CHAPTER I

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CHAPTER 1

RETIREMENT: A NEW SOCIAL PHENOMENON

1.1 INTRODUCTION

Wheels of the society are always on the move. Movement, whether it means inner growth or physical advances, presupposes new changes, both in its modus operandi as well as in its structural patterns. Though these changes are inherently related to the evolutionary nature of human institutions, there are times in history when they become a threat to the society's very existence, unless radical measures are taken to accommodate these changes. This calls for evolving new modes of coping with new changes in the society.

At present mankind everywhere is undergoing a deep transformation in its outlook, values and patterns of living as a result of industrialization and urbanization. Although the process of change was always at work in accordance with the basic and fundamental nature of human institutions, the number and speed with which they occur at present have no parallel in history. And, in turn, these changes are introducing new structures and roles with which the society is not yet familiar.¹

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¹ Along with these developments, there have been also some moral problems, such as logical limitation of behaviour technology, use of nuclear weapons to ensure peace, limit of experimentation with human persons, and replacement of human hands with automation and robots.
One such new role is 'retirement role'. Many people at the summit of their health and intellectual flowering suddenly find themselves thrown out of workforce because they have reached the age fixed for retirement, and are left with long years of unwanted leisure. It is altogether a recent phenomenon because in the past men lived short and worked long, and in most cases they worked till they died. But to-day due to stringent retirement legislations men retire early, but live long. Thus unexpectedly most governments in many developed and developing countries are faced with a whole generation of 'retired people'. Most of them are not old, senescent people waiting for the 'day of the lord', but rather physically healthy and mentally alert with vast and varied experiences, and are expected to live at least a decade or two more after retirement. Thus retirement has become a new social phenomenon.

1.2 WHAT IS RETIREMENT

Retirement, as understood here, is a complete withdrawal from employment, along with entitlement to income that is based on having been employed over a period of years. (Atchley, 1982, p.121). The age at which retirement takes place may vary, but it is always an abrupt change from work to non-work. For the employee,
retirement is a legitimate way to free himself from occupational responsibilities in order to lead a life of one's choice. For the employer, it is the best way of getting rid of outdated and inefficient workers and rejuvenating the labour field with young blood. And for the society, retirement provides most convenient means to reduce unemployment by inducting new hands in the place of the retired.

Though retirement is becoming a part of our daily living, and is being accepted by the society, still it is for many a traumatic experience (Buhler, 1973, p. 895), and a time of crisis (Mack, 1958). That retirement can become a trauma and a threat to the way of life for some can be seen from the retirement syndromes that appear in them just before retirement, (Zinberg, Norman & Kaufman, 1963, p. 46), as well as from the early onset of old age (Geist, 1968, p. 26). Zinberg et al (1963, p. 46) observe that obsolescence is so much part of every day life that the older worker senses long before retirement that he is not the shining new model everyone in the advertisement wants. This thinking leads to the development of insecurity and worry over his performance. Since retirement takes the subject away from the significant social communications and from identification with the younger age group, it can come a shock to some.
1.3 FACTORS BEHIND RETIREMENT AS A SOCIAL PHENOMENON

Retirement as a social institution is relatively a recent vintage in the culture with a brief history, (Telford & Sawrey, 1977, p. 499). Though from the inception of human history men had been retiring into comparative inactivity the process of retirement was never so abrupt as to constitute a psychological threat, except in cases of physical diseases or sudden social upheaval. Even in such cases, either it was an individual problem or a transient social phenomenon without any serious consequence. But such is not the case at present. Retirement and aging have become so universal that sociologists and gerontologists are trying to study them as a psycho-social phenomenon of great interest.

No sooner than the social scientists discovered retirement as a potential field of research, many have ventured to study it with the same gravity and rigorous scientific approach as other subjects. As the problem of retirement is closely connected with old age, gerontologists and developmental psychologists too have turned their attention to this area. (Aruso, 1978, pp.2-3). Eversince the publication of 'Senescence, the last half of life' by G.S. Hall (1922) a plethora of research findings have appeared on aging, but recognition of retirement
as a significant event with serious possible consequences came much later. Graebner's work (1980), which traces the history of retirement in American culture still remains a major work in this field. Some works of great significance have appeared in the 1950s and 1970s (Baltes et al. 1980, p. 69). In India, too, a great interest is seen in the study of retirement and old age, and this can be seen from the increase in the number of associations of retired persons and centers of study on aging. These studies have explored various socio-cultural factors that have been responsible in making retirement a social phenomenon. They are as under:

1.3.1 Societal Changes

Retirement is a by-product of social evolution, arising from changes in the age structure of modern communities, human factors in technological and social change, and age segregation in the urban family (Bromley, 1966, p. 73).

