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Study of U.A.W. early retirees.

Elizabeth. Fodor
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THÈSES CANADIENNES
STUDY OF U.A.W. EARLY RETIREES

by

ELIZABETH FODOR, TREVOR OWENS, WENDY SHAW

A thesis presented to the University of Windsor in partial fulfillment of the requirements for the degree of MASTER OF SOCIAL WORK

Windsor, Ontario, 1983

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ABSTRACT

This pilot study, jointly sponsored by the University of Windsor School of Social Work and the United Way, was designed to explore and describe difficulties experienced by early retirees in role transitions from employment to retirement. The study focused on three areas namely, interpersonal relationships, occupational rolelessness and economic conditions. To explore these areas a psychosocial framework was used that would take into account both the individual and social factors. The theoretical structure used to accommodate these factors was adult development and role theory. The sample consisted of fifty male and female auto workers who had retired before the mandatory retirement age.

The exploratory descriptive research design was chosen for its compatibility with the purposes of the study. Data was collected by means of a face-to-face interview using a standardized questionnaire. Descriptive statistics were basically used to analyze the data, although in some cases, analysis of variance was also used to test for association between variables. No statistically significant results were found.
Findings showed that for the majority of retirees the transition from employment to retirement tended to be relatively smooth and uneventful. Regarding difficulties with role loss, the respondents showed a great variance in adjustment time required but no other particular difficulties. The main problem identified in interpersonal relationships was conflicting expectations of the marital pair concerning the retiree's roles in retirement. Adjustment to reduced income was found to be the greatest economic hardship for the retirees.

The main limitation of the study is that the results cannot be generalized because representative sampling could not be used, although findings were similar in many cases to those of other studies.

Recommendations for resources for the early retiree population are included in the discussion of findings.
ACKNOWLEDGEMENTS

The researchers would like to thank Dr. James Chacko, Director of the School of Social Work, University of Windsor for his leadership and direction in conducting this research project and for his valuable critique of the report.

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Acknowledgements are also due to our Advisory Committee who took time out of their busy schedules to share their ideas, suggestions and feedback in establishing a focus for the study and in developing the data collection instrument.

We also wish to acknowledge the contributions of the chairmen of the U.A.W. Retirees Councils, Local 444 and
local 200, Mr. George Johnson and Mr. Les Batterson, for their support in providing access to early retirees.

Special thanks are extended to Mr. Khali Chaudhary, Programming Consultant for his time and patience when we experienced difficulty with the computer.

Finally, we express our appreciation to the retirees who volunteered for this study, giving of their time and themselves to share personal experiences in the hope that others might benefit.

Elizabeth would like to express her appreciation to friends and family who offered their support and encouragement when needed.

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Chapter I

INTRODUCTION

The study was designed for the purpose of investigating possible obstacles encountered by auto workers in early retirement, particularly as related to interpersonal relationships, loss of occupational roles and economic conditions. The aim of the research was to assist community social planners in developing specific services for early retirees if necessary.

The inception of the study was a result of the joint interest of the School of Social Work, University of Windsor and the United Way social planning body to conduct research with practical applicability. A needs and services study of the elderly had been requested and the researchers, having some experience in working with the older population, expressed interest in the idea. In order to give direction and feasibility to the study and impetus for social action, an advisory committee was sought to be comprised of service providers and knowledgeable citizens in the community. Possible target populations for the study were discussed. In the process, an emerging need for services to the early retiree population was identified as a concern by several members of the advisory committee who had been approached to
extend their services to the younger retired population. It was deemed to be a relevant issue for study where long range community planning may be indicated. Thus the focus of the research changed. The advisory committee was also instrumental in shaping the content of the questionnaire to be used as the data collection instrument. Based upon the assumption that the equilibrium of retirees may be disturbed by role changes, the advisory committee recommended that the study focus on the interpersonal, occupational and economic aspects of retirement.

With this in mind, a plan for implementing the study was designed. Considering the personal nature of the adjustment process, the researchers wanted to allow for individual differences of the participants in the study. A holistic view of the person in the context of his/her environment seems to be best accommodated by the psychosocial perspective. The developmental theories of Erikson and Maslow represent this view in that social interactions are combined with psychological tasks to be mastered. One's present functioning is related to how one mastered previous tasks and met one's needs. In this way, past experiences and individuality will be taken into account as important influences on the individual's adjustment and coping in retirement. More specifically, role theory will provide a framework for studying interpersonal relationships and transitional changes as the concept of 'role' defines
appropriate behavior or tasks of a given social position or category. Although 'role' describes what the majority of people actually do, it also permits the person to perform his/her roles in unique ways. Since retirement involves loss of some roles and modifying or substituting new ones, this structure will be useful for investigating these changes. These theoretical aspects will be enlarged upon in the subsequent chapter.

The research strategy consists of combining a face-to-face interview with the use of a structured questionnaire. Demographic and economic variables are of key importance. Other variables are also determined by means of the questionnaire.

In accordance with the purpose of the study, the exploratory descriptive design was chosen. Research questions, definitions and assumptions will be delineated but this design does not require hypotheses as such. The relevance of the study must also be addressed.

In that we are all at some point in the life cycle and are growing older, we anticipate joining the ranks of the leisured in retirement. Consequently, the study of retirees has relevance in understanding the nature of retirement and in improving the quality of life for older people. Social workers may expect to provide individual or group services to assist with role transitions and status changes and to be involved in mobilizing and coordinating resources for this
segment of the population. Early retirement itself is a timely issue for study considering the gradual shift from a work-oriented culture to a more leisure-oriented culture and the increasing popularity of the early retirement option, particularly among blue collar workers.

The literature seems to equate retirement with aging because of the time in the life span and perhaps also because of the nature of the losses associated with it. This research is a slight departure from the usual retirement studies in that the subjects are younger, middle-aged persons rather than older retirees. Consequently, some of the issues for these retirees will be the same as for their older counterparts but some will be quite different. The literature review will examine aging from both points of view.
Chapter II

REVIEW OF LITERATURE

Since growing older is such an integral part of the study of retirees, aging will be considered the underlying, unifying concept of this study. Retirement will be discussed in the context of aging and related to theories of adult development and roles. Key aspects of retirement such as preparation, adjustment and the role of leisure will be examined. Findings of relevant studies of autoworkers will also be included.

AGING

Aging is a complex multi-dimensional process which has been studied from various perspectives. Researchers have attempted to determine what constitutes success in aging and to explain or account for the diverse variations observed. Generally the literature on aging can be categorized as biological, sociological or psychological or some combination of these. Since this research is interested in the individual and his/her interaction with the environment, the focus will be directed to the social-psychological aspects of aging.
In this vein, theorists have proposed views of what they consider to be optimal patterns of aging based on the fact that as people grow older, their behavior changes, the activities that characterized them in middle age become curtailed, and the extent of their social interaction decreases. Two theories in particular that have been the subject of much debate are the activity and the disengagement perspectives.

