CHAPTER II

A REVIEW OF STUDIES ON RETIREMENT

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CHAPTER II

A REVIEW OF STUDIES ON RETIREMENT

2.1 INTRODUCTION

Though the science of gerontology is still in its infancy a number of research studies and review articles have been appearing in the current professional journals since two decades. A brief review of these studies will give us a fair picture of what areas have been covered so far, and what yet has to be done. In general, studies on retirement can be grouped into two, viz., pre-retirement and post-retirement studies. Pre-retirement studies are undertaken with a view of specifying work, suitable for older people, and to prepare them for retirement so as to minimize the strains that may result from quitting an occupation. Post-retirement studies focus on how to enable the retired to cope with living and how to care them either at home or in retirement institutions (Welford, 1963, P. 115).

The areas that have been studied so far can be conveniently summed up into the following: psychological changes, adjustment, status, attitudes about ageing plus retirement, family-relationships, health, leisure-time activities, work and economic problems. Studies centering
around mortality, sexual life, and social security benefits have also been undertaken. Planning, pre-retirement counselling, housing and homes for the retired are also becoming important areas of study.

An important aspect of research on retirement is to refine the tools of research. Instruments that have been used to measure age groups have been found inadequate for higher age groups, and therefore, it would be appropriate to develop adequate tools. Closely related to the problem of tools of research is that of redefinition of certain concepts like adjustment and health. Pattern of adjustment differs at various phases of life. Health in 40s cannot be the same as in 60s. Therefore, the whole idea of health and adjustment will have to be redefined so as to suit an aging generation. Hence, future research will have to move along these lines.

2.2 PSYCHOLOGICAL CHANGES

A number of investigators have focused their attention on various psychological changes that grip the retired man in retirement, including his own reaction to these changes. Albuquerque (1982) has classified the psychological changes as those of deficit, liberation and compensation. Deficits are symptoms related to brain injury: changes in perception, attention, memory, intelli-
gence, or affect. Liberation symptomatology is related to early personality drives that are no longer under control. The symptomatology of compensation is also related to early personality stages and its resources. Psychological changes occur in proportion to the resources available to each personality.

Feelings of frustration is one of the psychological changes that are frequently encountered in the retired. Studies have demonstrated a variety of reactions towards frustration in retirement, such as denial, aggression and regression. For example, Preston (1966) has found that retired men thought themselves more hostile and aggressive than did the non-retired men of the same age. Shrut (1958) has noted in his study that his subjects tended to deny their illhealth. Regression through illness or hypochondria, retreat into fantasy, looking 'beyond the grave' are common among retired men (Chown, 1977, p. 681). Symptoms of depression (Brink, 1977), frustration (Bromley, 1977 pp. 104-111) anxiety (Anand 1967 ), and psychotic symptoms (Asnes, 1976) are also observed. A field survey of people over the age of 50 in Poonamalee was conducted to find out the prevalence of psychiatric illness in that age group and to determine the association of medical, psychological and social
factors to psychiatric disorders of that age group. The prevalence rate for psychiatric disorders in the subjects was 350 per 1000. However, it is not clear from the study whether it has anything to do with retirement. Asnes (1976) presents a case of manic-depressive psychosis in a 68 year old man. Although he had a long history of maladjustment, breakdown did not occur until after retirement. Leave takings of adult life such as moving, job change, retirement, leaving home, divorce, and death can be viewed in terms of their potential for increased maturity and independence or stress producing crises that may lead to neurotic behaviour (Feinberg, Feinberg and Tarrant, 1978).

Busse and Eisdorfer (1970, pp. 226-269) examined the prevalence of mental disorder in elderly married couples. They observed maximum mental disturbances, particularly psycho-neurotic signs and symptoms, in the less happy women, high in the less happy men and significantly lower among the happy couples.

Studies are undertaken to measure the sense of alienation in the aged. Martin, Bengtson and Acok (1974) have used a context-specific conceptualization of alienation has been treated in terms of specific modes such as
powerlessness, meaninglessness, normlessness, social isolation and self estrangement. The present research has added to each of these modes, social structural contexts, such as polity, economy, education, religion and family, so as to produce a matrix of context specific alienation. Age group differentials were examined in a three generation sample. The authors' observations lead to a hypothesis that there is a curvilinear relation between alienation and age, the youth most alienated, the middle-aged least, and the elderly in between.