2. In 1982, Association of Gerontology (India) was instituted at national level with the initiative of staff of Department of Zoology, Hindu Banaras University, Varanasi, and Psychology Department of S.V. University, Tirupati. Pensioners have formed a national organization called The Bharat Pensioners' Samaj, with its headquarters in Delhi, to coordinate different regional associations and to voice the feeling of the pensioners in India.
Slavick et al. (1968) feel that retirement is a result of complex factors, including urbanization, unemployment due to technological displacement, discrimination against older workers in hiring and the growth of public and private retirement systems. Orbach (1968, p. 390), while examining the factors that have led to the institutionalization of retirement, concludes that the development of retirement is a result of complex, related technological, social, political and demographic changes in modern society. He summarises these developments into four categories, viz., (i) creation of technology based on scientific approach, (ii) development and extension of political and social order through powerful national states, (iii) a unique demographic revolution, and (iv) the reorganization of man’s economic and social life.

1.3.2 Changing Demographic Structure

In recent years, there has been a tremendous restructuring of the population in terms of age, mortality rate, urban dwelling, and occupational and social mobility. Life-expectancy is rising and it is reasonably expected that life-span in general will reach mid-seventies in the near future (Buhler, 1973, p. 895). In 1900 only 4 per cent of the population was 65 years or older but by 1970 it reached
the peak point of 9.9 per centage in the United States. By 1975, one in every 10 persons was or beyond the age of 65 (Green, Parham, Kleff & Pillisuk, 1980). Based on the Census Bureau of the United States, Time reporter states that as many as 23 per cent of Americans will be over the age of 65 by the year 2040, as against only 11.2 per cent at present (Time, 19 October, 1981). Decline in birth rate and low mortality rate have been held responsible for this steady rising trend in the aged population. Other contributory factors to longevity are greater availability of medical and health facilities, discovery of preventive measures, more efficient treatment of diseases, better nutrition and increased means of comfort. (Sethi, 1982, p. 195).

The proportion of those aged 65 and above in the total population also increased from 3.1% in 1951 to 3.35 per cent in 1971 (Sethi, 1982, p. 195). The Special Committee on Aging (1979) gives the following trends in the growth of the aged population:

Fig. 1:1 - Growth in the Aged population
( 60 + above )

( see next page )
FIG. 1.1 GROWTH IN AGED POPULATION (60+)

PERCENTAGE OF AGED POPULATION

0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17

Based on the death rates in 1976, average life expectancy at birth is found to be 69 years for males and 76.7 for females. There has been a 25 year increase in life expectancy at birth since 1900, and this increase is due to the wiping out of most of the killers of infants and of the young. About 75 per cent of the people reach the age of 65 as against 40 per cent in 1900. According to Newsweek prediction, a gray wave is approaching. By the turn of the century, the demographic shifts that created a relatively youthful world will begin to change; the result will be an increasingly elderly populace.³ (Newsweek, 23 January, 1984).

In India, the number of older persons (60+) was 12 million in 1901, 20 million in 1951, and it will be 51 million in 1991 (Yojana, January 1983). According to

³ However, life expectancy for men in the Soviet Union has dropped by more than four years over the past 15 years from 66.2 to 61.9. Czechoslovakia and Poland have fallen back by two years and Hungary by three. The reasons for this phenomenon are: inadequacies of centralized planning in the health services, lack of priority for health services, lack of priority for health, drop in the standard of living, alcoholism, violent death and nicotine addiction (Moynahan, 1983).
to Census of India 1971, the percentage of persons 60 and above is 5.97 per cent. The percentage of workers 60+ in total working population is 7.82. Life expectancy in India between 1941 and 1950 was 32.4 years for men, and 31.7 for women. In 1976-77, it was 50.8 for men and 50 for women. (Padmanabha, 1983).

The same disparity is also seen in the occupational sector. In the United States, of all the males 65 and above approximately two-thirds were in the labour force in 1900, but the present rate is only one-third (Slavic et al. 1968, p. 261). It means that two-thirds of the population above 65 are occupying a non-occupational role.

These shifts in demography are not without their socio-economic implications. Analyzing the growth of Indian population, Bhattacharjee (1982) writes that socio-economic development and population growth are closely associated. Natural increase of population did not bring about much change in the level of development but migration had a marked effect on total population increase and was identified with the development process in that development itself created opportunities for migration. Housing and medical facilities are other two important problems that arise with the increase in the aged population. Financially strapped governments find difficult to meet all these needs of the aged population.
1.3.3 Women's Participation in the Labour Force

Since recent times, there is a steady rise in the number of women moving into the labour force. Semyonov (1980) observes that one of the most significant social changes in the post World War era has been the increasing number of women in the labour force. This proportion has risen dramatically and steadily to an estimated average of 30 per cent worldwide in 1970. According to Havighurst (1973, p. 602), in 1970 more than half of all women aged 45-54 were in the labour force, and 43 per cent of all women aged 55-64 were at work or seeking work. In India there were 318.2 million in 1981, among whom 46 million (4.15 per cent) were engaged in economic activities. Out of the total workers in the modern sector, which included nurses, teachers, clerks, typists, doctors etc., 19.9 per cent were women (Radha Devi, 1983).