The first view, referred to as the "activity" theory implies that, except for the inevitable changes in biology and in health, older people are the same as middle-aged people, with essentially the same psychological and social needs. The person maintains the activities of middle age as long as possible and then finds substitutes for those activities or relationships that must be relinquished, e.g. work, loss of friends by death (Havighurst et al., 1968).

The proponents of this theory contend that for the vast majority of older people, the continuance of a moderately active lifestyle will have a marked preservative effect on their sense of well being (Havighurst & Albrecht, 1953; Maddox, 1970).

Despite recognition of the fact that not all activities help to sustain the self-concept, little attention has been directed to differences between types of activity or the individual's ability to exert any significant control over the role of activity in his/her life. As a result, the
theory has received only limited empirical support and has been criticized as an oversimplification of the questions involved (Hendricks and Hendricks, 1981).

According to this theory, if one is not able to maintain a satisfactory activity level and is unable to substitute for lost activities or relationships, aging will be less than optimal. The presumption is that it is better to be active than inactive, and it is better to maintain patterns characteristic of middle age rather than to move to new patterns of old age.

The second view of optimal aging is represented by the disengagement theory. The proponents of this theory contend that contraction of the life space is the natural progression of aging. Cumming and Henry (1961) posit that normal aging is a gradual mutual withdrawal, without crisis or trauma, of the aging person from others in the social system. Unless negative social pressures intervene, the process is desirable, since the aging person maintains high morale and his/her wishes and aspirations are consistent with his/her biological capacities.

In this view, optimal aging will be represented by the person "who has reached a new equilibrium characterized by a greater psychological distance, altered types of relationships and decreased social interaction with persons in the social environment" (Havighurst et al., 1968).
According to this theory, the person who doesn't accept decreased interaction and emotional investment in persons and objects in the environment may experience difficulties in retirement as a result. The underlying assumption of this theory is that it is better to be in a state of equilibrium than in a state of disequilibrium and that it is better to acquiesce in what is a "natural" not imposed process of change.

The criticism of both of these points of view, activity and disengagement, is first that they are based upon a set of absolute values. There is no allowance by either theory that two sets of values may be operating simultaneously within the individual -- the desire to stay active and maintain a sense of self worth; and the desire to withdraw from social commitments and pursue a more leisurely and contemplative way of life (Havighurst et al, 1968).

The second objection is that no allowances are made for individual personality differences in the aging process. A third criticism of these two theories is that they do not take into account interactions among 'the aging' themselves and between 'the aging' and others. Arnold Rose insists that "cultural values and meanings are the most important elements in human interactions and should never be assumed to be universal or unchanging". (1968, p. 189).

Aging and adjustment are highly personal experiences. The age group to which the individual belongs cannot be used as
an accurate indication of what is true for the individual.
More recent psychological literature in gerontology has
revealed the need to consider individual personality
differences.

Although no one pattern of aging seems to guarantee
satisfaction, evidence suggests that both successful and
unsuccessful modes are predicted by one's earlier
personality (Neugarten & Hagestad, 1977). If an individual
has always been very active, highly involved and satisfied
and if the environment provides opportunities for continued
involvement of similar quality, a satisfactory life style
can emerge in old age. On the other hand, to a person who
has never been deeply involved in many of the activities and
roles of adulthood, later life may present a welcome
opportunity to shed responsibilities and activities that one
never really wanted (Stevens-Long, 1979).

It would appear that a great many events, some unique in
terms of personal history, contribute to the individual's
aging process, making the person's experience of aging very
subjective and very different from anyone else's. Havighurst
(1968, p. 162) asserts that "personality is the pivotal
dimension in the various patterns of aging".

Bernice Neugarten points out the need to consider human
diversity when she states that:

there is no single pattern by which people grow
old and .... older persons, like younger ones
will choose the combination of activities that
offer them the most ego involvement and that are
the most consonant with their, long-established
value patterns and self concepts. Aging is not a leveler of individual differences except, perhaps, at the very end of life (1972, p. 13).

Aging involves a continuous interplay between elements of the social system and the personal system. It is both a process of continuity and change: change in that the developing individual experiences a variety of developmental events with the passage of time; continuity in that he responds to those events from the resources of his own history of adaptation (Bengston, 1973).

Some of the issues involved in the interaction between the social and personal systems in the lives of adults in midlife will be explored as they relate to early retirees.

**ADULT DEVELOPMENT**

Traditionally a person’s retirement signals leaving middle adulthood and entering into later adulthood, the final phase of the life cycle. Those who retire early (i.e. in middle age) may experience some dissonance both socially and psychologically. Developmental issues usually dealt with during the midlife period may be compounded by having to "prematurely" deal with retirement related issues. In addition to coping with merging psychosocial tasks of both periods, the retiree also faces additional stress that accompanies any social behavior which represents a deviation from the norm.
In relation to the purpose to the study, namely to explore difficulties encountered in retirement, differences in individual development and methods of coping are important considerations relating to ease of transition to new roles.

The term "midlife transition" and even more so the term 'midlife crisis' has achieved widespread popularity and has been repeatedly described in poetry, novels, plays and films in our culture.

Some theorists view the middle years as a time of chaos filled with numerous conflicts. They emphasize that many changes take place at this time such as permanent departure of children from home, vocational adjustments, and coping with the physiological and psychological consequences of aging. Other theorists deny the existence of such conflicts and see the period of middle adulthood as something of a euphoric stage, a time when individuals have been for the most part relieved of major social and economic burdens as well as the termination of the responsibilities of parenthood (Turner, 1979).

Middle agers who face conflicts should be reassured that the middlecence like adolescence, is a developmental phase. According to Turner (1979, p. 109):

It may be acute, with depression and anxiety, but it is more likely to be quiet. It may even be enjoyable, for change means variety and the opportunity for exploration. An individual is not likely to pinpoint the crisis, for it probably occurs in stages over a period of years. It may be linked with external circumstances like change
in work, but it is more likely to be private and internal.

As the individual moves through the life cycle, there are certain tasks which he must master. According to Havighurst (1953), "a developmental task arises at or about a certain period in the life of an individual, and its successful achievement leads to happiness and to success with later tasks." In the midlife period, there appears to be a number of interrelated tasks to be mastered. Cytrynbaum et al. (1980, p. 467) classify them as (a) acceptance of death and mortality; (b) recognition of biological limitations and health risks; (c) restructuring of sexual identity and self concept; (d) reorientation to work, career, creativity, and achievement; and (e) reassessment of primary relationships.

A commitment to address these tasks signals one's entry into and participation in midlife which involves a continual and deep examination of past experiences, a life review. Cytrynbaum et al., (1980) emphasized that the quality of work carried on during midlife in mastering these developmental tasks can set the stage for considerable growth and adaptation. Failure to do so can cause distress in the post midlife years.