2.3 ADJUSTMENT IN RETIREMENT

Perhaps no other area of study has been so thoroughly explored as the area of adjustment. Healthy adjustment or maladjustment is a cumulative result of many factors that make up one's life. Age, health, self-concept, activity level, religious beliefs, attitudes and type of occupations are intimately related to adjustment. In a follow-up study of the trends in adjustment of 250 urban aged men between the ages of 50 and 70, the investigators found a deterioration in adjustment around the period of retirement followed by an improvement till the mid sixties and thereafter a gradual decline in adjustment which becomes marked after the age of seventy (Rama-murti, 1976). In another study of medical men aged between
45 and 74, adjustment decreased with age (Paintal, 1979). Anantharaman (1980), in his study of 172 retired men from Bangalore city, discovered that self-concept and adjustment were correlated. Subjects who had positive self-concept were better in adjustment than those who had negative self-concept. Role status is also relatively important in adjustment. A socio-psychological study of retirement process of old males in a small fishing village in Japan showed that a vocational role and status in adulthood significantly influenced and determined the male's adjustment to old age.

Another empirical investigation into the dynamics of adjustment and anxiety was carried out on 70 males, divided into normal individuals and hospitalized persons. The general adjustment of normal individuals was significantly better than that of the hospitalized patients. There was a negative relationship between the adjustment and anxiety of the normal as well as hospitalised subjects (Mukherjee, 1980). In a further study of Dr. Anantharaman (1981), an attempt was made to find out the self rating of one's physical health, number of physical problems and their adjustments, with the help of Life-satisfaction Index-A (Havighurst, 1960) and 'Your Activities and Attitudes Inventory' (Burgess et al, 1949). The results
indicated that those who rated their health to be good or excellent, those who saw no change in their health when compared to 45 years of their age and those who did not have any physical problems were better in adjustment. Busse and Eis dorfer (1970, pp. 266-269) focused their attention on marital happiness with other variables, among 30 married normal elderly couples. They found that happy women have husbands older than themselves by an average of 5 to 9 years. Mental disturbances were more in unhappy women. The happy couples also had frequent sexual relations. In this study, happiness in marriage can be taken as an index of healthy adjustment.

Religion and religious experiences are considered to be potent factors in healthy adjustment. Moberg (1953) examined the justification of this assumption. The subjects were 219 persons aged 65 or over, who were residents in seven institutions in the city of Turin. These were the findings: (i) the relationship of church affiliation to personal adjustment in old age was spurious; it was probably due to the religious activities and beliefs associated with Church membership. (ii) Engaging in many religious activities was associated with good personal adjustment in old age. (iii) Former
church leaders were better adjusted in old age than church members who did not hold positions of leadership.

With the rise of retirement homes, and day care centers for the aged, it becomes imperative to examine adjustment in institutional setting. Scott (1955) has analysed adjustment differentials between a group of aged persons living in nursing homes and a second group not thus institutionalized. The social class of the resident, the past adjustment, physical condition and the attitudes of the nursing home operators were examined in relation to adjustment of institutionalized and non-institutionalized persons. The conclusions arrived at in this study were: (i) There was no social class differences between the two samples. (ii) The factor of past adjustment was significant not only between the two samples, but within each sample. (iii) The fact of being bedridden was not significant to the personal adjustment level of either sample. (iv) The number of serious physical problems, physical difficulties, and neurotic symptoms were all significant factors in adjustment.

Activity level and engagement were considered to play crucial roles in the well-being and adjustment of retired persons. There was a time when nobody doubted the necessity of some kind of engagement in preserving the
mental health of the individual and in making healthy adjustment easier. In Paintal's (1977) study of 94 Hindu registered medical men between the ages of 45 to 74 years, residing in Bangalore, representing lower, middle and upper middle class, the results showed well adjusted subjects having greater number of close friends and interaction with them. These people also were social and preferred social enjoyments. Though many investigators still hold the view that continued activity and high morale are correlated, Maddox (1965) does not find such a positive correlation, over a 7 year period. There is some decrease in activity for most elderly people. In a study of Cumming et al (1960), older people played fewer roles and had fewer and less intimate interactions with others. There is some evidence that voluntary disengagement is not harmful to morale but that forced disengagement whether due to poor health, disability, widowhood, retirement or low income, does affect not only social interactions but also morale (Lowenthal and Bolder, 1965, pp. 284-301). Successful adjustment to retirement appears to depend less on how active a man is than on whether his activities fail to meet such needs; retirement can lead to an abrupt break in life-pattern and a sense of alienation (Reichard, Levson and Peterson, 1968, p. 178).
Post-retirement adjustment is not always homogeneous. Adjustment varies depending on the type of occupation one has held. Studies of Friedman and Havighurst (1954) have revealed that to steel workers and coal miners, retirement presents a major adjustment problem, since the old pattern of association upon which they depend for support of self are lost. Usually, they have little in the way of personality resources, such as interests and skills. The situation is somewhat better for retail sales persons but not strikingly so. In the case of craftmen, even though they have a skill that can be utilized even in retirement, still difficulties can arise due to loss of friends and companies at work. The most favoured group is that of physicians. The extra value that are inherent in their work, such as service to others, prestige and self expression, continue to be meaningful even in retirement. Professions like medicine, law and journalism do not pose serious retirement anxieties (Painatal, 1979, pp. 27-33), as these do not pose a serious threat in retirement. Even after formal retirement, they can continue in their profession.