The motivating factors in the increase of occupational women are due to desire for higher material standard of living, a wish to escape from boredom and idleness, decreasing number of children in the family, consciousness of their own abilities and a desire to move along the main-stream of the society. The Tata Institute of Social Sciences, Bombay, and Delhi School of Social Work, Delhi, conducted two independent surveys at Bombay and at Delhi
respectively and both studies demonstrated that the economic factor was the main consideration for Indian women in entering the employment arena (Ranade and Ramachandran, 1970, p. 5). A tendency for higher studies among women was also noted, which might have served as a precipitating factor in seeking employment outside home. As a result, there is going to be in the near future a growing number of retired women in the society.

The consequences of women's participation in labour, and the subsequent retirement are areas that need further research. Utilizing data from 61 societies, Semyonov (1960) studied women's labour force participation as a characteristics of social structure. The analysis demonstrated that participation was positively related to economic development and divorce rate and negatively to fertility and incoming inequality. Moreover, a career outside home keeps many women away from home for many hours leaving the retired to look after themselves.

1.3.4 Technological Advances

Technological progress has greatly advanced the over-all standard of human living. However, it has also ushered in new problems. For example, Japan and other highly industrialized nations are using more and more
automations and computers which make human hands unnecessary in the labour sector. High expertise is required for the operation and maintenance of such complex machines. This phenomenon has resulted in the rejection of surplus persons, and those who are not equipped to meet the new demands. The technological displacement has also paved the way for early retirement practices.

Compulsory retirement at a pre-established age, is in part a result of scientific and technological development in the culture (Telford and Sawrey, 1977, p. 499). Technology gives rise to rapid industrialization and one can encounter today an outgrowth of industrial cities even in relatively undeveloped countries. Thus, as societies become more and more industrial, retirement becomes a major social problem (Gubrium, 1976, p. 198). This has no precedence in the past and represents the development of a new distinct social role that is becoming universally available.

1.3.5 Changing Pattern of State Economy

Delving into the history of retirement in the American culture, Graebner (1980, pp. 3-7) has found an intimate link between retirement as a social institution and changes in economic pattern of the society. The question of mandatory retirement did not arise as late
as 1980. Most older generations were engaged in farming; business units were typical of entrepreneurial capitalism, and relationship between employer and employee was close and intimate. But gradually corporation became the mode of economic organisation. A large industrial and bureaucratic working class with formal rules and regulations evolved by itself and organized systems of mandatory retirement came to be accepted at large. In the course of time, there were other changes too in the American capitalism such as, replacement of production by consumption, where 'retirement' itself became a commodity sold to the consumers, unemployment came to be separate social entity distinct from poverty, and foreign labour was preferred to indigenous hands as it was cheaper. All these three changes consolidated retirement as a human institution.

Gradual shift from agrarian sector to industrial sector has also caused greater mobility of people from rural to urban setting. Living in the modern industrial cities means limitation of accommodation and the necessity of purchasing all commodities and services of modern living. This in turn makes persons to be reluctant in accepting another non-productive member into their household. This makes the position of the retired uncomfortable. (Goode, 1971, p. 542).
1.3.6 **Rationalization and Bureaucratization of Industrial Sector**

With rapid industrialization a strong tendency is seen towards greater rationalization and bureaucratization with new labour policies (Gubrium, 1976, p. 198). This is visible in the institutionalization of every sector. As a result, it has transformed the very nature of work and its components, and has created new roles and lifestyles. Orbach (1962) writes: "Retirement represents the creation in modern society of an economically non-productive role for large numbers of persons whose labour is not considered essential or necessary for the functioning of the economic order. While departure from life long career may serve as the basic operational indicator of retirement, sociologically retirement raises problems of dynamics of social and institutional roles and relationships of a more basic structure than those associated with mere occupational change. As a social process, retirement is the prescribed transition from a position of an economically active person to a position of an economically non-active person in accordance with the norms through which society defines and determines the nature of this change". (p. 53).
Society, in its process of institutionalization has created not only new roles, but also new framework of positions without which it would be impossible to orient oneself to the behaviour of others (Williams, 1963, p.290). Acquisition of wealth, power, social status and emotional satisfaction are closely linked to one's standing in this framework of positions and any shift from it may endanger all these psychological gains. Retirement is a major event that takes an individual from a preferred position and replaces him on a lower rung of the ladder. The traumatic effect of such a shift is the combined effect of one's health, personality and fit between the preferred style of life and the realities of the individual's social life. (Williams, 1963, p. 290).