Many theorists believe that developments during midlife are influenced by the manner in which previous developmental stages and tasks have been mastered. One theorist who elaborated on the developmental tasks that apply to the middle and later years is Erik Erikson.
Erikson (1963) postulates eight successive stages in the life span, each with a specific psychosocial task to be mastered. He referred to these psychosocial stages as 'epigenetic' because each stage influences the later stages and the study of a particular stage must be pursued with the total configuration of stages in mind (Rogers, 1980). Failure to resolve each task satisfactorily results in a gradual but inevitable accumulation of stress for the individual. The first six stages relate to childhood, adolescence and young adulthood. The seventh and eighth stages address middle and later adulthood. The seventh stage applying to middle adulthood directs one's attention either toward generativity, an attempt to contribute lastingly to others, or self-absorption, feeling bored and being preoccupied with one's own bodily changes. The final stage is one of consummation, a time of integrity vs despair. The conflict involves the task of reconciling to one's satisfaction that one's life has had purpose and meaning. The resolution in the direction of integrity involves:

acceptance of one's own and only life cycle and of the people who had become significant to it as something that had to be and that, by necessity, permitted no substituton. (Eriksen, 1959)

The opposite pole is despair, the feeling that life is too short to make any radical changes. Erikson reminds us that the task faced by older people is not the total victory of integrity over despair and disgust but rather the achievement of a favorable balance in integrity's favor.
The tasks of this stage are relevant to the early retiree in middle age. Generativity, or the need to contribute to future generations (not necessarily offspring) may be manifested in the retiree's use of leisure activities. This could take the form of volunteer activities, community involvement, contributing to the development of social services and programs, writing a biography and the like. An interesting research question might be 'What meaning does the retiree attach to his/her leisure activities?'

The opposing force of generativity could cause the person to become overly concerned with the personal effects of aging, dwell on regrets or fears of the future and not utilize his/her energy and abilities constructively.

Robert Peck believed that Erikson placed too much emphasis on the psychosocial crises of childhood and adolescence and not enough on the last 40 to 50 years of life. He attempted to define the crucial issues of middle age more precisely. Peck suggests that middle age is the start of the second half of living and sees it as a period of psychological change and adjustment during which four major tasks must be mastered:

1. Valuing Wisdom vs Valuing Physical Powers

   Successful aging involves the ability to rely on life experience and cognitive abilities rather than physical strength or stamina.

2. Socializing vs Sexualizing in Human Relationships
This represents the opportunity brought on by the appearance of the sexual climacteric to redefine relationships in terms of individuals and companions rather than primarily as sex objects.

3. Cathetic (Emotional) Flexibility vs Cathetic Impoverishment

This implies the capacity to shift emotional investments from one person to another and from one activity to another. When parents die, children grow up and leave home and the circle of friends and relatives begin to be broken up, individuals need the capacity to shift their interest to other ties in the community and to develop new relationships and pursuits.

4. Mental Flexibility vs Mental Rigidity

The ability to remain open to new ideas and to learn from new experiences as opposed to being dominated by a set of inflexible rules "automatically" governing behavior is important for a continuing sense of growth in later life. (Peck, 1968, 88-89)

These issues identified by Peck may occur at different times depending on individual circumstances. The individual who clings to physical power may become depressed as these powers decline but the individual who shifts to using mental power as a primary resource is potentially more successful in adjusting to retirement.

As stated in the second point, individuals and partners who are redefined as individuals and companions with the sexual element playing a lesser role. Interpersonal relationships may take on more depth and understanding and can enhance the marital relationship during the period that
the children are leaving the home. This redefinition may enable the retiree to adjust to the loss of the parenting-provider role.

The third task proposed by Peck suggests a shift in emotional openness (flexibility). Being able to shift emotional investment in middle age is crucial because of the psychologically critical developments such as the loss of parents, children leaving home, the loss of friends and relatives through death as well as personal psychological issues. Some individuals experience greater difficulty shifting or reinvesting their emotions in other people or activities when required by circumstances to do so. For example, a retiree may be unable to find meaningful leisure roles to substitute for loss of the occupational role. Adapting positively by finding new objects or emotional focus is required to overcome this crisis (Turner, 1979).

The last task outlined for the middle aged person is 'mental flexibility versus mental rigidity'. Middle aged people are encouraged to stay open to new ideas and solutions to problems rather than become dominated by their life experiences and use them as rules to govern their subsequent behaviour. The flexible individual will strive to master life's experiences, to achieve some degree of detached perspective on them, and use them as provisional guides to the solution of new problems (Turner, 1979). With the multitude of changes required in retirement, the
individual must be willing to accommodate to the circumstances and make changes necessary for a smooth transition to take place.

The first identified issue of Peck's old age category will also be applicable since it refers to retirement.

**Ego Differentiation vs Work-Role Preoccupation**

Successful adaptation may require the establishment of a variety of valued activities and new roles to modify the impact of occupational loss or change in parental or other roles. (Peck, 1968, p. 90)

The major issue here is the impact of vocational retirement which is crucial to the retiree's value system. The retiree must continue to reappraise and reevaluate his personal worth in order to find meaningful activities to replace the occupational role. Valued activities are crucial to the establishment of a vital interest in life instead of despairing of loss of meaning. The establishment of valued self attributes so that any one of several alternatives can be pursued with satisfaction may be critical to successful adjustment in retirement (Turner, 1979).

Like Erikson, Peck viewed retirement as a time when new sources of gratification must be sought along with the ability to transcend physical states if a person is to maximize personal adjustment.

Evaluation of one's contribution in the occupational role and in the family gains importance as a significant issue at the point of retirement. The need to feel some satisfaction
and meaningfulness about what one has accomplished are important attributes to bring to the later stages of life.

The individual must also deal with other events at the time of retirement: an increase in his awareness of death as something that is personally relevant; a decrease in meaningful personal interactions; a shrinkage of physical life space; a possible change in residence; and establishment of new social interactions; and adjustment to unfamiliar surroundings (Kimmel, 1974).

If the individual is able to cope with these issues and makes a successful transition from work to retirement (the social milestone marking the shift from middle years to old age), then his adjustment will be much less difficult. Retirement may be seen as a transition point similar to the transition point at puberty but reflecting the importance of social factors in adulthood rather than the biological factors that are important in the early years (Kimmel, 1974).

Transitions may be sudden and dramatic or gradual and unobtrusive and may vary widely in content and scope. Although transitions have a varying impact upon the individual's total life experience, all involve some degree of transformation and change. According to Levinson et al. (1981, p. 51), the central task of a transition is "to terminate a time in one's life; to accept the losses that termination entails, to review and evaluate the past, to
decide which aspects of the past to keep and which to reject; and to consider one's wishes and possibilities for the future".

One of the transitions of middle and later life involves a change from an active parental role to a more passive one with the launching of the last child from the home. The resolution of parent-child separation may be impeded by overattachment to the child or by an unsatisfying marital relationship. In addition to the loss of the parenting role, other losses related to work such as occupational role loss, status loss, loss of social contacts, loss of feelings of productivity and loss of the role of family provider must be accepted as part of what termination or employment involves. At this time the married couple must review and evaluate the past, reassess their values and goals and redirect their energies.

