was included. That is, individuals should serve as their own baselines, so that specific changes in activity for each individual can be assessed in terms of prior functioning, rather than just comparing levels of activity across age groups. Longino and Kart (1982) contend that clarification of findings regarding levels of

social activity would improve if discriminations were made between informal activities (e.g., peer relationships, friendships, etc.), formal activities (e.g., memberships in clubs and voluntary associations), and solitary activities. These authors found that informal activity is positively correlated with life satisfaction, while formal activity is negatively associated with life satisfaction, and solitary activity has no statistical relationship with life satisfaction at all. Thus, it would appear that persistence in some areas of functioning and not in others is the key to achieving positive outcomes in old age.

Just such a viewpoint has been called "selective disengagement" by Streib and Schneider (1971), "consolidation" by Atchley (1982b), and, more recently, the "continuity perspective" by Fox (1982). Fox equates the extremes of continuity or discontinuity -- both socially and psychologically -- with maladaptive aging. She proposes that establishing a balance between these extremes is most likely to promote successful aging. Similarly, Pearlin (1982) cites strong evidence that the impact of discontinuity in roles or role behavior is not necessarily negative, as long as the social structure remains basically intact. This model suggests that maintenance and perhaps expansion of surviving roles in old age can accomodate, at least in part, for losses associated with primary role relinquishment.

UCSF LIBRARY

These three perspectives (disengagement, activity, and continuity) may be considered benchmarks along a broad range of possibilities for role reformulation in old age. It is important to note that all of these models posit successful aging as the outcome. Consequently, any static look at certain psychological dimensions of late life (e.g., morale, life satisfaction, adjustment, etc.) will yield the same results regardless of the strategy for role reformulation posited by the researcher. Similarly, any investigation of the behavioral aspects of old age (e.g., level of activity, frequency of social contact, etc.) without reference to prior levels of involvement will fail to capture actual changes in role behavior, and thus preclude an inductive approach to the determination of role reformulation strategies.

While no specific level of social participation appears to be optimal for all elderly, the maintenance of some kind of social structure does play an important part in successfully negotiating old age. However, given the findings of Longino and Kart (1982), it appears that local, more personalized structures based on informal organizations, rather than formal role activities, yield the most positive outcomes. This contention conforms with previously discussed theoretical speculations about socialization to old age (see Integration above).

What is not in dispute is that contemporary American society disengages from the aging individual. In a deeper

discussion of disengagement theory, Cumming (1963) clearly explicates the societal instigation of withdrawal of central roles, particularly instrumental roles, through age-grading, along with a continuing emphasis on production and achievement-oriented values which favor younger persons. Both Rose (1964) and Maddox (1964) reject characterizations of disengagement as inevitable, imminent, intrinsic, or universal on the basis that much of the force behind disengagement resides in society, which is external to the individual. Hochschild (1975) emphasizes this by demonstrating that, statistically speaking, disengagement is significantly related to role loss but has no relationship with age. Unusual exceptions illustrate this point. For example, there are some professions (e.g., politics and the arts) in which role occupants often continue to increase their involvement in their field well into old age. However, society is strongly influential in fostering disengagement in late life, and this remains a fact of life for the vast majority of American elderly, constituting a determining factor in forced withdrawal from central roles.

In summary, there is societal concensus promoting withdrawal from central roles in old age, but a dissensus about what level of role-related activity should be maintained following such withdrawal. Henry (1965) has suggested that the issue basically comes down to the specific meaning of activity to the particular individual -- what Hochschild

(1975) calls "normative engagement". To the extent that older individuals conflict with their social structure in agreeing on the meaningfulness of their roles and activities, those individuals find themselves gradually disengaged from their former roles and statuses.

Changes in Marital and Familial Roles

As noted previously, the parental role rapidly diminishes in importance after children reach adulthood and leave the parental household. Data indicate that the parent-adult child relationship becomes less instrumental and tends to emphasize emotional support (Johnson, 1982). However, parents with an "empty nest", particularly mothers, may welcome the freedom associated with removal of proximal responsibilities (Lowenthal et al., 1975). Sociologists acknowledge the attenuation of this prior role by referring to people with adult children as being in the "post-parental" period of adulthood (Brim, 1968).

Grandparenthood appears to be the primary familial role in old age, although onset of the role tends to occur in late middle age. Reviews of the literature (Wood and Robertson, 1976; Johnson, 1983) reveal that earlier conceptualizations of the grandparent role portrayed it as normless, ill-defined, and unimportant. More recent studies show that most grandparents have a good understanding of the traditional stereotypes of grandparenting, and measure their own behavior

against those standards. However, there still is a controversy about role content in grandparenting due to 1) a lack of previous appropriate role models, 2) the predominance of specific proscriptions over ambiguous prescriptions (Johnson, 1983), 3) the wide variety of functions that grandparenting can fulfill for different individuals (Wood and Robertson, 1976), and 4) the susceptibility of the role to variations in lifestyle defined by extrafamilial roles (Robertson, 1977). Still, regardless of these factors, the role appears to be sentimentally important to both the grandparent and the grandchild (Hartshorne and Manaster, 1982), often fulfilling needs for companionship and entertainment, and providing a significant emotional outlet in a non-demanding context (Kennedy, 1990). The role appears to be firmly circumscribed, but as Johnson (1983) states, its implementation must be personally negotiated by the grandparent with each separate child and grandchild.

Great-grandparenthood has increased in incidence among some American elderly, but it appears to be perceived as only a symbolic position devoid of functional substantiation (Wood and Robertson, 1976). This role, like parenthood and grandparenthood, declines dramatically in activity and importance as the primary role alter enters adulthood.

Spousal roles do not appear to be directly affected by age of the incumbent, although the spillover from other age-related events like retirement, physical disability, and a

decline in social participation outside the home often force a renegotiation of spousal duties (Lowenthal et al., 1975). Retirement of one or both members of a marital dyad may present a special challenge because of the dramatically increased amount of time the couple may spend together. Women appear to bear the brunt of needed "adjustments" (Keating and Cole, 1980) since most couples adhere to a "traditional" division of household tasks (Brubaker and Hennon, 1982). However, such changes may be beneficial by creating closer marital relationships and, in the case of working women who retire, by decreasing feelings of stress caused by perceived conflicts between work and familial responsibilities. Changes in the definition of gender roles may also affect spousal roles (Bernard, 1976).

Of particular interest is the increasing prevalence with age of loss of the spousal role through widowhood. Lopata (1975) contends that, with the exception of certain ethnic enclaves, the role of widow does not currently exist in American society. This conforms with Rosow's (1974) theoretical expectations that Americans are not socialized to negative status change in informal settings, of which widowhood is a prime example. Rosow also contends that such status loss is especially difficult for the elderly, because there is no expectation that the aged will recover or change their status. Lopata (1973, 1975) appears to concur, noting that lack of resources concomitant with old age serves to block adjustment

or reorientation to a new role. Ferraro and Barresi (1982), in a longitudinal study of aged widows and widowers, found that individuals widowed more than four years prior to the baseline interview reported decreases in interactions with family, friends, and neighbors. This suggests that individuals who have been widowed early in old age often are unable to maintain social ties and, by inference, social roles.

Relinquishment of the Work Role

Most sociological assessments of retirement have been unable to identify a retiree role or any specific norms to support such a role (McKinney, 1969; Sussman, 1972; Friedmann and Orbach, 1974, Back, 1977). Drawing from Rosow (1974), Foner and Schwab (1981) contend that no socialization is possible due to the lack of clear role definitions, role models, or opportunities for role rehearsals. However, the relatively recent advent of pre-retirement planning and counseling programs in some institutions may serve as mechanisms for anticipatory socialization. In addition, increased public awareness of retirement, the presence of small economic advantages (e.g., discount bus fares, "free" checking accounts, etc.), and legal sanctions against ageism create a more positive social contextualization for planning and experiencing retirement.

In fact, Atchley (1976) argues that those who contend that no retiree role exists are overly instrumental in their

definition of role. While he concedes that a retiree role is necessarily vague and lacking in formal structure, Atchley feels that a number of norms can be enumerated. Among these are a prescription for maintaining previous behavior patterns, a prescription for assuming more complete responsibility for managing one's own affairs (ceded away by ex-employers), and a proscription against becoming economically or behaviorally dependent upon others. In addition, Atchley notes that retirees have earned the right to a pension based on their past work performance and, in many cases, can fill the niche of an alumnus who continues to interact with former coworkers.

However, even if such expectations exist, for the most part they cannot be differentiated from expectations held for most adults in the United States. Furthermore, it is questionable whether the moral force underlying these norms maintain their strength at the prescriptive/proscriptive level given societal expectations and perceptions concerning the declining vigor and resources of the elderly. It appears that Atchley's description of retirement conforms more to the definition of a status than of a role (Rosow, 1976b).

The absence of a retiree role does not mean that retired individuals will necessarily suffer in a privative way, although some may. However, if resources (e.g., money, health, social support, etc.) are intact, pre-retirement attitudes are positive, and lifestyle is flexible, then no or little constriction of lifespaces and activity need occur

(Friedmann and Orbach, 1974; Strauss et al., 1976; Beck, 1982). However, the centrality of the work role in American society is indicated by the wide variety of personal and social needs that it typically satisfies for individuals who are employed. Among the possible functions of the work role are 1) provision of approved types of social awards and achievements, 2) development and maintenance of self-identity and self-concept, 3) provision of an outlet for creativity, 4) creation of a locus for the development of friendships, 5) gratification of individual needs for achievement, 6) production of income, 7) formation of the basis of status and prestige for self and family, and 8) allowing for entree to group memberships (Foner and Schwab, 1981). To the extent that these needs are completely or only partially satisfied after loss of the work role, alternatives must be sought in an attempt to replace the functions served by the prior work role.

Sussman (1972) has suggested several possible replacement options including another work career, a leisure career, an education career, or some other more personalized alternative to fill Foner and Schwab's criteria. Carp (1972) acknowledged that selection and maintenance of any one of these options is contingent upon the extent and depth of resources available to the individual. It has already been noted that resources tend to be attenuated in old age (Dowd, 1980), and that not all of these options necessarily have positive connotations

attached to them. For example, dependency is characterized by deviance in American society (Clark, 1973), although consideration of another work career would not be appealing to those people who retired with negative attitudes toward work. Similarly, leisure activity seen as recreation for those who are working may be perceived as no more than a means of filling "free" time for those who are retired (Miller, 1965).

The Current State of Research on Retirement

General Attitude Towards Retirement

When asked about retirement, the typical response of American working men and women is an overwhelmingly positive one. In the Normative Aging Study, for example, 85% of the all-male sample expressed a preference to retire at or prior to age 65 (Ekerdt et al., 1980). Among a large sample of women from a midwestern state, 73% said they looked forward to retirement and 87% felt confident about making a satisfactory adjustment to retired life (Prentis, 1980). In a study of all men and women age 50 and over living in the same town, less than 1% had a negative attitude towards retirement (Atchley, 1982a). Early research by Fillenbaum (1971) suggests that this positive anticipation of retirement reaches near universal proportion, finding no group differences on attitude towards retirement by age, gender, race, or occupa-

tional status. She also found attitude towards retirement to be uncorrelated with either health or difficulty getting work.

Subsequent research also found no real differences between ethnic groups or genders (Keith, 1985). However, most of Fillenbaum's other findings have been contradicted, at least in part. For example, Atchley and Robinson (1982) found health to be positively correlated with attitude towards retirement. Health and health limitations have also been reported to be significant predictors of retirement regardless of the reason for retirement (Henretta et al., 1992). An extensive amount of work has established that professionals tend to be the least interested in retirement (Streib and Schneider, 1971; Goudy et al., 1980; Prentis, 1980), and that retirees' attitude towards retirement is more positive than that of working people (Streib and Schneider, 1971; Goudy et al., 1980; Crowley, 1985).

The effect of age is somewhat more complex given that it serves as an index of period and cohort effects, as well reflecting the effects of biological aging. Investigations at the group level reveal that mean attitude stays relatively stable even over a ten year period (Goudy et al., 1980). There is some evidence of an initial dip immediately following retirement (Bell, 1978), but a recovery to pre-retirement levels has been observed within three years after the event (Atchley, 1982c). Studies at the individual level, however, show no correlation between attitude and distance to the event

among pre-retired workers or distance from the event among actual retirees (Atchley and Robinson, 1982).

Predictors of Retirement

Palmore et al. (1982) performed a meta-analysis across several longitudinal data sets in order to determine what factors predict actual retirement. Separate analyses were performed for each of four definitions of retirement. Objective retirement was defined as being 65 years of age or older and receiving a pension and working no more than 35 hours per week. Analysis of data from the Retirement History Study by Murray (1979) confirms that such a definition coincides with respondents defining themselves as "completely retired". Significant predictors of this definition of retirement included higher age, lower socioeconomic status, and having had a job with any of the following characteristics: 1) a pension plan, 2) a mandatory retirement age, and 3) respondent was employed by others (i.e., not self-employed). Interestingly, other demographic factors (e.g., education, marital status, etc.), health status, and attitudes toward work and retirement did not predict retirement itself. On the other hand, objective early retirement (same criteria as above except under 65 years of age) was predicted by better health, certain job characteristics (mandatory retirement age, not self-employed), and a positive attitude towards

UCSF LIBRARY

retirement. In this case, neither demographic factors nor socioeconomic status figured into the decision equation.

The third dependent variable employed by Palmore et al. (1982) was age at retirement. Higher income, upper-level occupation, and positive attitude towards retirement were all associated with older ages at retirement. Limitations due to health, working for a company in a "core industry", or the presence of a mandatory retirement age policy, and positive attitude towards work were associated with younger ages at retirement. A fourth definition of retirement, amount of employment (i.e., how much the retiree is "currently" working, which can range from no employment to full employment), yielded yet another set of predictors. Being older, married, having limitations due to health, and having worked for a company with a mandatory retirement age were all associated with lower amounts of employment. A greater number of dependents, higher education, upper-level occupation, being self-employed, and having worked more years since the age of 21 were all associated with higher amounts of employment.

It would appear then that health and attitudes toward work and/or retirement do not affect whether a person will retire, but do affect when that decision is made. In addition, mandatory retirement ages appear to encourage earlier retirement while being self-employed seems to discourage retirement regardless of how it is defined. The objective definition of retirement appears to be the only

situation heavily influenced by financial factors as represented by socioeconomic status.

George et al. (1984) analyzed the same data sets using the objective definition of retirement as a dependent variable to investigate gender differences in predictors. Their most interesting finding was that there was much less variance in the predictors among the women than among the men. Due to this lack of variance, only one significant predictor was obtained -- higher age was associated with retirement. On the other hand, significant predictors of retirement among males came from several domains including demographics (age and education), health (self-assessed health and health-related limitations), finances (income), social activity (frequency of contact with friends), and job characteristics and attitudes (occupation level, presence of a pension, number of years worked since 21, number of years worked in longest job, desire to work even if it wasn't necessary). The lack of variance among women may be due to a generalized reluctance to retire. In a study of semi-skilled factory workers in England, Jacobson (1974b) found female employees rated their jobs as more satisfactory than did their male counterparts, particularly on the social attributes of the job (e.g., "shop atmosphere", congenial workmates, etc.). The women were more likely to state that their closest friendships were among coworkers. For men, however, job satisfaction was based almost solely on income. Jacobson also found that men saw

retirement as a means of removing themselves from a particular job situation, but not necessarily as a way of removing themselves from the work force permanently. The women respondents, on the other hand, wished to hold onto that particular job and stated that once they retired they would not seek reemployment.

Fillenbaum et al. (1985) also analyzed these same data sets for differences according to ethnic group (white versus black) and economic level ("low", "marginal", and "upper"). Significant predictors from the domains of demographic, socioeconomic, and job characteristic variables were found for both blacks and whites. However, attitudes toward work and retirement did predict objective retirement among whites but not among blacks. Furthermore, there was much less agreement between data sets concerning predictors for blacks. Retirement among "low" and "marginal" respondents was predicted by health and job characteristics, although the percent of variance explained was much higher for the "marginal" group (39%) than it was for the "low" group (21%). In contrast, retirement among "upper" economic level respondents was predicted by variables drawn from all domains (demographic, socioeconomic, job characteristics, attitudes) except health, and these predictors explained 49% of the variance in the dependent variable.

It is apparent that one must be wary of generalizing research results about retirement beyond the population

sampled in a given study. The literature is dominated by research on white, male, professionals whose attitude towards retirement and decisions about when to retire may differ appreciably from those of other race-gender-occupation groups.

Reasons for Retirement

Ruhm (1989) reports that in 1987, 67% of men ages 55 to 64 and 16.6% of men age 65 or older participated in the labor force. In 1947 the figures were 89.6% and 47.8% respectively. According to Ruhm's analysis, beyond the impact of increased wages and private pension plans, Social Security incentives do cause a moderate increase in retirement probability at age 62 and an even larger one at 65. Declines in self-assessed health status also increase retirement probabilities. An analysis of the 1982 Social Security New Beneficiary Study by Henretta et al. (1992) basically confirms these findings. The most important reasons for retiring were found to be 1) wanted to retire (mentioned by 47.4% of the respondents), 2) poor health (24.9%), 3) lost one's job (9.9%), 4) retirement was compulsory (8.6%), and 5) Social Security incentives (3%). Other reasons mentioned included having to care for others, pension incentives, did not like the job, and retirement of spouse. Regression analyses revealed that, regardless of reason for retirement, respondents with health limitations retired earlier. However, white collar workers and workers receiving higher wages tended to retire later, regardless of

reason. Higher Social Security and pension benefits were associated with later retirement for respondents who wanted to retire and for those subject to compulsory retirement. When it was some other reason, lower benefits were associated with later retirement.

Much of the literature on reasons for retirement has focused on whether the decision was a voluntary one. The vast majority of involuntary retirements are a result of poor health rather than mandatory retirement policies (Parnes and Nestel, 1981). There is some indication that men are more likely than women to retire involuntarily (Palmore, 1971). In a comparison of voluntary and involuntary retirees, Kimmel et al. (1978) found no differences in age when respondents started planning for retirement, age at retirement, education, marital status, or number of dependents. As might be expected, non-voluntary respondents reported that their company encouraged them to retire while voluntary retirees received encouragement from their families. In addition, voluntary retirees tended to have higher incomes, higher-level occupations, better health, and a more positive attitude towards retirement. They also tended to do more planning about post-retirement finances and activities. These associations probably account for Crowley's (1985) finding that voluntary retirees scored highest on a scale of positive affect while involuntary retirees scored lowest. Nonretirees fell in between.

Work and Retirement

Common sense suggests that how individuals evaluate their jobs and working environments will affect their judgement about giving up that job permanently, i.e., retirement. However, no such relationship appears to be present. In a study of non-academic employees at Duke University, ages 25 and older, Fillenbaum (1971) found only one aspect of job satisfaction correlated with attitude towards retirement. Those who reported that they had less chance of increasing their job skills were more likely to view retirement as a good thing. Fillenbaum concluded that attitude about one's job will not affect attitude towards retirement unless the job is the central organizing factor of the person's life (e.g., in the case of professionals and the self-employed).

Similarly, Goudy et al. (1975) had expected to find an inverse relationship between work satisfaction and retirement attitude in their sample of employed men, age 50 and above, living in small midwestern cities. However, the correlations obtained ranged from .05 to .18, and the relationship between work and retirement attitudes was not influenced by either employment saliency or level of occupation (e.g., self-employed professional, salaried professional, owner-merchant, factory worker, farmer). They did find that respondents with lower scores on both job satisfaction and retirement attitude tended to be lower in socioeconomic status and have poorer health. This same negative result was obtained in a sample

of 60+ year old male factory workers in Pennsylvania (Glamser, 1976). McGee et al. (1979) also found no relationship between commitment to work and attitude towards retirement among male middle- and upper-level managers aged 28 to 61.

There is some evidence that the combination of level of employment and saliency of the job may have an impact on the relationship between attitude about work and attitude about retirement. Several studies have found professionals to be least interested in retirement and most likely to "miss" work once they retired (Streib and Schneider, 1971; Prentis, 1980; Price-Bonham and Johnson, 1982). Goudy et al. (1980) found that professionals suggested the oldest ages for possible retirement while blue collar workers suggested the youngest ages. At the same time, professionals obtained the highest group scores on retirement-avoidance attitude items and the lowest scores on retirement-enjoyment attitude items. In-depth interviews with male and female professionals by Karp (1989) found high job satisfaction, having unfinished agendas at work, and feeling that retirement would be financially unfeasible were all associated with anticipating retirement unfavorably.

Earlier work by Simpson et al. (1966d) suggests a more complex association. They found that respondents with work-centered orientations were indeed less likely to look forward to retirement. However, this result was obtained only for "upper-white collar" workers. No such correlation was found

among "middle status" or "semi-skilled" workers. Kilty and Behling (1985) studied people between the ages of 25 and 64 representing four different professions (lawyers, social workers, high school teachers, college professors). They found that affirmative responses to items like "work gives meaning to life" and "work is a necessity" were negatively associated with feelings about enjoying retirement.

This is not to suggest that retirement will necessarily be a negative experience for professionals, or is even anticipated as such. Simpson et al. (1966a) observed that higher levels of occupation related to greater involvement, less job deprivation, and higher general morale in retirement. In a study of women in their fifties occupying "middle-range or above" occupations, Johnson and Price-Bonham (1980) found that higher job satisfaction was associated with having fewer negative stereotypes about retirement. Among their group of professionals Kilty and Behling (1985) also found that satisfaction with career correlated positively with feelings about enjoying retirement.

It should also be remembered that regardless of level of occupation, job satisfaction, or job commitment the vast majority of workers intend to retire. Johnson and Price-Bonham (1980) observed that the longer a respondent had worked at a job, the less resistant she was to retirement. In the Normative Aging Study, longitudinal research following men 50 years of age and older in the Boston area, Evans et al. (1985)

found a Pre-Retirement Involvement Scale (the frequency with which respondents read articles or talked to others about retirement) correlated .46 with proximity to retirement. Greater involvement also was associated with a positive attitude towards retirement, lower job satisfaction, and having a close friend who is already retired. However, controlling these factors did not attenuate the involvement-proximity correlation. The authors interpret this as being suggestive of anticipatory socialization to retirement. Using the same research sample, Ekerdt and DeViney (1993) found that assessments of job-related tension and fatigue increase with proximity to retirement, even after controlling for age and health. They view this tendency to evaluate jobs as more burdensome as respondents draw closer to retirement to be further evidence of a "pre-retirement process".

Planning for Retirement

One of the first decisions to be made about retirement is when to do it. Hall and Johnson (1980) analyzed data from the 1969 panel of the Longitudinal Retirement History Study to determine predictors of the age people planned to retire among groups of married men and single women aged 58 to 63. They found that being in poor health, receiving higher wages, and anticipating larger pensions were associated with planning to retire at an earlier age. In particular, receipt of Social Security benefits by the individual or by a spouse tended to

encourage retirement starting at age 62. Better educated and self-employed individuals planned to retire at later ages.

Ekerdt et al. (1980) drew a sample of men ages 35 to 64 from the Normative Aging Study to investigate preferred age of retirement (PAR) and expected age of retirement (EAR). A ten year follow-up revealed that for all cohorts (five year intervals) above the age of 40 PAR increased between T1 and T2. However, younger cohorts never "caught up" to older cohorts, i.e., a given cohort's T2 PAR was always lower than the T1 PAR of the next oldest cohort. Results for the EAR exhibited the same lag effects for cohorts, i.e., older cohorts always had higher EARs. However, in the 35-39 and 40-44 year old cohorts EAR showed a decrease between T1 and T2. The 45-49 and 50-54 year old cohorts displayed no change, while cohorts age 55 and older exhibited increases in EAR. For all cohorts the tendency was for PAR and EAR to converge between T1 and T2 but PAR never exceeded EAR, although the gap narrows with increasing age.

Two other studies have confirmed these cohort effects. Goudy et al. (1980) found that expected age of retirement increased with age among a sample of men age 50 and above from the midwest. Nestel (1985) studied a cohort of men whose mean age was 59. He also found evidence of a trend towards earlier retirement by succeeding age cohorts. As discussed previously, the actual age of retirement has in fact progressively decreased (Ruhm, 1989).

