Experiencing the Retirement Transition: Managerial and Professional Men Before and After

Tora K. Bikson, Jacqueline D. Goodchilds
The research described in this report was supported by a grant from the John and Mary R. Markle Foundation.

This Note contains an offprint of RAND research originally published in a journal or book. The text is reproduced here, with permission of the original publisher.

The RAND Publication Series: The Report is the principal publication documenting and transmitting RAND's major research findings and final research results. The RAND Note reports other outputs of sponsored research for general distribution. Publications of RAND do not necessarily reflect the opinions or policies of the sponsors of RAND research.
Experiencing the Retirement Transition:
Managerial and Professional Men Before and After

Tora K. Bikson, Jacqueline D. Goodchilds

Supported by the Markle Foundation
Experiencing the Retirement Transition: Managerial and Professional Men Before and After

TORA K. BIKSON
JACQUELINE D. GOODCHILD

Very recently (in historical terms) our society has changed so that more and more employed men expect to, are able to, and elect to retire from the paid labor force (see Hansson, this volume). The proportion of the male population financially and physically able to withdraw from paid employment

AUTHORS' NOTE: The research presented here is part of a larger study (still in progress) supported through a grant from the John and Mary R. Markle Foundation, a nonprofit organization whose two programmatic interests are aging/adult development and social uses of media. A more complete report of the research can be obtained from Tora K. Bikson, the RAND Corporation, P.O. Box 2138, Santa Monica, CA 90406-2138. We thank Dr. Linda Garnets, who served as the task force facilitator; Dr. Leonie Huddy, who supervised the data collection; and Carolyn Funk, Laurie Skoken, and Sherry Schneider for their assistance in data collection and interpretation. We also thank the Los Angeles Department of Water and Power for its willing and skillful cooperation throughout the project.

at an age when—given current longevity projections—they can expect to live healthily for up to 20 additional years has increased to the point where it is clearly a normative life-span experience. The average retirement age for men is approximately 58, and less than 20% of men over 65 are in the paid labor force (Parnes et al., 1985). Of those who keep working, some continue as a matter of monetary necessity and some because they cannot imagine voluntarily withdrawing (Hayward & Hardy, 1985). It is that choice, now posed to the working adult population—whether to stay or leave, and how to accomplish such a voluntary change of state—that constitutes a major question of interest for social psychologists.

Accordingly, we designed the present research to study a group of men comparable in age and work background and relatively free from financial and health impediments, and to involve them in an exploration of the social psychological factors in the transition from worker to retiree status. We selected the sample so that approximately one-half of our participants would be men who had fairly recently made the shift from working to retired status and one-half would be men who, although eligible to do so, had not yet chosen to leave the workplace. We were particularly interested in how the experience of the retirement transition (the good things, the bad things, the issues in general) would be described if these two categories of people were brought into interaction with one another—individually on either side of the “great retirement divide.”

We had three major hypotheses. First, we supposed that people who had retired might suffer from the loss of contact with colleagues with whom they had developed meaningful social relationships, so that putting them back in touch with former work friends could itself be an interesting and positive experience (Larson, Mannell, & Zuzanek, 1986; Lee & Ishii-Kuntz, 1987). Second, we believed that those still employed but nearing retirement might benefit from involvement with the already retired, because the employed face an uncertain future—they might be worried about retiring and in doubt about what it might entail (Evans, Ekerdt, & Bosce, 1985; Fretz, Kluge, & Merikangas, 1986). Pre-retirement planning classes and workshops have proliferated and are readily available, but overwhelmingly they tend to focus on estate planning, financial concerns, medical coverage, and the like (Palmore, 1982). Though this focus is appropriate, in practice it has meant that the social psychological aspects of the process get short shrift from professionals in the retire-
ment planning field. We expected, in contrast, that men facing this change might profit from exposure to a different sort of expertise—that found in people just like themselves who had recently undergone the retirement experience. The interchange among them would be likely to raise, and perhaps to help resolve, the social psychological issues of greatest concern.

Finally, because we thought that communication between peers in this general situation might be extremely important, we wanted to investigate what role, if any, new information and communication media that are computer-based could play in the retirement transition. Previous RAND research has explored the role of electronic communication among members of intact work groups in organizational settings (e.g., Bikson, 1987; Bikson, Eveland, & Gutek, in press; Eveland & Bikson, 1987, in press). These studies suggest that, for ongoing tasks, computer-based communications help overcome spatial and temporal barriers to effective interaction. However, because the studies did not involve random-assignment research designs, it was unclear to what degree the results were dependent on self-selection or extant task-group norms rather than the capabilities afforded by new electronic media. Further, no previous research has attempted to create links among retirees and employees. And—most important to our interest—we wanted to learn whether these new technologies might help in maintaining social networks, not simply task networks.

**Procedures and Processes**

The search for a research setting centered, for reasons of convenience, on our own locale, the greater Los Angeles area. We sought to draw all our participants from one workplace so that they would share, at least to some extent, a communication culture and common work experiences (Markus, 1987), which meant that we required a relatively large organization. Large size was also required in order to provide sufficient numbers of retired and close-to-retirement potential participants and to ensure that they did not already know each other well. Our search was successful, and the selected site met all desirable specifications beautifully.