In considering the theoretical aspects of transitions, Levinson (1950) concentrated on the adulthood of males and developed 'tasks', or specific undertakings as a basis for marking developmental stages. He distinguished between periods of stability and periods of transition. The primary task of each stable period, says Levinson, is to build a life structure by first making key choices, then forming a structure around these values within the new structure. The primary task of each transitional period is to question and reappraise the existing structure, explore the various
possibilities for change within one's self and one's social world and move toward commitment to the crucial choices which form the basis for a new life structure in the ensuing stable period.

Gould (1972) corroborated Levinson's findings about the order of stages in adult life and maintained that his results represent a description of a sequence of processes that fluctuate rather than age-specific periods of stability and transition.

One would tend to believe that age alone can not be an adequate criterion for classifying the developmental stages. Rather, these stages are based on individual differences such as self awareness, individual perception of age and the ability to adapt to age and changes. Bernice Neugarten (1968) states that each of us has a 'social age clock' that reflects the society in which we live and that there is a prescriptive timetable for the ordering of life events; a time to marry, a time to raise children, a time to retire. These times may be different for each individual, just as timing of and developmental tasks vary from person to person.

Transition through the various stages of aging is a sequential process rather than an age-specific one. The individual has to complete specific tasks and move through certain phases in order to progress to the next stage in the life cycle. Age is not a determining factor in the
completion of these life stages. For example, one individual might take five years to adjust to retirement from a company while another takes hardly any time to adjust after an equal number of years in the same job. Again, individual differences come into play here.

In the transition from work to retirement in the midlife years, the individual must reassess his/her values. Other shifts are also taking place. Most adult developmental theorists agree that the focus of early adulthood, preoccupation with establishing an occupational and social role, gradually start to shift in middle adulthood to the inner self in search of meaning. It is a time of reassessing and modifying one's identity in accordance with one's changing values. The individual who once pursued power and responsibility may now search for inner meaning or self actualization. The individual strives to reach his full potential. This requires considerable ego strength as well as the ability to make use of all potentialities and capabilities. One theorist who views the developmental progression in the individual's life span as a process of fulfillment, is Abraham Maslow.

Maslow's self actualization model is based upon a theory of the hierarchy of needs. Activities that have to do with the maintenance of the self are manifested by the survival needs which Maslow refers to as "deficiency needs." These consist of physiological needs (food, water), safety needs
(shelter and protection), needs for belongingness and affection and needs for respect and self respect. According to Maslow (1954), these needs are hierarchically arranged with the deficiency needs constituting the foundation, as their fulfillment is a necessary condition for the fulfillment of the higher need of self actualization. This need is defined as "the desire to become more and more what one is, to become everything that one is capable of becoming" (cited in Turner, 1979, p. 116).

Maslow considers that deficiency needs are shared by the whole human race but self actualization is idiosyncratic because of the uniqueness of each individual. The path to self actualization may be blocked by unsatisfied deficiency needs. However, once these needs are met, Maslow contends that persons are impelled to seek fulfillment by their inherent potentialities. For example, with the loss of the occupational role, retirees are faced with the need to redefine their identities without this vital aspect. If the need to reestablish respect and self-respect are predominant actualizing of individual potentials will be delayed.

Self actualization, which is the epitome of the fully developed or successful personality structure cannot be achieved by the very young and it may be well into the middle years or later that movement toward self actualization becomes more apparent. The middle aged retiree seeking to redefine his/her identity in accordance with new
inner meaning and motivated to contribute to the well being of others may be involved in the process of actualizing his/her potential.

Several preconditions must be satisfied before self actualization can be attained. According to Maslow:

Individuals must be relatively free of mundane worries, especially those related to survival. They should be comfortable in their vocation and should feel accepted in their social contacts, whether these be with family members or associates at work. Furthermore, individuals should genuinely respect themselves. (cited in Turner, 1979, p. 118)

Although self actualizing individuals portray many positive characteristics such as spontaneity, independence, self-sufficiency, creativity, and openness to new experiences, they also have a number of human failings. They have doubts and fears, but are able to deal with them in a productive manner and attempt to realize their total personalities to the best of their abilities.

The need to contribute to others is a strong motivating force in the middle years. It is a time when one plans and acts upon those plans to make one's mark in a unique way. This is accomplished in part through the enactment of various roles e.g. role of union secretary, volunteer teacher, mentor or recreational officer for retirees.

The concept of role is a useful analytical tool for the study of interpersonal relationships both on a societal and individual level. It will be helpful in describing how relationships and roles change in retirement, as the individual moves through another phase of the life cycle.
ROLE THEORY

Role implies certain relationships and expectations of an individual in the social context of those to whom one is linked by work, other activity, kinship or merely in circumstances of living. Role theorists, Sarbin and Allen (1968, p. 497) specify these expectations as being comprised of "the rights and privileges, the duties and obligations, of any occupant of a social position in relation to persons occupying other positions in the social structure". Not only is the occupant of a position expected to perform certain acts but also to perform them in specified ways.

Role expectations from this definition appear to have two component parts: the individual's personal conception of how to perform a role and expectations held by persons in complementary positions. Hence, a person's role performance may be influenced by his own perceptions as well as by the perceptions of others. Mead (1934) has shown, it is on the basis of the social relations entered into through role performance of the individual's various roles that the fundamental aspects of the person's social self are derived. One of the major tenets of role theory appears to be that a person's attitudes and values, sources of meaning and personal integration depend upon and are a result of such social interaction.

Social functioning is generally found to be satisfactory when people are able to take on roles and perform them in
such a way as to fulfill their needs, accomplish their life tasks and realize their aspirations and values. What determines how well a person performs a role? Simons and Aigner (1979) suggest that the individual's needs and desires, personal resources either social or material, and expectations for oneself and one's role partners are important. Roles will be satisfying to the extent that there is congruence between these factors.

It stands to reason that if one cannot fulfill one's needs or desires through the performance of certain roles or if one's resources are inadequate or if differing expectations of performance are held by role partners that frustration may cause interpersonal friction. In the study, the researchers were particularly interested in the marital couple's experience of possible conflicting role expectations or role changes as a result of the retirement of one party.

Role conflict in the literature has been given different meanings by different social scientists. Some have used it to denote incompatible expectations to which an actor is exposed, whether he is aware of the conflict or not while others used the term to mean situations in which the actor perceives incompatible expectations. Some formulations of role conflict specify that conflicting expectations are derived from the fact that an actor occupies two or more positions while other formulations include contradictory
expectations derived from occupying a single position. In light of these differences, Gross, McEachern and Mason (1958) enlarged the definition of role conflict to state that: "Any situation in which the incumbent of a focal position perceives that he is confronted with incompatible expectations will be called role conflict".

Two types of role conflict have been identified: interrole conflict and intrarole conflict. Interrole conflict is due to simultaneous occupancy of two or more positions having incompatible role expectations. Intrarole conflict involves contradictory expectations held by two or more groups of relevant others regarding the same role or by a single group's holding of simultaneous contradictory expectations for one role (Sarbin and Allen, 1968). An example of interrole conflict in this study might involve the retiree who has joined the retirees' golf league, is active in community fund raising and U.A.W. activities, but is expected by his partner to share more responsibilities around the house and to help out his aging parents when needed. Intrarole conflict might be exemplified by the retiree who wants to pursue interests in organizational community activities while his partner expects him to spend time in visiting and travelling now that he's retired.