Returning to the Normative Aging Study, Ekerdt et al. (1989) assessed the accuracy of these predicted ages over a two-year period. They found that approximately 40% of the sample accurately predicted their time of retirement, i.e., within plus/minus three months. When the allowable error is plus/minus twelve months the figure rises to approximately 66% accuracy. The authors got the same figures using both prospective (longitudinal) and retrospective data. In the prospective study having a positive attitude towards retirement and "forseeing a good pension" discriminated "on time" retirees. The retrospective data yielded the same two factors, plus greater anticipatory involvement in retirement (frequency with which they read or talked about retirement). Their results also showed that higher satisfaction with size of salary and participation in a formal pre-retirement program tended to result in retirement at the planned time.

According to Ossofsky (1977) the percentage of companies in the United States offering pre-retirement assistance increased from 65% in 1964 to 88% in 1974. Despite this, studies show that large numbers of individuals do not plan for retirement. Jacobson (1974a) found that 69.8% of his sample of semi-skilled British factory workers had made no plans for retirement. Figures from studies in the United States are only slightly higher. Only 42% of a large sample of white collar women from a midwestern state had done any "serious" planning for retirement. Among a sample of women from a north

Florida city, Szinovacz (1982) found 57% had made some kind of plan for retirement (i.e., plans for finances, for travel, for hobbies, community activities, or family activities).

So, who actually does plan? Simpson et al. (1966c) found that those who looked forward to retirement had discussions about it with more people than those who did not look forward to retirement. They also observed that "middle status" workers (as compared to "semi-skilled" and "upper-white collar") spoke to more groups of people (retired people, fellow employees, company officials, Social Security Administration personnel) and a larger percentage of "middle status" workers discussed retirement with these same groups. They also found that among "semi-skilled" and "middle status" workers exposure to retirement information correlated with planning. Controlling for orientation towards retirement (i.e., favorableness) did not negate this correlation. Among "upper-white collar" employees exposure and planning did not correlate, but these workers were more likely to plan than either of the other two groups anyway. McPherson and Guppy (1979) observed that those who perceive that they have options in retirement -- those who have higher socioeconomic status, better health, and a more positive orientation towards leisure -- are more likely to have thought about what they will do in retirement.

Kroeger (1982) investigated planning for retirement in a sample of men and women working in the merchandising

industry in New York City. She found that men were more likely to use informal sources of information (e.g., friends, media, etc.) in planning for retirement while women were more likely to employ formal sources (e.g., company or union sponsored pre-retirement programs) or have no preparation at all. When formal sources were not available men tended to substitute informal sources while women did nothing at all. Kroeger concluded that in the absence of formal sources of information women are differentially affected by conditions which decrease the likelihood to prepare.

Planning does appear to have some beneficial effects, at least in the short term. Glamser and DeJong (1975) compared factory workers who participated in a group discussion program for retirement planning, an individual briefing program, or had no program at all. Workers who had the group discussion program displayed increased knowledge of retirement issues, felt better prepared for and less uncertain about the future, and reported an increase in retirement preparation activities and planning. Subsequent research revealed that knowledge of retirement issues was a significant predictor of a positive attitude towards retirement (Glamser, 1976). In a similar vein, Kroeger (1982) found that among her sample of merchandising workers, those who prepared for retirement made more accurate estimates of future income and expenses.

The overall impact of retirement planning, however, seems limited at best. Simpson et al. (1966c) did observe a modest

relationship between exposure to retirement information and carrying out retirement plans. This relationship was most pronounced among the "semi-skilled" workers. And once again, even after controlling orientation towards retirement, the correlation between exposure and realization of plans was unaffected. Data from Szinovacz (1982) suggests that one must be specific about what types of plans are under consideration. In her Florida sample, 63% of respondents said they had made financial plans for retirement and virtually all of these plans were actually carried out. On the other hand, 59% reported having plans for hobbies or other activities, but 30% never engaged in any of those activities once retired, and 37% started "new" (i.e., unplanned) activities.

The impact of planning on retirement outcome apparently is a meager one. Thompson (1958) found having plans for retirement was not significantly associated with successful retirement adjustment, concluding that having plans was only important in the presence of a favorable orientation towards retirement. Simpson et al. (1966c) found both orientation and exposure to retirement information to be positively correlated with post-retirement morale, but orientation was the much more important predictor of the two. Glamser performed a six year follow-up on her factory worker sample to assess the differential effects of participating in a group discussion program for retirement preparation. She found no differences in length of time it took to adjust to retired life, in how well

prepared the retirees felt, in their attitudes toward retirement, feelings of job deprivation, or overall life satisfaction (Glamser, 1981). Szinovacz (1982) did find that, after controlling for several factors (age at retirement, marital status, income, race, whether health was the reason for retirement), having general plans or plans for activities was significantly positively correlated with positive affect following retirement. There was no relationship between having plans and negative affect, morale, or feelings of job satisfaction. Carrying through with plans correlated significantly with both positive and negative affect. Morale appeared to be related mainly to post-retirement economic condition.

Finally, Abel and Hayslip (1987) compared employees of a large corporation who participated in a company-sponsored retirement preparation program against those who never made it past the waiting list for that program. They found no positive impact of participation on either retirement attitudes or adjustment. However, participation did result in maintaining feelings of control over the work environment and having a positive attitude towards retirement. The waiting list employees declined on both of these dimensions. These findings effectively summarize what is known about the effects of planning for retirement. It appears that those who possess a favorable orientation towards retirement tend to plan for that eventuality. In turn, preparation and planning

tend to reinforce that favorable orientation, enhance knowledge of retirement issues, and engender feelings of "readiness" for what is to come. However, having plans or carrying them out seem to have little or no effect on actual retirement adjustment.

Retirement Outcomes and Consequences

Several studies have established that attitude towards retirement prior to the event is one of the best predictors of satisfaction with retirement (Thompson, 1958; Streib and Schneider, 1971; Kimmel et al., 1978; Keith, 1985). However, Cox and Bhak (1979) suggest that a third factor, attitudes of others, accounts for this relationship. They found that the respondent's perception of significant others' attitudes toward retirement correlated .53 with their own pre-retirement attitude and .55 with their post-retirement attitude. Yet the correlation between the respondent's own attitudes (pre- and post-retirement) was only .33. Moreover, this pre-post correlation drops to .05 when controlling for attitude of others, while the correlation between attitude of others and post-retirement attitude drops only to .47 when controlling for pre-retirement attitude.

Much of the research also agrees that poor health and inadequate income in retirement can predict lower levels of retirement satisfaction (Barfield and Morgan, 1978; Kimmel et al., 1978; Atchley and Robinsom, 1982). The same effects have

been observed with other measures of adjustment in retirement including morale, well-being, and life satisfaction (Thompson, 1973; Jaslow, 1976; Mutran and Reitzes, 1981; Beck, 1982). However, these outcome measures are not totally interchangeable. While distance from the event apparently has no effect on retirement satisfaction (Atchley and Robinson, 1982), it can affect other measures of well-being. George and Maddox (1977) found that among "middle" and "upper" level workers, the longer they were retired correlated with higher levels of morale and life satisfaction. On the other hand, the longer "semi-skilled" workers were retired, the lower their scores on these same measures.

The effect of the retirement event itself on the individual appears to be minimal. There is a generally negative impact of retirement on income and income adequacy, but not necessarily on financial assets or overall standard of living (George et al., 1984, Palmore et al., 1984). To wit, people who have higher salaries report greater drops in income but less decline in their standard of living than do individuals with lower incomes (Fillenbaum et al., 1985). Despite theoretically-driven contentions to the contrary (Ekerdt, 1987), research suggests either no impact (Friedmann and Orbach, 1974) or a minimally negative impact on health as a consequence of retirement itself (Palmore et al., 1984). Poor health, in particular, appears to be a cause rather than an effect of retirement, as reflected by the fact that prior

health is the best predictor of health after retirement (Wan, 1984). Similarly, research reveals little or no change in attitude towards retirement and subjective well-being as a consequence of retirement (Back and Guptill, 1966; George et al., 1984; Palmore et al., 1984; Fillenbaum et al., 1985). What changes have been observed have tended to be positive ones.

Activity and Retirement

The body of research literature reviewed so far has dealt with correlates of attitudes toward retirement before and after the fact, and the connection between the work environment and the decision to retire. It has also reviewed predictors and consequences of the retirement itself, and the amount and effect of preparation for retirement. Americans tend to anticipate the event with positive feelings, but not necessarily a lot of preparation. Having a positive attitude going in, plus good health and adequate income, tends to result in good adjustment. However, individuals in the lower economic strata of society have trouble securing these resources. Characteristics of the work environment and the amount of preparation have a short-term psychological impact, but no apparent lasting effects on retirees. Moreover, retirement itself appears to have little effect on the resources or well-being of retiring individuals. The question

remains, however, as to what effect relinquishment of the permanent work role has on the social functioning of retirees.

First, it is clear that the control and use of one's own time is a significant issue. Jacobson's British factory workers (Jacobson, 1974a), when asked about the "attractions of retirement", mentioned "rest" or "have an easier time" (35.8% of respondents), "better for my health" (21.8%), "no attraction at all (13.0%), and "do things not possible before" (11.6%). Similarly, men in the 1981 National Longitudinal Surveys stated that the best aspects of retirement were "not working" and the "amount of time available for one's own choice of activity" while the worst aspects were finances and boredom (Crowley, 1985).

Workers at every level agree that how one's time is used affects the success of the retirement process. Barfield and Morgan (1978) found that among auto workers positive feelings towards retirement was associated with anticipating greater involvement in leisure activities, doing volunteer work, and increased levels of social interaction with friends and family. Men in management positions were more likely to have negative attitudes towards retirement if they anticipated a discontinuity in lifestyle following retirement, where discontinuity was defined as having inadequate income, limited opportunities to socialize, or excess leisure time (McGee et al., 1979). Johnson and Price-Bonham (1980) observed that women in middle-range and above occupations were less

resistant to retirement if they had more plans for social activities post-retirement.

As has been noted with other variables, retirement itself appears to have little impact on activity. Although there may be some feelings of a loss of involvement (Back and Guptill, 1966), overall levels of activity appear to remain unchanged (Friedmann and Orbach, 1974; Atchley, 1982a; Fillenbaum et al., 1985). There is some indication that participation in "formal" or community-oriented activities may decline somewhat, but social activities involving friends and family tend to increase after retirement (Mutran and Reitzes, 1981; Palmore et al., 1984).

Much of the literature among retirees has focused on "leisure activity" although the concept of leisure in the context of old age is not yet well understood (Wilson, 1980). The number of leisure activities engaged in positively correlates with overall life satisfaction (Peppers, 1976; Fly et al., 1981; Atchley, 1982a; Kelly et al., 1986; Reitzes et al., 1991). The problem is in differentiating types of activity in order to better understand whether they changed following retirement.

Peppers (1976) classified leisure activities by whether or not they required considerable physical effort (active versus sedentary), and whether or not they normally took place in a group or not (social versus isolate). Such a scheme yields four types of activities: 1) active-social (e.g., team

sports), 2) active-isolate (e.g., jogging), 3) sedentary-social (e.g., bingo), and 4) sedentary-isolate (e.g., reading). Respondents whose activities were primarily active-social scored highest on a life satisfaction scale while those who engaged primarily in sedentary-isolate activities scored lowest. Mean number of activities increased from 8.25 prior to retirement to 12 post-retirement. However, the nine most frequently mentioned activities were the same pre- and post-retirement although their rank order changed slightly. Those activities included visiting friends, watching television, doing odd jobs around the house, travelling (as part of a group as opposed to travelling alone), reading, sitting and thinking, fishing, walking, and gardening. It should be noted that seven of those nine activities are isolate-type activities; four are sedentary and three active.

Bosse and Ekerdt (1981) used the Normative Aging Study to investigate changes in workers and retirees across four broad categories of activity -- solitary, social, physical, and cultural. Workers showed no increase in activities in any of these categories over time. Retirees recorded some modest increases in solitary and physical activities. However, the only significant difference between workers and retirees was on cultural activities, with retirees reporting fewer. The authors concluded that retirement did not engender a perception of increased levels of social involvement. Rather, the

released time previously devoted to work was directed towards issues of "personal maintenance".

These results should not be interpreted as a general movement on the part of retirees toward a more isolated or sedentary way of life. The lack of change in leisure activities suggests that most retirees tend to maintain continuity with prior lifestyle. Whether such continuity is good or bad depends upon the individual and his circumstances. For example, Simpson et al. (1966b) found that continuity in content between work activities and retirement activities was positively correlated with morale for "upper" and "middle" level workers but not for the "semi-skilled". On the other hand, discontinuity was associated with fewer feelings of job deprivation for "upper" and "semi-skilled" workers but more of such feelings among those in the "middle" group. Thus, continuity is no guarantee of a positive outcome.

Few studies have actually attempted to define retirement-related adjustments in role behavior. One is reported by Walker et al. (1981), which classified subjects into four "retirement styles" by whether or not they were satisfied with their retirement and by their employment status in retirement. Respondents who were satisfied and engaged in volunteer work were called "reorganizers". This group, which constituted 24% of the sample, tended to be healthier, more educated, retired from higher level jobs, had greater income, and had planned for their retirement. This group also scored the highest on

every type of satisfaction assessed including overall retirement satisfaction and satisfaction with finances, health, and activities respectively. The group that was satisfied with their retirement while working for pay was termed the "holding on" group and encompassed 12% of the sample. This group was younger, retired earlier, was less likely to have voluntarily retired, and had lower incomes derived primarily from blue collar jobs. "Holding on" respondents scored lowest on satisfaction with finances. The largest group were those who were satisfied, but not actually working in retirement (44%). This "rocking chair" group looked much like the volunteers, but were somewhat less healthy and had lower incomes. These respondents had the lowest group means on overall satisfaction, satisfaction with health, and satisfaction with current level of activity. Those who were dissatisfied with their retirement constituted 13% of the sample.

Despite the unfortunate selection of group names, one might interpret the results purely in terms of resources. Research does show that resources like health, extent of financial assets, and level of education predict access to and participation in formal, informal, and recreational activities (Reitzes et al., 1991). However, even after controlling for health, income, education, level of previous occupation, and prior attitude towards retirement, "retirement style" remained a significant predictor of overall retirement satisfaction as well as satisfaction with activities and finances (Walker et

al., 1981). Yet, it should also be noted that all three styles resulted in "successful" adjustment, in that all respondents scored at the positive end of the retirement satisfaction scale.

CHAPTER II

METHOD

This chapter will describe the sample obtained for this study, the instruments employed to gather data from that sample, and the procedures followed in gathering the data. Description of the sample begins with a discussion of sampling criteria including such factors as gender, occupational status, distance from the retirement event, age of the retiree, and the retiree's former employer. This is followed by a description of the subpopulation of retirees from which the eventual sample is obtained and the former employer of that subpopulation. The next section discusses sample size, which is followed by a recitation of the procedures used to extract that sample size from the aforementioned subpopulation. The description of the structured interview schedule employed in gathering data is divided into five sections, each representing a domain of variables relevant to the retirement process. A brief concluding section explicates the interview procedure.

Subjects

Sampling Considerations

A number of factors must either be controlled for or employed as stratifying variables in sampling because they have been found to be related to aspects of the retirement process.

The first of these factors is gender. In general, women tend to have lower incomes before and following retirement (National Commission on Working Women, 1987), and to be more resistant to the idea of retiring because of financial considerations (Atchley, 1982a) or feelings of attachment to their work environment (Jacobson, 1974b). Women also tend to do less pre-retirement planning (Kroeger, 1982), and are psychologically and behaviorally more susceptible to either advantageous or adverse conditions in retirement when compared to men (Atchley, 1982a; Kroeger, 1982). Thus the retirement experience differs between males and females, and gender statistically confounds with level of resources.

In addition, a history of gender-dominated occupations (e.g., males as high level managers, females as secretaries) in the United States may also confound gender with occupational status, which is a second factor for consideration. Simpson et al. (1966a,b,c,d) found occupational status (i.e., blue collar vs. white collar vs. professional) to be significantly related to attitudes toward work, attitudes toward retirement, preparation for retirement, pre-retirement health and finances, and to some extent retirement outcomes.

A third factor of importance is distance from the retirement event. Atchley (1976) contends that the post-event retirement process proceeds through characteristic phases starting with a honeymoon period which is followed by disenchantment, reorientation, stability, and termination. He

further suggests that which phase a retiree is in may color that individual's perceptions of both present and past events. While Atchley considered this scheme a heuristic tool for research, an attempt to quantify these phases has been made. Ekerdt et al. (1985) grouped male retirees into six-month intervals over a 36-month post-event period, and then employed these intervals as independent variables with the 1-6 month interval retirees as the reference group for comparison. Using regression equations, they sought to predict various measures of activity and life satisfaction and found the 7-12 month interval retirees were statistically similar to 1-6 month retirees. However, the 13-18 month interval retirees consistently displayed lower morale and life satisfaction and more negative attitudes toward retirement when compared to 1-6 month retirees. Subjects from later intervals (i.e., 19-24 months, 25-30 months, and 31-36 months following retirement) also compared less favorably to the 1-6 month group, but not as significantly or as consistently. These data suggest that the honeymoon phase extends through the first year after retirement and then is followed by a six-month disenchantment phase, which in turn is followed by a period of levelling off that lies somewhere between the high satisfaction of honeymoon and the low satisfaction of disenchantment.

Two other variables that may affect the retirement process are the retiree's former employer and the age of the retiree. The employer sets the rules for retirement including pension plans, vestment policies, retirement preparation programs, and

UCST LIBRARY

mandatory retirement ages, if any. The employer also represents the working conditions experienced by the retirees. All these factors can affect the decision to retire. Thus, it would be advantageous from a methodological standpoint to draw all subjects from the same previous employer. Age, as a variable, acts as a surrogate for a plethora of social and biological processes (see, for example, Neugarten and Datan, 1973). Age affects the individual vis-a-vis the social structure in two ways. First, it places individuals in the life course and ascribes to them different responsibilities and obligations as they move through the various age stages (Foner and Kertzer, 1978; Foner, 1979). Second, age assigns individuals to a cohort, i.e., a group of same-aged people whose common experience of historical events tends to yield group-specific interpretations of social reality (Riley, 1973, 1976). Moreover, the size and make-up of a cohort relative to neighboring cohorts can severely affect timing and opportunities for role acquisition or relinquishment, social mobility, and acquisition of power (Waring, 1975). It appears then that sampling from multiple age cohorts of retirees may result in data that are statistically confounded by differential historical opportunity and experience. The cohort can be held constant by establishing a minimum age for retirement and a maximum distance from the retirement event as criteria for sample inclusion.

Sample Selection

Permission was obtained to contact the membership of the retiree's association of a major university medical center located in a large west coast city. Membership in the association requires only that the individual be officially retired from the university and that association dues be paid. Although the organization accepts individuals from all occupational levels and segments of the campus population, the emphasis is on recruitment of former university staff workers. At the time of the study membership stood at approximately 500 people.

Beyond these basic facts, little information was available concerning the demographic characteristics of the association membership. Neither the association nor the university had collected such data. Based on limited conversations with individuals in or familiar with the organization, the membership was described as predominantly female and deriving from clerical or administrative positions at the university. Members were also assumed to have somewhat more active lifestyles than the typical university retiree.

Institutional Setting

The medical center serves as a health sciences campus in a state-supported university system. The center includes a full-service teaching hospital and clinics plus schools of medicine, nursing, pharmacy, dentistry, and other health-related

disciplines. The university employs approximately 10,000 people in a wide variety of jobs that include traditional blue collar and white collar occupations as well as technical, professional, administrative, and academic positions.

The retirement plan is funded by contributions from both the employee and the university. Vestment occurs after five years of service and employees may retire as early as age 55. The amount of benefits an individual receives upon retirement is based on age, length of service, and the individual's average full-time pay rate during the consecutive 36-month period when this rate was highest. The maximum allowable benefit is 80% of that average full-time pay rate. Cost of living adjustments to pension benefits are made annually based on increases in the Consumer Price Index.

In addition to pension benefits, university retirees have the right to maintain their health insurance coverage. In fact, retirees are treated no differently than active employees in this respect. They have the same opportunities to increase or decrease coverage, or switch health insurance plans entirely. Both HMO and PPO style plans are available. The university continues to make premium payments on this coverage for the retiree. If a particular health insurance plan requires premium payments that exceed those made by the university, then such additional payments are automatically deducted from the individual's pension check.

WEST LIBRARY

Sample Size

It was decided that the eventual interview sample would be limited to a cohort of people who were between the ages of 62 and 70 when they retired, and who had been retired for at least one year but not more than ten years. Thus, members of the sample would have been eligible for early retirement benefits under the rules of the Social Security Administration at the time of retirement, and should have been past the "honeymoon" phase of the post-retirement process. The maximum sample size was set at 60 subjects. While the problem statement obviously anticipates some post-hoc statistical comparisons, it was unclear which comparisons would be available once the interview sample was assembled. The number 60 had the advantage of potentially dividing evenly among two, three, four, five, or six groups while still preserving the statistical power needed to make such group comparisons.

Sampling Procedure

To secure the interview sample, an initial mailing was sent to the entire retirees association membership. The mailing contained a description of the study and an information sheet inquiring as to the willingness of the individual to be contacted in the future to schedule an interview (see Appendix A). The information sheet asked questions about the individual's date of birth, gender, former position, date of retirement, and number of years worked at the university. A statement indicating

willingness to be interviewed was accompanied by a request for signature and provision of a telephone number and time of day and week when the the individual could be contacted. A pre-addressed, stamped return envelope for the information sheet was enclosed.

The mailing list for the complete membership of the association was obtained in February, 1989. Of the 504 people on the list, 33 (6.5%) were considered to live too far away to participate in the interview phase of the study (i.e., more than a two hour drive from the medical center). The remaining 471 people were sent the initial mailing. Responses were received from 158 people (33.5% of the original sample of 471), 130 (82.3%) of whom were willing to be interviewed. The response rate was lower than expected. In addition, the number of potential male interview subjects was very small. This raised the possibility that gender, a major stratifying and confounding variable, would not be sufficiently distributed in the final interview sample to allow for statistical comparison or control of its effect on other variables. Consequently, all males were removed from further consideration for inclusion in the study. In July 1989 a second copy of the initial mailing was sent to 207 females who had not replied to the first mailing. This represented 41.1% of the 471 people who received the first mailing.

Of the 504 people on the original mailing list, 471 (93.5%) received at least one copy of the initial mailing. From those

471 people, 195 responses were received. That is a 41.4% response rate. Of those 195 responses, 172 (88.2%) included completed information sheets. Among the 23 people who did not complete the information sheet, five were deceased (21.7%), and four were the widows of retirees and not university retirees themselves (17.4%). Three cited health limitations and did not wish to participate any further (13.0%). Nine simply refused to respond (39.1%), and two (8.7%) had moved since the mailing list was last updated and lived too far away to be interviewed. Of the 172 people who did return the information sheet, 154 (89.5%) were willing to be interviewed. Among the 18 people who did not wish to be interviewed, 13 simply refused (72.2%), two cited health limitations (11.1%), two said they would be un-available during the interview period (11.1%), and one mentioned the poor health of a family member as the inhibiting factor (5.6%).

Initial expectations had been for an interview sample of 60 women who were at least 62 years of age when they retired and who had been retired at least one year but not more than 10 years. Such restrictions did not produce the desired sample size. Consequently, the minimum age at retirement was lowered to 60 and the maximum length of time retired was increased to 12 years. These revised criteria yielded a sample of 65 women of whom 61 (93.8%) were eventually interviewed. Among the four women who were not interviewed, one was not contacted because she did not retire directly from the university. One retiree could not be located, one could not be scheduled because of time

conflicts, and another could not be scheduled because of recurring health problems.