The Los Angeles Department of Water and Power (DWP), estab-
lished in its present form in 1925, is the largest municipal utility in the United States, employing about 12,000 people. Although administratively directed by a Board of Commissioners appointed by the mayor and city council of Los Angeles, it is financially self-sustaining and operationally separate from any other political jurisdictions. Its function is to provide water and electric service to all customers within the approximately 500-square-mile area of the city of Los Angeles—a responsibility that, in a semiarid and earthquake-prone region, has critical importance. Its domain of responsibility encompasses a vast geographic area ranging from the entire Owens Valley east of the Sierras (source of 80% of the water supply) to the Hoover Dam on the Colorado River (75% of the facilities of which are operated by DWP). The headquarters or general office building (familiarly dubbed GOB) is an attractive, modern high-rise office structure located in a downtown area that has recently undergone extensive urban redevelopment. All project participants either worked in or had retired from the GOB work setting.

Solicitation of participants was done by mail; all contact with the worker group utilized the GOB address, and the retired group was contacted through their home addresses. For a targeted sample size of 80 (20 per cell), we sent out an initial mailing to 200 prospects and a second solicitation about one month later to an additional 200. The solicitation list was compiled from the employing organization’s records as a random selection among all those deemed eligible.

Eligibility criteria were that participants had to be male, and neither at the top executive levels nor at the nonexempt or blue-collar levels of the organization. The gender restriction was (regrettfully) imposed because there were very few women in this situation, and their involvement in the work experience had been less lengthy, less continuous, and less psychologically central than for men in this cohort. The limitation of participants to the middle level of employment was dictated by two concerns. First, we wanted men who would have had some experience with committee or task-force activities and thus would be relatively comfortable in that setting. Second, we decided to avoid those accustomed to and experienced with being always “in charge”—those of singularly high status relative to other participants. From the list of those defined as eligible, we selected every third name among the retired, working chronologically backward by date of retirement; among the employees, we selected
by moving chronologically forward by date of initial eligibility for retirement.

The solicitation letter set forth an additional requirement for participation: We hoped to recruit individuals who, if working, did not intend to retire during the project year, or who, if retired, did not intend to relocate out of the area soon. The solicitation letter was accompanied by a supportive letter from the DWP Retirement Plan Office and read, in part, as follows:

The study will focus on RETIREMENT—thinking about it, planning for it, and adjusting to it in a time when U.S. policies and organizational practices are also undergoing changes.

The unusual and, we hope, exciting aspect of the study is that we are looking to you as someone directly involved to provide the issues and explore their implications. What do you envision as the goods and bads, the major unknowns, the unexpected pitfalls and delights in retirement planning today? We ask you to consider joining us and other DWP colleagues in this effort.

We are forming two retirement task forces. Members, half retired and half actively employed, will work together over the course of a year. Their task will be to consider, deliberate, probe, and develop a set of recommendations about preretirement planning—recommendations that can be addressed to persons nearing retirement, to organizations (including but not limited to DWP), and to professionals involved in preretirement planning. To realize this goal, the task force participants may meet, form subgroups, correspond, work hard, play a little, or whatever you decide will best accomplish our joint purpose.

Additionally, members of one of the two task forces will have the option of communicating with each other and conducting their business with the aid of computers. Each member of this electronic group will have access to a microcomputer. Because we are interested in the possible advantages and disadvantages of ELECTRONIC communication compared with more STANDARD media, we will randomly appoint task force volunteers to either group. We want you to consider participating whether or not you have used a computer before.

Task Force Formation

From those indicating interest, 79 men (39 employees, 40 retirees) were enrolled; each was randomly assigned to either the Standard
or the Electronic Task Force. To assist the groups in getting under way, we scheduled a start-up meeting at GOB and a second about one month later for each task force. There was a third "booster" meeting for each group about halfway through the project year, as well as a closing reception for the two task forces together, to which each participant could bring a guest (many wives attended). At each of the scheduled gatherings we involved a clinical psychologist with expertise in organizational development to serve in the role of facilitator.

The first group meetings were convened in February 1987 and the closing reception was held in April 1988. These events defined the formal beginning and end of the project for participants, and they also bounded the data collection schedule. Detailed, highly structured interviews were conducted at baseline, at the end of the project, and at two interim points (the first in the summer, the second in late fall). Interviews with retired people were carried out at their homes while employees were interviewed at GOB. Four interviewers, all graduate students in UCLA's psychology department, were assigned approximately equal numbers of interviewees, distributed fairly evenly among the four cells of the research design. These four waves of data collection provided information about what project participants did with their time, the kinds of social and familial relationships in which they took part, how they viewed the adjustment to retirement, and their experiences with and perceptions of the project itself. Sociometric items were included in interview protocols to learn about emerging social structures within the task forces, while standardized psychological scales were administered at the project's beginning and end. This chapter primarily focuses on baseline data, because analyses of subsequent waves of data were not complete at this writing. However, for items of special interest to this volume, we have included some preliminary findings from later data collection efforts.

Participants

We will begin with general descriptive information about the 79 participants. Differences between retired and still-working individuals were so rare that only one need be acknowledged: The average
age of employees was 60.1, and of retirees, 62.8. Although statistically this is significant ($p < .01$), we think it is a trivial difference; the sample overall was a group of men aged 61½ (range 55-71). At the start of the study, of those still working, 12 (31%) had no retirement date in mind. Of the other 27, the average expected time to retirement was 2.3 years, with 12 (nearly half) of them intending to retire in the immediate poststudy year (1988). As of January 1987, the retired people had on the average been out of the work force two years, with a range from one month to four years.