John Spiegel (1960) views role conflict in terms of its effect upon equilibrium of the family. One role cannot exist apart from one or more other roles, and a change in any one
of them is likely to induce change in one or more of the others. Complementarity exists when the reciprocal role of a role partner is carried out automatically, without difficulty, in the expected way. Complementarity in roles is very important because it is chiefly responsible for the degree of harmony that occurs in interpersonal relationships. Spiegel explains what happens when disharmony enters the picture.

Complementarity fails; the role systems characterizing the interpersonal relations move toward disequilibrium. The role partners disappoint each other's expectations. The failure of complementarity feeds back into the awareness of the participants in the form of tension, anxiety, hostility, and self-consciousness. If the process continues without change, it will end in the disruption of the system (1960, p. 365).

Restoration of equilibrium when complimentarity is threatened with failure, is a complicated process according to Spiegel. He says, "Ego attempts by persuasion or some other means to get alter to comply with his expectations. If compliance is achieved and alter takes the necessary complimentary role, then equilibrium is restored" (1960; p. 381). In other words, one or both parties have been induced to accept other roles and with mutual insight can develop a new solution. If role modification is successful, then the new solution of the role conflict falls into the normal routine of the family.

Role conflict could also arise from vague or unclear expectations in the definition of the role or in how the
role is to be performed. This lack of clarity is sometimes referred to as role ambiguity in the literature. Clarity of role expectations has been referred to as the difference between the optimal amount of information needed about role expectations and the amount actually available to a person. Three types of unclarity in role expectations on the interpersonal level are identified by Sarbin and Allen (1968) as (a) uncertainty and vagueness of expectations in general (b) lack of agreement among occupants of complimentary roles and (c) incongruity between one's own expectations for one's role and the role expectations held by those observing. Such unclear expectations, according to these theorists, lead to frustration, tensions, a sense of futility and lessening of self confidence.

Perlman views role ambiguity from a broader social perspective. She refers to it as:

those roles for which no place has been made in the social system, no formal recognition that the particular status exists, that it is judged 'good' or 'bad' or that it lacks regularized expectations for what and how its occupants are to operate (1968, p. 151).

Retirees are often considered to suffer from such ambiguous role definitions while simultaneously contending with the loss of other meaningful roles.

In our society, economic and family roles are generally predominant with other subsidiary roles revolving around them. A person's social position and status are dependent to a large extent on the nature of one's occupation, the income
opportunities it affords and the general standing of the social strata with which one's family is associated (Tibbitts, 1960). Consequently, retirement can have varying effects upon the retiree and his family in the event of the loss of occupational roles.

The problems of adjusting to aging and retirement have been centrally linked to the provision of clearly defined status-giving social roles for the retired in which they can find a replacement for their former activities and work related interests. This issue is clearly dealt with in the theory of role change propounded by Rose (1954):

When a person moves out of a given social role into another, and the society fails to provide a full and clear-cut set of meanings and values for the guidance of behavior in the second role as the first, the person will experience a relative loss of contact with meanings and values ....This experience is temporary if the individual succeeds in carving out a new role for himself which has as complete a specification of meanings and values as his earlier role. (p. 23).

As aging and retirement are gradually being viewed more positively, perhaps the time is coming that would make possible the development of such meaningful and socially functional roles for retirees which are consistent with individual's and society's needs and values.

Some transitions to new nonrepetitive roles are aided by formal social recognition, such as 'rites of passage'. Use of rites of passage helps provide a sharp distinction between the abandoned role and the newly assumed role, thereby minimizing ambiguity in role expectations. The
public nature of rites of passage also facilitates changing from one role to another because the audience is cognizant that the role transition has been made (Sarbin & Allen, 1968). Retirement as an event takes on the characteristics of a rite of passage in that it marks the end of employment and the beginning of life without full-time employment. The retirement ceremony is an emerging ritual, as the view of retirement has become more positive, some retirement ceremonies have become more complete rites of passage stressing past accomplishment, the transition to retirement and the challenges of life in retirement.

RETIREMENT

The transition from the work-centred world to retirement is one of the major changes in the later part of the life cycle. For the worker it involves a sharp discontinuity of occupational roles which requires a restructuring of the use of one's time in a leisureed life style. As with any major life change, retirement requires prior preparation and multiple adjustments afterwards. Much of the literature addresses the individual aspects of retirement, factors influencing decisions to retire, subjective reactions to retirement and the quality of life for the individual who has retired. Retirement has been viewed as an event, a role, a process, a social event and a transition.
Golan (1980) sees retirement as a transitional process, made up of three phases: leaving the work world, the act of formal separation, and adjustment to post-retirement, each of which has its own concerns and developmental tasks.

Robert Atchley enlarged Havighurst's (1955) three phases of retirement into six specific phases of the retirement process. He makes it clear that individuals may not go through all the phases nor are they tied to a chronological age or period of time. He notes that in the pre-retirement period, people develop fantasies about what their lives in retirement will be like and make some decisions in advance. When retirement actually occurs, most people enter a honeymoon period in which they attempt to live out their retirement fantasies. If retirement fantasies are based on realistic ideas and information, they have a good chance of success. If the projected retired life style is successful, the person will move into a period of stability characterized by a firm set of criteria for making day-to-day decisions and a routine for daily life. If the retirement is unsuccessful, the person must start over again to develop a new concept of life in retirement. The person becomes disenchanted with the original retirement fantasy and must reorient himself or herself to develop more realistic criteria for making decisions. This reorientation is necessary in order to achieve a manageable retirement routine. Finally, if a retired person loses physical or
financial independence, the retirement role recedes and is replaced by the sick role, the role of dependent person or perhaps the role of institutional resident (1980, p. 183).

Most retirees seem to be able to make the transition without much difficulty (Atchley 1975, Mitchell, 1972, Streib, 1965), while others seem to be adversely affected by it (Jones, 1969). As it has been noted earlier, coping with aging and retirement are greatly influenced by the individual's personality characteristics. Carp (1972) indicates that individual variables, personality, motives, needs, problem solving capacities and habits all affect an individual's ability to make a successful transition into new roles.

For most older people retirement is dictated by legislation, company policy and sometimes by ill health. However, there is an increasing contingent of younger workers who are opting to retire before the mandatory retirement age. Some of the factors related to early retirement will be considered in that they have a direct bearing on this study.

**Early Retirement**

The common notion is that most people who retire early do so because they want to and can afford to. However, there are other factors that exert pressure for early retirement. Employment problems and poor health are the two main
pressures for 'involuntary' early retirement (Atchley, 1980). Mature workers may choose to retire early rather than brave continued unemployment and age discrimination. Those with poor health but ineligible for disability benefits may have no choice but to retire early with a reduced pension. How withdrawal from the labor force in middle age is distributed among various causes - unemployment, disability, early forced retirement, and early voluntary retirement is unknown at this time. In understanding the phenomenon of early retirement, individual variables cannot be considered apart from their social context.