Instrument

Overview

A structured interview schedule was employed with all respondents (see Appendix B). Most questions were open-ended, although a few had pre-determined responses (e.g., self-assessed health, satisfaction with retirement). Others naturally fell into a yes/no mode of response. Interview questions assessed five areas relating to the retirement process: 1) pre-retirement resources, 2) preparation for retirement, 3) characteristics of the retirement event, 4) post-retirement role behavior, and 5) retirement outcomes.

Pre-Retirement Resources

Age at time of retirement may act as a broad index of resources because it generally correlates with physical vitality and serves as a criterion of differential eligibility for retirement benefits. Resources directly assessed during the interview included conceptions of physical health (i.e., self-assessed health and presence of any chronic illness), perceived adequacy of anticipated retirement income, marital status, social functioning (i.e., breadth and frequency of social contact prior to retirement), and psychological status. The

latter focused primarily on the disclosure of any feelings of anxiety, depression, tension, or stress at the time of retirement.

Preparation for Retirement

Each respondent was asked how long prior to the retirement event did she begin thinking about and preparing for this contingency. She was also asked whom she consulted about retirement on either a casual or formal basis. Specific inquiries were made about conversations with family, coworkers, other working friends, retired friends, and professionals (e.g., financial planners, accountants, lawyers, etc.). For each of these "sources" information was sought on what was talked about, and whether the source's attitude toward retirement was favorable or unfavorable. Questions were also asked about contact with the Social Security Administration prior to retirement, attendance at seminars provided by the university, and seeking information about retirement through the media (i.e., newspapers, magazines, radio, and television). The latter often elicited responses about prior membership in the American Association of Retired Persons (AARP) because of the monthly publication that organization publishes.

Finally, inquiries were made about familiarity with retirement or retirement-like circumstances. In terms of direct experience, this might include opportunities for extended leisure time prior to retirement because of a leave from work,

a period of unemployment, or an extended vacation. Respondents were asked whether their parents or any of their siblings had ever retired. There was also a question about whether anyone had served as a model for their retirement.

Characteristics of the Retirement Event

Occupational status at the time of retirement was of particular interest. The specific job classification occupied by the respondent was recorded. Inquiries were made into the duties of that position in order to clarify the level of prior occupational status. A work history was taken and assessed for any discontinuities. Discontinuity was defined as being out of work for a year or more during the twenty years prior to retirement, or two or more job changes during that same period that could be characterized as demotions or moves to completely different occupations.

The decision to retire was explored thoroughly. The respondent was asked whether or not there had been an event or circumstance that precipitated her decision to retire. She was also asked if her decision was voluntary, and whether it was affected by her own health status at the time, financial considerations, or by changes in status of a spouse or companion. Inquiries were also made into the respondent's attitudes toward work and toward retirement at the time of the retirement event.

WOLF LIDMAN

Post-Retirement Role Behavior

Each respondent was asked to describe a "typical week" occurring within the year prior to retirement. Information about a typical week included daily scheduling and use of time, regular activities (including hobbies), and social contacts with friends and family. She was then asked to describe a typical week for her at the time of the interview. Assessment of changes in use of time and daily routine were used to reveal adjustments in post-retirement role behavior. Respondents were also asked about their present life goals and whether those had changed since retirement. In addition, they were asked to assess whether their activities and goals were similar or dissimilar when compared to those of her retired friends and acquaintances, and then when compared to those of retirees in general.

Subjects were asked to describe what expectations they felt other people (e.g., spouse, family, friends, etc.) might have for their own current activities and behavior. These expectations were described as things you "should do" or "must do" or "ought to do", on the one hand, or things you "should not do" or "must not do" or "ought not do" on the other. Specific inquiries were made about what they perceived to be the expectations of their spouse, children, grandchildren, other relatives, friends, the university, the community, and society at large. They were also asked what kind of expectations they had for themselves.

Retirement Outcomes

The outcomes assessed included current physical health (i.e., self-assessed health and presence of any chronic illness), perceived changes in health since retirement, perceived adequacy of current income, overall satisfaction with retired life, and recent psychological status. Recent psychological status focused on the assessment of current feelings of anxiety, depression, tension, and stress. Additional questions concerned past and present expectations. Specifically, each respondent was asked if their current income had met their pre-retirement expectations, and whether retired life had turned out to be what they had expected. A final question inquired about their concerns for the future.

Procedure

All interviews were performed by the investigator either in the respondent's home or in a neutral office setting on the university campus. The first interview was divided into two ninety-minute sessions held two weeks apart. All subsequent interviews were completed in single sessions ranging from ninety minutes to three hours in length. Each interview began with confirmation of the last job held, the date of retirement, and date of birth. The latter data, in combination with the date of the interview, allowed the investigator to calculate the respondent's age at the time of the interview, her age at the

time of retirement, and the length of time she had been retired. Once again, confirmation was sought from the respondent as to the accuracy of these figures.

The investigator made a written record record of all responses to the interview questions. All but three of the interviews were also tape recorded. (Two of the respondents did not wish to be taped and the other exception was a result of equipment malfunction.) The tape recordings were made as a backup to the written record, and to allow for later clarification or amplification of the written record if necessary. These were not intended to be the primary means of data collection or storage and therefore have not been transcribed.

The interview phase of the study ran from April through August of 1989. During the analysis phase it was discovered that two important variables, ethnicity and level of education prior to retirement, had not been recorded. In October, 1990, a letter was sent to all 61 subjects asking them to provide this information. This was done by having the respondents fill out an attached sheet of paper containing the two questions with pre-defined response categories (see Appendix C). A pre-addressed, stamped envelope was provided to enable return of the attachment. All but two of the 61 subjects returned the information. The two remaining women were subsequently contacted by telephone at which time the data were obtained.

CHAPTER III

RESULTS

This chapter will summarize the data obtained from 60 of the 61 women interviewed for this study. In one case the individual in question had worked simultaneously for the university and for a private physician. Unfortunately, she retired from the two jobs at two different times. This created confusion about which retirement process she was talking about at a given time, thus rendering her data unanalyzable. Although the interview consisted primarily of open-ended questions, quantification was made straight-forward by endeavoring to assign nominal values to thematic responses elicited by individual questions. Combination and recombination of thematic responses, and creation of variables based upon responses to multiple questions, was left to post-hoc analysis. Whenever such recombinant work was invoked, this will be clearly noted in the text. All coding judgements were made solely by the investigator.

The first section of this chapter will describe the demographic attributes of the interview sample as a group (e.g., age, length of time retired, former job, former salary, etc.). This is followed by a detailed enumeration of all data relevant to answering the central question of the study, i.e., is there a retiree role? As such, it also serves as a review of findings in four of the five domains of the retirement

UUCF LIBRARY

process assessed in the interview: 1) pre-retirement resources, 2) preparation for retirement, 3) characteristics of the retirement event, and 4) post-retirement role behavior. The fifth domain, retirement outcomes, is addressed separately. Subsequent sections then focus on one variable from each of the domains by exploring statistical relationships between the variable of interest and variables from the other domains.

The Sample

The respondents ranged in age when they retired from 60 to 71. The mean was 63 although the modal retirement age was 65. Age at the time of the interview ranged from 61 to 81 with a mean of 69. Average length of time retired was 70.5 months or nearly 6 years (see TABLE 1). Fifty-three of the 60 respondents (88.3%) were white, three were black, three were of Asian heritage, and one was Hispanic. When asked about the highest level of education completed the mean response was "some college course work". Ninety-five percent of the sample had completed high school or the equivalent, over 75% had some college education, and over 40% had a college degree (see TABLE 2).

Only 15 of the 60 respondents (25%) were married when they retired. Seventeen were never married, 18 were widowed, and 10 were divorced. Among the widowed and divorced, the

UWOF LIDNAMI
11/10/17 JCN

TABLE 1
SAMPLE CHARACTERISTICS (CONTINUOUS VARIABLES)

<u>Variable</u>	<u>Range</u>	<u>Mean</u>	<u>St.Dev.</u>
Age at interview (years)	61.29-81.35	69.61	4.70
Age at retirement (years)	60-71	63.42	2.71
Length of time retired (months)	14-151	70.52	37.71
Length of time in final job (years)	1-35	11.96	8.18
Length of service to the university (years)	6-40	22.85	8.68
Approximate annual full-time salary (1982-1984 constant dollars)	\$12,048.19-\$53,223.84	\$28,232.16	\$9,489.12

TABLE 2

SAMPLE CHARACTERISTICS (CATEGORICAL VARIABLES)

<u>Variable</u>	<u>Category</u>	<u>Pre- Retirement</u>	<u>Post- Retirement</u>
Ethnic self- identification	White	88.3%	--
	Black	5.0%	--
	Hispanic	1.7%	--
	Asian	1.7%	--
Highest level of education completed	11th grade or less	5.1%	--
	High school grad.	16.9%	--
	Some college	35.6%	--
	College graduate	25.4%	--
	Graduate degree	16.9%	--
Job classification	General office	16.7%	--
	Lower management	21.7%	--
	Middle management	11.7%	--
	Upper management	6.7%	--
	Med. center staff	8.3%	--
	Nurse/therapist/ social worker	15.0%	--
	Technical/research	20.0%	--
Marital Status	Never married	28.3%	28.3%
	Widowed	30.0%	35.0%
	Divorced	16.7%	16.7%
	Married	25.0%	20.0%
Home ownership	Own	68.3%	73.3%
	Rent	31.7%	26.7%
Home location	Inside city	76.7%	68.3%
	Outside city	23.3%	31.7%
Living situation	Live alone	51.7%	61.7%
	With one other	38.3%	36.7%
	With 2+ others	10.0%	1.7%

average length of time in that status prior to retirement exceeded 19 years. By the time of the interview five women had changed marital status. Four of the married women had become widows while one of the widows had remarried.

At the time they retired about 75% of the respondents were living within the city limits. Most of them (68%) owned their homes. About half (52%) lived alone while another 38% lived with one other person. In about half the cases (12 out of 23) that one other person was the respondent's husband. By the time of the interview 12 of the 60 respondents (20%) had changed residence. Ten of the 12 had been renters, of which four had bought homes while six had moved into a different rental property. However, only seven of these moves involved changes in general location of which five were moves to addresses outside the city limits. At the time of the interview 37 of 60 respondents (61.7%) lived alone. All but one of the 23 remaining respondents lived with only one other person, and in slightly less than half the cases (10 out of 22) that person was the respondent's spouse.

All the major non-faculty job classifications at the university were represented in the interview sample. Slightly less than half of the women (26 out of 60) occupied positions before they retired that could be classified as involving direct patient contact. These divide into three basic groups: 1) laboratory technicians and staff research associates (12 respondents), 2) registered nurses, therapists, and social

UNIVERSITY OF ILLINOIS

workers (9 respondents), and 3) medical center staff including laundry and food service workers, nurse's aides, and licensed vocational nurses (5 respondents). The other 34 women occupied positions that did not involve direct patient contact. These jobs can be divided into four categories. The general office worker category (10 respondents) included clerks, typists, secretaries, and librarians. A second category included office supervisors and administrative assistants (13 respondents), tagging it as a lower-level management group. Middle management jobs (7 respondents) included department managers and department-level fiscal officers. The last category might be labelled upper-level management and included administrative analysts and those with decision-making authority above the departmental or program level (4 respondents).

Length of service to the university ranged from six years to 40 years. The mean length of service approached 23 years. Length of time in final job category ranged from one to 35 years with a mean of nearly 12 years. Each respondent was asked what her annual salary was at the time she retired. Eight of the women, however, were only working part-time just before they retired. Since retirement benefits are based in part on previous salary level, a full-time equivalent annual salary would serve as a truer index of financial resources at the time of retirement. In addition, the span of time during which this sample retired covered more than a decade from 1977 to 1988. Therefore salary was further adjusted into constant

UNIVERSITY OF CALIFORNIA

dollars by factoring in information on the national consumer price index (CPI) taken from the U.S. Bureau of the Census (1989). For the sample, approximate annual full-time salary immediately prior to retirement was adjusted into 1982-1984 constant dollars, and ranged from slightly over \$12,000 to approximately \$53,000 with a mean slightly above \$28,000.

Evidence for a Retiree Role

Quantifying Role

The term "role" was previously defined as the expected behavior connected with a position or set of relationships. As such, one cannot directly quantify the existence of a role. A solution is suggested, however, by Rosow's discussion of roles in old age within the wider context of socialization theory (Rosow, 1974). Socialization refers to training individuals in social roles. If it can be established that such training is occurring, then one may infer the existence of a role. In other words, if the means and opportunity exist to "learn" a retiree's role, then it is likely that such a role exists. Thus, one seeks to quantify indicators of and factors influencing socialization.

Rosow (1974) states that successful socialization requires an individual have knowledge of what is expected of her, the ability to meet those expectations, and the motivation or desire to acquire such knowledge and ability.

Of these characteristics knowledge is the most easily quantified. The entire section of the interview dealing with preparation for retirement speaks to this issue. The ability to meet expectations depends upon both the resources of the individual and the clarity of these expectations. The former is encompassed in the section of the interview devoted to pre-retirement resources while the latter is addressed by inquiries into post-retirement role behavior. Questions of motivation are addressed in the section on characteristics of the retirement event.

Rosow also specifies a number of factors that normally facilitate socialization. These include: 1) the introduction of new role sets that pattern relationships (e.g., the appearance of new individuals to interact with); 2) rites of passage (e.g., retirement parties); 3) role distancing (i.e., withdrawing from an old role while acquiring a new one); 4) similarity of the individual to other individuals in the same status or circumstance; 5) decreasing rewards for conformity to previous norms and increasing rewards for conformity to new norms; 6) role clarity (e.g., consensus on roles and norms in retirement); 7) the opportunity to rehearse future roles; and 8) commitment. Commitment may encompass a number of characteristics such as positive aspirations to the role, voluntary participation in role acquisition, continuity in the status sequence, and anticipatory socialization to the role. These factors cut across knowledge, ability, and motivation. Many

questions relevant to these factors are included in the interview and shall be addressed as necessary.

Pre-Retirement Resources

As a group, the interview sample was relatively healthy at the time they retired. Eighty-five percent of the sample rated their health as "good" or "excellent" at retirement. Only 15% stated that they had a chronic health problem at the time that limited their activities in any way (see TABLE 3). All but one respondent retained her employer-sponsored health insurance plan after retirement. That single individual was covered by her husband's health insurance.

Over 90% of the respondents stated that at the time they retired they thought their anticipated retirement income would be sufficient for their needs. Besides their university pension benefits, almost three quarters of the sample (73.3%) anticipated receiving Social Security benefits. Other anticipated sources of personal income included income from investments (mentioned by 48.3% of the respondents), interest from savings (16.7%), payments from individual retirement accounts (IRAs) or other annuities (15%), benefits from other pension funds (15%), and income from housing rentals (15%). Of the 15 women who were married when they retired, 13 anticipated income from her husband's pension, while another 13 anticipated her spouse receiving Social Security benefits. Twenty percent of the respondents also cited other sources of

UNCLASSIFIED

TABLE 3

PHYSICAL HEALTH, MENTAL HEALTH, AND SOCIAL FUNCTIONING
PRE- AND POST-RETIREMENT

<u>Variable</u>	<u>Category</u>	<u>Pre</u>	<u>Post</u>
Self-assessed health	Poor	5.0%	0.0%
	Fair	10.0%	20.0%
	Good	35.0%	41.7%
	Excellent	50.0%	38.3%
Chronic health problem	No	48.3%	20.0%
	Yes, not limiting	36.7%	45.5%
	Yes, limiting	15.0%	34.5%
Feelings of anxiety, depression, or stress	No	48.1%	77.4%
	Yes	51.9%	22.6%
Attribution of feelings	Work-related	28.6%	--
	Transition-related	28.6%	--
	Retirement-related	11.7%	--
	Work and retirement	7.1%	--
	Other	10.7%	--
Frequency "go out"	Less than once a year	1.7%	0.0%
	1-6 times a year	1.7%	1.8%
	Once a month	5.1%	3.6%
	2-3 times a month	13.6%	9.1%
	Once a week	37.3%	27.3%
	2-3 times a week	37.3%	34.5%
	4+ times a week	3.4%	23.6%
Frequency see friends	Less than once a year	3.3%	1.8%
	1-6 times a year	6.6%	7.2%
	Once a month	13.3%	14.3%
	2-3 times a month	25.0%	5.4%
	Once a week	31.7%	28.6%
	2-3 times a week	18.3%	28.6%
	4+ times a week	1.7%	14.3%
Frequency see family	Less than once a year	10.0%	14.0%
	1-6 times a year	30.0%	24.6%
	Once a month	15.0%	19.3%
	2-3 times a month	8.3%	8.8%
	Once a week	23.3%	21.1%
	2-3 times a week	8.3%	7.0%
	4+ times a week	5.0%	5.3%

UNIVERSITY OF CALIFORNIA

income not mentioned above, including in some cases salaried employment (see TABLE 4).

At the time they retired, 78% of the women interviewed said they "went out" at least once a week. A little more than half (51.7%) said they visited or entertained friends at least once a week. About one third (36.6%) said they visited or entertained family at least once a week. In fact, when asked about typical or recurring activities during the year prior to retirement, socializing (e.g., visiting or entertaining friends or family, going out to dinner, etc.) was mentioned most often by respondents (88.3%). A close second was solitary activities (85%) which included reading and watching television. Engaging in creative activities (e.g., arts, crafts, playing instruments, gourmet cooking, creative writing, etc.) was third, mentioned by 68.3% of the respondents. Enjoying the arts (e.g., attending plays and concerts, visiting museums, etc.) ranked fourth (63.3%). Almost half the respondents (48.3%) said that travel, including day trips and weekend outings, was a recurring activity prior to retirement. The next most frequent group of activities was physical exercise (i.e., running, walking, swimming, aerobics, etc.), mentioned by 36.7% of the respondents. A little over a third of the respondents (35%) said they did some type of volunteer work either in their community, for their church, for an organization, or in the form of helping care for children or other adults. Finally,

WUWU 1000

TABLE 4
SOURCES OF ANTICIPATED RETIREMENT INCOME

<u>Source</u>	<u>Percent "Yes"</u>
University pension benefit	100.0%
Social Security benefits	73.3%
Investment income	48.3%
Husband's Social Security benefits	26.7%
Savings account	16.7%
IRAs or other annuities	15.0%
Other pension income	15.0%
Rental income	15.0%
Other	20.0%

Anticipate retirement income will be adequate?	91.4%

30% of the women interviewed said they regularly attended meetings of professional associations and special interest clubs (see TABLE 5).

Slightly more than half of the respondents (51.9%) stated that they experienced feelings of anxiety, depression, or stress at the time of their retirement. Causal attributions were evenly distributed between work-related events, circumstances surrounding the retirement event itself, and issues related to the anticipated transition to a post-retirement lifestyle.

Preparation for Retirement

Thirty-two of the 60 women said their father had officially retired but only nine said their mother had done so. Of course, most of the mothers were never in the work force per se. Still, 60% of the women said at least one parent had retired. Almost 40% (23 respondents) stated that a sibling or other relative had retired. Overall, then, about 80% of the women interviewed had some family member who had already retired before the respondent had done so (see TABLE 6).

A majority of the respondents (57%) agreed that they had kept a particular age in mind to retire at. Of that group, half said that particular age was 65 while another quarter said 62. Slightly more than half of the sample (32 of 60) agreed that they had held a vision of what the perfect retirement would be, but these definitions almost universally

TABLE 5

RECURRING ACTIVITIES ENGAGED IN PRE- AND POST-RETIREMENT

Activity	Percent "Yes" (Rank)	
	Pre-Retirement	Post-Retirement
Socializing	88.3% (1)	68.3% (3)
Solitary activities	85.0% (2)	78.3% (1)
Creative activities	68.3% (3)	68.3% (3)
Attend arts performances, museums, etc.	63.3% (4)	50.0% (6)
Travel	48.3% (5)	48.3% (7)
Physical exercise	36.7% (6)	53.3% (5)
Volunteer work ("helping others")	35.0% (7)	73.3% (2)
Attend meetings of professional organizations, special interest clubs	30.0% (8)	40.0% (8)

UNIVERSITY OF MICHIGAN

TABLE 6

PREPARATION FOR RETIREMENT VARIABLES

<u>Variable</u>	<u>Category</u>	<u>Percent</u>
Family member who had retired?	Father	53.3%
	Mother	15.0%
	Other relative	38.3%
Had specific age in mind to retire?	Yes	56.7%
Age had in mind to retire?	65	52.9%
	62	26.5%
	Other	17.6%
Anticipation of retirement	Vision of "perfect retirement"	53.3%
	Someone served as a "model"	15.0%
	Experienced "practice"	15.0%
Length of time <u>thought</u> about retirement	6 months or less	16.8%
	12-24 months	20.1%
	36-60 months	25.0%
	Longer than 60 months	23.6%
Length of time <u>prepared</u> for retirement	6 months or less	26.7%
	12-24 months	23.4%
	36-60 months	13.3%
	longer than 60 months	30.3%
Groups of people talked to about retirement	Coworkers	63.3%
	Other working friends	51.7%
	Retired friends	46.7%
	Children	30.0%
	Professional advisors	25.0%
	Husband	20.0%
	Siblings	10.0%
	Other relatives	10.0%
Retirement issues discussed	Activities	66.7%
	Finances	58.3%
	Affective response	45.0%
	Timing	18.3%
	Travel	11.7%
Other sources of information used	Social Security Administration	55.0%
	Pre-retirement seminars	53.3%
	Joined AARP	28.3%
	Mass media	23.3%

lacked any specificity. Travel, mentioned by 14 of those 32 respondents, was the only common theme in their responses. Only 15% (9 of 60) stated that anyone served as a model for their retirement. Fifteen percent of the sample also reported they had experienced a sufficient period of off-work time (defined as a period of three months or more during the 20-year period prior to retirement) that could be characterized as a "practice" retirement.

The length of time prior to retirement that a respondent said she first started thinking about it ranged from less than one month to 37 years with an average of approximately five years. Ten of the 60 respondents said they first thought about retirement within the six-month period immediately prior to the event itself. The length of time prior to retirement that a respondent said she first started preparing for it had the same range as above but with a mean approaching seven years. However, over a quarter of the women (16 respondents) stated that their preparation time was six months or less. The distributions of both variables were highly skewed in the positive direction.

Almost 90% of the respondents (53 of 60) had talked to someone about retirement. This figure does not include interactions with the university benefits office which was a universal experience. Coworkers (63.3%) were the most frequently mentioned group of people talked to followed by other working friends (51.7%), friends who were already

retired (46.7%), children (30%), professional financial advisors (25%), husbands (20%), siblings (10%), and other relatives (10%). Of course, only 15 of the 60 women were married at the time they retired, so actually 80% of the available spouses were consulted. It is interesting to note that three women said they did not talk to their husbands about their own retirement. Similarly, 24 of the respondents had no children and 16 had no siblings, so their adjusted rates of mention would be 50% and 13.6% respectively.

Across all these groups, the issue most often talked about was activities after retirement. Two-thirds of the respondents talked to at least one person about this issue. The next most frequently discussed issue was finances (58.3%) followed by affective response to retirement (e.g., "I hate it.", "I envy you.", etc. -- 45%), the issue of when to retire (18.3%), and the desire to travel (11.7%). When asked about the overall attitude toward retirement of the people talked to, 65% of the respondents reported primarily positive attitudes. Of those who talked to retired friends over 85% said their friends' attitude toward retirement was a positive one. This figure drops to 65% for coworkers and 68% for other working friends.

Thirty-two of the respondents (53.3%) reported they attended university-sponsored pre-retirement seminars. Fourteen (23.3%) said they actively sought retirement-related information through the mass media (i.e., magazine and

newspaper articles, television programs, etc.), while 17 volunteered information that they had joined the American Association of Retired Persons (AARP) primarily in order to receive that organization's bimonthly publication Modern Maturity. Combining these figures revealed that over 70% of the sample had actively gathered information specific to retirement.

Finally, 32 of the 60 women interviewed (55%) said they had contacted the Social Security Administration, primarily by telephone, prior to their retirement. Most of these contacts involved inquiries about eligibility, benefit levels, and procedures for filing after retirement.