Sex differences in adjustment is a much studied area, but because of the changed roles of men and women in contemporary society, one may have to re-examine the
validity of the conclusions of previous studies.

Atchley (1977) has investigated sex differences in certain social and psychological characteristics, using data from mailed questionnaires by 3630 mid-western retired teachers and telephone company employees. In this study, older females were found to be as work-oriented as males, but more likely than males to take a long time in adjusting to retirement. Older females were also more likely to see changes in social participation. In general, studies on male retirement suggest the use of occupationally based 'social resources' model to explain adaptation to retirement but reveals that such a model is not appropriate for women retirees. Social resources and their utilization are positively related to their psychological well-being. In the case of women, retirement reduces income and the total number of social contacts which in turn lowers the sense of psychological well-being.

Following occupational retirement, retired women have difficulty in maintaining a personally satisfying level of social involvement.

2.4 PATTERNS OF ADJUSTMENT

Though on the basis of adjustment, the elderly population can be divided into two broad categories of well-adjusted and mal-adjusted groups, a closer analysis
will show that there are sub-groups within these categories on account of the individual differences in role profiles and in levels of social interaction. In fact, many attempts have been made to categorize them on the basis of patterns of responses to social interactions. In one such study of administrators in higher education, utilizing a questionnaire, analysis of data disclosed several patterns for the retired period from ages 65 to 75 years. Among these two contrasting patterns were transformers and the maintainers. These differences were found in their attitudinal responses on retirement and in the choices of activity after aged 65 (Snow and Havighurst, 1977, 545-552). Looking for the central characteristics in people’s lives, Williams and Wirths (1965) have diagnosed six types. These are, ‘living alone’, ‘work’, easing through life’, ‘family’, ‘couple-hood’ and ‘living fully’. The first three were concerned with human relationships. The latter played more roles, had a greater life-satisfaction, less anomie and isolation and more leisure activities. This classification of people into people-oriented and task-oriented seems to be important in adjustment.

Hamlin (1967) groups the elderly persons into task-oriented and non-task oriented. According to him the task-oriented have positive satisfactions, are energetic
and like dealing with uncertainty and change, whereas non-task oriented people seek to avoid dissatisfactions, prefer to be placid and quiet, and dislike uncertainty and change. According to Buhler, the elderly can be classified into four groups, namely, active, passive, resigned and frustrated/guilty/regretful.

Perhaps the most significant study, carried out in this area is that of Reichard, Livson and Peterson (1968, pp. 178-179). In their study, cluster analysis was applied to 115 ratings regarding personal characteristics of 40 well adjusted and 30 poor adjusted subjects. It revealed five distinct patterns of adjustments: (i) The mature - people who accept themselves and life realistically and without regret. They are relatively free from neurotic conflict and find genuine satisfaction in activities and personal relationships. They are also humorous, tolerant, flexible, and aware of themselves, their achievements and drawbacks. (ii) The 'rocking chair' men - those who are characterized by general passivity, shirking of responsibility, a willingness to indulge in passive needs and dependency rather than activity and self sufficiency. (iii) The 'armored' - people who carry those well developed defenses into retirement. They are often unable to face passivity or helplessness in old age and ward off senility by keeping themselves active.
These people are over-controlled, habit-bound, conventional and compulsively active. They are difficult to be interviewed, and become easily anxious and evasive on social and family relationships. Many of them also appear to have an overdeveloped sense of duty with regard to responsibility and self-sufficiency. (iv) The 'angry men' — those who continue to blame others for their own weaknesses, and are bitter, because of their own failures in achieving their goals in life. At times they are also aggressive, competitive, suspicious, and inflexible in their attitudes and values, however, unrealistic they are. Seclusion and withdrawal are two modes of adjustment among these people. (v) The 'self-haters' — those who are disappointed with their lives and continue to look back in frustration. They blame themselves for their failures, and easily become depressed and entertain feelings of inadequacy and worthlessness (Bromley, 1966, pp. 104-111; Reicnard, Livson and Peterson, 1962; Buhler, Kleith-Spiegel and Thomas, 1973, p. 895).