1.3.7 The 'Working Man' Complex

Three broad social role categories can be observed in the modern society, namely, family, work and community. Each category has specific roles; for example, in a family one plays the role of a father, husband, brother, son, grandfather, homemaker and uncle. In comparison with this, work role may look most simple, but it too, has many ramifications especially in bureaucratic societies. (Havighurst, 1973).
Work has assumed a central position in the lives of people, both with respect to time and to importance (Chown, 1977, p. 678). Meltzer (1965) noted that work took up a more significant part of the life of people over 45, and cross sectional studies suggest that workers nearing retirement may have higher attachment to their jobs than younger men. For these people work is translated into 'work-life'. The working man is the order of the day, and the time is scheduled, keeping work as the centre. Maddox (1968, p. 357) says that work has been a central life task and interest of American males as well as a source of income. Work outside the home has assumed importance as a source of social and personal identity for many American females too, in recent decades. Work occupies much of the time and provides such varied rewards including income, opportunities for social interaction and a basis for self esteem (Chown, 1977, p. 682). Everything keeps revolving around work. When a person is patterned into this mold for a major part of his life-span, a change from it would be necessarily accompanied by certain predictable negative consequences, especially if one's work is the only means of his psychological satisfactions. This is borne by the fact that those who are working are found to have better score on morale, happiness and adjustment (Carp, 1968). According to Kreps (1979, pp.13-18)
work remains the measure of man; it provides the standard of judging his work. During the working life of a person all that he does is pervaded by a constant drive to produce, to use time wisely and to increase one's position through extra work.

The world of work also provides a locus of social participation. Today's work organizations and merit systems are arranged in such a way that there is always a sense of solidarity among the same class of workers. As one begins to climb the ladder of promotion, one becomes conscious of his importance and value with proportionate growth of one's own self enhancement. Retirement from work sector means an end to all these privileges and he is forced to be satisfied with playing no significant role at all in retirement. Bromley (1966, p. 73) correctly observes that the retiring person's problem is to find satisfactory ways of dis-engaging from employment without suffering economic hardships or emotional deprivations such as loneliness and boredom.

The development of urban technology has changed the nature of work career making it more complex (Havig-hurst, 1973, p. 601). As a result many of the old simple jobs have disappeared, and other occupations require a
relatively early age of retirement. Expertise and skill are made necessary by the sophistication of work industry. Work roles in the industrial sector vary from those that are highly specific and narrow in the quality and range of task it involves to those that are diffuse and broad. Thus there are at least two clear-cut sections in the industry: the class of labourers and the class of professionals. Though both are affected by retirement practice, it would mean different things to each class.

It has also ushered in a new morality based on production and consumption, purchase and sale, and brought about a reorganisation of man's economic and social life. The new systems of production and consumption have created a distinctly new set of social roles based on altered relations between the worker and the tools he works with; in consequence, the manner and form in which he reaps the rewards of his labour has also changed (Orbach, 1963, p. 391).

It is this 'working man' complex and its effect on one's life and attitudes that has made retirement a nightmare for many. However, one should realize that like all other lives, work-life too begins and ends. Retirement denotes a formal ending of work-life (Gubrium, 1976, p. 198), but life does not end by it.
1.3.8 Retirement Policies

Motivated by the rate of population explosion (Appendix - A), unemployment, and increased use of automations in the industries, retirement has been made commonplace. Most nations have adopted legislations compelling persons for an early retirement. According to Strauss et al., (1976) this trend is becoming more prevalent. In 1947, 47.8 per cent of men of 65 years were still in paid employment, but by 1966 this figure has dropped dramatically to 27.0 per cent. Many studies dealing with the consequences of early retirement have invariably shown that there are serious negative outcomes especially in matters of adjustment and social security benefits (Wood, 1980; Strauss, Aldrich and Lipman, 1976; p. 221). Adjustment to a non-productive role at a time when the person still retains the potentialities of productive life is bound to be adversely affected.

1.3.9 Changes in the Family Structure

Recent decades have witnessed the gradual disappearance of extended family. Studies in family sociology have clearly demonstrated in unequivocal terms, the greater tendency even in traditional societies like India and China towards nuclear family. Industrialization and
urbanization are the major causes that are primarily responsible for the break-up of extended family. According to Gillim et al (1965, pp. 11-42) there have been, in recent decades, three major developments in society, namely, that of industry, travel and transportation, and communication. In turn, all these developments have had their effect on the family, making it difficult to keep the family members and their interests together. These social forces have encouraged neolocal residence patterns and erosion of authority of the aged in family decision-making (Strauss, Aldrich and Lipman, 1976, pp. 220-223).

People in great numbers move to the cities in search of green pastures, but soon they realize that the price they have to pay for urban dwelling is quite high. Since cost of living is beyond one's means few are willing to accommodate another dependent. Moreover, younger generations are less tolerant of outside agents, be it their own parents, interfering in the daily management of their house.