Characteristics of the Retirement Event

Based upon the respondents' self-reported work histories, approximately a fourth of the women could be characterized as having experienced "discontinuity" in their work careers. (For purposes of the present study, this was defined as having been out of work for a year or more during the 20 years prior to retirement, or having had two or more job changes during that same period that could be labelled demotions or moves to completely different occupations.) As they approached retirement, 55% of the women (18 of 60) reported they still had positive attitudes toward work. The remainder reported negative (30%), mixed (13.3%), or neutral (1.7%) attitudes toward work. A larger majority (37 of 60, 61.7%) reported

they had positive attitudes toward retirement. Again, the remainder reported neutral (18.3%), negative (11.7%), or mixed (8.3%) attitudes toward retirement (see TABLE 7).

Fifty of the 60 women interviewed (83.3%) reported being given a retirement party sponsored by their department. These parties were often held at the workplace; only two were held in private. Over two-thirds of the parties (68%) were attended by other friends from around the university campus, while family members attended only 40% of the time, and off-campus friends only 30% of the time. When asked about the meaning of the retirement party to them, respondents who said it held some importance mentioned at least one of the following three themes: 1) a "rite of passage" marking the transition from work to retirement, 2) a recognition of their service to the university, 3) a chance to say goodbye to friends. However, exactly half of the respondents (30 of 60) said the retirement party held no special importance for them.

Seventy percent of the respondents (42 of 60) reported that a specific event precipitated their decision to retire. Among those 42 women the most frequently cited circumstances were changes in their own health (19%), changes in their department (19%), changes in their own job description (14.3%), recognition of an optimal level of available retirement benefits (14.3%), and loss of funding for their position (11.9%). The latter almost always involved the conclusion of

UNIVERSITY OF MICHIGAN

1. The first part of the document is a list of names and addresses of the members of the committee. The names are listed in alphabetical order, and the addresses are given in full. The list includes names such as Mr. J. H. Smith, Mr. J. B. Jones, and Mr. W. C. Brown.

2. The second part of the document is a list of the names of the members of the committee who have been elected to the office of chairman and vice-chairman. The names are listed in alphabetical order, and the offices are given in full. The list includes names such as Mr. J. H. Smith, Mr. J. B. Jones, and Mr. W. C. Brown.

TABLE 7

CHARACTERISTICS OF THE RETIREMENT EVENT

<u>Variable</u>	<u>Category</u>	<u>Percent</u>
Discontinuity in work career?	Yes	26.7%
Attitude towards work	Positive	55.0%
	Neutral	1.7%
	Negative	30.0%
	Mixed	13.3%
Attitude towards retirement	Positive	61.7%
	Neutral	18.3%
	Negative	11.7%
	Mixed	8.3%
Department-sponsored party?	Yes	83.3%
Who attended the party?	Campus friends	68.0%
	Family members	40.0%
	Off-campus friends	30.0%
Importance of party?	None	50.0%
	Recognition of service	23.4%
	"Goodbye" to friends	16.7%
	Rite of passage	10.0%
Specific precipitating event?	Yes	70.0%
Type of precipitating event	Change in own health	19.0%
	Change in department	19.0%
	Change in job	14.3%
	Benefits optimal	14.3%
	Loss of funding	11.9%
	Change in husband's status	9.6%
	Other	11.9%
Decision voluntary or involuntary?	Voluntary	81.7%
	Forced out of job	13.3%
	Health disability	3.3%
	Mandatory retirement	1.7%
Considerations in retirement decision	Finances	40.0%
	Health	25.0%
	Status of partner	16.7%
Problem with transition?	Yes	41.7%

1941
1942
1943
1944
1945
1946
1947
1948
1949
1950
1951
1952
1953
1954
1955
1956
1957
1958
1959
1960
1961
1962
1963
1964
1965
1966
1967
1968
1969
1970
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
1986
1987
1988
1989
1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025

1941
1942
1943
1944
1945
1946
1947
1948
1949
1950
1951
1952
1953
1954
1955
1956
1957
1958
1959
1960
1961
1962
1963
1964
1965
1966
1967
1968
1969
1970
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
1986
1987
1988
1989
1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025

an externally funded research project. Eleven of the 60 respondents (18.3%) stated that their decision to retire was not a voluntary one. This group included eight women who reported they had been fired or forced from their positions, three who had health disabilities, and one who reached the mandatory retirement age for her job category. Fifteen women (25%) reported that their own health was a consideration in their decision to retire, nine because their health was bad and six because their health was good. Twenty-four respondents (40%) said finances were a consideration, six because they were in bad shape and 18 because they were in good shape. Twenty-one of the respondents (35%) identified a partner (not necessarily their husband) whose status could have had an effect on their decision to retire. Among those 21 women, 10 said their partner's health status or employment status did indeed affect the timing of their own decision to retire.

Finally, the investigator globally reviewed each of the interview protocols in its entirety to determine whether a respondent had reported any problem with the transition from work to retirement. Thirty-five of the 60 women interviewed (58.3%) apparently reported no such problems either in responses to questions or "between the lines". Four women mentioned financial stress as a result of retirement, and two reported behavioral disturbances (specifically, insomnia and alcoholism). The majority of transition-related "problems" centered on an activity theme (i.e., what to do with one's

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100

time, concerns over a lack of activity, a loss of structure in one's day, or a sense of not feeling useful or involved in society). Sixteen respondents (26.7% of the sample) expressed concerns along these lines.

Post-Retirement Role Behavior

At the time they were interviewed, approximately 85% of the respondents said they "went out" at least once a week. More than seven out of ten (71.4%) reported they visited or entertained friends at least once a week, but only a third said they visited or entertained family at least once weekly (see TABLE 3). A comparison with the corresponding percentages reported at the time of retirement (see Pre-Retirement Resources above) revealed a substantial increase in seeing friends, a slight increase in "going out", and virtually no change in the frequency with which they saw family. This finding was confirmed by a review of individual responses. In terms of the frequency of "going out", 21.8% of the women showed a decrease from pre-retirement to post-retirement, 32.7% stayed the same, and 45.5% showed an increase. When asked about seeing friends, 44.6% said they saw friends more often in retirement, 42.9% stayed the same, and only 12.5% reported seeing friends less often than they did before they retired. Finally, 26.3% displayed a drop in the frequency with which they saw family, while 43.9% remained the same, and 29.8% displayed an increase during retirement.

UNIVERSITY OF MICHIGAN

Comparing typical or recurring activities during the year prior to the interview with activities during the year just prior to retirement revealed both changes and continuity (see TABLE 5). Post-retirement solitary activities were mentioned most often by respondents (78.3%); while they were second-ranked for the period prior to retirement. Although solitary activities moved up one rank the rate of endorsement among respondents dropped nearly seven percentage points. Volunteer work more than doubled (to 73.3%) and moved up to be the second most frequently cited activity. Socializing dropped from the most frequently mentioned activity pre-retirement to a tie for third in the post-retirement period. It was mentioned by 41 of the 60 respondents (68.3%), a drop of 20 percentage points. Tied for third was creative activity which had the same rank and the same level of endorsement reported for the pre-retirement period. Physical exercise moved up one rank to fifth -- an increase in the rate of nearly 17 percentage points (to 53.3%). Exactly half of the women (30 out of 60) reported attending artistic performances and events during the past year, showing a drop from fourth to sixth. The associated drop in frequency was 13 percentage points. Travel also dropped two rankings, although it was mentioned by the same percentage of subjects who endorsed it in the pre-retirement period (48.3%). Regular attendance at meetings of professional associations and special interest clubs remained

1950
1951
1952
1953
1954
1955
1956
1957
1958
1959
1960

1961

1962
1963
1964
1965
1966
1967
1968
1969
1970

the least frequently mentioned activity, although it increased by ten percentage points (to 40%).

Based upon a comparison of individual responses to questions about recurring activities in the pre- and post-retirement periods, the investigator made a judgement about the approach each respondent employed in retirement for filling the time previously occupied by work and work-related activities. "Adjustment" in post-retirement behavior was divided into three categories created to parallel the three major theories of successful aging espoused in social gerontology: 1) disengagement theory (Cumming and Henry, 1961), 2) the continuity perspective (Fox, 1982), and 3) activity theory (Lemon et al., 1972). This judgement was not meant to serve as a means for testing differences among the three models, but solely as an attempt to label the predominant style or approach in how individuals used their time subsequent to retirement.

The nonreplacement approach was characterized by an absence of new roles to replace the work role accompanied by no evident expansion of other extant social activity. New activities tended to be solitary in nature (i.e., independent of or without the need for others). Expansion encompassed situations in which new roles were not generated, but a greater involvement in pre-retirement social activity was present. Examples of this included devoting increasing amounts of time to hobbies, avocations, or alternate careers

that existed prior to retirement. Expansion also included amending the previous work role; for example, if the retiree returned to perform the same kind of work as a consultant, or even a volunteer, working for the same employer and with the same coworkers. The replacement style of adjustment involved the creation of new role behavior, i.e., the acquisition of social or professional activities that did not exist prior to retirement. This applied to any new work role that could not be characterized as an amendment of the previous work role. Other examples of replacement included embarking on a new career or hobby, taking on new volunteer work, or going back to school. It should be noted that coding for these various styles of adjustment was predicated on changes in the use of time and not on the absolute level of activity, thus avoiding previous problems associated with operationalizing these concepts (Havighurst et al., 1968).

After an initial delineation of category definitions, judgements were made for all 60 respondents. The category definitions were then refined into more specific groups of activity and another set of judgements was made. Five of the 60 cases changed category. The investigator then negotiated with a second judge to fix the final code for those five cases. Twenty-three of the 60 women (38.3%) were judged to have employed a nonreplacement style of role adjustment. Twenty-three respondents (38.3%) appeared to have pursued a

1950
1951
1952
1953
1954
1955
1956
1957
1958
1959
1960

1961
1962
1963
1964
1965
1966
1967
1968
1969
1970

replacement scheme, while the remaining 14 subjects (23.3%) fell into the expansion category (see TABLE 8).

Slightly more than a third of the respondents (23 of 60, 38.3%) stated that their goals in retirement were different from what their goals were before they retired. The differences cited most often were that their present goals were: 1) more related to self-gratification (seven responses), 2) less results-oriented (five responses), and 3) more related to helping family or helping others (five responses). Two women claimed that the post-retirement period was the first time that they had formulated goals. In the opposite direction, three women reported that after they retired they no longer had any goals. Questions about specific goals in retirement elicited 18 individualized responses, none of which approached majority endorsement. When grouped into seven thematic categories, instrumental activity (i.e., specific short-term projects such as arts and crafts) was the most frequently cited goal, mentioned by 38.3% of the respondents. Also included in this category were more general statements about postponed aspirations, that is, the desire to "do the things I've always wanted to do but couldn't find time" prior to retirement. The next most frequently mentioned category of goals was physical maintenance, cited by 31.7% of the women interviewed. Goal statements in this category were less specific, including phrases like "keep interested", "keep going", "stay active", "stay involved", "stay healthy", "live

TABLE 8
GOALS, NORMS, AND STYLE OF ROLE ADJUSTMENT

<u>Variable</u>	<u>Category</u>	<u>Percent</u>
Goals in retirement	Instrumental activity	38.3%
	Physical maintenance	31.7%
	Vacation and travel	28.3%
	Personal growth	25.0%
	Financial maintenance	25.0%
	Volunteer or "help others"	23.3%
	Social growth	20.0%
Goals changed since retirement?	No	55.0%
	More self-gratification	11.7%
	Less result-oriented	8.3%
	More family-,service-oriented	8.3%
	No goals before/no goals now	13.3%
Current goals being fulfilled?	No	16.7%
	Somewhat	20.0%
	Yes	51.7%
	No goals	10.0%
Goals and activities similar to retired friends?	No	36.7%
	Yes and no	23.3%
	Yes	26.7%
	Missing data	13.4%
Goals and activities similar to retirees in general?	No	30.0%
	Yes and no	11.7%
	Yes	33.3%
	Missing data	25.0%
Perceived normative obligations	Volunteer	41.7%
	Obligations to family	31.7%
	Obligations to organization	28.3%
	Help friends and neighbors	23.3%
	Lack of obligations	38.3%
Style of role adjustment	Nonreplacement	38.3%
	Expansion	23.3%
	Replacement	38.3%

UNIVERSITY OF MICHIGAN

THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637
TEL: 773-936-3700
WWW.CHICAGO.EDU

UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637
TEL: 773-936-3700
WWW.CHICAGO.EDU

to be 100", and "keep all my marbles". Vacation and travel as specified goals were endorsed by 28.3% of the respondents. One fourth of the women spoke about issues related to personal growth. This category included the desire to devote more time to reading or writing, to learning something new, or to "progressing spiritually". Financial maintenance (e.g., "remain independent", "not be a burden", "get out of debt", "not be poor", "get a job") was also mentioned by 25% of the interview sample. The wish to volunteer or help others in some capacity was endorsed by 23.3% of the respondents. The seventh category, social growth (cited by 20% of the women interviewed), encompassed desires to be closer to family, to meet and be with others, or to find a partner. Five of the 60 respondents professed no goals at all beyond broad statements like "take each day as it comes", "just be happy", or "enjoy life". Twenty-two of the 60 women (36.7%) said that their goals were not being fulfilled at all or only in part. The most frequently mentioned barriers to post-retirement goal fulfillment were lack of money, lack of time, deteriorating health, and the lack of or loss of a partner.

Over a third of the respondents (22 of 60, 36.7%) said that their friends' activities and goals were not similar to their own. Another 14 respondents (23.3%) said only some of their friends were similar to themselves in those respects. When asked a broader question, only a third of the women interviewed (20 of 60) believed that their activities and

UNIVERSITY OF MICHIGAN

1944
1945
1946
1947
1948
1949
1950
1951
1952
1953
1954
1955
1956
1957
1958
1959
1960
1961
1962
1963
1964
1965
1966
1967
1968
1969
1970
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
1986
1987
1988
1989
1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024
2025
2026
2027
2028
2029
2030
2031
2032
2033
2034
2035
2036
2037
2038
2039
2040
2041
2042
2043
2044
2045
2046
2047
2048
2049
2050
2051
2052
2053
2054
2055
2056
2057
2058
2059
2060
2061
2062
2063
2064
2065
2066
2067
2068
2069
2070
2071
2072
2073
2074
2075
2076
2077
2078
2079
2080
2081
2082
2083
2084
2085
2086
2087
2088
2089
2090
2091
2092
2093
2094
2095
2096
2097
2098
2099
2100

2101
2102
2103
2104
2105
2106
2107
2108
2109
2110
2111
2112
2113
2114
2115
2116
2117
2118
2119
2120
2121
2122
2123
2124
2125
2126
2127
2128
2129
2130
2131
2132
2133
2134
2135
2136
2137
2138
2139
2140
2141
2142
2143
2144
2145
2146
2147
2148
2149
2150
2151
2152
2153
2154
2155
2156
2157
2158
2159
2160
2161
2162
2163
2164
2165
2166
2167
2168
2169
2170
2171
2172
2173
2174
2175
2176
2177
2178
2179
2180
2181
2182
2183
2184
2185
2186
2187
2188
2189
2190
2191
2192
2193
2194
2195
2196
2197
2198
2199
2200

goals were similar to those of retirees in general. Seven more respondents (11.7%) said they were similar to some retirees. In both cases the differences cited most frequently were that the nature of their own activities were different from other retirees, or that their level of activity or investment differed from others. In the latter case, the bias was toward seeing themselves as more active than other retirees.

Questions about norms, obligations, or the expectations of others for one's own behavior elicited 13 distinct responses. With only two exceptions, no individual mentioned more than three of these responses. Ten responses referred to some specific obligation. When grouped thematically these responses distributed as follows: 1) volunteering or "giving something back to society" (mentioned by 41.7% of the respondents), 2) obligations to family (31.7%), 3) staying involved and continuing to be a functioning member of society (30%), 4) fulfilling obligations to a specific organization, to a group, or to the university (28.3%), and 5) lending aid to friends or neighbors (23.3%). Three responses specifically referred to a lack of obligations. One response indicated that the individual felt freed from all obligations, not just those that had been work-related. A second response was that society did not care enough to have anything to say about a retired person's behavior. A third response referred to the absence of external controls on scheduling activities and use

of their own time. Twenty-three of the 60 women (38.3%) endorsed at least one of these three responses and 10 (16.7%) responded only in this thematic area.

Summary and Conclusions

As a group, the respondents could be characterized as long-term employees of the university who did not have discontinuities in their work careers. They were in good health when they retired, and were universally covered by health insurance. The sample was quite socially active when they retired and the vast majority anticipated no problems from their anticipated level of income.

About 80% of the respondents had some prior knowledge of retirement because a parent or family member had already gone through the process. Virtually every respondent consulted with someone about retirement before the event; almost half talked to friends who were already retired. The primary topic of discussion concerned activities after retirement, followed by questions about finances and affective reactions to retirement. Most of the people the subjects talked to appeared to have had positive attitudes toward retirement, as did most of the respondents themselves. Most of the sample also actively gathered information from the media and other sources to aid in their retirement planning process.

There was strong concensus on the timing of retirement. Most of the women had kept a particular age in mind as the

1. The first part of the document is a list of names and addresses of the members of the committee. The names are listed in alphabetical order, and the addresses are given in full. The list includes names such as Mr. J. H. Smith, Mr. W. B. Jones, and Mr. C. D. Brown.

2. The second part of the document is a list of the names and addresses of the members of the committee who have been elected to the office of chairman and vice-chairman.

3. The third part of the document is a list of the names and addresses of the members of the committee who have been elected to the office of secretary and treasurer.

proper time to retire (ages 62 or 65) and, in fact, 85% of the respondents did retire between the ages of 60 and 65. More than 80% of the time the decision to retire was a voluntary one. Most of the respondents were given a party by their coworkers at the time of their departure. Close to 60% noted no particular problems with the transition from worker to retiree. Fifty of the 60 women mentioned some form of normative obligation as a function of being retired, and 65% of the respondents specifically identified themselves as "retired".

All these findings suggest that significant socialization forces were at work. As a group, the interview sample had in place a wide array of resources by the time they retired. In particular, the areas of financial stability, health care, housing, and social involvement had all been addressed by the majority of respondents. Most of the women had witnessed someone in their family retire previously. In general, they were positively disposed toward retirement and actively sought out information about what it might be like for themselves. They spoke to many different people primarily about the kinds of available activities in retirement. They reported that the individuals with whom they consulted were positively disposed toward retirement. Thus, ability and commitment were evident, and knowledge about anticipated retirement had been sought.

Other evidence supporting the possibility of a retiree's role included a general agreement on the age at which one should retire, the ritualistic marking of retirement through

UNIVERSITY OF MICHIGAN

THE UNIVERSITY OF CHICAGO
DIVISION OF THE PHYSICAL SCIENCES
DEPARTMENT OF CHEMISTRY
5780 SOUTH CAMPUS DRIVE
CHICAGO, ILLINOIS 60637

TEL: 773-936-3700

WWW: WWW.CHEM.UCHICAGO.EDU
FAX: 773-936-3700

a party, and an absence of problems accompanying the transition from work to retirement. These features were present for a majority of the women interviewed. In addition, most of the women reported some definite, felt obligations coincident with retirement, and a clear majority identified themselves as "retired".

On the other hand, there was little consensus around the length of time required to prepare for retirement. A significant minority of the sample devoted six months or less to the planning process. Only slightly more than half of the sample had a vision of the "perfect retirement", and most of those lacked specificity. Few respondents had any specific role models for retirement or any prior experience which might have constituted a "rehearsal" for what retired life might be like (e.g., protracted vacation, layoff, or period between jobs). Half of the sample reported feelings of anxiety, depression, or stress at the time of retirement, although those feelings were not necessarily directly connected to the issues of retired life itself. Half of the respondents also stated that, although attended, a retirement party held no special significance for them. Stated goals in retirement within this group were disparate and, even when liberally grouped, did not reach majority endorsement for any category. Norms were somewhat less disparate, but also failed to reach majority endorsement among respondents. In addition, close to two-thirds of the sample felt that they were, wholly or partly,

dissimilar in goals and activities to both their retired friends and to retirees in general.

These latter findings paint a very different picture about "evidence" for a retiree's role. First, while choosing when to retire and whom to talk to seem well defined, wide variance in the length of time spent planning for retirement suggests something less than a standardized procedure. Second, while most of the respondents were given a party at the time of their departure from the work place, many did not perceive that party as marking a transition from one role to another, or from one lifestyle to another. Third, while information was sought about the retirement process, apparently little of direct value was received. Few could anticipate what retired life would be like with any specificity, and there appears to be little clarity in the expectations others have for these women now that they are retired. Thus, both goals and norms were disparate and lacked concensus. Finally, while the respondents labelled themselves as retired, they also saw themselves as more dissimilar than similar to both their own retired friends and to retirees in general.

Balancing this evidence suggests that socializing opportunities do exist. Information is sought although not necessarily received; and there is a commitment to moving into the retirement phase of life. However, there appears to be no concensus concerning the content of a retiree's social role or expected activities post-retirement. Instead, society

1. The first part of the document is a list of names and addresses of the members of the committee. The names are listed in alphabetical order, and the addresses are given in full. The list includes the names of the members of the committee, the names of the members of the sub-committee, and the names of the members of the advisory committee. The addresses are given in full, including the street, city, and state.

2. The second part of the document is a list of the names and addresses of the members of the committee. The names are listed in alphabetical order, and the addresses are given in full. The list includes the names of the members of the committee, the names of the members of the sub-committee, and the names of the members of the advisory committee. The addresses are given in full, including the street, city, and state.

continues to bring its socializing forces to bear on the relinquishment of the work role and investiture in a "retired" status that remains operationally undefined. No retiree's role per se seems to exist at the societal level -- at least through a study of this particular sample.

Retirement Outcomes

The absence of a true established role in no way indicated individual situations in retirement. Eighty percent of the respondents rated their current health (i.e., their health at the time they were interviewed) as "good" or "excellent". Nineteen (31.7%) thought their health was worse than it had been when they retired, 21 (35%) said it was the same, and 16 (26.7%) thought their health had improved. However, 31.7% of the respondents (19 of 60) reported a chronic health problem that limited their activities in some way. That was more than double the figure reported at the time of retirement (see TABLE 3).

Income was not a worrisome issue for this sample. Fully 95% of the women interviewed agreed that their current income was adequate for their needs. Six respondents (10%) stated that their current income was lower than they thought it would be when they first retired, but 21 (35%) said their income was better than they had originally anticipated. On a five-point scale ranging from "very dissatisfied" to "very satisfied",

UNIVERSITY OF MICHIGAN

50 of the 60 respondents (83.3%) rated themselves as being "pretty" or "very" satisfied with retired life. However, only a slight majority (32 of 60, 53.4%) said that retired life had turned out to be either what they expected or better than they had expected (see TABLE 9).

About twenty percent of the respondents reported ongoing feelings of anxiety, depression, or stress (see TABLE 3). No specific probes were made into the perceived causes underlying those feelings. However, the respondents were asked if they had specific concerns about the future. Thirty-five of the 60 women interviewed (58.4%) responded that they did (see TABLE 9). The most frequently mentioned concerns were financial issues (ten respondents), issues surrounding health, illness, and longevity (seven respondents), feelings of dependence as related to controlling one's own faculties and behavior (eight respondents), and feelings of dependence as they related to concerns about housing and medical care (seven respondents).

