

Retirement

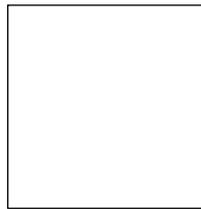
A new beginning?

WITH the societal changes and shifts of the last few decades, the elderly population of the UK now matches the numbers of teenagers (Coleman & Schofield, 2005). Does this change in the composition of British society mean that we now have 'emerging old age' as a new life phase?

One of the problems in trying to answer this question is the difficulty in defining old age. Given the de-standardised life course in our society, where few jobs are for life, relationships and marriage are less permanent, age of retirement is flexible, more active lifestyles exist and there is greater longevity, it is not easy to state when old age actually begins or what describes the hallmarks of emerging seniority.

Transitions across the life course encompass a range of maturational tasks, and these are no easier for older adults to negotiate than for adolescents (see Coleman & Hendry, 1999). What causes the more dramatic change in one's self-identity: the development of pubic hair during puberty or one's hair turning silver within the process of ageing? Old age transitions encompass many shifts in physical appearance, the 'empty nest' syndrome when adult children leave home, the menopause, moving into retirement, economic changes, the loss of parents, and so on.

One of the uncertainties in understanding how old age is experienced compared to other life shifts is that all of us, social scientists and lay people alike,



MARION KLOEP and LEO B. HENDRY on how older people discuss and deal with retirement.

have passed through adolescence, but most of us have not yet been aware of more than a glimpse or two of our pending entry into old age. Traditionally, retirement was seen as the last normative shift – the marker of entry into old age – but now, thanks to governmental decree, the age of retirement can vary from middle age onward depending on individual circumstances. Nevertheless, the transition into being retired is still significant both for the individual and for their status in the eyes of other members of that society.

However, little professional help is available to assist people to plan for this major transition in their life. Existing retirement planning consists of little more than financial advice, and does not cover preparation for the social, emotional and health changes of later life. This article explores the multifaceted shifts that accompany retirement for different individuals, and suggests that psychologists – both within and beyond the workplace – could play a key role in assisting people to gain greater life satisfaction out of this life phase.

The meaning of retirement

A large number of studies have been conducted over the last few decades, identifying health, gender, economy, educational

level, marital status and the quality of social networks as the main factors influencing both decisions about when to retire and the degree of adjustments to retirement (see Barnes *et al.*, 2002; Kim & Moen, 2001, 2002), in addition to 'push-pull' factors at the workplace and in

WEBLINKS

Results from the ESRC research programme

'Growing Older':

www.growingolder.group.shef.ac.uk

Age Concern: www.ageconcern.org.uk

The University of the Third Age (U3A):

www.u3a-info.co.uk

The transition to being retired is still significant

other life spheres (Hanisch, 1994). However, what this research shows are complex, interacting, and mainly social factors that do not always explain individual decisions and adaptations particularly well, and do not take into account the accumulative influences of lifespan experiences.

A case study of two women by August and Quintero (2001) illustrates nicely how individual careers are constantly shaped throughout the whole of the life course: Different cumulative experiences, career options and individual resources led to different retirement choices, ultimately causing one woman to opt for security and retirement, and the other to face new challenges and plan a different late life career. In our own Norwegian qualitative research of transitions into retirement (Kloep & Hendry, 2006) we identified three groups, but with many individual psychosocial variations within them (see box).

Clearly, retired people are a varied, heterogeneous group, who do not experience this life shift all in the same way. Retirement counselling should take this into account. For example, it seems to us that our 'distressed' group might have benefited from much earlier life interventions, focused on their current, injurious life events rather than on retirement issues. The second group, whose life resources were mostly associated with occupations, would require help in developing social and leisure skills for the time when they might be forced to leave employment. On the other hand, some members of our 'well-adjusted' group, might have been persuaded to remain working for longer, at least part-time, if greater flexibility had been allowed to enable them to pursue their other interests. In other words, they would have been more suited to the services of an organisational psychologist rather than those of a counsellor or life coach.

Community participation

The group who were best adjusted to a retired lifestyle showed high involvement in community organisations and activities. Social participation seems to be not only a sign of good adjustment, it also adds to life quality after retirement. It enhances cognitive functioning and functional ability (e.g. Avlund *et al.*, 2004; Lee, 2000; Singh-Manoux *et al.*, 2003) and perceived life quality (Bowling *et al.*, 2004), and it

EXPERIENCES OF RETIREMENT – THREE GROUPS?