1.3.10 Cultural Values

Technological and industrial revolutions have been followed by changes in the value orientations of people. Ancient values have been replaced by a new set of values. Age-old respect for authority and age have vanished.
Instead, the present generation's emphasis is on independence, production, and acquisition of goods. Strength of one's personality is measured often by one's capacity to achieve and produce. Unproductivity and physical incapacity are things to be shunned. Dependency is equated with weakness. Rugged individualism that was in abeyance is once again in the forum. It is considered ideal if an individual can do something without having to depend on others.

Striving for upward social and economic mobility, higher education as a source of status and recognition, emphasis on painful employment, and hard work are held as values not only in American culture, but also in every developing countries. All these are characteristics of youth, who are endowed with physical power and prowess, society consciously advocates youth culture. In such a youth oriented milieu, the retired find themselves unfit and begin to withdraw into their own world. This attitude of the culture is further reinforced by the general policies of not hiring older people, and compelling them to an early retirement by package deals.

Society also sometimes creates problems by labeling them as 'retired'. The label of 'retirement' does provide a role and a pattern of behaviour and it makes
the retired to identify themselves with other old people, accelerating the process of aging (Hunt, 1975, pp. 276-277). Thus the problem of retirement seems to be, in part, culturally determined (Zinberg and Kaufman, 1963, pp. 44-47). The higher rate of suicide among older people goes to prove the uneasiness of the retired in our society. Youth culture which broke out in the 1960s and 1970s was a retaliation against an affluent society with its emphasis on work, employment, and productivity. If such an attitudinal change persists over time, and becomes part of our broad culture, it can create a more positive attitude towards retirement, and make post-retirement adjustment easier.

1.4 IMPACT OF SOCIETAL CHANGES ON THE RETIRED

Rehabilitatory strategies always presuppose an accurate measurement of the impact of societal changes on the retired persons themselves. Our own idea of a retired man is equally a result of the objective societal changes as well as subjective attitudinal orientations. Care must be taken that this idea does not affect our objective measurement. The impact of retirement on the individuals varies greatly since the type of work from which one retires is different for each person. Also, the attitudes of the retirees greatly
differ among themselves. Homogeneous conception of retirement ignores these complexities of work roles and their occupants. A person who had been too busy and weighed down by serious responsibilities may look at retirement as a moment of relief, and as time of leisure and enjoyment. He may also look forward to retirement for doing things he always wanted to, but could not do due to occupational engrossment. On the other hand, for one who has identified work with life apart from its economic considerations, the prospect of retirement is often a source of constant worry.

At first retirement may be a time of mourning for some, because it is like a person who has lost a loved one, a part of himself which owed its importance to being socially recognized. George Lawton (1956, pp. 100–101) describes the experience of a teacher who after retirement found it hard to accept those empty days in her apartment, to accept a "classroomless" life, to manage with lunch without her colleagues. The problem with this retired teacher was to live a life without those persons and activities with which she was familiar and to adjust to a life without any schedule.
Equally serious is the necessity to mold oneself according to the expectations of the society. Society has clear-cut visions regarding the retirement role. The retired man is supposed to rest, to mow the lawn occasionally, to paint the house from time to time, to garden regularly, to visit friends once in a while and to travel now and then (Breen, 1963, pp. 382-383). Added to these he may be asked to play the role of the "baby-sitter" as in the newly oriented modern society, where both the parents are out working. Resistance to accept this role expectations will lead to dissonance in him.

The event of retirement is also important in that it removes the subject from significant social communications and from identifying himself with the younger age group (Geist, 1968, p. 26). Coupled with the "roleless role" to be played in society, the retirement prospect assumed importance. In most countries retired persons have few vital functions to perform, and societies have not created any either.

In comparison with the male role, retired females are fairing better. The husband, in most countries, is playing only the role of a bread winner. In retirement, he faces the loss of his economic function. In the case of woman, she is primarily mother and homemaker.
and she retains these roles even after formal ending of her workcareer; as a result, they are better expected to meet retirement. However, there is a controversy in gerontology, whether this ability is a result of her role-continuity or role inconsistency. While some claim that women adapt better because of their role-continuity, others feel it is role inconsistency that helps them to do better in old age. According to Cool (1981) continuity in a woman's core role of housewife may exist, but she also faces life-long discontinuity in her roles. It is this socialization to flexibility and repeated role variation that makes Nidan women assess themselves as more successful than their male counterparts in later life.

Thus retirement can be an outcome of the interplay of diverse factors, subjective as well as objective. Social standing, retirement role, cultural values, societal expectations and personality make-up are some of these factors, that go to make either a well adjusted person or a highly anomic, disorganized one in retirement.