2.5 MORALE

Morale, according to Chown (1977, p. 672) is the emotional component of a person's attitude towards his own life; and it may be defined as a reflection of his feelings about his past present and future. In this way, morale
is synonymous with life satisfaction. Morale is likely to be related to the individual's assessment of his own potential and of his career to date, and often it reflects the degree of concordance between his original hopes and aims, and his achievements.

Morale often seems lower among the retired than among those still working (Chown, 1977, p. 683). Low morale is often a long term condition and is not due to the effects of retirement (Streib and Schneider, 1971). Another adventurous study was carried out by Lowenthal and Bolder (1972, pp. 284-301) to measure degree of morale among the voluntarily and involuntarily withdrawn. The sample consisted of 269 community residents, above the age of 60. The groups were divided into four, namely, (i) voluntarily withdrawn, (ii) involuntarily withdrawn, (iii) not withdrawn, not deprived, and (iv) not withdrawn deprived. Deprivation refers to widowhood or physical disability. Morale dimensions yielded three clusters: depression, irritability, and will to live. The strongest cluster was found to be depression-satisfaction. The involuntary withdrawers ranked consistently lowest on every item; the 'not withdrawn with deprivation' ranked consistently next lowest. Those who neither reduced their interaction nor had deprivations were least likely to have low morale.
2.6 ATTITUDES

Many studies were carried out on attitudes of the retired on various issues and attitude of the broader society towards the retired. In this regard, the study of Rodin and Langer (1980, pp. 12-29) is significant. The aim of their study was to understand how negative labelling and stigmatization of the elderly might contribute to behaviour that actually confirmed prevalent stereotypes of old age and led to lowered self-esteem and diminished feelings of control. The study was carried out in two parts, involving both young and old. The results of the study revealed that the young and middle aged samples perceived old people as involved primarily in non-social behaviours and passive activities and as possessing negative psychological characteristics to a much greater extent than positive ones. The old sample perceived just the opposite, placing significantly greater emphasis on social activities and positive psychological characteristics.

However, most of the studies in this area are concerned with positive or negative attitude towards retirement and its correlates. Goudy et al. (1975, pp. 267-279) devised a new typology based on work satisfaction and attitude towards retirement. These types are:
i) Type A - persons with positive attitudes towards work and retirement.

ii) Type B - persons with positive attitude towards work, but negative towards retirement.

iii) Type C - persons with negative attitudes towards work, but positive towards retirement.

iv) Type D - persons with negative attitude towards work and retirement.

The overall findings of the data from 1922 males over 50 years of age indicate that members of some types will be more susceptible to negative consequences of cycle change (work to retirement), than others, which necessitates preretirement planning for those having different work-retirement attitudes.

Streib and Thompson (1957, pp. 180-191) have made substantial contributions in the study of retirees related to satisfaction in retirement, and attitudes towards retirement prior to retirement. The workers who approached retirement positively, were more likely to have favourable attitudes towards retirement than others. The focus of the study of Kerckhoff (1972, pp. 312-328) was husband expectations and reactions to retirement. Although majority of
men and women claimed to look forward to retirement, few of them made any definite plans for the event, nor did many of them say they would prefer retirement to be earlier than the usual age. In general, the husbands in this study seemed to look forward to retirement more than their wives did, and in many cases, they actually seemed to experience the improvement towards the event they anticipated.

Determinants of a favourable attitudes towards retirement is also examined, in a study of 179 top executives, aged 55 and over in 13 leading Israeli organizations. Relatively older executives who felt young, healthy, and effective, were most likely to go on working. Features on the job had relatively weak relationships to attitudes towards retirement. Attitudes towards retirement were seen to be associated more closely with feelings about oneself than with perceptions of the job (Eden and Jacobsen, 1976). In Kerckhoff's study (1972) of 108 retirees aged between 61 and 80 an attempt was made to see the relationship between attitudes toward retirement and different occupational levels. The results: before retirement husbands and wives in the upper occupational groups were by a wide margin the least likely to say that they looked forward to retirement. Wives in this group wished
their husbands to retire later. Middle level couples (white collar and skilled) welcomed retirement and they seemed to have relatively good experiences in retirement, but did not respond as favourably as did upper level couples. Lower level couples (semi-skilled, unskilled and service) were much more passive in anticipation of retirement; they did not find the experience pleasant and they tended to respond much more negatively than did the others.