High distress: This was a very small group, who showed signs of high distress. These were individuals who reported a range of debilitating experiences, such as major health problems, loss of partner, lack of skills or hobbies, and family tragedies. They had not liked their work, but neither did they adjust well to the experiences of being retired. Their problems did not stem from the retirement transition *per se*, but were the result of accumulated negative life-course experiences and events impinging on their development.

You see, I just find I have this problem of going into a room of people I don't know and getting started. I can't do it... I've just got this enormous inferiority complex. Everybody else seems so much cleverer than I am. ... I don't particularly want to go and work in a charity shop. I did try that sort of by mistake on one occasion. I got lured into it, but I didn't fancy that – you know, if I could do something behind the scenes, I haven't done anything in a sort of civil, if that's the right word, capacity, organisation or anything like that. That is the feeling I have, that everybody else seems so ridiculously efficient and knowing what they're doing, and who to talk to, and all this kind of jazz. ...but I just sort of feel it's all a bit late in the day now for anything like that... I'm about fifty years behind the times! You see, I'm going to be behind the times. I'm obsolescent, if not obsolete, I've decided. (Female, 76)

Work as a lifestyle: Gaining high administrative or academic posts in their careers, the majority of the interests and social networks of this group were linked to their professional positions, and they were reluctant to yield these and accept the role and status of a retired person. If forced to do so, they had considerable adjustment problems and suffered quite badly from their perceived loss of social status.

When you retire from your job, then you feel now you've joined the group of retired people, whom you always regarded as people who are a bit senile and who need help to get up from a chair and that kind of thing... And of course, that you do not signify anything any longer is the essential thing. I have been in such a position for my entire career – I had a leading position... I don't even have a dog to command now! So now it's the wife that commands me, because she is still working, but that is ok... But it is very clearly quite a big transition from being in work to making hoovering the house one's biggest task in life! (Male, 67)

Life beyond work: This was the largest group. They had enjoyed their jobs, but had retired willingly, and often earlier than required, in order to have time to enjoy other activities, hobbies and commitments. They usually adapted well to retirement after an initial adjustment phase, and led busy, well-structured and active lives. Nevertheless, there were strong indications that they had developed a range of interests, hobbies and skills that facilitated their transition much earlier in the life course, not during the process of retirement. Once again, this demonstrates the need for advanced preparations to successfully achieve anticipated future life shifts.

...well, I left work when I was 63... that will soon be nine years since I left, so that way I got a lot out of life. This, that I could let go of thinking of the work situation all the time, meant that I could develop myself, have hobbies. Two times a week I am an instructor of a work-out group, and there, there too, we are on such fabulous terms... because we developed through work and leisure, we gained a great deal of new friends (apart from childhood friends) with whom we have contact... we are a gang, we, and we love to meet in the streets and take the last bus home! (Male, 71)

reduces morbidity (Hyypä & Maki, 2003). Apart from being good for the individual, older citizens' social participation is a valuable asset to the community. Many retirees continue in paid employment part-time; some provide educational networks locally or nationally; some keep communities alive by organising events, participating in local political decision-making, looking after grandchildren and providing DIY help to their grown-up families, friends and neighbours. If communities fail to capitalise on engaging the resources that older citizens invest in local events and activities, they risk losing

them. An increasing number of active older people use their energies on trips and travelling around the world instead (Feldman & Oberlink, 2003; Staats & Pierfelice, 2003).

In other words, social participation by older citizens has important functions both for the individual and for society. In our latest study, seeking to find out what older people do in retirement, their motivations, and what facilitates or hinders their social engagement, we trained a number of volunteers from the University of the Third Age in South Wales as co-researchers, to interview age peers in their own

communities about the daily life of a pensioner (Kloep & Hendry, 2007).

A picture of highly active senior citizens emerged, engaged in a wide range of activities, from wind surfing, to studying for degrees, to participation in the running of community organisations such as charities, councils or churches. Some were so busy with a variety of pursuits that they could hardly find time to be interviewed!

While the number of activities, and the time invested in these, decreases somewhat with increasing age, a separate analysis by Jenkins (2006) showed that the majority of older citizens are extremely active, engaging on average in 11 different activities, and spending nearly 20 hours a week in community organisations. Some rural communities were kept alive by the involvement of senior citizens initiating events not only for each other but for the whole community: running clubs, organisations and church events, arranging charity car boot sales, lotteries and other events, entertaining at local fairs, and assisting in local government. All these contributions demonstrate how older citizens can provide valuable resources for local communities and society generally.