Task force members constituted an exceedingly stable group, not necessarily representative of any other population. They were largely Anglo (66%—with 16% Asian, 10% Black, and 8% Hispanic) and Protestant (62%—with 22% Roman Catholic, 10% Jewish, and 6% “other or none”). All but four were native-born, including 37% native Angelenos. Only one man reported no education past high school, and fully 25% had received postcollege graduate training. Not surprising for this cohort, 85% had served in the military (78% during World War II, the remainder during the Korean War), for an average of two and a half years; a majority had served overseas. Nonetheless, these were largely local people—of those not born in Los Angeles, about 80% had moved to the area by 1952, and the most recent arrival located here over 20 years ago. Over half the men had lived in the same house more than 20 years—a surprising fact in the context of a rapidly changing metropolitan area which has more than tripled its population and, in major ways, altered its character during this same period.

Along with a generally stable demographic profile, we also observed an interpersonally stable profile. Five participants were divorced, one was recently widowed, two had never married; the remaining 90% were currently married and living with spouse. Of these 71 marriages, 82% were first marriages with an average duration of 35.3 years. Of the 13 for whom this was not a first marriage, the average duration of the current alliance was 21.5 years. Thus, in total, 90% of our participants had been in a current marital relationship for an average of 32.8 years (range 1-48). Eight participants were childless while the other 90% had had an average of 2.7 children (range 1-6); grandchildren had arrived for 70% of those who had been fathers, averaging about five per grandfather (range 1-13). One final indication of the strength of the Los Angeles connection for this sample was the fact that 92% of their adult children resided
in California (86% of those within Los Angeles itself), as did a full
76% of their grandchildren.

Of greater project relevance was employment history. Here also
the participants demonstrated singular stability. On average, these
men began their first full-time employment at age 22 and worked
steadily thereafter (until retirement for those who had retired).
There were 11 (14%) whose only employment was with DWP; they
began their DWP careers either immediately on completion of their
education or on termination of military service. The other 86% had
held an average of 2.7 jobs elsewhere for 10.1 years before securing
employment with DWP. For the group as a whole, the number of
years worked at DWP averaged 32 in 1987 (range 10-45 years).

As a check on our selection procedures—because two crucial
concerns for people considering retirement are money and health
— we obtained a self-assessment of these two factors from subjects
in the initial interview. Asked to indicate which statement “best
describes your ability to get along on your income,” 56% chose “I al-
ways have money left over,” and another 30% chose “I have enough,
with a little extra sometimes.” Only 14% of the sample assessed
their financial situation as barely or not quite adequate. Object-
ively, all our indicators place these people, whether retired or still
employed, in the middle or upper-middle strata socioeconomically.
As to health, only five participants (6%) stated that their health was
a matter of some concern; the others indicated that their present
physical situation was either excellent (46%) or included “a minor
chronic condition which is under control” (48%).

Finally, to check on the success of random assignment to the two
experimental conditions, we asked subjects at baseline to let us
know which among a number of electronic technologies they cur-
rently used. Their responses (see Table 4.1) showed prior computer
experience to be much the same across conditions. About half in
each task force had had some sort of contact with batch-processing
mainframe computers at work, and about a quarter had tried using
a small home computer, typically for games. None had ever used
computer-based communications. The responses, moreover, failed
to support popular views that retired people—or older adults in
general—are reluctant to adopt new technologies as they enter the
marketplace. Perhaps Kampfner’s research (this volume) on favor-
ite possessions of older men helps explain these counterstereotypic
findings.
Table 4.1
Percentage in Each Group Who Use Various Technologies

<table>
<thead>
<tr>
<th>Technology</th>
<th>Retired</th>
<th>Employed</th>
<th>Standard</th>
<th>Electronic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calculator</td>
<td>93</td>
<td>100</td>
<td>97</td>
<td>95</td>
</tr>
<tr>
<td>Cable TV</td>
<td>56</td>
<td>41</td>
<td>41</td>
<td>56</td>
</tr>
<tr>
<td>VCR</td>
<td>80</td>
<td>74</td>
<td>74</td>
<td>80</td>
</tr>
<tr>
<td>Compact disc player</td>
<td>10</td>
<td>8</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Phone answering machine</td>
<td>37</td>
<td>36</td>
<td>31</td>
<td>41</td>
</tr>
<tr>
<td>Automated teller machine</td>
<td>59</td>
<td>51</td>
<td>56</td>
<td>54</td>
</tr>
<tr>
<td>Computer video games</td>
<td>22</td>
<td>18</td>
<td>15</td>
<td>24</td>
</tr>
<tr>
<td>Computer at work (ever used)</td>
<td>54</td>
<td>54</td>
<td>54</td>
<td>54</td>
</tr>
<tr>
<td>Computer at home (ever used)</td>
<td>33</td>
<td>18</td>
<td>24</td>
<td>27</td>
</tr>
</tbody>
</table>

Task Development

How did this rather singular group of men undertake to accomplish the task we assigned to them? Recall that one-half the workers and one-half the retirees were randomly placed in what became known as the “Electronic” and the “Standard” Task Forces. (The one group with 19 rather than 20 members was the employed half of the Standard Task Force, and there were no differences on any of the demographic background variables between the members of the two task forces). At the initial meeting of each Task Force, the following written statement of the Task Force charge was provided to each participant:

The above-named task force, convened in February 1987, is charged to attempt within the ensuing year to accomplish the following goals: Identify, consider, and explore any aspects of pre-retirement planning which might constitute issues or problems for persons approaching retirement;

Develop a set or sets of policy recommendations to ease the transition to retirement—recommendations addressed to persons anticipating retirement, to employing organizations, and to professionals specializing in pre-retirement planning.