Keily and Dubek (1977) interviewed 100 subjects with reference to their feelings about their own life, and their attitudes towards death. From the results, the authors concluded that when elderly people remained in good health, active, socially involved, had enough money and preserved a sense of worth, they were not likely to have greater problems in old age than they did at a younger age. Attitudes of the retired towards death and life-after death were also measured by Jeffers and his associates (1970, pp. 395-401). To the question, 'Are you afraid to die?' only 10 per cent answered in the affirmative. To the second question, 'Do you believe in a life-after death?', 77 per cent gave a positive reply.

Many investigators have closely examined the views about old age, retirement and aging process as held by
society. The most extensive research in the area is that of Lorge and his associates (Tuckman & Lorge, 1952, pp. 137-149). They investigated the attitudes of both young and old samples, using questionnaires containing what they considered to be negative stereotypes of old people. The results indicated that both young and old people look upon old age as a period characterized by economic insecurity, poor health, loneliness, resistance to change and indifferent feelings towards physical and mental powers.

In the study of Kogan and Wallach (1961, pp. 272-280) on attitudes and values, older subjects viewed the Negro and retirement more favourably than younger ones. From this one might speculate that dependent people in society have a favourable attitude towards deprived people. Bennet and Eckman (1973, pp. 592-594) after surveying the literature on retired persons, have arrived at the following conclusions: (i) Old people in the U.S. seem to hold negative views towards aging, self and life in general. (ii) Studies of attitudes towards life in general and morale seem to indicate that these attitudes are less affected by age than by some of the concomitants of aging, namely isolation, inactivity, ill-health, and institutionalization. (iii) Some of their negative views towards aging were based on their experiences; changes in their experiences may also bring changes in their attitudes.
In yet another important study by Lowenthal and Boler (1972, pp. 284-301), involving 269 elderly community residents, the strongest attitudinal cluster was found to be anomie. The voluntarily withdrawn were less affected than the involuntarily withdrawn; those who were neither withdrawn nor had deprivations tended to have the most positive attitudes.

Researches have been carried out by many on the attitudes of the elderly towards specific events and aspects. In one such study of 2334 males, the following results were obtained: (i) Men over 50 years of age seemed to regard retirement income and self fulfilment as less important and physical environment as more important. (ii) Men below Dollars 100 per week seemed to assign more importance to physical environment and possessions. Jonas (1977) explored attitudes of 414 women towards work. Positive attitude towards work was found to be related to their previous work-life. In another study, a sense of worth was closely related to the meaning of work and activity in the minds of older blacks. Retirement meant being confined to the urban environment (Morse, 1976, pp.1-10)
Scanning through the research literature on the physical state of the recently retired, one finds few studies dealing with it; but a host of studies have noted biological changes that take place during aging (Bartus et al., 1982; Brown et al. 1983; pp. 270-271). The paper of Szwarch (1981) is concerned with the social factors that are important in influencing health state, life-aim and life-satisfaction of the elderly people. Interviews were conducted with 380 men and 220 women with both urban and rural backgrounds. The conclusions arrived at in this study were: (i) Elderly people in rural and urban areas did not differ from each other as regards their subjective state of health. The percentage of subjects with a poor subjective state of health was higher for women than men; (ii) There were significant correlations between a person’s health and his material situation. (iii) People living in a secure material environment, with higher education levels and closer family ties, derived the greatest enjoyment from life.

Along with aging and retirement, a number of bodily dysfunctions are also observed. Some of the common ailments during this phase of life are: cardio-vascular disorders, cerebrovascular accidents, disorders of locomotor
system, respiratory problems, genito-urinary disorders, disorders of specific sense, nutritional disorders, accidents, endocrine disorders and lowering of physical energy (Joshi, 1972; Katzman, 1983; Hayslip and Panek, 1983).

Mortality rate is an indicator of the health of the retired persons. Haynes, McMichael and Tyrolder (1977) studied correlates of mortality around compulsory retirement among tire workers, numbering 2129, aged between 54 and 64 years old. Death rates significantly decreased before retirement and were elevated 3 to 4 years after retirement. Among the correlates, lower status workers were more likely to die within three years of retirement than higher status workers. Higher status workers were more predominant among death events four to five years after retirement. On the basis of a longitudinal study conducted at Duke University, Palmore (1969) found that health, mental abilities and satisfying social roles were the most important factors that promoted longevity.