1.5 PROBLEMS OF RETIREMENT

1.5.1 Problems on Retirement in General

The world of the retired would be quite different in the coming years. Adjusting to new conditions, adapting
a new role that is less attractive and fulfilling, growing anxiety over familial and economic issues are problems they have to deal with after retirement. Often they will be faced with unemployment, withdrawal from active community and organisational leadership, breaking up of marriage through death of one’s mate, loss of an independent household, loss of interest in distant goals and plans, acceptance of dependence upon others for support or advice, and management of funds, acceptance of a subordinate position to adult offspring or to social workers, taking up of membership in groups made up of largely old people, and acceptance of planning in terms of immediate goals. Our society sets a high premium on a productive life and retirement as a way non-productive life comes as a shock to many (Hunt and Hilton, 1975, p. 276).

Along with these psycho-social changes, there are also biological changes such as lowering of energy levels, changes in physical appearance, changes in intellectual functioning, an over-all decline in health and uncertainty about the duration of life (Clark and Anderson, 1967; Chappell, 1980).

Separation via divorce or death of a life partner is a common precursor to a wide spectrum of mental and
physiological pathologies (Milsuk and Mingler, 1980). Studies on bereavement, conducted by Parkes, Benjamin and Fitzgerald (1969) clearly demonstrate its negative effects on man. They studied 4400 widows aged 55 and older. 213 died during the first six months of bereavement. Movement away from social, cultural, and occupational environments can be stressful, and loss of social support will increase the vulnerability of the individual.

Consequences of change of locality as a result of retirement are notable especially when the individual is not prepared for it. Aldrich and Mendhoff (1963) have noted high rates of depression and mortality as a result of change in living environments, even though the latter environment was better equipped medically and otherwise. This negative effect of the familiar and the predictable on the human mind has led some authors (Lowenthal and Haven, 1968) to focus on the concept of social support as a protector against "role shock" among the retired. Their findings suggest that such age-linked trauma as widowhood, retirement, and decreases in one's overall level of social activity need not result in a decline in morale or in increased susceptibility to mental disorder, provided the link with the intimate social acquaintances is maintained.
The retiring person’s preoccupation over the imminent loss of work is to be measured not in terms of economic loss, but more so in terms of moral and spiritual loss since the meaning attached to one’s occupation has numerous non-economic significances. While making retirement compulsory at a pre-established age, society takes little account either of one’s capabilities, or of his psychological significance, work carries for the worker (Hunt, 1975, pp. 275-277). The only solution to this dilemma is a mutual adjustment between the individual and society.

1.5.2 Psychological problems

That retirement constitutes a source of anxiety can be observed from the number of older persons admitted to the mental hospitals. According to the statistics of WHO (1959) about one-third to one-half of all first admission in the state mental hospitals in U.S.A. and U.K. and other western countries consist of people above the age of 65. Such an increase is also noted in the Indian mental hospitals (Rao, 1972). Various other studies too have pointed out a number of psychological symptoms among persons who have either retired or are about to retire. Zinberg and Kaufman (1963, p.46) have observed a deterioration in the performance level among persons
nearing retirement. The very idea of forced retirement is always painful and many look at retirement as the first step away from vitality. Their own perceptions of the retired man and the accompanied anxiety bring about more changes than the fact of retirement itself. Thus, it is more a matter of self-fulfilling prophecy especially when such a perception is also buttressed by the society.

Strauss, Aldrich and Lipman (1976, pp. 220-223) have noted a reduction in feelings of confidence and personal worth among the retired, as they are cut off from participation in the most important interests and activities of the society. The male in our society derives his major status from his role in the occupational system. Retirement cuts short this status. However, removal from the occupational mainstream need not always bring about a loss of prestige in society.

Retirement also creates problems of dependency (Geist 1968, p. 53) on others as the retired person is often called to play a subordinate function both in the family and in the society. This may lead to many unhealthy psychological systems like dissatisfaction with oneself, negative attitudes and depression. Adler is supposed to have made allusions to later life which is characterized by strong inferiority feelings, caused by intellectual
and physical insufficiency and external events, such as financial loss, the breaking away from the responsibilities of work or retirement and the dissolution of the family (Geist, 1968, p. 22). In our society the retired people are called to cope with the changing values, new styles of living, and aggressive challenges of the outside world to establish their authority in the society (Kalish, 1973); when coping with such forces becomes impossible they withdraw into their own world. Society imposed marginalization makes them identify as a distinct group, away from the mainstream, and they are compelled to carry this separate identity into their daily social contact (Lecours, 1982), thus becoming more insecure.

Impending death is another constant preoccupation of the retired. Most studies of death attitudes in old age indicate the ability of well integrated people to accommodate themselves to finitude. There is seen also a link between distress at the prospect of death and environmental stress (Weisman and Kastenbaum, 1968). General agitation in the environmental stress is also reflected in one’s attitude towards death. Kastenbaum and Costa (1977) write that there are indications that individual life-style is just as significant
in old age as at other developmental periods for shaping the orientation toward death.