After the introductory presentation of the project and its rationale (which also was the occasion for the collection of signed consent forms), we received instant confirmation of our notion that the retirement transition importantly involves social psychological issues. Independently in both task forces, one of the first questions coming from the participants was “Why aren’t there any women here?” We
reiterated our reasons (noted above) for the exclusion, adding that the task force could if it wished include in its work any additional people it considered to be central to the project task. Statements were made and strongly affirmed in both groups to the effect that retirement is not an individual but a family decision and process. With the permission and eager endorsement of our participants, we have recently collected independent data in the form of a mail-in questionnaire from those among the 71 spouses who wished to volunteer their input \( n = 49, 69\% \) of the total.

Further corroboration of the importance of social psychological dimensions of retirement was more direct. At the first task force meeting, members were asked to proffer some examples of retirement issues of the sort that should be addressed by the group in its work, and they generated lists that included the issues in Table 4.2. In the month between the first and second meetings, each task force planned and collected a "Retirement Issues Questionnaire" from its members as a vehicle for prioritizing and grouping the issues. When collated and examined, the survey results and discussion led both task forces to conclude that six categories would encompass the topics of concern: health, finances, use of time, family and social adjustment, self-esteem or self-image, and the retirement planning process itself.

Accordingly, at the second meeting each task force established an organizational structure involving six study groups; for each group, one member was elected to be chair. The six designated chairs then constituted a Task Force Steering Committee, with one of its number designated by the group as the overall Task Force Chair. With this structure in place, the participants were on their own.

<table>
<thead>
<tr>
<th>Table 4.2</th>
<th>Initial Retirement Issues Generated by the Task Forces</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health</td>
<td>Sexuality</td>
</tr>
<tr>
<td>Finances</td>
<td>Letting go of the job</td>
</tr>
<tr>
<td>Understanding and timing retirement</td>
<td>Attitudes toward retirement</td>
</tr>
<tr>
<td>Family adjustment</td>
<td>Housing, relocation</td>
</tr>
<tr>
<td>Time management and use</td>
<td>Mortality, religion</td>
</tr>
<tr>
<td>Self-impact</td>
<td>Continuing education</td>
</tr>
<tr>
<td>Recreation, hobbies, leisure</td>
<td>Community resources, information</td>
</tr>
<tr>
<td>Social adjustment</td>
<td>Part-time work, volunteer work</td>
</tr>
</tbody>
</table>
There was one quite notable structural difference between the two task forces. Study group membership was by self-selection in both, so that individuals chose to associate with a topic area they found most interesting, felt most knowledgeable about, and/or considered most problematic. In both task forces also, each study group's membership was roughly half workers and half retirees—in the Standard Task Force by design, in the other by happy accident. But one thing was not accidental at all; at the second task force meeting, as study group assignments were being worked out in the Electronic Task Force, the question of multiple study group membership arose and was answered in the affirmative. Thus, on average, the study group size was larger in the Electronic than in the Standard Task Force (10 versus 6), as a consequence of the fact that 42% of its members chose to involve themselves in more than one study group (most commonly in two). One intriguing possibility is that the prospect of electronic media availability shaped expectations of what one might be able to do and with how many people one might be able to communicate effectively.

One other preliminary item indicates the participants’ situation at the start of the project. At the first interview we asked individuals the open-ended question: "Why did you agree to participate in this year-long study?" The most frequently cited reason was either that they wanted to give information about the transition to retirement or to get information about it. Fortunately, it was the retired people who were in the former category and those who had not yet retired in the latter. Some also reported their motivation as plain curiosity, either about the RAND Corporation or about the research process. There were also some who said they participated because they were hoping to be in the Electronic Task Force and use a computer. It turned out that about 10% of the people assigned by chance to the Standard Task Force had volunteered because they wanted a computer, compared with less than 5% in the Electronic group. Nevertheless, the research experience was compelling enough to sustain everyone's interest, for attrition was zero.

**Results and Discussion**

Because social psychological issues involved in the transition to retirement form the focus of this research, we have organized the
findings under four of the issue categories devised by the participants themselves: use of time, family and social adjustment, self-concept, and retirement planning processes. (Although health and financial matters also emerged as important, they fall outside the scope of this research.)

That social psychological concerns figured explicitly in their thinking about retirement was shown in the initial interview responses of retired participants to the open-ended question: "What has been the best thing about retirement? And what has been the worst?" Examples of common responses to these questions are shown below:

Best Things:
- Being creative (my wife says it's another name for being bad)
- No daily routine—not stagnating
- Being your own boss
- No pressure
- Relief of responsibility
- No obligations, except to yourself and your family
- Palm Springs!

Worst Things:
- Nothing bad about it!
- Miss the work
- Miss my friends at work
- My wife is worried about the money
- Wife's criticism of my activities
- Getting my wife to do things
- Making up my mind what I'm going to do tomorrow

It is interesting that the modal response to the negative question was "nothing bad about it," with nearly 40% of retirees giving this reply; the most common advantage of retirement, cited by over 50%, was not having to live with an imposed schedule. But whether participants cited positive or negative experiences or both, social psychological themes dominated their descriptions of the transition to retirement.

Use of Time

One key theme was the use of time. While retirement removes job pressures and frees employees from their daily routines, it may at the same time reduce opportunities for meaningful activity—
Table 4.3
Mean Satisfaction with How Time Is Spent

<table>
<thead>
<tr>
<th>Item</th>
<th>Retirees</th>
<th>Employees</th>
<th>df</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use of time</td>
<td>4.0</td>
<td>3.6</td>
<td>1.77</td>
<td>3.28*</td>
</tr>
<tr>
<td>Time spent with spouse</td>
<td>4.8</td>
<td>4.1</td>
<td>1.70</td>
<td>12.36**</td>
</tr>
<tr>
<td>Time spent with close</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>friends</td>
<td>4.2</td>
<td>4.1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NOTE: 1 = very dissatisfied, 5 = very satisfied.
*p < .05; **p < .001.

particularly for people whose time has long been structured by regular work commitments (Ekerdt, 1986). Our research, therefore, sought to learn how project participants—both retirees and employees—regarded their use of time. The initial interviews collected fairly detailed reports of daily schedules for a “typical” weekday and weekend during the two weeks prior to the research visit. Interviewees were also asked to indicate how satisfied they were with their use of time in general, and with time spent with their spouses and with close friends in particular (see Table 4.3).