Group Differences in the Retirement Process

Introduction

Whether a retiree's role exists or not, the present study provides an opportunity for a post-hoc exploration of group differences in the retirement process. That is, are differences in one domain associated with differences in other

TABLE 9
OUTCOME MEASURES

<u>Variable</u>	<u>Category</u>	<u>Percent</u>
Current income adequate?	Yes	95.0%
Income meet expectations?	Worse than expected	10.0%
	What was expected	40.0%
	Better than expected	35.0%
	Missing data	15.0%
Overall satisfaction with retired life	Very dissatisfied	1.7%
	Pretty dissatisfied	1.7%
	Take it or leave it	3.3%
	Pretty satisfied	23.3%
	Very satisfied	60.0%
	Missing data	10.0%
Retired life turn out to be what was expected?	No	13.3%
	In some ways, not others	13.3%
	Yes	46.7%
	Yes, better than expected	6.7%
	No expectations	8.3%
	Missing data	11.7%
Concerns about the future?	None	28.3%
	Financial issues	16.7%
	Dependence (behavior)	13.3%
	Health, illness, longevity	11.7%
	Dependence (housing, medical care)	11.7%
	Other	11.7%
	Missing data	13.3%

THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637

UNIVERSITY OF CHICAGO

UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637

domains of variables encompassed in the process? In order to limit the total number of analyses, one variable from each domain is employed to define groups for comparison. Thus, each of the five variables are analyzed for statistical associations with variables in the other four domains as well as to other variables in the same domain.

These analyses are exploratory in nature. The intent is to seek out significant associations between the target variable and other variables of the retirement process. No causative inferences are intended. Furthermore, findings are tempered by the knowledge that a large number of comparisons creates a situation in which false-positive outcomes may arise purely by chance. Consequently, only findings with associated p-values of .05 or less will be discussed.

All five target variables are assessed at the nominal level of measurement. For comparisons with other nominal and ordinal level variables a Chi-square test is used. In cases of significance (i.e., p-values less than or equal to .05) where the grouping variable has more than two categories, follow-up analyses are performed by computing Chi-square tests for all possible pairwise comparisons between groups defined by the target variable. For analyses involving interval and ratio level variables, if the target variable defines only two groups then t-tests are calculated. If more than two groups are defined, then F-tests are computed accompanied by Scheffe

post-hoc pairwise comparisons where significant findings warrant.

Pre-Retirement Resources: Marital Status

Marital status is assumed to affect economic and social resources and possibly psychological resources as well. The presence of a spouse usually means access to a second income, involvement in a larger social network encompassing friends of both the husband and the wife, and the ready availability of the spouse and children (if present) to serves as companions and confidants (Connidis and Davies, 1990). However, little research has been done to explore possible differences in the retirement process for women associated with marital status. Fethke (1989) has documented the negative impact of divorce on the ability to save for retirement. Research has also established that widows are relatively lacking in both economic and social resources (Lopata 1973, 1975; O'Bryant and Morgan, 1989). Ward (1979b) looked at indices of retirement outcome for both married and never-married individuals. He found that retirement had a more negative impact on "happiness" and "excitement" for the never-married than it did for those who were married. On the other hand, when compared to separated, divorced, and widowed women, the never-married appeared to have more positive attitudes toward retirement both before and after the event (Keith, 1985). However, they are more likely to delay withdrawal from the workforce,

THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637
TEL: 773-936-3200
WWW.CHICAGO.EDU

LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637
TEL: 773-936-3200
WWW.CHICAGO.EDU

probably because of the absence of supplemental sources of income available to the formerly married (O'Rand and Henretta, 1982). Unmarried women in general are more likely than married women to experience financial stress following retirement (Logue, 1991). Studies of married women have been less direct; typically focusing not on their own retirement, but on adjustment to their husband's retirement (Kerckhoff, 1966; Keating and Cole, 1980). It has been suggested that the presence of a spouse makes the decision about when to retire a more complex one (Gratton and Haug, 1983).

Since it was already established that both the widowed and divorced respondents had been in that status for some time prior to retirement (the average exceeded 19 years), it seemed reasonable to combine the two groups, especially since the divorced group was not large enough to be analyzed separately. In order to insure that combining the two groups would not mask significant differences between them, widowed and divorced respondents were compared on all available variables. Out of 119 comparisons, only two were significant at the .05 level. Widows reported travelling or taking daytrips as a recurring activity prior to retirement, and engaging in volunteer-type activity after retirement, in proportionally greater numbers than divorced respondents. It was decided that these two differences should not preclude combining widowed and divorced subjects into a single analytical unit,

1. The first part of the document is a list of names and addresses of the members of the committee. The names are listed in alphabetical order, and the addresses are given in full. The list includes the names of the members of the committee, the names of the members of the sub-committee, and the names of the members of the advisory committee. The addresses are given in full, including the street, city, and state.

2. The second part of the document is a list of the names and addresses of the members of the committee. The names are listed in alphabetical order, and the addresses are given in full. The list includes the names of the members of the committee, the names of the members of the sub-committee, and the names of the members of the advisory committee. The addresses are given in full, including the street, city, and state.

3. The third part of the document is a list of the names and addresses of the members of the committee. The names are listed in alphabetical order, and the addresses are given in full. The list includes the names of the members of the committee, the names of the members of the sub-committee, and the names of the members of the advisory committee. The addresses are given in full, including the street, city, and state.

thus yielding three groups for comparison on marital status:
1) Never-Married, 2) Widowed-Divorced, and 3) Married.

The Widowed-Divorced group had the highest mean age at retirement [$F(2,57)=11.80, p<.001$], which is probably a reflection of a later entry into the work force precipitated by their change in marital status (see TABLE 10). The Never-Married group had the highest mean length of service to the university [$F(2,57)= 8.46, p<.001$]. This suggests the effects of absence of a spouse and children, and fewer instances of significant career disruption. Other differences in pre-retirement resources also reflect the smaller family size associated with this marital status. The Never-Married group had the lowest mean number of relatives (i.e., children, grandchildren, siblings, nieces, and nephews) [$F(2,57)=5.41, p=.007$]; fewest number of relatives living locally [$F(2,57)= 4.75, p=.012$]; and the lowest frequency of visits with family [$F(2,57)=5.81, p=.005$].

Initial findings concerning preparation for retirement also confirmed some obvious expectations (see TABLE 11). A greater proportion of the Never-Married group reported talking to siblings about their retirement than did the Widowed-Divorced or Married groups [$\text{Chi-square}(2)=10.07, p=.006$]. In the absence of a husband or children, such a finding is not unexpected. Similarly, the Widowed-Divorced group consulted with their children about retirement in proportionally greater numbers than did the Married group [$\text{Chi-square}(1)=4.52,$

p=.033]. Again, the absence of a spouse makes this finding seem likely. However, an investigation of differences between the three groups on less status-determined characteristics of preparation for retirement reveals a consistent trend. The Widowed-Divorced group exhibited the lowest percentage of respondents who a) talked to coworkers about retirement [Chi-square(2)=6.50, p=.039]; b) consulted with a professional [Chi-square(2)=11.86, p=.003]; c) discussed finances with anyone [Chi-square(2)=11.90, p=.003]; or d) sought information about retirement through the media [Chi-square(2)=9.55, p=.009]. In addition, this group had the smallest mean for length of time they had thought about (as opposed to planned for) retirement [F(2,49)= 3.40, p=.041], although follow-up analyses failed to detect any pairwise differences (see TABLE 10). Taken together, these findings suggest that the Widowed-Divorced group went through a less involved retirement planning process than either the Never Married or the Married groups.

There were no significant differences in characteristics of the retirement event itself. The only differences in post-retirement role behavior were in terms of goals. A smaller proportion of the Never-Married group mentioned travel as a goal when compared to the Married group. The Widowed-Divorced group fell in between the two [Chi-square(2)=7.07, p=.029]. However, the Never-Married group mentioned volunteering or helping others as a goal in proportionally greater numbers

TABLE 10

DIFFERENCES IN RETIREMENT PROCESS BY MARITAL STATUS
(CONTINUOUS VARIABLES)

<u>Variable</u>	Means			<u>F</u>	<u>p</u>
	<u>Never Married</u>	<u>Widowed-Divorced</u>	<u>Married</u>		
Age at retirement (years)	61.65	64.93	62.60	11.80	<.001
Number of relatives	4.06	7.57	10.73	5.41	.007
Number of relatives living locally	.88	1.68	1.80	4.75	.012
Frequency see family pre-ret. ¹	3.35	5.21	6.07	5.81	.005
How long think about retirement ²	2.00	1.21	1.77	3.40	.041
Length of service (years)	29.06	21.54	18.27	8.46	<.001
N	17	28	13		

¹ This variable was coded as follows: 0=Never, 1=Less than once a year, 2=1-2 times a year, 3=Once every 3-4 months, 4=Once every 2 months, 5=Once a month, 6=2-3 times a month, 7=Once a week, 8=2-3 times a week, 9=4+ times a week.

² In order to normalize this distribution for statistical analysis the responses were grouped in the following manner: 0=0-6 months, 1=12-24 months, 2=30-72 months, 3=78-444 months.

TABLE 11

DIFFERENCES IN RETIREMENT PROCESS BY MARITAL STATUS
(CATEGORICAL VARIABLES)

<u>Variable</u>	<u>Cat.</u>	<u>Never Married</u>	<u>Widowed-Divorced</u>	<u>Married</u>	<u>Chi-Square</u>	<u>p</u>																																																																																																											
Talk to siblings?	No	70.6%	96.4%	100.0%	10.07	.007																																																																																																											
	Yes	29.4%	3.6%	0.0%			Talk to children?	No	--	46.4%	80.0%	4.52	.033	Yes	--	53.6%	20.0%	Talk to coworkers?	No	23.5%	53.6%	20.0%	6.50	.039	Yes	76.5%	46.4%	80.0%	Talk to a professional?	No	47.1%	92.9%	73.3%	11.86	.003	Yes	52.9%	7.1%	26.7%	Talk about finances?	No	29.4%	64.3%	13.3%	11.90	.003	Yes	70.6%	35.7%	86.7%	Sought information through mass media?	No	52.9%	92.9%	73.3%	9.55	.009	Yes	47.1%	7.1%	26.7%	Goal: Travel	No	88.2%	75.0%	46.7%	7.07	.029	Yes	11.8%	25.0%	53.3%	Goal: Volunteer	No	52.9%	85.7%	86.7%	7.47	.024	Yes	47.1%	14.3%	13.3%	Retirement income meet expectations?	Worse	7.1%	0.0%	33.3%	9.99	.041	Right	50.0%	54.5%	33.3%	Better	42.9%	45.5%	33.3%	Current feelings anxiety, dep., stress	No	86.7%	87.0%	53.3%	6.89	.032	Yes	13.3%	13.0%	46.7%	N		17	28
Talk to children?	No	--	46.4%	80.0%	4.52	.033																																																																																																											
	Yes	--	53.6%	20.0%			Talk to coworkers?	No	23.5%	53.6%	20.0%	6.50	.039	Yes	76.5%	46.4%	80.0%	Talk to a professional?	No	47.1%	92.9%	73.3%	11.86	.003	Yes	52.9%	7.1%	26.7%	Talk about finances?	No	29.4%	64.3%	13.3%	11.90	.003	Yes	70.6%	35.7%	86.7%	Sought information through mass media?	No	52.9%	92.9%	73.3%	9.55	.009	Yes	47.1%	7.1%	26.7%	Goal: Travel	No	88.2%	75.0%	46.7%	7.07	.029	Yes	11.8%	25.0%	53.3%	Goal: Volunteer	No	52.9%	85.7%	86.7%	7.47	.024	Yes	47.1%	14.3%	13.3%	Retirement income meet expectations?	Worse	7.1%	0.0%	33.3%	9.99	.041	Right	50.0%	54.5%	33.3%		Better	42.9%	45.5%	33.3%			Current feelings anxiety, dep., stress	No	86.7%	87.0%	53.3%	6.89	.032	Yes	13.3%	13.0%	46.7%	N		17	28	15							
Talk to coworkers?	No	23.5%	53.6%	20.0%	6.50	.039																																																																																																											
	Yes	76.5%	46.4%	80.0%			Talk to a professional?	No	47.1%	92.9%	73.3%	11.86	.003	Yes	52.9%	7.1%	26.7%	Talk about finances?	No	29.4%	64.3%	13.3%	11.90	.003	Yes	70.6%	35.7%	86.7%	Sought information through mass media?	No	52.9%	92.9%	73.3%	9.55	.009	Yes	47.1%	7.1%	26.7%	Goal: Travel	No	88.2%	75.0%	46.7%	7.07	.029	Yes	11.8%	25.0%	53.3%	Goal: Volunteer	No	52.9%	85.7%	86.7%	7.47	.024	Yes	47.1%	14.3%	13.3%	Retirement income meet expectations?	Worse	7.1%	0.0%	33.3%	9.99	.041	Right	50.0%	54.5%	33.3%		Better	42.9%	45.5%	33.3%			Current feelings anxiety, dep., stress	No	86.7%	87.0%	53.3%	6.89	.032	Yes	13.3%	13.0%	46.7%	N		17	28	15																		
Talk to a professional?	No	47.1%	92.9%	73.3%	11.86	.003																																																																																																											
	Yes	52.9%	7.1%	26.7%			Talk about finances?	No	29.4%	64.3%	13.3%	11.90	.003	Yes	70.6%	35.7%	86.7%	Sought information through mass media?	No	52.9%	92.9%	73.3%	9.55	.009	Yes	47.1%	7.1%	26.7%	Goal: Travel	No	88.2%	75.0%	46.7%	7.07	.029	Yes	11.8%	25.0%	53.3%	Goal: Volunteer	No	52.9%	85.7%	86.7%	7.47	.024	Yes	47.1%	14.3%	13.3%	Retirement income meet expectations?	Worse	7.1%	0.0%	33.3%	9.99	.041	Right	50.0%	54.5%	33.3%		Better	42.9%	45.5%	33.3%			Current feelings anxiety, dep., stress	No	86.7%	87.0%	53.3%	6.89	.032	Yes	13.3%	13.0%	46.7%	N		17	28	15																													
Talk about finances?	No	29.4%	64.3%	13.3%	11.90	.003																																																																																																											
	Yes	70.6%	35.7%	86.7%			Sought information through mass media?	No	52.9%	92.9%	73.3%	9.55	.009	Yes	47.1%	7.1%	26.7%	Goal: Travel	No	88.2%	75.0%	46.7%	7.07	.029	Yes	11.8%	25.0%	53.3%	Goal: Volunteer	No	52.9%	85.7%	86.7%	7.47	.024	Yes	47.1%	14.3%	13.3%	Retirement income meet expectations?	Worse	7.1%	0.0%	33.3%	9.99	.041	Right	50.0%	54.5%	33.3%		Better	42.9%	45.5%	33.3%			Current feelings anxiety, dep., stress	No	86.7%	87.0%	53.3%	6.89	.032	Yes	13.3%	13.0%	46.7%	N		17	28	15																																								
Sought information through mass media?	No	52.9%	92.9%	73.3%	9.55	.009																																																																																																											
	Yes	47.1%	7.1%	26.7%			Goal: Travel	No	88.2%	75.0%	46.7%	7.07	.029	Yes	11.8%	25.0%	53.3%	Goal: Volunteer	No	52.9%	85.7%	86.7%	7.47	.024	Yes	47.1%	14.3%	13.3%	Retirement income meet expectations?	Worse	7.1%	0.0%	33.3%	9.99	.041	Right	50.0%	54.5%	33.3%		Better	42.9%	45.5%	33.3%			Current feelings anxiety, dep., stress	No	86.7%	87.0%	53.3%	6.89	.032	Yes	13.3%	13.0%	46.7%	N		17	28	15																																																			
Goal: Travel	No	88.2%	75.0%	46.7%	7.07	.029																																																																																																											
	Yes	11.8%	25.0%	53.3%			Goal: Volunteer	No	52.9%	85.7%	86.7%	7.47	.024	Yes	47.1%	14.3%	13.3%	Retirement income meet expectations?	Worse	7.1%	0.0%	33.3%	9.99	.041	Right	50.0%	54.5%	33.3%		Better	42.9%	45.5%	33.3%			Current feelings anxiety, dep., stress	No	86.7%	87.0%	53.3%	6.89	.032	Yes	13.3%	13.0%	46.7%	N		17	28	15																																																														
Goal: Volunteer	No	52.9%	85.7%	86.7%	7.47	.024																																																																																																											
	Yes	47.1%	14.3%	13.3%			Retirement income meet expectations?	Worse	7.1%	0.0%	33.3%	9.99	.041	Right	50.0%	54.5%	33.3%		Better	42.9%	45.5%	33.3%			Current feelings anxiety, dep., stress	No	86.7%	87.0%	53.3%	6.89	.032	Yes	13.3%	13.0%	46.7%	N		17	28	15																																																																									
Retirement income meet expectations?	Worse	7.1%	0.0%	33.3%	9.99	.041																																																																																																											
	Right	50.0%	54.5%	33.3%																																																																																																													
	Better	42.9%	45.5%	33.3%																																																																																																													
Current feelings anxiety, dep., stress	No	86.7%	87.0%	53.3%	6.89	.032																																																																																																											
	Yes	13.3%	13.0%	46.7%																																																																																																													
N		17	28	15																																																																																																													

than either of the other two groups [Chi-square(2)=7.47, p=.024]. Several respondents in the Never-Married group stated during the interview that for their generation the choice was often between "home" and career; one or the other but not both. These findings suggest that such a focus on career continues after retirement (see TABLE 11).

Differences in outcome centered on the Married group. Proportionally more of the Married group stated that their retirement income was less than what they had expected [Chi-square(4)=9.99, p=.040]. Corresponding to this, more Married respondents reported current feelings of anxiety, depression, or stress [Chi-square(2)=6.89, p=.032]. These data indicate that the married respondents have a more difficult task in negotiating the retirement process because of the presence of a partner. An alternative explanation is that the negative results are due to post-retirement widowhood. However, when the five respondents who changed marital status (one widow had remarried) were removed from the analyses, these differences persisted although the Chi-square test for "feelings" dropped to a .07 level of significance.

Preparation for Retirement: Talking With Retired Friends

Of all possible sources of information, retirees are the sole possessors of first-hand knowledge of their lives following retirement. Thus, they are the only ones available to serve as authentic role models for those about to retire.

Because of this, whether or not respondents consulted with retired friends during their planning phase might be expected to be a key element in the retirement process. However, comparisons on pre-retirement resources revealed few differences. Proportionally speaking, more of those who actually talked to retired friends (the Yes group) owned their home at the time of retirement, when contrasted to those who did not consult retired friends (the No group) [Chi-square(1)= 4.63, p=.031]. Home ownership suggests a difference in economic resources, but there was no difference found in adjusted full-time salary. Interestingly, the Yes group reported visiting or entertaining friends prior to retirement less frequently than did the No group [t(58)=2.33, p=.023]. Finally, only half of the Yes group had season tickets to fine arts performances (e.g., symphony, opera, ballet, theater, etc.) prior to retirement, while 75% of the No group did so [Chi-square(1)=4.02, p=.045]. This result is barely significant and might be considered an artifact. However, taken together with the other findings, it tends to fit with a characterization of the Yes group as having been a somewhat more home-centered or inward-focused group (see TABLE 12 and TABLE 13).

A multitude of differences on variables in the domain of preparation suggests that having talked to a retired friend is at least an indicator of having planned more extensively for retirement. The Yes group also reported a significantly longer length of time preparing for retirement [t(57)=2.27,

$p=.027$]. The Yes group talked to more sources (e.g., children, siblings, professionals, etc.) [$t(58)=5.23, p<.001$], and a greater proportion of them reported that the overall attitude of the sources they talked to were primarily positive when compared to the responses of the No group [$\text{Chi-square}(1)=13.61, p<.001$]. Specifically, proportionally more of the Yes group consulted with coworkers [$\text{Chi-square}(1)=5.25, p=.022$], attended university-sponsored pre-retirement seminars [$\text{Chi-square}(1)=5.78, p=.016$], and sought information about retirement through the media [$\text{Chi-square}(1)=4.50, p=.034$]. The Yes group also pursued more topics for discussion than did the No group. Proportionally more of the Yes group reported having talked to at least one source about financial issues [$\text{Chi-square}(1)=8.85, p=.003$], alternative post-retirement activities [$\text{Chi-square}(1)=8.57, p=.003$], and affective responses associated with retirement [$\text{Chi-square}(1)=5.24, p=.022$]. In summary, those respondents who discussed retirement with a previously retired friend tended to engage in a longer, wider-ranging, and more in-depth planning process than those who did not talk to such a person.

Only one significant difference was found among variables in the domain of characteristics of the retirement event itself. Proportionally more of the No group cited their own health as a consideration in their retirement decision [$\text{Chi-square}(1)=5.71, p=.017$]. In fact, the No group reported somewhat worse health at retirement than the Yes group, but

TABLE 12

**DIFFERENCES IN RETIREMENT PROCESS BY WHETHER OR NOT
RESPONDENT TALKED WITH RETIRED FRIENDS
(CONTINUOUS VARIABLES)**

<u>Variable</u>	Means		<u>t</u>	<u>p</u>
	<u>No</u>	<u>Yes</u>		
Frequency see friends pre-ret. ¹	3.72	3.00	2.33	.023
How long <u>prepared</u> for ret. ²	2.71	3.71	2.27	.027
Number of groups talked to ³	1.75	3.50	5.23	<.001
N	32	28		

1 This variable was coded as follows: 0=Never, 1=Less than once a year, 2=1-2 times a year, 3=Once every 3-4 months, 5=Once a month, 6=2-3 times a month, 7=Once a week, 8=2-3 times a week, 9=4+ times a week.

2 In order to normalize this distribution for statistical analysis the responses were grouped in the following manner: 0=None, 1=1-5 months, 2=6-11 months, 3=12-24 months, 4=36-72 months, 5=84-264 months, 6=300-444 months.

3 The maximum score on this variable is eight (8). See TABLE6 for list of groups talked to about retirement.

TABLE 13

DIFFERENCES IN RETIREMENT PROCESS BY WHETHER OR NOT
RESPONDENT TALKED WITH RETIRED FRIENDS
(CATEGORICAL VARIABLES)

<u>Variable</u>	<u>Cat.</u>	<u>No</u>	<u>Yes</u>	<u>Chi-Square</u>	<u>p</u>
Own or rent pre-retirement?	Own	56.3%	82.1%	4.63	.031
	Rent	43.7%	17.9%		
Attend arts, museums pre-retirement?	No	25.0%	50.0%	4.02	.045
	Yes	75.0%	50.0%		
Talked to coworkers?	No	50.0%	21.4%	5.25	.022
	Yes	50.0%	78.6%		
Talked about finances?	No	59.4%	21.4%	8.85	.003
	Yes	40.6%	78.6%		
Talked about activities?	No	50.0%	14.3%	8.57	.003
	Yes	50.0%	85.7%		
Talked about affective response?	No	68.8%	39.3%	5.24	.022
	Yes	31.3%	60.7%		
Overall response of others primarily positive?	No	56.3%	10.7%	13.61	.001
	Yes	43.7%	89.3%		
Attended pre-retirement seminar?	No	60.0%	28.6%	5.78	.016
	Yes	40.0%	71.4%		
Sought information through mass media?	No	87.5%	64.3%	4.50	.034
	Yes	12.5%	35.7%		
Health a consideration in retirement decision?	No	62.5%	89.3%	5.71	.017
	Yes	37.5%	10.7%		
Retired life turn out to be what was expected?	No	53.6%	24.0%	4.83	.028
	Yes	46.4%	76.0%		

N

32

28

the difference did not quite reach the .05 level of significance. Changes in health, particularly acute episodes of ill health, can spur relatively sudden retirement decisions. This also would be consistent with a shorter, less extensive pre-retirement planning phase.

No group differences were found in post-retirement role behavior, and only one was found among outcome variables. Proportionally more of the Yes group believed that that their retired life had turned out to be what they had expected [Chi-square(1)=4.83, p=.028]. This finding is something of a validity check, in that the group who planned for retirement in a more thorough and extensive manner felt that their pre-retirement expectations were in fact met.

Characteristics of the Retirement Event: Occupational Status

In many studies, occupational status (i.e., the occupation held by the respondent at retirement) has been used as an index of the presence of pre-retirement resources -- like income and level of insurance coverage (see, for example, Glamser, 1976). However, in a population where economic and health care needs have been substantially and uniformly met, it also serves as a gross index of aspects of the working environment (see, for example, Miller, 1988), which in turn shape the retirement event. Occupational status has been used as an indicator of the level of involvement in and meaningfulness of work (Simpson et al., 1966a, 1966d; Goudy et al.,

1975). Alternatively, it has been examined as a qualitative marker of the extent of socialization toward or investment in the work role itself (Goudy et al., 1980). It has also been conceptualized as an overall index of social status (Strauss et al., 1976) which encompasses not only resources, but also the amount of social power (Dowd, 1980) an individual may wield.