Traditionally, when there is an economic downturn, many companies turn to cutting salaried and union workers. Rather than being faced with indefinite layoff, many workers opt for the company's early retirement pension plan. In addition, new technology such as computerized robots and economic shifts such as the nation's movement away from a goods-producing economy to a service - providing economy will likely displace workers and contribute to the existing high rate of early retirement (Detroit Free Press, 1983).

Ten years after the introduction of the early retirement option by automotive companies, evidence indicates that high levels of utilization of the option are likely to continue (Glasser et al.; 1980). What factors might be influential in exercising this option? A survey of the literature yielded eight main factors.
1. Money - adequate finances make early retirement possible.

2. Health - physical incapacity more than poor health is a reason for early retirement, either voluntary or involuntary.

3. Status - the image of early retirement is becoming more positive since it suggests success.

4. Support - individual are more likely to retire early if the idea is supported by family, friends and coworkers.

5. Additional income - encourages exercising the option.

6. Future concern - an awareness of time left to live may increase the desire to retire early.

7. Enjoyment - early retirement was strongly desired and largely enjoyed, at least in the initial phases.

8. Job dissatisfaction - as lack of involvement and dissatisfaction with jobs increase, the desire to leave the work situation increases (Bischof, 1976, p. 320).

Shifts in cultural values and attitudes are also contributing factors in early retirement. Pyron (1970) identifies a gradual movement away from the work commitment toward alienation and job dissatisfaction accompanied by a positive attitude toward leisure and the earned right to retire early. In view of the cohort of younger retirees, the research question posed is 'How do the needs of younger retirees differ from their older counterparts?
Having considered some of the factors related to early retirement, the focus of the review will be broadened to encompass aspects related to both earlier and later retirement. One important aspect for anyone pondering retirement is preparation for a changed life style. What particular needs should be addressed individually and in retirement preparation programs?

**Preparation for Retirement**

Preparation for retirement involves much more than planning for the future. It means dealing with one's past, accepting the reality that one will soon leave the work place and recognizing the need to deal with impending termination issues. It also involves the slow process of detaching oneself both from the work role and from the physical and relational ties to the work place. It means envisaging oneself as continuing without this vital aspect of one's identity, the work role (Golan, 1980).

In addition, preparation for retirement should alert people to financial, physical and social prerequisites of retirement, and should be done early enough to be effective. People need to be informed about decisions they must make, to be helped to get the information and to learn the skills necessary to ensure that their decisions will be good ones. Information is more effective than counselling as an approach to retirement preparation (Atchley, 1980).
The most important facet of any retirement preparation program, and what the majority of employees see a need for, is early exposure to facts concerning retirement income. Most preparatory programs focus on the financial aspects of retirement while a small percentage are more comprehensive and go beyond financial planning to deal with topics such as physical and mental health, housing, leisure activities and legal aspects of retirement (Atchley, 1980). Although retirement preparation programs are increasing, they are not available to the vast majority of people. Schulz (1973) noted that such programs covered only about 10 percent of the labor force.

In addition to conveying needed information, retirement preparation programs have been found to have the psychological effect of reinforcing pre-existing positive orientations toward retirement (Green et al., 1969; Atchley et al., 1978). Having a positive attitude toward retirement is related to adjustment in retirement as demonstrated by the following study. Thompson and his associates (1960) related differences in adjustment to retirement to differences in anticipation before retirement. The three anticipatory factors that they studied were preconception of retirement, preretirement attitude to retirement and plans for retirement. All three of these factors were found to be related to successful adjustment, and also to each other. Studies of autoworkers (Glasser et al., 1980) have also
shown that participation in a retirement planning program was positively related to successful adjustment in retirement.

Although the potential benefit of retirement planning in terms of better adjustment to retirement has been confirmed through the literature, it is also a fact that most people manage to adjust quite well to retirement even though they have had little formal preparation for it. One might wonder what accounts for this apparent paradox.

In considering potential difficulties of early retirees, the question arises, 'Are the adjustment difficulties of those who haven't had any formal preparation for retirement related to matters that could reasonably be addressed as part of the retirement preparation program?'

Preparatory planning for retirement is only one factor that influences adjustment to new retirement roles; others will be considered in the following section.

**Factors in Adjustment to Retirement**

The concept of adjustment has been studied by social researchers but no consistent definition has been used. The common theme attempts to measure adjustment as a concern with the individual's feeling of well being and self fulfillment, the emphasis being on the individual's evaluation of himself or herself in the current circumstances. The shortcoming of this method of study is
that the sociological aspect of evaluation has been neglected i.e. the individual may be happy and think that he/she is perfectly adjusted but society may consider him/her maladjusted (Loether, 1975).

It is not enough for an individual to be content, his or her behavior must be reasonably conventional. Successful adjustment, according to Loether (1975), means that one must find self-fulfillment through socially acceptable means. He speculates that perhaps one of the reasons why adjustment to retirement is a problem is that society has not clearly defined those socially acceptable means whereby the retired person may find self-fulfillment.

What factors then distinguish those who make a successful adjustment from those who do not? Streib (1956) conducted a national study of persons over 60 years of age, with roughly half the sample retired and half still employed. He was able to pinpoint at least three relevant variables which he considered to be major determinants in the level of morale, namely work status, socioeconomic status and health. Another study found similar results. In 1965 Louis Harris also conducted a national survey asking retired people, "Has retirement fulfilled your expectations for a good life or have you found it to be less than satisfactory?" Of the 33% that found retirement less than satisfactory, the three most frequently mentioned reasons given were financial problems, poor health and missing the job. Health and financial
difficulties were also the main factors given for dissatisfaction with retirement in the Morgan and Barfield (1978b) study as well as others (Glasser et al., 1980; Parnes & Nestel, 1975).

Although health does have a significant effect on adjustment in retirement, it does not necessarily indicate unsuccessful adjustment. For example, Ethel Shanas (1962) found that people who had been afflicted with a chronic health problem rated their health as better than did individuals just beginning to confront such difficulties. This indicates that retirees can adjust and accommodate themselves to health problems and continue to enjoy life.

In addition to health, socioeconomic status was identified as a key factor in adjustment. Income changes that accompany retirement have a social as well as a personal impact in the life of the retiree. Usually retirement income is about half of what it was prior to retiring. Such a change requires some modification of spending habits, life style, travel and perhaps other recreational activities. Not only is income reduced but feelings of economic deprivation also increase (Riley & Poner, 1968) which gradually decrease with time. Diminished income also has a significant impact on self-image (Clark & Anderson, 1967), particularly in the lower socioeconomic category. Inflation is an additional factor affecting retirees. Barfield (1969) in resurveying the 1967 sample of
retired auto workers found that inflation was perceived as affecting retirement satisfaction. While it seems apparent that income does have a bearing on retirement satisfaction, the question not sufficiently addressed is 'Does reduced income necessarily affect successful adjustment to retirement and if so, to what degree?' More research is needed on how people adjust to loss of income since it is one of the key aspects that require adjustment in retirement.