We found that retirees were significantly more satisfied than employees with their overall use of time—and especially so for time spent with a spouse. There were no differences between groups in satisfaction with time spent with close friends.

An examination of activity records led us to believe that differences in satisfaction favoring retirees might result more from their ability to vary how their time was spent than from differences in the kinds of things they did. For example—contrary to what many of them had anticipated—retired individuals did not systematically spend more time than their employed counterparts in activities such as reading, sports, or home and yard tasks. For a more thorough analysis of activity patterns of both groups, see Bikson, Goodchilds, Huddy, Eveland, and Schneider, (1989).

More noteworthy were differences in within-group variability among retirees across activity categories. Tests of homogeneity of variance showed retirees, as a group, to be significantly more heter-
ogeneric in their distribution of time across the activities we studied than the employees in our sample, and this was true for both weekdays or weekends. Initially we had supposed that weekend activities for the two groups would be more similar, given the absence of work constraints. However, it appears that the need to reserve parts of Saturdays and Sundays for tasks that don't readily fit into the work week limited the range of weekend activities for employees as well.

Similar comparisons generated similar patterns of findings about whom people spend time with during a typical week. In general, retired men spent significantly more time with their wives than employed men did (F(1,70) = 3.77, p < .05), particularly in the afternoons. However, the two groups did not differ regarding the amount of time they spent with other family members, with current or former work colleagues, or with other friends. Rather, differences in the variability of how time was distributed among social partners were far more salient; again, retirees as a group were substantially more diverse, as evidenced in tests of homogeneity of variance.

Finally, while such variation characterized the retirees in our study at one point in time, we think it reflects within-individual variations among retirees over time. In response to questions about whether their schedules had undergone major changes in the past year and whether they were likely to undergo major changes in the coming year, retirees were significantly more likely than employees to answer both in the affirmative.

Family and Social Adjustment

As noted above, the retired men in this study were more satisfied with their use of time—especially time spent with a spouse—than were employed men. An important question for family adjustment, however, is whether more time spent with the spouse contributes to a happy marital situation. From the male perspective, at least, the answer was definitely yes. That is, those who reported a greater proportion of time spent with their wives tended to perceive themselves more as part of a pair (r = .72, p < .0001) and were significantly
happier with their marital arrangements than were others, regardless of employment status ($t = 2.94, p < .005$; see also Funk, 1988). Representative of this view was one retiree’s answer in response to an interview question: “I’m enjoying being with my wife—we’re together all the time.” While we do not have comparable data from wives, we were able to solicit their open-ended comments using a mailed form. The typical responses below suggest that wives may view the adjustment to retirement somewhat differently:

- I think it’s hardest on the women who don’t work and then all of a sudden they have this man sitting around all day, day in and day out.
- Many people make the mistake of moving to a smaller house, and then they have no space of their own—they get on each other’s nerves.
- Lack of space—I have a need for my own space and he has a need for his.
- We allow each other “free space.”
- Have days when he leaves the house, to do—whatever.
- Before my husband retired, I would have the radio on most of the day while I did my work... My husband does not like the radio playing—so now I have a tiny radio in my pocket and wear earphones. (It works fine.)

It is interesting that many of the spouses of project participants seemed to think about adjusting to retirement in terms of its implications for shared space rather than shared time. However, both may be reflections of what Powell Lawton (this volume) has called the “dialectic of autonomy and security.” As one retiree’s wife wrote, “After this siege of earthquakes, weather, and fire, I am very happy to be married to such a lovely man. I hate the loss of some of my independence, but sure like the fact that I have someone to help care about me.”

To get an overall assessment of how such differences have or will be worked out, we asked married participants—both retired and employed—two questions: “How did [will] your wife adjust to your retirement?” and “How did [will] you adjust?” Responses, summarized in Table 4.4, suggest that after a year or more in retirement, the adjustment was regarded as a relatively easy one by retirees—both for themselves and for their wives. Those who had not yet retired viewed the adjustment as more difficult—marginally so, in their own case, and significantly so for their spouses. These findings
Table 4.4
Mean Assessment of the Retirement Adjustment

<table>
<thead>
<tr>
<th>Item</th>
<th>Retirees</th>
<th>Employees</th>
<th>df</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wife's adjustment to your retirement</td>
<td>4.3</td>
<td>3.6</td>
<td>1,70</td>
<td>9.16*</td>
</tr>
<tr>
<td>Your adjustment to your retirement</td>
<td>4.3</td>
<td>3.9</td>
<td>1,77</td>
<td>2.72</td>
</tr>
</tbody>
</table>

NOTE: 1 = very difficult process; 5 = very easy process.
*p < .01.

suggest that family adjustment to retirement may be more difficult in anticipation than in actuality.