Small group sizes mandated that the seven original categories used for occupational status be reduced in number. Thus, general office workers and lower-level management were combined into a White Collar group (23 respondents). The middle and upper-level management categories were merged to form the Managerial group (11 respondents). Registered nurses, therapists, social workers, and medical center support staff were categorized together into the Health Care group (14 respondents). Finally, the laboratory technician and staff research associate category (12 respondents) remained intact and will be referred to as the Technical-Research group.

As might be expected, a significant difference was found on adjusted full-time annual salary [$F(3,57)=8.09, p<.001$]. The White Collar group had the lowest mean (\$22,959.22), followed by Health Care (\$27,385.22), Technical-Research (\$31,085.38), and the Managerial group (\$37,107.55). Scheffe post-hoc pairwise comparisons revealed that the means for White Collar and Health Care were significantly lower than the mean salary for the Managerial group. The only other differ-

ence in resources concerned the proportion of respondents in each group who mentioned physical exercise as a recurring activity prior to retirement [Chi-square(3)=9.57, p=.023]. The highest proportion was found in the Managerial group (72.7% mentioned physical exercise), followed by Health Care (42.9%), White Collar (26.1%), and Technical-Research (16.7%). Once again, follow-up analyses found the only significant differences were between the Managerial group and the others, excepting Health Care this time around. This result was probably a reflection of the Managerial group's higher income and greater ability to manipulate their own work and leisure schedules (see TABLE 14).

The only significant difference associated with occupational status in the pre-retirement preparation domain was on an overall index of information gathering from "formal" or "public" sources. If a respondent had attended a university-sponsored pre-retirement seminar, had sought information concerning retirement through the media, or had joined AARP prior to leaving the work role, then she was considered to have sought information from a "public" source. The White Collar group had the highest proportion of subjects who sought such information (95.5%), followed in order by the Managerial group (72.7%) and the Technical-Research group (63.6%). Health Care (53.8%) had the lowest proportion [Chi-square(3)=8.90, p=.031]. Follow-up analyses revealed significant differences between White Collar on the high end, and Health

Care and Technical-Research on the low end. Thus, among all four groups considered here a majority of respondents sought information on retirement from "public" sources, but among White Collar workers it was a nearly universal behavior.

Significant differences were found on two variables from the same domain as occupational status -- number of years in the job retired from [$F(3,53)=8.24, p<.001$], and number of years of service to the university [$F(3,56)=2.86, p=.045$]. On both measures the White Collar group had the lowest mean (7.91 years on the job, 19.26 years of service) while the Managerial group had the second lowest mean (9.30 and 23.91, respectively). The Health Care group had the highest mean for length of time in that occupation (19.46, 23.86 total years of service), while the Technical-Research group had the highest mean for length of service (27.58, 13.50 years in that particular job). Pairwise comparisons revealed that Health Care workers had spent a significantly longer time in their position than either White Collar or Managerial respondents. No significant pairwise differences were found on length of service.

Finally, no significant differences between these occupational status groups were found on any measures of post-retirement role behavior or retirement outcomes.

Post-Retirement Role Behavior: Style of Adjustment

As described previously in this chapter, the style of adjustment variable constituted a judgement of change in role behavior from pre-retirement to post-retirement, with the categories representing three major theories of successful aging (for a summary see Schnore, 1985). Thus, it was not a measure of personal psychological adjustment (Beck, 1982), or an assessment of either the quality (Parnes and Nestel, 1981) or success (Cox and Bhak, 1979) of the adjustment. It was intended as a "descriptive term, rather than a scientific concept, which can cover a variety of types of patterns of responses to situational conditions" (Friedmann and Orbach, 1974).

Since this judgement was based on change in role behavior, no significant differences were expected to be found in other assessments of post-retirement role behavior. In fact, none were found. Furthermore, since the underlying constructs were all supposed to have been predictive of "successful" aging, no group differences were expected on retirement outcomes either. No significant differences were found on assessments of congruity between pre-retirement expectations and post-retirement actuality, satisfaction, income, or health at the time of the interview. However, when self-assessed change in health was examined, it did exhibit group differences [$\text{Chi-square}(4)=9.67, p=.046$]. Fully half of the respondents in the Replacement category claimed their

health had gotten worse since they retired. Only about a third of the Nonreplacement group and none of the Expansion group felt their health had deteriorated after retirement (see TABLE 15).

The only group differences noted on pre-retirement resources was in size of family (i.e., number of children, grandchildren, siblings, nieces, and nephews). The Replacement group had the lowest mean family size (4.91) while the Expansion (8.64) and Nonreplacement (9.04) groups had higher means [$F(2,57)=3.20$, $p=.048$]. However, no significant pairwise comparisons were found. The only significant difference in preparation concerned whether or not respondents had talked to other relatives about retirement [$\text{Chi-square}(2)=7.96$, $p=.019$]. (Note: "Other relatives" included parents, nieces, nephews, in-laws, etc., but not children or siblings.) None of the 23 Nonreplacement respondents discussed retirement with relatives while 8.7% of the Replacement group did so and 28.6% of the Expansion group reported such contacts. Follow-up analyses yielded a significant difference between the Nonreplacement and Expansion groups only.

Group differences were found on two variables falling in the characteristics of the retirement event domain. The Nonreplacement group (the group that did not replace the work role after retirement) had the highest mean length of time on the job [$F(2,54)=3.63$, $p=.033$], although follow-up analyses revealed no significant pairwise differences. The other

TABLE 15

DIFFERENCES IN RETIREMENT PROCESS BY STYLE
OF ROLE ADJUSTMENT

Means						
<u>Variable</u>	<u>Non- replacement</u>	<u>Expansion</u>	<u>Replacement</u>	<u>F</u>	<u>p</u>	
Number of relatives	9.04	8.64	4.91	3.20	.048	
Length of time in job (years)	15.35	10.00	9.45	3.63	.033	

Percentages						
<u>Variable</u>	<u>Category</u>	<u>Non- Rep.</u>	<u>Expansion</u>	<u>Rep.</u>	<u>Chi- Square</u>	<u>p</u>
Talked to relatives?	No	100.0%	71.4%	91.3%	7.96	.019
	Yes	0.0%	28.6%	8.7%		
Feelings of anx., dep., or stress at ret.?	None or unrelated	69.6%	63.6%	30.0%	7.28	.026
	Work/ret. related	30.4%	36.4%	70.0%		
Change in health	Worse	34.8%	0.0%	50.0%	9.67	.046
	Same	43.5%	45.5%	27.3%		
	Better	21.7%	54.5%	22.7%		
N		23	14	23		

variable dealt with whether or not the respondent recalled any feelings of anxiety, depression, or stress at the time of the retirement event. The report of any such feelings related to work, retirement, or concerns about life after retirement were considered to be an affirmative response. Feelings which were unrelated to these areas or were not present, were considered to be a negative response. Seventy percent of the Replacement group reported anxiety, depression, or stress at the time they retired, but only 36.4% of the Expansion group and 30.4% of the Nonreplacement group did so [Chi-square(2)=7.28, p=.026].

Retirement Outcomes: Satisfaction

It has already been established that assessments of morale and satisfaction are the primary dependent variables in a large volume of retirement research (see CHAPTER I). In the present study, respondents were asked to rate their overall "satisfaction with retired life" on a five-point Likert-type scale ranging from "very dissatisfied" to "very satisfied". Due to the highly skewed nature of the obtained distribution, this variable was dichotomized into a Very Satisfied group (36 respondents) and a Less Than Very Satisfied group (18 respondents). (Note: Six respondents were not assessed on the satisfaction item.)

The only group difference in resources was on self-assessed health at retirement [Chi-square(2)=10.74, p=.005].

Most of the Very Satisfied group rated their own health as "excellent" (63.9%) while the majority of the other group rated their health as "good" (55.6%), "fair" or "poor" (27.8%, see TABLE 16). In terms of preparation, significantly smaller proportions of the Very Satisfied group reported discussing retirement with coworkers [Chisquare(1)=4.80, p=.028], or claimed that the overall attitude toward retirement of the people they talked to was positive [Chi-square(1)=4.06, p=.044]. On the other hand, a significantly larger proportion of the Very Satisfied group stated that some individual had served as a role model for their own retirement [Chi-square(1)=4.70, p=.029]. In fact, none of the 18 respondents in the Less Than Very Satisfied reported a role model. The Very Satisfied group also had proportionally more respondents with a positive attitude toward retirement prior to the event [Chi-square(1)=4.64, p=.031], and who engaged in volunteer-type activity on a recurring basis following retirement [Chi-square(1)=8.15, p=.004].

In summary, higher satisfaction was associated with better health at retirement, a more positive attitude toward retirement as the event approached, and engaging in volunteer-type activity after retirement. In addition, higher satisfaction was also associated with not having discussed retirement with coworkers, having talked to people with not purely positive outlooks on retirement, and having had a role model for one's own retirement. These last three findings

TABLE 16

DIFFERENCES IN RETIREMENT PROCESS BY
RETIREMENT SATISFACTION

<u>Variable</u>	<u>Category</u>	<u>Less Than Very Sat.</u>	<u>Satisfied</u>	<u>Chi- Square</u>	<u>p</u>
Self-assessed health pre- retirement	Poor/fair	27.8%	11.1%	10.74	.005
	Good	55.6%	25.0%		
	Excellent	16.7%	63.9%		
Talked to coworkers?	No	16.7%	47.2%	4.80	.028
	Yes	83.3%	52.8%		
Overall attitude of others pri- marily positive?	No	16.7%	44.4%	4.06	.044
	Yes	83.3%	55.6%		
Someone serve as a "model" for retirement	No	100.0%	77.8%	4.70	.029
	Yes	0.0%	22.2%		
Attitude towards retirement	Positive	38.9%	69.4%	4.65	.031
	Other	61.1%	30.6%		
Volunteer work post-retirement?	No	50.0%	13.9%	8.15	.004
	Yes	50.0%	86.1%		
Self-assessed health post- retirement	Poor/fair	44.4%	11.1%	10.00	.007
	Good	44.4%	44.4%		
	Excellent	11.1%	44.4%		
Income meet expectations?	Worse	29.4%	2.9%	7.71	.021
	Right	35.3%	52.9%		
	Better	35.3%	44.1%		
Retired life turn to be what was expected?	No	58.8%	30.6%	3.86	.050
	Yes	41.2%	69.4%		
Current feelings of anx., dep., or stress?	No	52.9%	88.9%	8.52	.006
	Yes	47.1%	11.1%		
N		18	36		

suggest that perhaps the Very Satisfied group tended to seek out, or at least to receive, more "realistic" information about retirement. When other outcome measures are investigated for group differences, significantly greater proportions of the Very Satisfied group reported that their post-retirement income either met or exceeded pre-retirement expectations [Chi-square(2)=7.71, p=.021], and that retired life turned out to be what they had expected [Chi-square(1)=3.86, p=.049]. On the other hand, proportionally fewer of the Very Satisfied group reported any feelings of anxiety, depression, or stress at the time of the interview [Chi-square(1)=8.52, p=.006]. The same group differences found in self-assessed health at retirement also obtained for "current" self-assessed health [Chi-square(2)=10.00, p=.007].

CHAPTER IV

DISCUSSION

Summary and Implications

There are an abundance of theoretical speculations about the sociology of old age (Burgess, 1960; Brim and Wheeler, 1966; Riley et al., 1969, Anderson, 1972; Clausen, 1972; Gordon, 1972; Looft, 1973; Neugarten and Datan, 1973; Rosow, 1974; Marshall, 1979; Riley et al., 1988). Similarly, there is a body of literature more specifically devoted to the sociology of retirement (McKinney, 1969; Carp, 1972; Sussman, 1972; Friedmann and Orbach, 1974; Atchley, 1976; Back, 1977). However, none of these have answered the question of whether a retiree's role exists or does not exist in American society. In the present study, the application of socialization theory to old age (Rosow, 1974) has been used to provide a practical framework for addressing this question.

Sixty female retirees from a health sciences research campus of a major university were interviewed in an effort to define a possible "field of socialization" for a retiree's role. Most of these women were positively disposed toward retirement, had some knowledge of retirement through prior experiences of a close family member, had consulted with someone about retirement before the event, and had themselves sought information from the media and other sources. Over 80% of the respondents retired voluntarily between the ages of 60

and 65, and most were given a party or honored at a ceremony to mark the occasion. The majority reported no problem with their transition, expressed a perception of new normative obligations as a result of leaving the work role, and identified themselves as retired. However, among these sixty informants, the length of time taken to prepare for retirement varied widely, with a significant minority devoting six months or less to retirement planning. Few respondents had any specific vision of what might constitute a "perfect retirement", nor could they designate anyone as having been a role model for their own retirement. Also, only a few reported any prior experience that might have served as a "rehearsal" for a retired lifestyle. Both goals and norms mentioned by these subjects were disparate, and failed to be endorsed by even a simple majority of the respondents. Finally, a majority of the women interviewed felt that they were dissimilar in either goals or activities to their retired friends, and to retirees in general.

Based on these data, it can be concluded that the retirement process does involve a socialization process leading to the relinquishment of the work role and entrance into a new status of "retiree"; however, there is no socializaion for acquisition of a retiree's role, per se. In this sample, each retiree apparently defined on an individual basis how old roles were to be dropped, expanded, or modified, and what kind of new roles were to be acquired or reacquired. Among the

role options pursued by the interview sample were second careers (e.g., author, political activist), volunteer work, hobbies and avocations, a more active and functional version of grandparenting, reacquisition of the student role (not only including taking various lessons and classes but also, in some cases, entering college), and greater involvement in leisure activities -- a list remarkably reminiscent of Sussman (1972).

If work role relinquishment is an outcome of the retirement process, then one might expect to find little connection between pre- and post-retirement behavior. In the present study, one variable from each of five domains representing the retirement process were evaluated for statistical associations with other variables both inside and outside their respective domains. For the most part, significant associations resided within domains rather than between them. Furthermore, few relationships were found between either post-retirement role behavior or outcomes and any of the other three domains (pre-retirement resources, preparation, and characteristics of the retirement event). These findings tend to confirm the proposition that unlike prior lifestyle transitions, the retirement process is not directed towards a unitary post-employment outcome.

Such a conclusion suggests that some reorientation is needed in the sociological study of retirement. First, research on role change should deemphasize the study of processes relating to the acquisition of a single retiree's

role (which seems to be nonexistent) and instead should focus on the attributes of the relinquishment of the work role itself. Blau (1973) recognized that the actual leaving of a role is an integral part of most life transitions, and worthy of study in and of itself.

Role exit has three kinds of specifiable and verifiable effects on individuals; it produces changes in an individual's associational life, his self-concept, and his mood. The duration and intensity of these effects are conditioned by the nature and extent of other role resources at his disposal and by the prevalence of a given role exit among his peers. These two variables govern opportunities for, and access to, restitution through which reintegration of the self is achieved. The form of restitution, in turn, determines whether the enduring effects of role exit will be in the direction of growth or of impoverishment and atrophy of the individual as a social being. (Blau, 1973, p.244)

It is surprising to note that these three effects mentioned by Blau have rarely been dealt with in the retirement literature. Self-concept, since it encompasses a multitude of domains, is elusive and difficult to assess, and consequently has been ignored. Mood is also multi-dimensional and has been bypassed in favor of measures of affect, morale, and life satisfaction. Assessments of associational life tend to be reported in terms of frequency of contact, rather than more qualitative features such as who is contacted or what is communicated. Yet, Mitchell and Acuff (1982) have found that acceptance of age-related expectations for behavior depends more upon who is talked to (friends versus family) than on how often aging individuals interact with these persons. At the

very least, emphasis on role exit provides for an examination of new outcome variables that perhaps may more clearly reflect the effects of role change on the individual.

Second, given the diversity of options currently available to many American retirees, it is unlikely that research centering on why a particular option was or was not pursued will shed any great light on the dynamics of post-retirement role behavior. One possible alternative is to focus on the concept of "style of role adjustment". Although the present study found few group differences associated with adjustment style, the assessment was artificially constrained to three categories and based in part upon reports of temporally remote pre-retirement behavior obtained during a single ninety-minute interview several years later. Thus, the potential for misclassification was considerable, and could have accounted for the failure to detect group differences. Similarly, forcing respondents into only three classifications tends to populate theoretically "extreme" categories with less than extreme respondents. This could wash out the potential appearance of group differences. Of course, these same factors may have accounted for the lack of group differences on outcome variables or other assessments of post-retirement role behavior. Beyond the fact that these non-differences were predicted, it seems unlikely that even misclassification could preclude all of the possible statistical associations tested. One must also be reminded that Blau's discussion of "role

exits" (Blau, 1973) raises strong doubts about the relevance of current measures of outcome to retirement-related role change.

The biggest advantage of studying "style of role adjustment" is a conceptual one. This approach emphasizes role change within a given individual's social context, without presupposing the presence or absence of a given role. The toughest problems are ones of measurement. Assessment of style is predicated on self-reports of recollected behavior, which tend to be less stable and reliable than reports of affect or satisfaction (Diener and Larsen, 1984). It has also been suggested that having older subjects -- inherent in any study of retirement -- may make such recollections even more unreliable. However, current research finds no age differences in accuracy of reporting factual information (Herzog and Dielman, 1985).

Initially, in-depth interviews of current retirees concerning changes in their use of time after retirement could be used to create a more refined classification scheme for style of adjustment. Validity checks could be incorporated by interviewing friends and spouses to verify recollections, and through use of multiple judges to assess accuracy of classification. The obtained classification scheme could then be applied to a younger, pre-retirement sample that would be followed over time through retirement and into the post-employment phase of life. A longitudinal approach combined

with sampling limitations on the age of subjects would provide for control of age, period, and cohort effects, while still allowing the most noise-free assessment of change possible. In addition, a prospective, longitudinal approach would permit the implementation of certain data gathering techniques (e.g., behavior diaries) that may help overcome problems with accuracy of recollection (Conway and Ross, 1984).

Silverman (1982) has characterized life transitions as having three parts: 1) a "disequilibrating" event that 2) involves status changes necessitating a redefinition of roles to be performed, and 3) accomodation to these changes which occurs over time. Retirement clearly fits this model and the concept of "style of adjustment" allows for representation of possible role redefinitions inherent in accomodation to the retirement transition. Using an integrated approach (George, 1980, 1982), the intra-psychic, individual, social, and structural factors that distinguish or possibly predispose individuals to adopt a particular style of role adjustment may be identified.

Resources, Behavior, and Norms

As noted previously, both the structuralist and interactionist perspectives view socialization to old age as problematic for most Americans (see Chapter I). Of concern is the lack of definitive roles and norms to structure the lives of the aged (Rosow, 1974) and, in their absence, a

depletion of the kinds of resources needed to negotiate replacements (Dowd, 1980). Among the women interviewed in the present study, being identified as "old" may or may not be a problem, but being identified as "retired" does not appear to carry a negative connotation. Thus, it is reasonable to turn to a discussion of what characteristics of the women in this present sample fostered generally successful adjustments to retired life.

First and foremost, as a group these women were physically and financially healthy. Eighty percent of the respondents rated their current health as "good" or "excellent", and over two-thirds said their health had remained the same or improved since retirement. Less than a third of the women reported a chronic health problem that limited their activities. (The author's judgement is that about a third of these health problems seriously hampered activities of daily living.) All of the women were covered by health insurance. Ninety percent of the respondents stated their current income was about what they had expected, or even better than expected. A similar percentage agreed that income was adequate to meet their needs. None of the subjects reported any current problems with housing and over two-thirds owned their own homes. Thus, the interview sample as a group lived well above subsistence level. Sufficient health and economic resources not only permitted pursuit of more post-retirement role options, but

also probably multiplied the options made available in the first place.

The other resource that this sample of women were able to draw upon was time. A common theme across interviews was the unalloyed joy consequent to having complete control over the scheduling and use of their own time. For example, several women talked about being able to get up in the morning and actually read the newspaper instead of just glancing at it. Others mentioned not having to accommodate to someone else's schedule. That is, they did not have to engage in a particular activity at a given time or on a specific day; projects thereafter had no set dates for completion -- quite unlike the working situation. Although approximately one quarter of the respondents reported they had worried about structuring their time upon retiring, most felt that being able to choose how to use their time was even more important. In the current economic environment of dual wage-earner households, extended work hours, and expensive assembly-line service delivery, time is the commodity most lacking in a working person's life. Therefore, when formulating roles involving issues like child care or service delivery (e.g., active grandparenting and volunteering), time (especially flexible time) may well be the most important resource the retiree can bring to the negotiation process. Of course, control of one's time in retirement is a direct result of having already secured the necessities of life, i.e., health,

income, housing, etc. In the absence of sufficient economic resources such released time would not be available.

Interestingly, several women perceived themselves to be busier in retirement than they had been when they were working. Some extra probing into their daily schedules revealed that their "work day" in retirement was severely curtailed. If one included time for preparation, travel, luncheon, and "unwinding", a typical work day prior to retirement appeared to average around twelve hours in length. A 6:00 AM to 6:00 PM schedule was not unusual. After retirement, however, "work days" started later and ended earlier so that the actual effective work time per day was considerably shorter. A contributing factor was that post-retirement activities were often scattered across several settings instead of being concentrated at a single work site. The result was a feeling of "constantly being on the move".

This sense of freedom also extended to perceptions of normative obligations or constraints. Over one-third of the respondents said that their post-retirement obligations were few and far between; one-sixth of the women interviewed reported no such constraints at all. While a few of these respondents admitted to being "life-long iconoclasts", several expressed the view that retirement freed them not only from a myriad of work-related obligations, but also from most other obligations incumbent upon adult citizens in this country. Such relative "normlessness" was generally perceived as

empowering rather than threatening and, as has been found in other studies (Pope and Ferguson, 1982), none of the psychological correlates of anomie were apparent in the sample.

Those few normative obligations that this sample perceived again reflected on the influence of having free time. Thirty percent of the women interviewed felt a specific obligation as a retiree to stay linked to and involved in society as a whole. This agreed with the findings of Antonovsky and Sagy (1990) who identified maintenance of active involvement as a major task confronted by the individual upon retirement. When questioned, the most frequently mentioned stereotype of a retired person was what one subject dubbed the "rocking chair" type, i.e., someone wasting all their free time sitting at home watching television and not keeping up with changes in the world around them. A few of the respondents expressed their recognition of obligation in negative terms by stating that they must not become a physical, financial, or social burden on society. That is, they felt they must remain involved in mainstream society through avoiding excessive dependence. Others had internalized a "need to be needed" which, upon further probing, seemed to translate into an obligation to be useful to society. The majority of responses, however, involved perceived generalistic mandates to remain "interested", "active", or "productive". The term "productive" did not necessarily connote economic production, but rather to setting out goals

or projects for themselves, and striving to attain or complete them. The common thread among all these responses was that retirement creates a great deal of released time which, if the respondents were not careful, might lead them into a socially vegetative state. The bottom line is that the retiree is obligated to remain mentally sharp and connected with mainstream society.

The rest of the obligations reported by the interview sample dealt with demands on their "free" time from various others -- family (mentioned by 31.7% of the respondents), a group or organization (28.3%), or friends and neighbors (23.3%). The perception was that the retiree now had the time to be with and/or help others. In fact, 41.7% of the women interviewed specifically related an obligation to volunteer or "give something back to society". While only one quarter of the respondents stated that volunteering or helping others was a specific goal for them in retirement, over 70% were currently engaged in such activities. Admittedly, this proportion seemed extraordinarily high. Past studies of senior citizens have typically obtained rates of volunteerism no higher than 40% (Chambre, 1993). However, in the Minnesota Senior Study, which used a similarly broad definition of a "volunteer", 83% of their sample of noninstitutionalized elderly 60 and over were engaged in helping others (Fischer et al., 1991). Other factors in the present study that may have inflated the rate of volunteerism included the fact that

the sample was probably healthier and better educated than older women at large. Both of these variables have been shown to predict a greater likelihood of volunteering (Fischer et al., 1991). In addition, many of these women retired from "helping professions" and, since they were already members of a retirees' association, were predisposed to volunteer their time. On the other hand, the retirees' association did not have a service component, and the interview did not specifically request detailed information about volunteer work. Questions solicited information about "regular activities" and about hobbies, but nothing more. Moreover, the proportion of women who reported volunteer work more than doubled when they were asked about current activities as compared to activities prior to retirement.