2.8 FAMILY AND SOCIAL RELATIONSHIPS

Role, interaction and relationships within the family and in the society are of great interest to the researchers. Soodan (1972) studying 390 persons from
Lucknow, aged 55 and above, discovered that a little less than 50 per cent of the aged males had been playing no role in maintaining their families. These roles were assumed by younger generations. Family composition was also observed. While examining the family composition around the age 55 to 64 it was found that there were more than four times as many widows as widowers. The percentages of families with dependent children dropped sharply and the emphasis was changed from responsibility to assistance. In another study, about 63 residents aged 55 and above, living in a retirement hotel the authors investigated the patterns of their interactions with three types of primary groups—kin, friends, and neighbours. It has been observed that the relative with whom most visits take place influences the primary group interaction, but at the same time it may contribute feelings of uselessness on the part of the retired person (Hampe and Blevins, 1975). In the second study, by Brown (1970), on a sample of 171 elderly persons, above age 60, the following conclusions were obtained: (1) Although a separate dwelling pattern appeared to predominate in urban areas for the most part, it was not possible to conclude that intergenerational interdependence had been replaced by independence, isolation and neglect for the majority of aged persons. (ii) Though physically separated to a certain extent elderly parents and their
children tended to maintain close ties based upon mutual affection and some measure of dependence. Regarding social participation, Geist (1968, p. 53) observed that there was some indication that individuals with a high level of education and relatively high socio-economic status were likely to possess greater internal and external resources so that regardless of age and retirement, highly uniform social participation patterns and interests might prevail.

Strauss, Aldrich and Lipman (1976) were concerned with retirement and loss of social status. Contrary to the expectation, 83 per cent of 200 retired persons over the age of 60, disagreed with the statement, "People treat a man who is retired with less respect than they did when he was working". To another personal question, which reads, "Now that you have retired, do you think people treat you with more respect or less respect than before you retired?", 78 per cent of them felt that they were treated with the same respect, 7 per cent felt they received more, and only 15 per cent of them answered that they received less respect. The authors further analyzed the data to arrive at those factors that helped them to maintain their self-respect and status. They discovered that many of the retirees in the present study
maintained identification with their former occupational status, and retained whatever status symbols they had, such as 'professor', 'doctor', etc., along with their degrees and other qualifications. There was a statistical relationship between education attainment and a continued high status. The highly educated experienced the least perceived status loss. Finally, loss of self respect and self esteem was also related to the relative power the husband held in decision making.

2.9 WORK AND ACTIVITY

No other area has invited so much controversy and so many conflicting results as that of work and activity in retirement. Data collected from 207 academics who retired from state and small private colleges continue to engage in research and writing (Rowe, 1976). In another major longitudinal study, carried out at the Duke University, men had almost no reduction over the ten years in either activities or attitudes. But women exhibited significant reduction in both activities and attitudes (Palmore, 1970, pp. 332-341). A bi-racial group of 251 community volunteers over 60 years of age in North Carolina were studied and it was found that older people with no disability had higher total attitude and activity score than did individuals with mild to severe disability (Jeffers, 1970, pp.304-310). Heyman and Jeffers (1970, pp.310-318) studied
125 men and women consisting of White and Negroes, manual and non-manual workers. The result showed that total activity scores were higher for the non-manual workers than manual workers. More non-manual White subjects scored high on leisure-time activities.

Since men in the more highly paid occupations generally have more savings and other resources for retirement income than do men in the jobs drawing lower pay, one might expect that they would be more likely to retire. But the evidence is to the contrary: men in the better paid occupations have a lower retirement rate than other men. Fewer than a third of the professional or technical workers, for example, who had worked at regular full time jobs within the preceding five years had stopped working full time in 1962. In contrast, about two thirds of the crafts men and foremen had stopped working full time. With each occupational groups OASDHI1 beneficiaries were more likely than non-beneficiaries not to be working full time. It may be because the higher paid men, in general, have less physically demanding work, their jobs are more interesting and more rewarding, and they have better health. This finding was a substantiation of another earlier study.

1. OASDHI stands for Old Age, Survivors, Disability and Health Insurance.
by Uhlig (1952) where he found small managers, prop-
rietors and officials plus clerical sales groups retire
somewhat later than most men. The most pronounced early
retirement was noted among unskilled workers, and latest
among professionals and semi-professionals.