In addition to change in the relationship to a marriage partner, we also expected to see adjustments in the broader social contacts of the participants across time. The initial interview, therefore, also collected information about "close friends," defined as people (other than spouses) to whom participants felt especially close or with whom they spent a lot of time. In each of the subsequent data collection periods, interviewees were asked to update the information by describing any new close friends. Additionally, all interviews included a series of items tapping relationships among task force members—whether or not they recognized one another at least by name or face, whether they knew one another, and whether they had been in contact during the two weeks prior to data collection.

At the first meeting, participants on average recognized over a third of the other members of their task force but knew only about 10% of them. Very few instances of actual contact were reported. In accord with our initial assumptions, we found marked differences between employed and retired members of both task forces. Measures of recognition, knowing, and (especially) contact were substantially lower for retirees than for those still employed. Further, derived measures of sociometric centrality showed retirees in both the task forces to be relatively peripheral.

On the other hand, we did not expect—and we did not observe—differences in the total number of individuals named by retirees or employees as close friends. We did find interesting differences in types of friendships reported. We had hypothesized that retirees would tend to lose contact with people they had gotten to know
through work; this view received partial confirmation from open-ended comments about the "worst things" in retirement and from the sociometric analyses mentioned above. But we supposed, in contrast, that retirees would tend to make more friends in their neighborhoods. What we learned, first, was that retirees appeared to stay in touch with close friends from work: this category—friends that one initially met at work, that is, colleagues—accounted on average for 34% of the close friends named by retirees and only 17% of those named by employees ($F(1,77) = 5.2$, $p < .05$) in the initial interview.

We also learned that, during the project year, retirees made more new friends than their employed peers did, both in the neighborhood and among colleagues (see Table 4.5). These data led us to wonder how good the workplace is, after all, as a place to make friends. Informal observations suggest that employees are quite busy with task-driven interactions and may not have time for developing close friendships—at least not in comparison to the time available to retirees, whose social worlds are relatively richer.

To support this interpretation, we examined responses to another question that had been repeated throughout the project. In each interview, we asked, “How satisfied are you with the amount of contact you have with [other] retired people?” We had expected that their answers would show initial dissatisfaction, reflecting retirees’ loss of contact with colleagues; and we had hoped, as a result of the task force intervention, to see positive change—especially among retired respondents.

We also asked retirees to answer a second question: “How satisfied are you with the amount of contact you have with employees?,” initially assuming that employees had more than ample opportunity

<table>
<thead>
<tr>
<th>Variable</th>
<th>Retirees</th>
<th>Employees</th>
<th>$F$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of new friends added</td>
<td>1.40</td>
<td>.73</td>
<td>2.37</td>
</tr>
<tr>
<td>Number who are colleagues</td>
<td>.50</td>
<td>.08</td>
<td>5.61*</td>
</tr>
<tr>
<td>Number who are neighbors</td>
<td>.13</td>
<td>0</td>
<td>3.64*</td>
</tr>
</tbody>
</table>

NOTE: $df = 1,77$ for each comparison.

*p < .05.
Table 4.6
Mean Satisfaction with Contact with Retirees

<table>
<thead>
<tr>
<th>Group</th>
<th>Time 1</th>
<th>Time 2</th>
<th>Time 3</th>
<th>Time 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirees</td>
<td>3.8</td>
<td>3.9</td>
<td>3.8</td>
<td>3.9</td>
</tr>
<tr>
<td>Employees</td>
<td>3.6</td>
<td>3.5</td>
<td>4.1</td>
<td>4.2</td>
</tr>
</tbody>
</table>

NOTE: Higher means indicate greater satisfaction on 1–5 scale. 
F for time: $F(3,219) = 2.58, p < .05$. F for time $\times$ status: $F(3,219) = 4.21, p < .01$.

Table 4.7
Mean Satisfaction with Contact with Employees

<table>
<thead>
<tr>
<th>Group</th>
<th>Time 1</th>
<th>Time 2</th>
<th>Time 3</th>
<th>Time 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirees</td>
<td>3.9</td>
<td>3.9</td>
<td>3.8</td>
<td>3.9</td>
</tr>
<tr>
<td>Employees</td>
<td>—</td>
<td>4.0</td>
<td>4.3</td>
<td>4.4</td>
</tr>
</tbody>
</table>

NOTE: Higher means indicate greater satisfaction on 1–5 scale. 
F for time: $F(1,74) = 4.74, p < .05$. F for time $\times$ status: $F(1,148) = 3.37, p < .10$.

to remain in touch with one another. In the second and subsequent interviews, we included the latter question in the employee protocol as well. As the means in Table 4.6 illustrate, retirees reported a relatively high and stable level of satisfaction with their contact with one another. However, employees reported increasing satisfaction about contact with retirees over the course of the project, reflected in the highly significant time-by-status interaction term. This pattern of results was found again in Table 4.7. That is, employees seemed to derive substantial social benefit from interactions with other employees as well as with retirees.

Self-Construct

As described above, project participants had a long, stable history of participation in the work force and in DWP employment. Both researchers and participants wondered how, if at all, the transition to retirement might affect the way such individuals thought and felt about themselves.
We explored this issue in a number of ways: by administering psychological scales to measure relevant constructs such as self-esteem (Rosenberg, 1965), morale (Lawton, 1975), loneliness (Russell, Peplau, & Cutrona, 1980), and the like; by asking standardized interview questions designed to tap identification with one's occupation and organization as well as the perceived centrality of work; and by providing opportunities for open-ended comment. Like Dreyer (this volume), we found little variance on the psychological scales, which were highly intercorrelated. The range of scores was much like what would be obtained from any normal adult sample, and initial means did not differentiate retirees from employees (see Bkson et al., 1989, for more details). The following paragraphs focus on data that are more closely related to work identity.