Past, Present, and Future Trends

Despite the absence of a societal definition for a retiree's role, Orbach's (1963) prediction that retirement would become fully institutionalized in American society has come true (see Chapter I). Unlike thirty years ago, the expectation that a person will retire is now nearly universal among workers in the United States. They not only expect to retire, they look forward to it; and the coworkers they leave behind often express envy of the new retiree's transition to a leisure-based lifestyle.

Through the early 1960's, the anticipation of a dignified, paid retirement was a relatively unusual phenomenon affecting only a minority of working Americans. The notion of leaving work and depending on Social Security benefits -- particularly in the absence of any other substantial sources of income -- had the negative connotation of "going on the dole". Workers lucky enough to be eligible for private pensions were often forced out of their jobs by mandatory retirement age policies. Such policies implied that older workers no longer possessed the requisite energy and skills to maintain peak job performance. These negative perceptions ascribed to retirement many of the characteristics of a "degradation ceremony" -- a public denunciation marking passage from the honored status of productive and useful worker to that of the nonproductive, dependent retiree (Garfinkel, 1956).

Today, however, retirement and pension benefits have become an integral part of the overall compensation package offered by most employers. As such, retirement income is now seen as previously "earned" through prior labor. Therefore, the leisure time and retiree status afforded by that income is a respectable and anticipated reward. Creation of early retirement benefits in Social Security, in combination with the recent trend towards lowering age-eligibility in private pension plans, has encouraged people to discontinue work at younger ages. Consequently, current retirees, as compared to

their counterparts some thirty years ago, are not only more numerous but also younger, healthier, wealthier, and likely to occupy their retired status for a longer period of time. In addition, cohorts over the age of 50 continue to account for progressively larger percentages of the American population.

The result is a burgeoning group of healthy adults possessing considerable purchasing power, and a great deal of leisure time. The second most frequently mentioned stereotype cited by the interview sample was that of the affluent retirement villager completely engrossed in pursuit of an assortment of leisure activities. The retail and travel industries have taken note of this trend, as have politicians. While the aged do not appear to have reached the level of "group consciousness" predicted by Rose (1965), their perceived political power has had a decided effect on current and proposed legislation dealing with retirement-related issues like Social Security and Medicare. Organizations like the American Association of Retired Persons actively lobby government decision-makers on behalf of their members. Discount programs and advertising campaigns directed at and for retirees not only legitimate the power of retirees as a group, but also affirms their collective decision to permanently remove themselves from the work role.

It is difficult to extrapolate what the future effects of economic trends will have on the social and fiscal formu-

lation of the retirement status. Core industries in a post-industrial, information-based economy now tend to hire professionally-trained workers at relatively high salaries and offer extensive retirement benefits. This portends a growing number of individuals who can opt for complete retirement at the earliest available age (Beck, 1985; Myers, 1991). As discussed above, such individuals will have considerable resources to draw upon as they explore a maximal array of new role options following retirement. However, if the current period of American economic stagnation continues -- or worsens -- this could result in more widespread unemployment and the continued downgrading of once adequate pension benefits. Severe decreases in potential retirement income would undoubtedly encourage postponement of retirement (Ruhm, 1989) or consideration of second work careers (Beck, 1985; Myers, 1991). The eventual outcome of such a downward spiral would be the elimination of a leisure-based retirement as an economically feasible option for all but higher-level employees and professional classes of workers. The impact of that eventuality on the financial and social structure of American society would be severe and long-lasting.

Of equal interest, especially among people with higher incomes, is the statistical trend towards entering independent work roles and marriage at later periods of young adulthood. An increasing number of Americans are finishing school later, entering the labor force for the first time, marrying and

starting families at progressively older ages. Because of this, less time will be accumulated in the work role, which will commensurately reduce available retirement and pension benefits. In addition, people who initiated families in their thirties (rather than their twenties) will find themselves simultaneously paying off the mortgage and financing their children's college education at the time of life they are supposed to be setting aside financial resources toward retirement (McGill, 1993). Once again, the absence of sufficient income may well delay retirement or necessitate re-entry into the labor force. The negative impact of such decisions on health and availability of leisure time can severely curtail what role options may be pursued through retirement in the future.

REFERENCES

- Abel, B.J., and Hayslip, B. (1987). Locus of control and retirement preparation. Journal of Gerontology, 42, 165-167.
- Albrecht, G.L., and Gift, H.C. (1975). Adult socialization: Ambiguity and adult life crises. In N. Datan and L. Ginsberg (Eds.), Life-Span Developmental Psychology: Normative Life Crises. San Francisco: Academic Press.
- Anderson, B.G. (1972). The process of deculturation: Its dynamics among the United States aged. Anthropological Quarterly, 45, 209-216.
- Antonovsky, A., and Sagy, S. (1990). Confronting developmental tasks in the retirement transition. The Gerontologist, 30, 362-368.
- Atchley, R.C. (1975). The life course, age grading, and age-linked demands for decision making. In N. Datan and L. Ginsberg (Eds.), Life-Span Developmental Psychology: Normative Life Crises. San Francisco: Academic Press.
- Atchley, R.C. (1982a). The process of retirement: Comparing women and men. In M. Szinovacz (Ed.), Women's Retirement: Policy Implications of Recent Research. Beverly Hills: Sage Publications.
- Atchley, R.C. (1982b). Retirement as a social institution. Annual Review of Sociology, 8, 263-287.
- Atchley, R.C. (1982c). Retirement: Leaving the world of work. The Annals of the American Academy of Political and Social Science, 464, 120-131.
- Atchley, R.C. (1976). The Sociology of Retirement. Cambridge, MA: Schenckman.
- Atchley, R.C., and Robinson, J.L. (1982). Attitudes toward retirement and distance from the event. Research on Aging, 4, 299-313.
- Back, K.W. (1977). The ambiguity of retirement. In E.W. Busse and E. Pfeiffer (Eds.), Behavior and Adaptation in Late Life. Boston: Little, Brown.
- Back, K.W., and Guptill, C.S. (1966). Retirement and self-ratings. In I.H. Simpson and J.C. McKinney (Eds.), Social Aspects of Aging. Durham, NC: Duke University Press.

- Barfield, R., and Morgan, J. (1978). Trends in satisfaction with retirement. The Gerontologist, 18, 19-23.
- Barker, R.G. (1968). Ecological Psychology. Stanford, CA: Stanford University Press.
- Baum, M., and Baum, R.C. (1980). Growing Old: A Societal Perspective. Englewood Cliffs, NJ: Prentice-Hall.
- Beck, S.H. (1982). Adjustment to and satisfaction with retirement. Journal of Gerontology, 37, 616-624.
- Beck, S.H. (1985). Determinants of labor force activity among retired men. Research on Aging, 7, 251-280.
- Bell, B.D. (1978). Life satisfaction and occupational retirement: Beyond the impact year. International Journal of Aging and Human Development, 9, 31-50.
- Benedict, R. (1938). Continuities and discontinuities in cultural conditioning. Psychiatry, 1, 161-167.
- Bengston, V.L., and Dowd, J.J. (1981). Sociological functionalism, exchange theory, and life-cycle analysis: A call for more explicit theoretical bridges. International Journal of Aging and Human Development, 12, 55-73.
- Bennett, R. (1970). Social context -- A neglected variable in research on aging. Aging and Human Development, 1, 97-116.
- Bernard, J. (1976). Change and stability in sex-role norms and behavior. Journal of Social Issues, 32, 207-223.
- Blank, R.C. (1982). A changing worklife and retirement pattern: An historical perspective. In M.H. Morrison (Ed.), Economics of Aging: The Future of Retirement. New York: Van Nostrand Reinhold.
- Blau, Z.S. (1973). Old Age in a Changing Society. New York: New Viewpoints.
- Bosse, R., and Ekerdt, D.J. (1981). Change in self-perception and leisure activities with retirement. The Gerontologist, 21, 650-654.
- Brim, O.G. (1968). Adult socialization. In J.A. Clausen (Ed.), Socialization and Society. Boston: Little, Brown.
- Brim, O.G., and Wheeler, S. (1966). Socialization After Childhood: Two Essays. New York: John Wiley.

- Brubaker, T.H., and Hennon, C.B. (1982). Responsibility for household tasks: Comparing dual-earner and dual-retired marriages. In M. Szinovacz (Ed.), Women's Retirement: Policy Implications of Recent Research. Beverly Hills: Sage Publications.
- Burgess, E.W. (1960). Aging in western culture. In E.W. Burgess (Ed.), Aging in Western Societies. Chicago: University of Chicago Press.
- Bush, D.M., and Simmons, R.G. (1981). Socialization processes over the life course. In M. Rosenberg and R.H. Turner (Eds.), Social Psychology: Sociological Perspectives. New York: Basic Books.
- Carp, F.M. (1972). Retirement as a transitional life stage. In F.M. Carp (Ed.), Retirement. New York: Human Sciences Press.
- Chambre, S.M. (1993). Volunteerism by elders: Past trends and future prospects. The Gerontologist, 33, 221-228.
- Clark, M.M. (1967). The anthropology of aging, a new era for studies of culture and personality. The Gerontologist, 7, 55-64.
- Clark, M.M. (1973). Contributions of cultural anthropology to the study of the aged. In L. Nader and T.W. Maretzki (Eds.), Cultural Illness and Health. Washington, DC: American Anthropological Association.
- Clark, M.M. (1972). Cultural values and dependency in later life. In D.O. Cowgill and L. Holmes (Eds.), Aging and Modernization. New York: Appleton-Century-Crofts.
- Clark, M.M., and Anderson, B.G. (1967). Culture and Aging: An Anthropological Study of Older Americans. Springfield, IL: Charles C. Thomas.
- Clark, T.N. (1972a). Institutions and an exchange with Professor Parsons. Sociological Inquiry, 42, 309-311.
- Clark, T.N. (1972b). Structural-functionalism, exchange theory, and the new political economy: Institution-alization as a theoretical linkage. Sociological Inquiry, 42, 275-298.
- Clausen, J.A. (1972). The life course of individuals. In M.W. Riley, M. Johnson, and A. Foner (Eds.), Aging and Society Volume Three: A Society of Age Stratification. New York: Russell Sage Foundation.

- Connidis, I.A., and Davies, L. (1990). Confidants and companions in later life: The place of family and friends. Journal of Gerontology: Social Sciences, 45, S141-S149.
- Conway, M., and Ross, M. (1984). Getting what you want by revising what you had. Journal of Personality and Social Psychology, 47, 738-748.
- Cottrell, L. (1942). Adjustment of the individual to his age and sex roles. American Sociological Review, 7, 617-620.
- Cox, H., and Bhak, A. (1979). Symbolic interaction and retirement adjustment. International Journal of Aging and Human Development, 9, 279-286.
- Crowley, J.E. (1985). Longitudinal effects of retirement on men's psychological and physical well-being. In H.S. Parnes, J.E. Crowley, R.J. Haurin, L.J. Less, W.R. Morgan, F.L. Mott, and G. Nestel, Retirement Among American Men. Lexington, MA: Lexington Books.
- Cumming, E. (1963). Further thoughts on the theory of disengagement. International Social Science Journal, 15, 377-393.
- Cumming, E., and Henry, W. (1961). Growing Old: The Process of Disengagement. New York: Basic Books.
- Diener, E., and Larsen, R.J. (1984). Temporal stability and cross-situational consistency of affective, behavioral, and cognitive responses. Journal of Personality and Social Psychology, 47, 871-883.
- Donahue, W., Orbach, H.L., and Pollak, O. (1960). Retirement: The emerging social pattern. In C. Tibbitts (Ed.), Handbook of Social Gerontology. Chicago: University of Chicago Press.
- Dowd, J.J. (1975). Aging as exchange: A preface to theory. Journal of Gerontology, 30, 584-594.
- Dowd, J.J. (1980). Stratification Among the Aged. Monterey, CA: Brooks/Cole.
- Ekerdt, D.J. (1987). Why the notion persists that retirement harms health. The Gerontologist, 27, 454-457.
- Ekerdt, D.J., Bosse, R., and Levkoff, S. (1985). An empirical test for phases of retirement: Findings from the Normative Aging Study. Journal of Gerontology, 40, 95-101.

- Ekerdt, D.J., Bosse, R., and Mogey, J.M. (1980). Concurrent change in planned and preferred age for retirement. Journal of Gerontology, 35, 232-240.
- Ekerdt, D.J., and DeViney, S. (1993). Evidence for a pre-retirement process among older male workers. Journal of Gerontology: Social Sciences, 48, S35-S43.
- Ekerdt, D.J., Vinick, B.H., and Bosse, R. (1989). Orderly endings: Do men know when they will retire? Journal of Gerontology: Social Sciences, 44, S28-S35.
- Elder, G.H. (1975). Age differentiation and the life course. Annual Review of Sociology, 1, 165-190.
- Emerson, R.M. (1976). Social exchange theory. Annual Review of Sociology, 2, 335-362.
- Estes, C.L. (1979). The Aging Enterprise. San Francisco: Jossey-Bass.
- Evans, L., Ekerdt, D.J., and Bosse, R. (1985). Proximity to retirement and anticipatory involvement: Findings from the Normative Aging Study. Journal of Gerontology, 40, 368-374.
- Feinman, S., and Coon, R.H. (1983). The effect of status on the evaluation of behavior: Elderly, adults, and children aged 5-65. Research on Aging, 5, 119-135.
- Ferraro, K.F., and Barresi, C.M. (1982). The impact of widowhood on the social relations of older persons. Research on Aging, 4, 227-247.
- Fillenbaum, G.G. (1971). On the relation between attitude to work and attitude to retirement. Journal of Gerontology, 26, 244-248.
- Fillenbaum, G.G., George, L.K., and Palmore, E. (1985). Determinants and consequences of retirement among men of different races and economic levels. Journal of Gerontology, 40, 85-94.
- Fischer, L.R., Mueller, D.P., and Cooper, P.W. (1991). Older volunteers: A discussion of the Minnesota Senior Study. The Gerontologist, 31, 183-194.
- Fly, J.W., Reinhart, G.R., and Hamby, R. (1981). Leisure activity and adjustment in retirement. Sociological Spectrum, 1, 135-144.

- Foner, A. (1979). Ascribed and achieved bases of stratification. Annual Review of Sociology, 5, 219-242.
- Foner, A., and Kertzer, D. (1978). Transitions over the life course: Lessons from age-set societies. American Journal of Sociology, 83, 1081-1104.
- Foner, A., and Schwab, K. (1981). Aging and Retirement. Monterey, CA: Brooks/Cole.
- Fox, J.H. (1982). Perspectives on the continuity perspective. International Journal of Aging and Human Development, 14, 97-115.
- Friedmann, E.A., and Orbach, H.L. (1974). Adjustment to retirement. In S. Arieti (Ed.), American Handbook of Psychiatry Volume One: The Foundations of Psychiatry. New York: Basic Books.
- Fry, C.L. (1977). The community as a commodity: The age graded case. Human Organization, 36, 115-123.
- Fry, C.L. (1979). Structural conditions affecting community formation among the aged: Two examples from Arizona. Anthropological Quarterly, 52, 7-18.
- Fry, C.L. (1983). Temporal and status dimensions of life cycles. International Journal of Aging and Human Development, 17, 281-300.
- Garfinkel, H. (1956). Conditions of successful degradation ceremonies. American Journal of Sociology, 61, 420-424.
- George, L.K. (1982). Models of transitions in middle and later life. The Annals of the American Academy of Political and Social Science, 464, 22-37.
- George, L.K. (1980). Role Transitions in Later Life. Monterey, CA: Brooks/Cole.
- George, L.K., Fillenbaum, G.G., and Palmore, E. (1984). Sex differences in the antecedents and consequences of retirement. Journal of Gerontology, 39, 364-371.
- George, L.K., and Maddox, G.L. (1977). Subjective adaptation to loss of the work role: A longitudinal study. Journal of Gerontology, 32, 456-462.
- Glamser, F.D. (1976). Determinants of a positive attitude toward retirement. Journal of Gerontology, 31, 104-107.

- Glamser, F.D. (1981). The impact of preretirement programs on the retirement experience. Journal of Gerontology, 36, 244-250.
- Glamser, F.D., and DeJong, G.F. (1975). The efficacy of preretirement preparation programs for industrial workers. Journal of Gerontology, 30, 595-600.
- Glascok, A.P., and Feinman, S.L. (1980). A holocultural analysis of old age. Comparative Social Research, 3, 311-332.
- Gonos, G. (1977). "Situation" versus "frame": The "interactionist" and the "structuralist" analyses of everyday life. American Sociological Review, 42, 854-867.
- Gordon, C. (1972). Role and value development across the life cycle. In J.A. Jackson (Ed.), Role. London: Cambridge University Press.
- Goudy, W.J., Powers, E.A., and Keith, P.M. (1975). Work and retirement: A test of attitudinal relationship. Journal of Gerontology, 30, 193-198.
- Goudy, W.J., Powers, E.A., Keith, P.M., and Reger, R.A. (1980). Changes in attitudes toward retirement: Evidence from a panel study of older males. Journal of Gerontology, 35, 942-948.
- Graebner, W. (1980). A History of Retirement. New Haven, CT: Yale University Press.
- Gratton, B., and Haug, M.R. (1983). Decision and adaptation: Research on female retirement. Research on Aging, 5, 59-76.
- Hall, A., and Johnson, T.R. (1980). The determinants of planned retirement age. Industrial and Labor Relations Review, 33, 241-254.
- Handel, W. (1979). Normative expectations and the emergence of meaning as solutions to problems: Convergence of structural and interactionist views. American Journal of Sociology, 84, 855-881.
- Hartshorne, T.S., and Manaster, G.J. (1982). The relationship with grandparents: Contact, importance, and conception. International Journal of Aging and Human Development, 15, 233-245.
- Havighurst, R.J., Neugarten, B.L., and Tobin, S.S. (1968). Disengagement and patterns of aging. In B.L. Neugarten

- (Ed.), Middle Age and Aging: A Reader in Social Psychology. Chicago: University of Chicago Press.
- Henretta, J.C., Chan, C.G., and O'Rand, A.M. (1992). Retirement reason versus retirement process: Examining the reasons for retirement typology. Journal of Gerontology: Social Sciences, 47, S1-S7.
- Henry, W. (1965). Engagement and disengagement: Toward a theory of adult development. In R. Kastenbaum (Ed.), Contributions to the Psychology of Aging. New York: Springer.
- Herzog, A.R., and Dielman, L. (1985). Age differences in response accuracy for factual survey questions. Journal of Gerontology, 40, 350-357.
- Hochschild, A.R. (1975). Disengagement theory: A critique and proposal. American Sociological Review, 40, 553-569.
- Inkeles, A. (1969). Social structure and socialization. In D.A. Goslin (Ed.), Handbook of Socialization Theory and Research. New York: Rand McNalley.
- Jacobson, D. (1974a). Planning for retirement and anticipatory attitudes towards withdrawal from work. British Journal of Guidance and Counselling, 2, 72-83.
- Jacobson, D. (1974b). Rejection of the retiree role: A study of female industrial workers in their 50's. Human Relations, 27, 477-492.
- Jaslow, P. (1976). Employment, retirement, and morale among older women. Journal of Gerontology, 31, 212-218.
- Johnson, C.K., and Price-Bonham, S. (1980). Women and retirement: A study and implications. Family Relations, 29, 380-385.
- Johnson, C.L. (1983). A cultural analysis of the grandmother. Research on Aging, 5, 547-567.
- Johnson, E.S. (1982). Role expectations and role realities of older Italian mothers and their daughters. International Journal of Aging and Human Development, 14, 271-276.
- Jonas, K. (1979). Factors in development of community among elderly persons in age-segregated housing: Relationships between involvement in friendship roles within the community and external social roles. Anthropological Quarterly, 52, 29-38.

- Karp, D.A. (1989). The social construction of retirement among professionals 50-60 years old. The Gerontologist, 29, 750-760.
- Katz, S.H. (1978). Anthropological perspectives on aging. The Annals of the American Academy of Political and Social Science, 438, 1-12.
- Keating, N.C., and Cole, P. (1980). What do I do with him 24 hours a day? Changes in the housewife role after retirement. The Gerontologist, 20, 84-89.
- Keith, J. (1980). Old age and community creation. In C.L. Fry (Ed.), Aging in Culture and Society. Brooklyn, NY: J.F. Bergin.
- Keith, P.M. (1985). Work, retirement, and well-being among unmarried men and women. The Gerontologist, 25, 410-416.
- Kelly, J.R., Steinkamp, M.W., and Kelly, J.R. (1986). Later life leisure: How they play in Peoria. The Gerontologist, 26, 531-537.
- Kennedy, G.E. (1990). College students' expectations of grandparent and grandchild role behaviors. The Gerontologist, 30, 43-48.
- Kerckhoff, A.C. (1966). Husband-wife expectations and reactions to retirement. In I.H. Simpson and J.C. McKinney (Eds.), Social Aspects of Aging. Durham, NC: Duke University Press.
- Kilty, K.M., and Behling, J.H. (1985). Predicting the retirement intentions and attitudes of professional workers. Journal of Gerontology, 40, 219-227.
- Kimmel, D.C., Price, K.F., and Walker, J.W. (1978). Retirement choice and retirement satisfaction. Journal of Gerontology, 33, 575-585.
- Kroeger, N. (1982). Preretirement preparation: Sex differences in access, sources, and use. In M. Szinovacz (Ed.), Women's Retirement: Policy Implications of Recent Research. Beverly Hills: Sage Publications.
- Lemon, B.W., Bengston, V.L., and Peterson, J.A. (1972). An exploration of the activity theory of aging: Activity types and life satisfaction among in-movers to a retirement community. Journal of Gerontology, 27, 511-523.
- Linton, R. (1942). Age and sex categories. American Sociological Review, 7, 589-603.

- Logue, B.J. (1991). Women at risk: Predictors of financial stress for retired women workers. The Gerontologist, 31, 657-665.
- Longino, C.F., and Kart, C.S. (1982). Explicating activity theory: A formal replication. Journal of Gerontology, 37, 713-722.
- Looft, W.R. (1973). Socialization in a life-span perspective: White elephants, worms, and will-o'-the-wisps. The Gerontologist, 13, 488-497.
- Lopata, H.Z. (1973). Widowhood in an American City. Cambridge, MA: Schenkman.
- Lopata, H.Z. (1975). Widowhood: Societal factors in life-span disruptions and alternatives. In N. Datan and L. Ginsberg (Eds.), Life-Span Developmental Psychology: Normative Life Crises. San Francisco: Academic Press.
- Lowenthal, M.F., Thurnher, M., Chiriboga, D., and Associates (1975). Four Stages of Life: A Comparative Study of Women and Men Facing Transitions. San Francisco: Jossey-Bass.
- Maddox, G.L. (1964). Disengagement theory, a critical evaluation. The Gerontologist, 4, 80-82 and 103.
- Maddox, G.L. (1968). Persistence of life style among the elderly: A longitudinal study of patterns of social activity in relation to life satisfaction. In B.L. Neugarten (Ed.), Middle Age and Aging: A Reader in Social Psychology. Chicago: University of Chicago Press.
- Maddox, G.L. (1979). Sociology of later life. Annual Review of Sociology, 5, 113-135.
- Maddox, G.L. (1970). Themes and issues in sociological theories of human aging. Human Development, 1, 117-130.
- Maines, D.R. (1977). Social organization and social structure in symbolic interactionist thought. Annual Review of Sociology, 3, 235-259.
- Marshall, V.W. (1979). No exit: A symbolic interactionist perspective on aging. International Journal of Aging and Human Development, 9, 345-348.
- Marshall, V.W., and Tinsdale, J.A. (1978). Notes for a radical gerontology. International Journal of Aging and Human Development, 9, 163-175.