The third main factor in adjustment, work status, has been found to have predictable effects on attitudes toward retirement. People who have jobs they find rewarding can be expected to be less interested in retiring than those who have jobs they find unrewarding. Evidence has shown that blue collar workers look forward to retirement with enthusiasm, while professionals are among those with the least favorable attitudes. Little variety or responsibility on the job, coupled with low levels of task quality, predict a desire to retire early. It has been suggested that the most favorable attitudes toward retirement are produced by the desire to escape from boring, unrewarding work (Barfield & Morgan, 1978; Streib & Schneider, 1971).

On the other hand, Glasser and his associates (1980) in a study of auto workers who retired early found job satisfaction to be positively correlated with life satisfaction. It is interesting to consider whether job
satisfaction might create a conflict for auto workers who are eligible to retire?

Retirement requires adjustments on the social as well as the economic level. One might ask 'How does retirement affect relationships in the family structure?' or 'What kind of adjustments are required of the marital couple?' Kerckhoff (1966) found that retiring husbands look forward to retirement, experience more satisfaction in retirement, and are more involved in the retirement process than their wives. The impact of retirement on the couple was attributed to greater involvement on the part of the husband in household tasks following retirement. The manner in which increased household involvement was viewed by the wives was significant.

In the middle and upper strata, the increase was welcomed by wives and seen as desirable by both husbands and wives while the picture was different for the lower stratum. These marriages have a tendency to be less compassionate and more authoritarian with wives expecting more exclusive control over the household. Consequently, both partners in the working class tended to see increased involvement of the husband after retirement as undesirable. Conflict results when the husbands, possibly motivated by guilt, increased their involvement causing the wives to be irritated by having their exclusive domain invaded.
The researchers were prompted to ask 'How can couples be prepared or helped to deal with the interpersonal role changes that retirement requires?' It would appear from Kerckhoff's study that differing expectations in domestic matters are related to socioeconomic conditions. If addressed in retirement preparation programs the issue must be dealt with sensitively because of the highly individualistic and personal nature. Perhaps this an area that is best left to the couple themselves.

Depending upon whether the wife favors the increased involvement of her husband or not, the husband will have to make the appropriate adjustments. Some husbands adjust to the situation by developing daily routines outside the home, to stay out of the wife's way and allow her routine to continue substantially unchanged. Others may stay at home and seek to carve out a section of the domain which they may call their own. It is obvious that retirement could constitute a very real crisis for those who did not have a good pre-retirement relationship. Although other interpersonal relationships may be affected by retirement the greatest strain is probably on the marital system.

Adjustment to retirement is greatly enhanced by sufficient income, the ability to give up one's job gracefully and good health. In addition, adjustment seems to be smoothest when situational changes other than loss of job are at a minimum. Atchley (1980) states that people who have
difficulty tend to be those who are either very inflexible in the face of change, or faced with substantial change, or both. The central role of individual identity and personality characteristics must be recognized as implicit in adaptation to any change. Butler and Lewis (1977) note that satisfactory adjustment requires an intimate balance of physical, emotional and social forces.

Adjustment as it applies to retirees in general has been discussed. Since the study is highlighting adjustment of younger retirees, studies relevant to early retirees and specifically to auto workers were reviewed. Two major studies are of interest. Findings will be noted for the purpose of gaining clarity of research questions and for general comparison with findings of this research.

In 1967 Barfield and Morgan studied auto workers across the United States focussing on the decision to retire and satisfaction in retirement. Some of their findings are as follows:

1. financial factors, primarily expected retirement income, are of principal importance in the decision to retire

2. workers who favored early retirement included those with declining health, those dissatisfied with their jobs, those in whom the work commitment was not as strong and those who enjoyed recreational activities.
3. three quarters of retirees surveyed were satisfied in retirement
4. a positive correlation was found between satisfaction in retirement, good health, participation in retirement planning and participation in leisure activities

In 1969 Barfield resurveyed the sample to see if satisfaction levels were comparable. He found that there was a slight decrease in the group first reporting high levels of satisfaction but all felt that they had made the right decision to retire when they did. In both studies there was a strong association between health and satisfaction or dissatisfaction in retirement. In addition, inflation was also perceived as affecting retirement satisfaction.

Another group of researchers, Glasser et al. (1980), studied the U.A.W. 'Thirty and Out' option using 390 auto workers who retired between 1974 and 1977. The population was categorized into four groups, namely (a) those retiring under the 'Thirty and Out' option; (b) those eligible but still working; (c) workers who would be eligible to retire in one to three years; (d) retirees who had moved out of state. Some of their findings are noteworthy.

1. health was found to be the primary reason for retiring early
2. the reality of retiring was not as positive as expected due to financial and health problems
3. fifty-six percent (56%) of retirees felt that their present income was adequate
4. pressure to retire came from doctors, families and work associates
5. those with dependents continued to work rather than opting for early retirement
6. job satisfaction was positively correlated with life satisfaction
7. improved marital satisfaction upon retirement was found
8. the best predictors of life satisfaction were related to marital satisfaction, chronic health problems, retirement income, and job satisfaction
9. retirees' expectations about retirement were more positive than their actual experience.

Life satisfaction in this study seems to have the same meaning as successful adjustment to retirement. Factors of particular interest for the researchers to explore will be health, income, job satisfaction, participation in retirement planning, supportive relationships and retirees' expectations for retirement.

As the retiree carves out new roles to replace those that have been relinquished, leisure roles take on personal meaning both in the individual and social dimensions.
Leisure

Aside from the material difficulties of aging, it can be argued that a central problem of retirees in industrial societies is the achievement of a meaningful pattern of activities and relationships that allow for continued feelings of usefulness, self-expression and self-actualization. Work has been seen as the central source of identity, purpose and usefulness in life so that retirement represents the loss of identity and status to the retiree and to others. Older people in industrial societies are expected to leave the world of work, yet are still judged by the standards and values of that world (Ward, 1982). The separation of the elements of work and play, along with the work ethic make the achievement of meaningful, self-expressive, non-work pursuits problematic in our culture (Miller, 1968; Kaplan 1975).

However, it appears that leisure is being culturally redefined as the gradual shift from a work-oriented society to a leisure oriented society occurs. A number of trends seem to support this notion - growing humanistic criticism of technology, promotion of leisure through the marketing of leisure goods and services and the fragmentation of work which lessens its intrinsic meaningfulness (Kaplan, 1975).

Wilson (1981) also notes that the number of jobs are decreasing with technological advances and leisure is taking a more central role in human affairs. However, social
attitudes and values do not change as quickly. Wilson (1981, p. 293) says it takes courage to be leisured in our culture and outlines three basic reasons why leisure creates difficulties for many people.

1. The Rational Linguistic Trap

Society has value-laden injunctions to behave in certain ways and not in others, e.g. productivity and work are more valued than creative endeavors which require unstructured leisure time.