To learn about extent of involvement in work roles, initial interviews asked participants to assume they were introducing themselves to a stranger and inquired:

How likely is it that you would describe yourself as a/an "[occupational title]?"
How likely is it that you would describe yourself as a "DWP man"?
And how else might you introduce yourself?

Responses to the first two items were given on five-point scales; responses to the third question—if any—were recorded verbatim. We also asked interviewees to judge how central a role work had played in their lives and the extent to which it was separate from, or intermingled with, their social lives.

First, here are some open-ended answers from retirees about how they would describe themselves, to illustrate the varied social identities they held in addition to those defined by their major employment:

- Recycled teenager
- Investor
- Racehorse owner
- Churchgoer
- Grandparent
- Collector
• Air Force man
• Screenwriter
• By name, of course!

These responses should not, however, be taken to mean that retirees have ceased to identify themselves with work roles and de-valued their importance. On the contrary, as the data in Table 4.8 indicate, retirees and employees did not systematically differ with respect to the prominence of work roles or the degree of their integration into social life. Both retirees and employees, however, were less likely to identify with specific occupational roles than with the employing organization ($F(1,77) = 23.75, p < .0001$). Finally, within the retired group, those most likely to claim the "retiree" identity were those most strongly identified with the organization for which they formerly worked ($r = +.54, p < .001$). Retirement for these men, then, seems to represent the addition of another role to one's social repertoire rather than the loss of previously meaningful roles. (This interpretation is consistent with findings about social adjustment in retirement discussed in the prior section.)

Retirement Planning Processes

When this experiment began, there was general agreement among participants that careful advance planning of retirement is likely to yield positive results. Moreover, retirees believed there was information to give, and employees believed there was information to get, that would be helpful in managing this transition. In view of our

Table 4.8
Mean Ratings of Involvement with Work

<table>
<thead>
<tr>
<th>Item</th>
<th>Retirees</th>
<th>Employees</th>
<th>$F$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identification with the organization</td>
<td>3.9</td>
<td>3.9</td>
<td>—</td>
</tr>
<tr>
<td>Identification with the occupation</td>
<td>2.8</td>
<td>3.2</td>
<td>1.25</td>
</tr>
<tr>
<td>Centrality of work in your life</td>
<td>4.0</td>
<td>3.7</td>
<td>1.27</td>
</tr>
<tr>
<td>Social life separate from work life</td>
<td>3.3</td>
<td>3.7</td>
<td>2.04</td>
</tr>
</tbody>
</table>

NOTE: Higher numbers mean greater amounts, on 1–5 scales; $df = 1,77$ for each comparison.
discovery that retirement seemed to be more negative in anticipation than afterward, we were particularly interested in what retirees and employees had to say about retirement planning processes.

In the initial interview, a number of questions addressed these processes, either retrospectively or prospectively. Additionally, we asked whether project participants regarded themselves as planful people on the whole, and how much they did or would look forward to retirement. We also encouraged mailed-in comments from wives of married participants about the planning process.

Qualitative information from spouses illustrated the differences in perspective before and after the transition. For example, wives of two retired participants made comments that showed diverse orientations toward planning but comparably positive outcomes:

I pre-read everything I could. Took the classes on retirement—twice. Attended classes at Pasadena City College on “Sex after Sixty.” Articles in Modern Maturity were very helpful. We started at least 5 years before. If we are not doing the things we love, we learn to love the things we do.

We didn’t do too much planning, and we’ve been surprised at how smoothly it’s going. We’re never bored.

Wives of two employed participants, in contrast, made comments suggesting that even to approach the planning process can be quite difficult:

It’s the biggest puzzle of our lives. We’re in a total state of confusion.

My husband refuses to talk about retirement.

Quantitative data collected from task force members themselves tended to mirror this pattern (see Table 4.9). These data, like prospective and retrospective assessments of adjustment (see Table 4.4) suggest that retirees saw themselves as somewhat more planful and regarded their planning as more adequate than employees expect theirs will be.

When we examined intercorrelations among the items of Table 4.9, we found a significant positive association ($r = .44$, $p < .0001$) between planning adequately for retirement and looking forward to it (see Evans et al., 1985). To explore whether advance planning leads to positive views of retirement or whether the reverse is more
likely to be true (i.e., that positive views of retirement facilitate the planning process), we studied the employee group in more detail.

About one third of the employees in the project had made a decision to retire in 1988. Another third of this group had set a date between 1989 and 1993, while the final third had not yet set a retirement date. We treated this derived variable, "retirement imminence," as a three-level ordinal measure; employees who had decided to retire within a year were given a value of 1 on this measure and those who didn’t know when they would retire were given a 3, with the others receiving a value of 2. We found that this variable was negatively correlated with looking forward to retirement \((r = -.51, p < .001)\); that is, employees who were least settled on a retirement date were those who viewed that transition least positively.

Looking in more detail at the employees, we found that within this subgroup the correlation between looking forward to retirement and planning for it adequately was higher \((r = .55)\) than for the participants as a whole. Further, within this subset, we found significantly negative associations between the length of time individuals had been working for DWP and both planning for \((r = -.33, p < .05)\) and looking forward to \((r = -.32, p < .05)\) retirement. This was true in spite of the fact that age of the employee and years in the work force were positively related \((r = .51, p < .001)\). It is not surprising that a similar negative association characterized years in the work force and self-assessed ease of retirement. Although the subset of employees was small \((N = 39)\) and the findings inconclusive, the general consistency of the patterns leads us to believe that unwarrantedly negative views of the retirement transition may interfere with employees’ planning processes.