1.5.3 Economic Considerations

The economy of the retired man plays a crucial role in the overall effect of retirement. According to Strauss et al (1976, pp. 220-221) our society has been successful in prolonging the average life span which ensures that an increasingly higher percentage of our population will ultimately reach old age, but we have not ensured that old age will be productive and dignified. This problem is not confined to the underdeveloped countries alone. Developed nations too are under a grip of financial constraints that makes the life of the retired difficult. Newsweek (26 October, 1981) had published a sampling of letters from War Veterans of World War II under the caption, 'Letters to Soviet editors'. One such letter reads: "War Veterans in this country are respected only in the newspapers. Over 30 years have passed since the end of the war and we still have no real benefits". Changed policies of social security benefits are making many Americans ask the haunting question, 'Will I have enough money to live on when I retire?' (Time, 19 October, 1981).
If the developed countries are undergoing such economic crisis, the situation in developing countries like India is more grim. For the average retired Indian, the main source of his income is either his monthly pension or his savings. Though the overall income from these sources is meager in comparison with his counterpart in the West, the government has provided some legal measures to ensure a decent living in retirement. Under the "Employees' Provident Funds (and Miscellaneous Provision) Act, 1952" the government has provided legislations for many schemes (Malik, 1980, pp. 298-303). Many states also provide old age pension and widow pension. However, inflation has wiped out much of the purchasing power of the money. Therefore, given the present cost of living and rate of inflation, it is evident from the statistics that many of our elderly people receive income that is grossly inadequate to meet their basic economic needs. With the annual inflation rate of 10 per cent someone who lives fifteen years after retirement at 65, would be receiving a pension worth only about 25 per cent of its original value at the time of his death (Time, 19 October 1981).

1.5.4 Problems of the Retired Women and the Retired Immigran

The retired people are a composite of diversities,
based upon sex, religion, occupations etc. Accordingly, their problems also differ from each other. For example, the problems of the retired female are not the same as those of the retired male. Life-situation of the retired immigrant definitely differs from that of a resident retired.

As more and more women are entering the social and occupational world, problems connected with retirement and occupation are bound to arise. Pross (1978) remarks that when the young women of today reach retirement age they will be better off financially. Socially and psychologically more independent, they may find it easier to establish social contacts of their own, thus reducing loneliness and social isolation. On the other hand, more and more women will be confronted with the difficulties of arising from the loss of social roles and face the need to redefine personal identity. Having fewer children may weaken direct relations between young and old. Finally, life-long employment may reduce present life-expectancies of women.

Chappel and Havens (1980) have tried to summarize various research findings on women, according to which women are cherished for their 'personal fronts'. Appeal
in women is equated with youth. Towards the end of retirement, they score less on both of these. Women are more likely to be widowed than men and less likely to re-marry once widowed. It is widowhood rather than retirement which presents the single most disruptive crisis of all transitions. Women also tend to be less healthy than men. They have more days per year of restricted activity, more days of bed-disability more doctor's visits, higher expenditure for health care and more likely to experience depression. Women are more likely to have inadequate income and to be institutionalized. Over and above, in many societies, despite the show of equality and nondiscrimination, women are less valued than men, the aged less than the young.

Such a situation has made the above authors to ask the question whether the combined effects of being both female and old is additive or multiplicative. Many argue that occupying two such stigmatized status brings with it greater negative effects. This is generally known as double jeopardy hypothesis. The authors tested this hypothesis using the data from the Aging in Manitoba study, gathered from 4344 persons aged above 65. The results indicated a confirmation of the double jeopardy hypothesis for the mental health status of the elderly but not for their perceived well-being.
Like women, the retired migrant is also a special case of study. Migration and transplantation are universal phenomena found in every country. But after retirement what happens to these people who have migrated to different cultures is least explored. Specific problems of people who have settled down in another culture, like in Bombay, New Delhi, or any other cosmopolitan city, are gradually being given attention. Conclusions of a review study by Kalish and Morwaki (1973) regarding the problems of the Chinese and the Japanese presently living in the United States has broader applicability than for those two cultures alone. They discovered at least four sources of difficulties for these immigrants. First, the conflict between two sets of social values: the Americans value economic and social independence, individual achievements and youth culture, which go against the traditional Chinese values. Second, the elderly of both cultures are confronted with changes = changing style, changing values, changing house, changing spouses, changing jobs. But the elderly of any culture are conservative, in that they wish to conserve values, conserve strength, conserve money, conserve energy and conserve relationship. Third, often their hopes are dashed. The Asians came to the United States and Canada with a hope of growing rich and then return to their own motherland to spend a time of leisure with a superior
status. But the final result, according to the authors, was to grow old in a foreign land with a different language, a strange value system, and odd rules of behaviour. Lastly, loss of status: the Chinese and the Japanese came from a traditional culture where the elderly were respected both by their family and by the community for the past labours. But they found that in their new homeland that rewards for achievement and productivity accrued to the individual rather than to the family or group, and that future potential was more important than past accomplishments. (Ibidem).