- McGee, M.G., Hall, J., and Lutes-Dunckley, C.J.L. (1979). Factors influencing attitudes towards retirement. The Journal of Psychology, 101, 15-18.
- McGill, D.O. (1993). Salad days are gone for sandwich generation. The San Mateo Times, 93 (87), C1-C3.
- McKinney, J.C. (1969). The self and social structure: Some theoretical considerations concerning retirement. Sociological Symposium, No. 2, 123-136.
- McPherson, B., and Guppy, N. (1979). Pre-retirement lifestyle and the degree of planning for retirement. Journal of Gerontology, 34, 254-263.
- Messer, M. (1967). The possibility of an age-concentrated environment becoming a normative system. The Gerontologist, 7, 247-251.
- Miller, J. (1988). Jobs and work. In N.J. Smelser (Ed.), Handbook of Sociology. Beverly Hills: Sage Publications.
- Miller, S.J. (1965). The social dilemma of the aging leisure participant. In A.M. Rose and W.A. Peterson (Eds.), Older People and Their Social World: The Sub-Culture of the Aging. Philadelphia: F.A. Davis.
- Mitchell, J., and Acuff, G. (1982). Family versus friends: Their relative importance as referent others to an aged population. Sociological Spectrum, 2, 367-385.
- Mortimer, J.P., and Simmons, P. (1978). Adult socialization. Annual Review of Sociology, 4, 421-454.
- Murray, J. (1979). Subjective retirement. Social Security Bulletin, 42, 20-25 and 43.
- Mutran, E., and Reitzes, D.C. (1981). Retirement, identity, and well-being: Realignment of role relationships. Journal of Gerontology, 36, 733-740.
- Myers, D.A. (1991). Work after cessation of career job. Journal of Gerontology: Social Issues, 46, S93-S102.
- National Commission on Working Women (1987). Women, Work and Age: A Report. Washington, DC.
- Nestel, G. (1985). Retirement expectation and the timing of retirement. In H.S. Parnes, J.E. Crowley, R.J. Haurin, L.J. Less, W.R. Morgan, F.L. Mott, and G. Nestel, Retirement Among American Men. Lexington, MA: Lexington Books.

- Neugarten, B.L., and Datan, N. (1973). Sociological perspectives on the life cycle. In P.B. Baltes and K.W. Schaie (Eds.), Life-Span Developmental Psychology: Personality and Socialization. New York: Academic Press.
- Neugarten, B.L., and Hagestad, B.O. (1976). Age and the life course. In R.H. Binstock and E. Shanas (Eds.), Handbook of Aging and the Social Sciences. New York: Van Nostrand Reinhold.
- Neugarten, B.L., Moore, J.W., and Lowe, J.C. (1965). Age norms, age constraints, and adult socialization. American Journal of Sociology, 70, 710-717.
- Nydegger, C.N. (1980). Role and age transitions: A potpourri of issues. In C. Fry and J. Keith (Eds.), New Methods for Old Age Research. Chicago: Loyola University Press.
- O'Bryant, S.L., and Morgan, L.A. (1989). Financial experience and well-being among mature widowed women. The Gerontologist, 29, 245-251.
- O'Rand, A.M., and Henretta, J.C. (1982). Delayed career entry, industrial pension structure, and early retirement in a cohort of unmarried women. American Sociological Review, 47, 365-373.
- Orbach, H.L. (1963). Social values and the institutionalization of retirement. In R.H. Williams, C. Tibbitts, and W. Donahue (Eds.), Processes of Aging: Social and Psychological Perspectives Volume II. New York: Atherton Press.
- Ossofsky, J. (1977). Retirement preparation: A needed addition to the pension plan. The Urban and Social Change Review, 10, 22-26.
- Palmore, E.B. (1971). Why do people retire? Aging and Human Development, 2, 269-283.
- Palmore, E.B., Fillenbaum, G.G., and George, L.K. (1984). Consequences of retirement. Journal of Gerontology, 39, 109-116.
- Palmore, E.B., George, L.K., and Fillenbaum, G.G. (1982). Predictors of retirement. Journal of Gerontology, 37, 733-742.
- Palmore, E.B., and Maddox, G.L. (1977). Sociological aspects of aging. In E.W. Busse and E. Pfeiffer (Eds.), Behavior and Adaptation in Late Life. Boston: Little, Brown.

- Parnes, H.S., and Nestel, G. (1981). The retirement experience. In H.S. Parnes (Ed.), Work and Retirement: A Longitudinal Study of Men. Cambridge, MA: The MIT Press.
- Parsons, T. (1942). Age and sex in the social structure of the United States. American Sociological Review, 7, 604-610.
- Parsons, T. (1972). Commentary on Clark. Sociological Inquiry, 42, 299-308.
- Pearlin, L.I. (1982). Discontinuities in the study of aging. In T.K. Haraven and K.J. Adams (Eds.), Aging and Life Course Transitions. New York: Guilford Press.
- Peppers, L.G. (1976). Patterns of leisure and adjustment to retirement. The Gerontologist, 16, 441-446.
- Perkinson, M.A. (1980). Alternate roles for the elderly: An example from a midwestern retirement community. Human Organization, 39, 219-226.
- Pope, H., and Ferguson, M.D. (1982). Age and anomia in middle and later life: A multivariate analysis of a national sample of white men. International Journal of Aging and Human Development, 15, 51-73.
- Prentis, R.S. (1980). White-collar working women's perception of retirement. The Gerontologist, 20, 90-95.
- Price-Bonham, S., and Johnson, C.K. (1982). Attitudes toward retirement: A comparison of professional and nonprofessional married women. In M. Szinovacz (Ed.), Women's Retirement: Policy Implications of Recent Research. Beverly Hills: Sage Publications.
- Reitzes, D.C., Mutran, E., and Pope, H. (1991). Location and well-being among retired men. Journal of Gerontology: Social Sciences, 46, S195-S203.
- Riley, M.W. (1976). Age strata in social systems. In R.H. Binstock and E. Shanas (Eds.), Handbook of Aging and the Social Sciences. New York: Van Nostrand Reinhold.
- Riley, M.W. (1973). Aging and cohort succession: Interpretations and misinterpretations. Public Opinion Quarterly, 37, 35-49.
- Riley, M.W., Foner, A., Hess, B., and Toby, M.L. (1969). Socialization for the middle and later years. In D.A. Goslin (Ed.), Handbook of Socialization Theory and Research. Chicago: Rand McNalley.

- Riley, M.W., Foner, A., and Waring, J. (1988). Sociology of age. In N.J. Smelser (Ed.), Handbook of Sociology. Beverly Hills: Sage Publications.
- Robertson, J.F. (1977). Grandmotherhood: A study of role conceptions. Journal of Marriage and the Family, 9, 165-174.
- Rose, A.M. (1964). A current theoretical issue in social gerontology. The Gerontologist, 4, 46-50.
- Rose, A.M. (1965). Group consciousness among the aging. In A. Rose and W. Peterson (Eds.), Older People and Their Social World. Philadelphia: F.A. Davis.
- Rosenmayr, L. (1980). Achievements, doubts, and prospects of the sociology of aging. Human Development, 23, 46-62.
- Rosow, I. (1976a). Affluence, reciprocity, and solidary bonds. In K.F. Riegel and J.A. Meacham (Eds.), The Developing Individual in a Changing World Volume II: Social and Environmental Issues. Chicago: Aldine.
- Rosow, I. (1965). Forms and functions of adult socialization. Social Forces, 44, 35-45.
- Rosow, I. (1962). Old age: One moral dilemma of an affluent society. The Gerontologist, 2, 182-191.
- Rosow, I. (1974). Socialization to Old Age. Berkeley, CA: University of California Press.
- Rosow, I. (1976b). Status and role change through the life span. In R.H. Binstock and E. Shanas (Eds.), Handbook of Aging and the Social Sciences. New York: Van Nostrand Reinhold.
- Ross, J.K. (1977). Old People, New Lives: Community Creation in a Retirement Residence. Chicago: University of Chicago Press.
- Ruhm, C.J. (1989). Why older Americans stop working. The Gerontologist, 29, 294-299.
- Schafer, R.B. (1974). Exchange and symbolic interaction: A further analysis of convergence. Pacific Sociological Review, 17, 417-434.
- Schnore, M.M. (1985). Retirement: Bane or Blessing?. Waterloo, Ontario: Wilfrid Laurier University Press.

- Seguin, M. (1973). Opportunity for peer socialization in a retirement community. The Gerontologist, 13, 208-214.
- Shanas, E. (1971). The sociology of aging and the aged. Sociological Quarterly, 12, 159-176.
- Silverman, P.R. (1982). Transitions and models of interactions. The Annals of the American Academy of Political and Social Science, 464, 174-187.
- Simpson, I.H., Back, K.W., and McKinney, J.C. (1966a). Attributes of work, involvement in society, and self-evaluation in retirement. In I.H. Simpson and J.C. McKinney (Eds.), Social Aspects of Aging. Durham, NC: Duke University Press.
- Simpson, I.H., Back, K.W., and McKinney, J.C. (1966b). Continuity of work and retirement activities, and self-evaluation. In I.H. Simpson and J.C. McKinney (Eds.), Social Aspects of Aging. Durham, NC: Duke University Press.
- Simpson, I.H., Back, K.W., and McKinney, J.C. (1966c). Exposure to information on, preparation for, and self-evaluation in retirement. In I.H. Simpson and J.C. McKinney (Eds.), Social Aspects of Aging. Durham, NC: Duke University Press.
- Simpson, I.H., Back, K.W., and McKinney, J.C. (1966d). Orientation toward work and retirement, and self-evaluation in retirement. In I.H. Simpson and J.C. McKinney (Eds.), Social Aspects of Aging. Durham, NC: Duke University Press.
- Singelmann, P. (1972). Exchange as symbolic interaction: Convergences between two theoretical perspectives. American Sociological Review, 37, 414-424.
- Strauss, H., Aldrich, B.W., and Lipman, A. (1976). Retirement and perceived status loss: An inquiry into some objective and subjective problems produced by aging. In J.F. Gubrium (Ed.), Time, Roles, and Self in Old Age. New York: Human Sciences Press.
- Streib, G.F. (1976). Social stratification and aging. In R.H. Binstock and E. Shanas (Eds.), Handbook of Aging and the Social Sciences. New York: Van Nostrand Reinhold.
- Streib, G.F., and Schneider, C.J. (1971). Retirement in American Society: Impact and Process. Ithaca, NY: Cornell University Press.

- Sussman, M.B. (1972). An analytic model for the sociological study of retirement. In F.M. Carp (Ed.), Retirement. New York: Human Sciences Press.
- Szinovacz, M.E. (1982). Retirement plans and retirement adjustment. In M. Szinovacz (Ed.), Women's Retirement: Policy Implications of Recent Research. Beverly Hills: Sage Publications.
- Thompson, G.B. (1973). Work versus leisure roles: An investigation of morale among employed and retired men. Journal of Gerontology, 28, 339-344.
- Thompson, W.E. (1958). Pre-retirement anticipation and adjustment in retirement. Journal of Social Issues, 14, 35-45.
- U.S. Bureau of the Census (1989). Statistical Abstract of the United States: 1989 (109th Edition). Washington, DC.
- Van Gennep, A. (1960). Rites of Passage. Chicago: University of Chicago Press.
- Walker, J.W., Kimmel, D.C., and Price, K.F. (1981). Retirement style and retirement satisfaction: Retirees aren't all alike. International Journal of Aging and Human Development, 12, 267-281.
- Wan, T.T.H. (1984). Health consequences of major role losses in later life: A panel study. Research on Aging, 6, 469-489.
- Ward, R.A. (1979a). The implication of neighborhood age structure for older people. Sociological Symposium, No. 26, 42-63.
- Ward, R.A. (1979b). The never-married in later life. Journal of Gerontology, 34, 861-869.
- Waring, J.W. (1975). Social replenishment and social change: The problem of disordered cohort flow. American Behavioral Scientist, 19, 237-256.
- Wilson, J. (1980). Sociology of leisure. Annual Review of Sociology, 6, 21-40.
- Wood, V., and Robertson, J.F. (1976). The significance of grandparenthood. In J.F. Gubrium (Ed.), Time, Roles, and Self in Old Age. New York: Human Sciences Press.

APPENDIX A

Initial Mailing

Dear XXXX Retiree's Association member,

My name is Lance M. Pollack. I am a doctoral candidate in the Program for Human Development and Aging at the University of XXXXXXXXXXXX, XXXXXXXXXXXXXXXX. The topic of my dissertation research concerns retirement -- specifically, the changes that occur in peoples' lives after they retire. In order to make comparisons between working life and retired life I need to talk to individuals who are already retired. I have selected former XXXX personnel to study because of the diversity of their prior occupational roles and my knowledge of the institution. The planning board of the Retiree's Association has graciously allowed me to contact the membership to provide a sample for my study.

The interview itself will take about an hour and a half, and will be done either in the retiree's home or at my office on the second floor of the XXXXXX XXXXX XXXXXX building (right above XX Personnel) on the XXXXXXXXXXXX campus. The questions will focus on how you prepared for retirement, your attitudes toward both work and retiring, and how your daily activities and social contacts have changed since you left the workplace. The interview is not a test. There are no "right" answers to any of the questions. My project is a scientific inquiry searching for information about what actually happens to people when they retire. All materials about you and your responses will be held in the strictest confidence. People in the study will be assigned a code number known only to myself. Any presentations or publications derived from this study will be completely devoid of any information that could possibly identify individual research participants. Moreover, the object of the study is to identify group patterns of retirement experiences, rather than individual responses.

If you have any questions about the study, I would be glad to respond to them. I can be contacted by telephone between 8:30 AM and 4:00 PM, Wednesday to Friday, at (XXX)XXX-XXXX or (XXX)XXX-XXXX. One of my committee members, Dr. Frank Johnson, is also willing to answer your questions. He may be contacted at (XXX)XXX-XXXX or (XXX)XXX-XXXX. If you have any reservations about participating in the project and wish to talk with someone else, you may contact the Committee on Human Research, which is concerned with protection of volunteers in research projects. They may be reached at (XXX)XXX-XXXX.

Due to budget and time constraints, I cannot interview the entire association membership. Therefore, I must select a subgroup for my research sample. In order to do this, I need some information from you. I would appreciate your

responding to the questions on the attached page entitled INFORMATION SHEET. Please answer these as candidly and completely as possible. If you are willing to be contacted for an interview, please include a telephone number where you might be reached, and a time when it is most convenient for you to be contacted. If you would prefer not to give your telephone number, please send back the otherwise complete INFORMATION SHEET and I will let you know if you have been selected for an interview through the mail. You can then call me to make an appointment. You can return the INFORMATION SHEET to me using the enclosed self-addressed, stamped envelope. Once I have received this information, I will make my selections and call or write to those individuals within the next four to six weeks. Of course, your participation in this project is entirely voluntary, and so you are completely free to choose not to fill out the INFORMATION SHEET.

Thank you for your cooperation. Information about the retirement process can be illuminating both to future retirees and their employers. I look forward to speaking to you.

Sincerely,

Lance M. Pollack

(Note: The XXX symbol has been employed to mask any information that might lead to identification of the individuals who participated in this study.)

INFORMATION SHEET

Name: _____

Date of Birth: ____/____/____
Month Day Year

Gender (please circle): Male Female

I retired from my position as _____ in
Job Title

the department of _____ on
Department Name

____/____/____. I worked at XX for ____ years.
Month Day Year No.

Yes, I wish to volunteer for the interview portion of the study.

Signature

Telephone Number: () -

The best time(s) to call me is _____ on
Time(s)

Day(s) of the Week

Thank you for your time and cooperation. Please detach this INFORMATION SHEET and return it using the enclosed self-addressed, stamped envelope.

Lance M. Pollack
Doctoral Candidate
Program for Human Development and Aging
(XXX) XXX-XXXX/ (XXX) XXX-XXXX

APPENDIX B

Structured Interview Schedule

Name: _____ Date: / / _____ Age: _____

Date of Birth: / / _____ Date of Retirement: / / _____

Job Title: _____

What did your duties entail? (What did you do?)

Length of time in that job title?

Annual full-time salary before you retired?

Work History:

<u>Job Title</u>	<u>Employer</u>	<u>Duties</u>	<u>Dates of Tenure</u>
------------------	-----------------	---------------	------------------------

Worked at the campus how long?

Worked for the university how long?

Work history continuous or discontinuous?

Physical Health at Retirement: Poor Fair Good Excellent

Any chronic health problems at retirement? (Limit activities?)

Adequacy of Anticipated Retirement Income: Not OK/OK/OK, but...

Sources of anticipated retirement income?

Carry over health insurance? Which one?

Marital status at retirement?

Marital status now?

Living situation at retirement?
(own/rent, location, #people in household)

Living situation now?
(own/rent, location same/different, #people in household)

Children and Grandchildren
(For Each: name, age, location, ever retire?)

Siblings and Nieces/Nephews
(For Each: name, age, location, ever retire?)

Other Family
(For Each: name, age, location, ever retire?)

Father

Mother

Do for living?

Ever retire?

Still alive?

Have a retirement party? (Where? Who came?)

Importance of a retirement party?

Attitude towards work at time of retirement?

Attitude towards retirement?

Any feelings of anxiety, depression, tension, stress, etc. at time of retirement?

How often did you "go out" at time you retired? (Doing what?)

How often visited (got visited by) friends?

How often visited (got visited by) family?

Other regular activities? (Hobbies?)

How did you make the decision to retire?
(Precipitating event?)

Voluntary?

Health a consideration?

Money/insurance a consideration?

Spouse a consideration?

When did you first start thinking about retirement?

When did you first start preparing for retirement?

Have a vision of what would be the perfect retirement?

Have a particular age in mind for retirement?

Any particular age have any special meaning as a milestone, etc.?

Who did you talk to about retirement?

Who?

What about?

pro/con?

Family

Coworkers

Working Friends

Retired Friends

Professionals

Others

Talk to Social Security Administration prior to retirement?

Attend any university-sponsored pre-retirement seminars?
(What was covered?)

Seek information through the media?

Become a member of AARP prior to retirement?

Anyone serve as a model for your retirement?

Any previous extended periods of non-work?
(Vacations? Unemployment? Serves as practice for retirement?)

Describe a typical week prior to retirement:
(hours/activities)

Work Days:

Days Off:

Any particular problem with transition to retirement?

Describe a typical week now: (hours/activities)

How often do you "go out" now? (Doing what?)

How often visit (get visited by) friends?

How often visit (get visited by) family?

Other regular activities? (Hobbies?)

Goals/aspirations/things you are trying to accomplish in retirement?

These different from what they were before you retired? (How?)

Goals being fulfilled? (If not, why not?)

Have friends/acquaintances who are retired?

Are their activities and goals similar to yours?

Are your activities and goals typical of retirees in general?

What is a retiree supposed to do? (How is a retiree supposed to act? What does being retired mean to you?)

Is there any one way to retire?

Any stereotypes of retirees?

What are the expectations of others concerning your activities/behavior?

Spouse

Children

Grandchildren

Relatives

Friends

University

Community/Society

Self

If someone asked you today "What do you do for a living?",
what would you say?

Present physical health? Poor Fair Good Excellent

Health changed from when you retired? Worse Same Better

Any chronic health problems now? (Limit activities?)

Adequacy of present income? Not OK / OK / OK, but...

Income meet pre-retirement expectations?

Worse About Right Better

How satisfied are you with retired life?

Very Pretty Take it/ Pretty Very
Dissat. Dissat. Leave it Satis. Satis.

Retired life turn out to be what you expected?

Any feelings of anxiety, depression, tension, stress, etc.?

Concerns about the future? (What?)

APPENDIX C

Questions Answered by Mail (October, 1990)

Name:

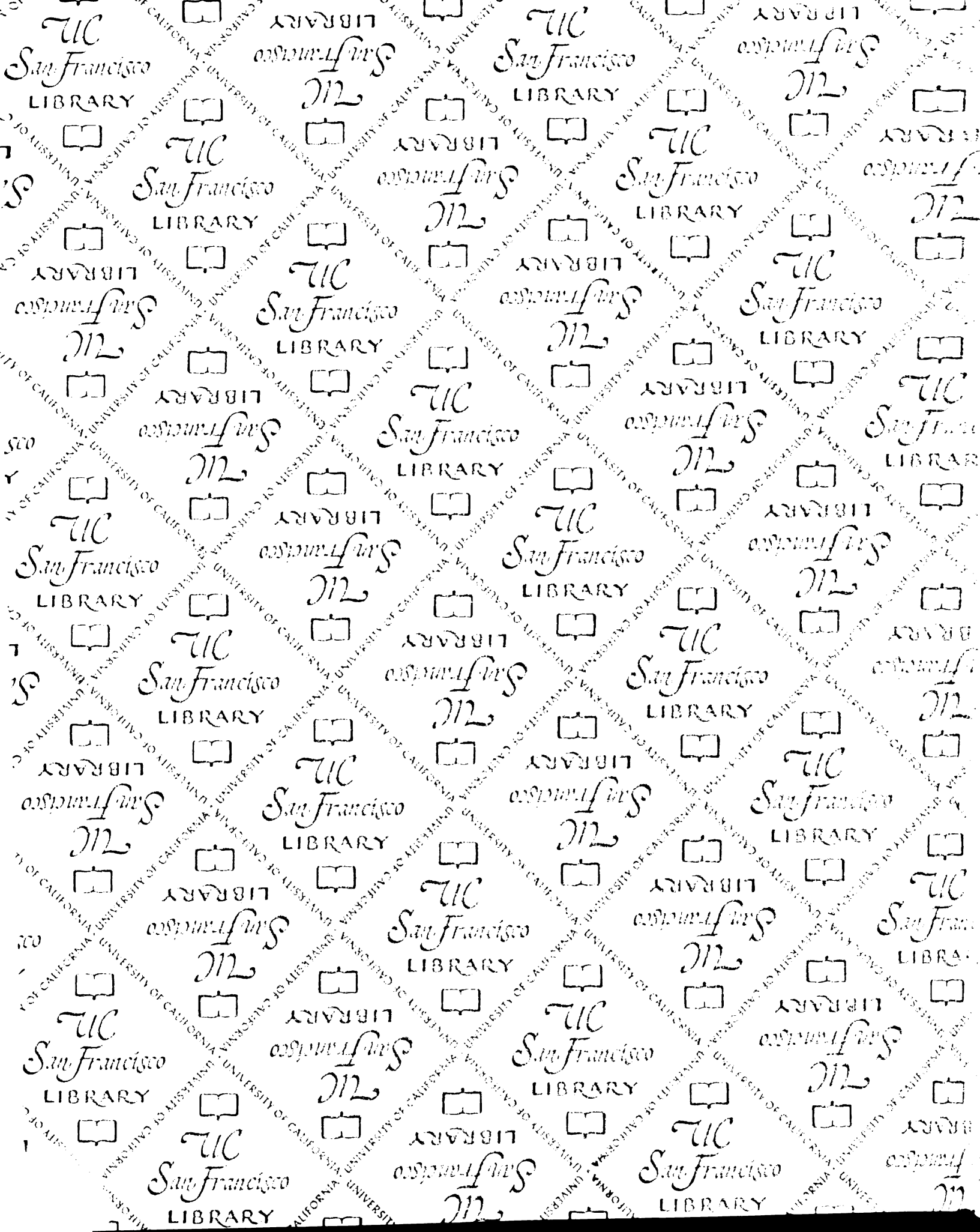
What is your racial/ethnic identification?
(please check ONE)

- White
- Black
- Hispanic
- Asian
- Other, please specify

What was the highest level of education you completed BEFORE
you retired? (please check ONE)

- 11th grade or less
- High school graduate or G.E.D.
- Two years of college / AA degree / Technical
school training
- College graduate
- Master's degree
- Doctorate

UCSF LIBRARY



For reference

Not to be taken from the room.

621054



3 1378 00621 0549