<table>
<thead>
<tr>
<th>Item</th>
<th>Retirees</th>
<th>Employees</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you a planner?</td>
<td>3.4</td>
<td>3.0</td>
<td>2.56</td>
</tr>
<tr>
<td>Adequacy of your retirement planning</td>
<td>3.8</td>
<td>3.0</td>
<td>2.71*</td>
</tr>
<tr>
<td>Do/did you look forward to retirement?</td>
<td>3.75</td>
<td>3.4</td>
<td>2.2</td>
</tr>
</tbody>
</table>

**NOTE:** Higher numbers mean greater amounts, on 1–5 scales; \(df = 1.77\) for each comparison.

\(^p < .10.\)
Conclusion

As we indicated at the beginning of this chapter, final data analyses have yet to be carried out, and so conclusions drawn here must be tentative and subject to modification in the light of future findings. Additionally, it is important to keep in mind the uniqueness of the subject population—managerial and professional male employees of one corporate setting, all of whom demonstrated long-standing commitment to one geographic location and truly exceptional stability in life-style and interpersonal/family relationships. With these caveats in mind, it is worth revisiting the main questions that guided this research in order to review what we have learned.

Both the quantitative and qualitative data discussed above testify to the substantial part that social and psychological issues play in the retirement experience. It appears that the process can be viewed as a role transition rather than a role loss, and that the adjustments to be made are not especially negative ones. However, the transition appears to be negative in anticipation—and more so, for employees who have invested the most time in the organization.

If this is true, then, interaction among individuals on both sides of the retirement transition might be expected to help alleviate employee concerns. That, in fact, is what we found when we looked at responses at the end of the project to the question posed in the beginning: How much did/do you look forward to retirement? As Table 4.10 shows, retirees’ responses were unchanged; employees, however, gave significantly more positive responses at the end of the task force year.

Table 4.10 also sheds light on the third major research question—whether computer-based networks can foster effective communicative interactions among employees and retirees. While all employees showed increasingly favorable attitudes toward retirement over time, the effect was more marked in the electronic condition (as evidenced by the interaction effect for work status and experimental condition.)

Sociometric data obtained in interviews suggested that, while computer-based communications did not replace other types of interaction, they served to increase the total number of contacts that task force members had with one another and facilitated group activity. While level of name or face recognition had increased within both
Table 4.10
Mean Rating of Anticipation of Retirement

<table>
<thead>
<tr>
<th>Group</th>
<th>Time 1</th>
<th>Time 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>electronic</td>
<td>3.6</td>
<td>3.6</td>
</tr>
<tr>
<td>standard</td>
<td>3.9</td>
<td>3.9</td>
</tr>
<tr>
<td>Employees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>electronic</td>
<td>3.6</td>
<td>4.2</td>
</tr>
<tr>
<td>standard</td>
<td>3.2</td>
<td>3.5</td>
</tr>
</tbody>
</table>

NOTE: Higher numbers, on the 1–5 scale, indicate the respondent looks forward to retirement more.

$F$ for time: $F(1,75) = 4.48, p < .05$. $F$ for time $\times$ status: $F(1,75) = 5.57, p < .05$.

$F$ for condition $\times$ status: $F(1,75) = 3.23, p < .10$.

task forces over the year, for instance, recognition measures had increased to over 90% for retirees in the electronic condition, whereas, initially, these individuals had only been recognized by about 10% of the other participants (see Figure 4.1). The same trends were even more striking in contact measures (see Figure 4.2). As a result, retirees were far more central in the sociometric structure of the Electronic Task Force by the project's end than were retirees in the Standard Task Force, who remained relatively peripheral.

Project participants themselves made similar judgments about the facilitative role of electronic networks. When asked to assess the extent to which their experimental group assignment helped or hindered their task force, the electronic group found its condition substantially more beneficial in the long run than did the standard group (see Table 4.11). While the assigned experimental condition most profoundly affected retirees, the interaction of time and experimental condition was noteworthy among employees as well.

While we cannot yet draw any definitive conclusions, we believe the findings to date support the value of bringing individuals on either side of the retirement transition into contact with one another. We also believe that new electronic technology may contribute to the development and maintenance of social networks that bridge this divide.
Figure 4.1. Extent of name or face recognition by other task force members.
Figure 4.2. Extent of contact with other task force members (prior two weeks).
Table 4.11
Mean Rating of Impact of Experimental Manipulation

<table>
<thead>
<tr>
<th>Group</th>
<th>Time 2</th>
<th>Time 3</th>
<th>Time 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirees electronic</td>
<td>3.9</td>
<td>4.0</td>
<td>4.6</td>
</tr>
<tr>
<td>Retirees standard</td>
<td>3.1</td>
<td>2.9</td>
<td>2.7</td>
</tr>
<tr>
<td>Employees electronic</td>
<td>3.3</td>
<td>3.5</td>
<td>3.9</td>
</tr>
<tr>
<td>Employees standard</td>
<td>3.8</td>
<td>4.1</td>
<td>3.7</td>
</tr>
</tbody>
</table>

**NOTE:** Higher numbers, on the 1–5 scale, mean the condition was perceived as more helpful.

$F$ for condition: $F(1,70) = 7.58, p < .001$. $F$ for condition $\times$ status: $F(1,70) = 16.51, p < .001$. $F$ for condition $\times$ time: $F(2,140) = 10.32, p < .001$.

References


Ekerdt, D. J. (1986). The Bush ethic: Moral continuity between work and retirement, Gerontologist, 26, 239-244.


older men's marital relationships (Research Rep. no. P-7456). Santa Monica, CA: RAND.