Others have focused their attention on the meaning
of work for different categories of workers. Friedmen
and Havinghurst's study (1954) of steel workers, coal
miners, retail sales persons, skilled craftsmen and
physicians reveal that for all these occupations, work
had an overwhelming importance; work determined their
income level, the place where they lived, the pattern of
their social and family relations. For steel workers and
coal miners who were relatively unskilled, work got its
main meaning from the money they received and the value
of work as a routine. For the skilled craftsmen,
self-respect and self-expression were more important than
money. The values of work as a routine, as providing
association with others and as self-expression were high
for the sales people, while service to others and asso-
ciation with people, ranked highest for the physicians.
This meaning of work for each categories of workers has
great repercussions in retirement.
Relation between continued activity and life satisfaction is of great interest to many, because of its practical implications. It was found, for example, that older persons who were retired, tended to show less satisfaction with life in general, than did those who were still working. This remained the case even when health and socioeconomic variables were held constant for the retired and working segments of the sample population (Strauss, Aldrick and Lipman, 1976, pp. 221-222).

Evan utilized Vroom's expectancy theory model to predict older workers' choices between continued employment or immediate retirement. It was hypothesized that a person's preference for one of the two alternatives would be a function of the differences between the instrumentality of employment and the instrumentality of retirement for the attainment of outcomes multiplied by the valence of each outcome summed over outcomes. To test this hypothesis 290 Israeli workers aged between 57 and 64 were interviewed and the result supported the above hypothesis (Evan, 1976, pp. 605-610).

Investigations were also carried out on the type of activities they preferred. In one such investigation of 44 male retired persons in Jaipur, it was noted that
83.73 per cent had interest in the activities they pursued while 11.63 per cent had no zest in these activities. 50 per cent of the respondents had found keen interests in hobbies (Sharma, 1971).

Comparative studies of men and women on work experiences and retirement preferences are gaining ground because of the increasing number of women in occupations. For example, Quadagno (1978) examined the relationship of women to work and retirement among a sample of practicing physicians aged between 55 and 70. It was demonstrated that older male and female physicians were equally likely to have had irregular work histories. Jaslow (1976) studied morale in 2398 older females, and the findings showed that older working females had significantly higher morale than retirees, while retirees had significantly higher morale than females classified as never having worked. In another similar study (Fox, 1977) women who had worked much of their lives were not at a disadvantage in terms of number of social resources at their disposal relative to those who had not worked. Differences in affect balance between retirees and workers are attributable to the lower income, subjective health states and reported level of social contacts of retirees. Work orientation and adjustment among females were also studied.
The fact that women were not playing the job roles did not appear to influence their degree of positive orientation towards it. A high positive work orientation was assumed to produce negative adjustment with high anxiety, high anomie, dislike of retirement and a lower incidence of complete retirement; however, this assumption was not supported by this study (Atchley, 1976, pp. 199-208).

2.10 PROBLEMS OF RETIREMENT

Other studies have attempted to pin-point specific problems and their hierarchical position in the life of the retired persons. In one of the studies of 56 retired persons, problems were found to cluster around pension, family life, proximity of friends, anxiety and insecurity (Deoras and Janabandhu, 1979). Ramamurti (1970) attempted to study the problems of aged men between fifty and seventy years of age with the help of a problem inventory along the lines of the Mooney problem Checklist. Results revealed significantly greater problems pertaining to finance, health and personality. Age trends indicated an increase thereafter, accompanied by a second rise from about the sixty-first year. Henretta and Campell (1976) studied the effect of aging on the relation of status variables to income through a comparison of the status
attainment models for a cohort before and after most of its members retired. Analysis showed that age had little effect, while education, occupation and marital status had direct effect on income. In another study of need assessment a total of 1089 persons aged 55 and older were interviewed. The most frequently cited problem areas were income (34 per cent), crime (30 per cent), health care (22 per cent), loneliness (19 per cent), and transportation (18 per cent). The largest portion of the respondents' income was spent on food, followed by rent on mortgage, other housing expenses and transportation. (Berger et al. 1982).

2.11 HOUSING AND RETIREMENT HOMES

The problem of housing and its related issues are of great concern in the life of the retired. Not only the very physical need for housing the retired, but much more than that, the psychological impact of housing arrangements have caught the attention of researchers because of its close relationship to mental health and adjustment. Though serious and controlled studies are lacking in this field, still some authors (Telford and Sawrey, 1977, pp. 506-509; Geist, 1968) have given some valuable observations. The sociological problems arising out of retirement communities (Geist, 1968, p. 134), the psychological
impact of the physical lay-out of apartments (Kleemeier, 1959, pp. 445-446), theoretical basis of retirement communities (Rosow, 1962, p. 330), models of new settings (Moos, 1980, pp. 75-94), emotional and personal loss on account of bureaucratic structure of nursing homes (Wack and Rodin, 1978, pp. 6-21; Blum and Minkler, 1980, 133-152), approach towards retirement homes (Brink, 1977, pp. 10-11), and finally relationship between attitude towards housing arrangement and adjustment of the individual are also studied and closely examined.