The reasons for their individual involvement varied, but one important point that many made was that participation was not necessarily taken up after retirement – they had always been engaged in these or similar activities. This was particularly true for being active in clubs, organisations and charities, and for hobbies like gardening, golf and water sports. Some mentioned that they were particularly delighted to find more time for these activities after retirement, while others felt somewhat pressurised to take over responsibilities ‘because no one else was willing to do it’.

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Apart from enjoying the activities in themselves, many emphasised the social values of participating. Shared activities of all kinds offered opportunities to meet and make new friends. For some, these community engagements provided the only venues they had to meet others, and offered a social lifeline after bereavement.

On the other hand, a few participants could not be bothered with involvement in activities beyond their family. Reasons for this were twofold: some had had an exhausting life, busy with organising meetings and events, and now, in retirement, preferred to do things on their own. By contrast, others lacked socialising experiences and were too shy to join a group or to learn a new skill.

Many would like to be more involved, but were prevented by individual or social circumstances. Having to care for a relative, lacking economic means, declining health and loss of mobility were the most quoted individual reasons for this. Directly connected to non-participation were social factors: limited information and few possibilities for respite care; lack of transport and travel problems in visiting

adult children, who had moved away because of rising house prices or the lack of educational and vocational opportunities locally; and few opportunities to influence relevant local government policies on these, and other, issues.

New directions for research and practice

In general, people have concerns about the next life phase they are about to enter. For example, in an ongoing interview study (Hendry & Kloep, 2007) of transitions from late adolescence to adulthood, several teenagers expressed the view that adulthood brings responsibilities and with these the end of ‘fun’ as they know it. Similarly, many adults perceive old age as a time when personal resources deteriorate and the future is bleak. However, from the narratives of many older people, old age can be fun if one has an array of psychosocial resources to draw on. From their perspective, this is a period of the lifespan filled with positive enjoyment and productive social engagement.

So, with various transitional pathways into old age, starting for some in their

DISCUSS AND DEBATE

How flexible should transitions to retirement be?

Who should decide – the State, work organisations, the individual?

If early planning for retirement were possible, when should it start and what should it consist of?

What are the guidelines for an enjoyable, socially engaging old age?

Should we abandon stage theories of development altogether?

Have your say on these or other issues this article raises. E-mail ‘Letters’ on psychologist@bps.org.uk or contribute (members only) via www.psychforum.org.uk.

understanding the processes and mechanisms of any lifespan transition is more insightful than merely inventing new stages that do not explain development, but are simply descriptive – and only for some individuals in certain cultures in certain historical periods. For the researcher, the onset of old age is the result of a complex interaction of physical, physiological, psychosocial, ecologic and cultural factors, that cannot be investigated by simply assuming the linear and causal relationships of a few variables. Thus, we need more holistic research approaches that do not treat individual differences merely as ‘error variance’, but rather develop a range of innovative strategies that get under the skin of becoming and being retired and of other lifespan transitions.

It seems to be true that with increasing age people are pressed towards being less active. This is not necessarily self-chosen: it can be caused by limitations in their physical abilities, social expectations or legal regulations that reduce possibilities of activity in later life. However, it can also be the result of a proactive decision to preserve self-agency. Thus, neither disengagement nor sustained involvement are inevitable outcomes of ageing; they are the result of a dynamic lifelong process of accumulating and losing resources, which is different for every individual (Hendry & Kloep, 2002). Looked at in this way, dealing with the transitions of old age is not especially different from coping with the transitions of earlier life.

Such an ecological life span approach

also has repercussions for counsellors, occupational and health psychologists. or the practitioner, research from a lifespan perspective might guide new approaches to our psychological services. People of all ages need to learn and relearn the skills involved in lifespan transitions, such as reflecting upon their individual needs, setting goals and making decisions that are appropriate to, and optimal for, their development within the life course. As this article has illustrated, many of the skills demonstrated by those who had adjusted successfully to retirement have had their genesis much earlier in the lifespan.

In the case of the transition to retirement itself, there may be a growing need for counselling and advisory services that go well beyond providing financial guidance. Such services, together with greater flexibility in workplace arrangements, could help people to explore different sectors of their lives and their life course. The focus might be on how to develop new friendships; actively taking care of one’s health, selecting an appropriate place to live, re-adjusting marital life, and perhaps most importantly, how to make optimal use of time – at work, within the family, at leisure, within community organisations, and in learning new activities and hobbies.

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fifties, and for others in their eighties, do we have to expand Erikson’s (1968) eight stage theory by adding another developmental stage between adulthood and old age, something like ‘emerging old age’? We think not. We would argue that

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