1.5.5 **Personality Types and Retirement Problems**

The problems and difficulties of retirement and old age are deeply rooted in the bio-cultural and psycho-physical settings of the retired. Personality factors are bound to play an important function in formulating retirement problems. Zinberg and Kaufman (1963, pp. 46–47) describe three types of personalities who will have special difficulties. Among these, the first is the obsessive person for whom work is everything. A time without work is unthinkable for him. The second type is one who has made such an excessive libidinal investment in the subject of his work that separation results in the same kind of depression that results from the loss of a loved one. Doing his job is the sole satisfaction he gets and nothing can substitute. Persons
belonging to the third type are those who have used their work as a way of feeling useful and important; retirement creates feelings of worthlessness and emptiness in them. At the same time, retirement may not pose any problem for those whose work lies in creative fields, and for those who have a purely instrumental approach to work. Those who have a wider range of interests and find their psychological satisfaction in other realms are not disturbed at the advent of retirement. Blue and white collar workers, whose job is associated with particular skills, tools and social techniques take a longer time to learn to live without all these.

1.5.6 Societal Attitudes and Retirement Problems

Part of the retirement problem can be traced back into the societal attitudes prevalent in any culture. Retirement is considered by the society as a negative phenomenon and the workers too consider their own retirement as economic deprivation, loss of status, and function, and a burden to the family. Butler (1980) sums up the prevailing systems into the followings: (i) prejudicial attitudes toward the retired, toward old age and towards the aging process, including attitude held by the elderly themselves; (ii) discriminating practices against the elderly, particularly in employment; (iii) institutional practices and policies
which often without malice, perpetuate stereotypic beliefs about the elderly, reduce their opportunities for a satisfactory life and undermine their personal dignity.

Such stereotyping behaviour can take two fold directions: on one hand these stereotypes accentuate the tendency to over attribute most of the physical symptoms to aging per se. On the other hand, they refuse to take remedial steps as these symptoms are considered inevitable (Rodin and Langer, 1980, pp. 12-19). Therefore, changing these attitudes is the first step in the process of rehabilitation (Wack and Rodin, 1978). This is crucial because ultimately it is these social attitudes and stereotypes that pervade the policy making process and shape legislations that will determine retirement programmes.

1.6 Conclusion

From this brief analysis of retirement and the related issues, it is evident that retirement is not an isolated issue but rather a subject having biological, physical, sociological and psychological dimensions. That is one of the reasons why the subject is gaining gradual entry in the academic circles. Geist (1968, pp. 122-126) mentions at least fourteen universities and centers in the U.S. where gerontology has been introduced. In the University of Michigan, there is a special division of gerontology
where courses in pre-retirement education and pre-retirement instructions are regularly carried out. The Declaration of U.N.O. proclaiming the year of 1982 as the International Year of the Aged had already given an impetus for furthering the study of the retired. In this context, social gerontology as a professional discipline can, and should play an important role in suggesting appropriate services to the retired and in continuing the research programme. Kleff (1980) emphasizes that if it is to fulfil this function, social gerontology must accept its dual nature as a discipline and as an applied profession.

Researchers must recognize the effects of environmental factors on the aging individual. They have already come to recognize the need for a contextual view. Contextualism maintains that it is essential to consider the total environment or context in which the data is obtained, including the historical and cultural background, and the immediate environment (Green, Parshan, Kleff and Pilisuk, 1980). Such an approach will help the researchers to focus less on the declining capacities of the retired and more on the societal limitations arising from the very social structure that accelerate the problems of retirement.

Retirement should not always be considered as a crisis. It does not always imply losses - loss of status,
loss of respect, loss of health and loss of job opportunity. The period of retirement also provides greater freedom and flexibility (Goode, 1977, p. 453), a respite from tight schedule, and a time to reorganise one's life and interests. Retirement can also be considered as a process of adjustment. Retirement crises are often ameliorated by substitute satisfactions. Research can be focused along these lines: (i) how people adjust to the changing circumstances; and (ii) how people try to compensate for the losses. Some work was done on the style of work and it was discovered that continuity of style into retirement activities could be detrimental if the social context was missing (Simpson and McKinney, 1966).

Researchers should also be on guard against their own biases. Kasl (1980) remarks that in the current Zeitgeist, there is an unusually great polarization of view points regarding retirement and its impact. On the one hand, there are investigators with a 'stress' orientation who appear to attribute to retirement powerful adverse health and mental health effects. On the other hand, we have the social gerontologists who are of opinion that there are no adverse physical consequences of retirement. The investigators can distort evidences to comply with any one of these stand points.
Lastly, researchers cannot be oblivious of the potency of prevalent social values and stereotypes, especially when they gradually become institutionalized, (Butler, 1980, Wack and Rodin, 1978). Often, these attitudes are at the back of formulation of social policies. The social psychologists should realize that the results of experiments conducted by Langer and Abelson (1974) about self-fulfilling prophesies can equally be applicable to the aging generation as well.