A new phenomenon that is becoming popular and which needs close scrutiny in connection with housing is that of migration (Chevan and Fischer, 1979, pp. 1369-1380). Persons in cities and towns prefer to migrate after retirement to some other places for a permanent settlement. Chevan and Fischer (1979) have discovered in their course of study that migration in the last stage of work is related to retirement and concern for health. According to these authors, during the period of 1965 to 1970, four percent of persons aged 60 and above changed their state of residence, whereas there was ten percent among those under 60 who changed their residence. Choice is expected to set them in more congenial social community
and climatic situation.  

2.12 AGE OF RETIREMENT

Mandatory age of retirement is fast becoming a topic of public discussion. Recent events in Andhra Pradesh reveal the extent to which it can play a role even in politics. In literature, arguments for and against fixing an age for retirement, is not wanting (Barker, 1951, p. 78; Maddox, 1968, p. 358). If compulsory age is taken for granted, the problem remains as to what determines the criterion for accepting a particular age for retirement (Naville, 1962). Attitudes of persons and different occupational levels were also studied by some, regarding retirement age (Hyden, 1963, pp. 403-409; Heron and Chown, 1963). Attitudinal changes

2. In the United States, Florida, Arizona and California, which are called sunshine states, are the predominant destinations for elderly migration. In India, Bangalore, Poona and Bombay have become centers of retirement.

3. When N.T. Rama Rao took over as the Chief Minister of Andhra Pradesh, he lowered the retirement age of the state employees from 58 years to 55. This led to a strong resentment from the state employees. Therefore, when Bhaskar Rao became the Chief Minister he immediately changed retirement age from 55 to 58 years. Later, when N.T. Rama Rao was reinstated as the Chief Minister of Andhra Pradesh, he preferred to keep the status quo.
over the years was the objective of a ten year longitudinal study (Ekerdt, 1976, pp. 161-169). In spite of these studies, it should be noted that this is the least studied aspect and stands in need of thorough investigation, especially in the face of rising unemployment and greater life expectancy.

2.13 PLANNING AND PREPARATIONS FOR RETIREMENT

It was never thought seriously that retirement, like other phases of life, also needed proper planning and due preparation. However, as retirement is becoming very common, society is becoming aware of the need for preparing the persons for a smooth transition from work-life to a period of retirement, or reduced work life. Although the field remains virtually untouched as regards serious research is concerned, a few studies have been carried out, examining pre-planning and adjustment (Fuller and Redfering, 1976, pp. 479-487) counseling problems in retirement assistance (Schlenoff, 1977) attitudinal changes after pre-retirement planning programme (Wright, Bennett, Simon and Weinberg, 1977, pp. 67-82), adult education programme participation and ease of participation (Bynum, Cooper and Acuff, 1978, pp. 253-261), and communicators' network with the retirees (Borsay and Anderson, 1976).
These investigations have led the authors to propose programmes to prepare the retirees and plan their future in advance. Such programmes include pre-retirement counseling (Sinick, 1976, pp. 18-25; Entine, 1977, pp. 332-333), re-employment (Waters and Goodman, 1977, pp. 337-343), development of new pedagogy for pre-retirement education (Meyer, 1977), and Information Bureau (Radebold, 1976, pp. 73-80). Detailed analysis of such programmes will be of great help in developing strategies for post-retirement life.

2.14 CONCLUSION

The extent of these studies on different aspects of retirement is a clear manifestation of the growing social awareness of the seriousness of the problem. As the review of these studies show, there is a width of research on certain aspects of retirement, such as adjustment, psychological changes, attitudes etc., but aspects like planning, pre-retirement counseling, exploration of employment potentials for the retired are not studied sufficiently. Serious researches are needed to elucidate problems and prospects in these areas. Some of the above studies badly suffer from various handicaps, like insufficient sample, non-standardized tests, poor administration of tests, faking and bias which limit the
application of test results. Therefore, it remains a challenge for the social scientists to carry out in-depth studies, with vigorous scientific methodology over a proportionate sample so as to draw more valid and broad conclusions.