2. The Protestant Ethic Trap

Leisure is something to be "earned" as a reward for, or as a surcease from work. The man not working has a deep compulsion to explain himself, to justify non-work.

3. The Spirit of Play

The majority of adults do not understand nor appreciate how to enter into the spirit of play. It requires an entirely different perception than work related tasks.

While Wilson does not anticipate that leisure will be a central social value in the near future, other authors are bold in drawing attention to emerging cultural values.

Emery and Trist (1973) have pointed to the emergence of new postindustrial cultural values; from achievement to self-actualization, self-control to self-expression, independence to interdependence, and endurance of distress to capacity for joy. (cited in Ward, 1982).

In considering these thoughts, the questions arise, 'What role does leisure play in the lives of retirees?' and 'Can leisure impart the kind of meaning that was provided by earlier life roles?' Robert Havighurst contends that except
for money, work and leisure potentially have the same meanings. He says "Leisure is a potential source for self-worth or self-respect, social participation (friendship), status or prestige, new experience, opportunities to be of service to others, or ways to make time pass." (cited in Rogers, 1980, p. 144)

Atchley (1980) suggests that leisure competence should be developed early since older people tend to retain patterns and preferences developed in the past. A habit of not looking for new things to do can interfere with adaptation to activity losses even when the individual has the needed competence. In the same way personality factors such as optimism, self-confidence, or feelings of control over one's environment are important factors in whether people are willing to risk trying new activities.

With regard to the variety in activities, Zborowski (1962) found considerable stability between activities at age 40 and activities in later maturity. His findings showed that:

The stability of activity was slightly higher for men than for women. Men showed significant increases in the spectator-home dimensions as well as in the solitary-intellectual-outside-home dimensions. Both groups show significant declines in activities involving physical exertion, group-manual activities, and group-intellectual-outside-home types of activities. (cited in Rogers, 1980 p. 193)

This study suggests that generally the activities engaged in by more mature individuals tends to be the same as those
they participated in during middle age barring financial, physical and transportation hinderances.

It would appear that people expand their leisure activities following retirement, but not drastically. Atchley (1980) notes that on weekdays the most frequent activity for both men and women is watching television. On weekends, the main activity is visiting and entertaining, followed by watching television. After television, the next most prevalent activities are visiting, reading, gardening, going for walks and handiwork.

While retirement has been portrayed by some social scientists as a 'roleless role', it also implies freedom to experiment with uses of time without the obligations of specific roles. Retirement provides new possibilities for personal expression and self actualization.

In conclusion, this section has attempted to examine some ways that retirees cope with aging; what some of the underlying psychosocial conflicts might be for the middle aged retiree; the importance of preparation and the role of leisure as it relates to adjustment in retirement and particular aspects of early retirement. Changes in patterns of relating and behaving after the transition to retirement were explained using a role theory framework. Although retirement was discussed as it relates to the general population, recognition was also given to the importance of individual differences in development, aging and adjustment
to retirement. Kluckhohn and Murray (1953) aptly stated that, "Each of us is like every other person, like many other persons, and like no other person."

The literature review has raised some interesting questions concerning retirement and early retirement in particular. The research issues have been identified as a) demographic characteristics of early retirees b) degree of job satisfaction c) reasons for early retirement d) effect of retirement on interpersonal relationships e) the meaning of leisure time for the retiree f) factors that affect adjustment in retirement g) expectations for retirement compared with the reality and h) community resources lacking for early retirees.

RESEARCH QUESTIONS

1. How are early retirees described with respect to sex, age, education, marital status, health, housing, type of retirement, and length of time retired?

2. How satisfied were they with their jobs?

3. What reasons are given for retiring early?

4. How much does retirement affect interpersonal relationships?
   a) Is role conflict an issue for the marital couple after retirement?

5. How do retirees spend their new leisure time?
6. What factors are important in adjustment to retirement?
   a) Is adjustment to retirement easier for those who retire voluntarily as opposed to those who must retire because of health reasons?
   b) Does the partner's employment have any influence on the retiree's adjustment?

7. How do retiree's expectations of retirement compare with the reality?

8. Are early retirees generally aware of resources in the community to meet their needs?
   a) What concerns or unmet needs do they have?

The research problem related to the adjustment difficulties of early retirees has been more specifically formulated through research questions. The method of implementing the research will be subsequently described.
Chapter III

METHODODOLOGY

Discussion in this chapter will include the rationale for the research design, the development of the data collection instrument, the drawing of the sample population and the data collection method used. Underlying assumptions and definition of terms will also be delineated.

For the purposes of this pilot study, the exploratory research design was found to be the most compatible in that an open, investigative style of inquiry is required for the first stage of knowledge building (Austin, 1961).

The study can be further sub-typed as combined exploratory descriptive since it will attempt to thoroughly describe the experience of retirees in the transition from the world of work to the world of leisure (Tripodi, 1969).

NATURE OF THE RESEARCH

The main variables in the study are demographic in nature, being age, sex, marital status, education, health, type of retirement and length of time retired. The key variable underlying all other aspects, however, is the economic one.
The research strategy consisted of the face-to-face interview using the structured questionnaire as the framework. This procedure was chosen because of the possibility of more accurate responses due to the rapport developed between the interviewer and the respondent and also the opportunity to clarify misunderstandings.

MAJOR DEFINITIONS

In order to clarify the use of terms in the study, a glossary of definitions is being included.

Retirement in this study refers to a time when a person is employed less than full time or not at all and income is derived at least in part from a retirement pension.

Early Retirement refers to anyone who retires before the mandatory retirement age.

Psychosocial means the interplay of psychological and social aspects of an individual which could lead to a conflict between society's expectations and an individual's aspirations.

Middle Age refers to the time period between 40 and 60 years of age.

Adjustment refers to the retiree's perceived sense of well being in relation to a new retirement lifestyle, interpersonal relationships and with the use or increased leisure time.
Role denotes a set of behavioral expectations held by relevant others concerning how the rights and duties of a position (or status) should be carried out (e.g. role of husband).

Role Conflict refers to conflicted feelings experienced by retirees regarding their own expectations and their partners' expectations of their role.

Role Transition in this study will mean a change of status or role from the state of being fully employed to that of being retired with a compliment of lesser retirement roles.

Role Ambiguity describes the retiree's assumed 'roleless' state immediately after retirement, which may be accompanied by feelings of uncertainty regarding new retirement roles and status within the social system.

ASSUMPTIONS

The following assumptions are implicit in the research undertaken:

1. Retirement requires adjustments across many different levels which can be stressful for the retiree depending upon his/her personal characteristics and circumstances.

2. Adequate preparation (formal and/or informal) for retirement contributes to satisfactory adjustment in retirement.
3. Retirement requires some adjustments in the marital relationship.

**SAMPLING PROCEDURES**

In exploratory studies, sampling procedures are flexible and systematic representativeness is not usually an important consideration (Tripodi et al., 1969). The sample population was drawn from the United Auto Workers union with the only criteria being that workers be retired before the mandatory retirement age. A census of early retirees could not be obtained to determine the extent of this population. The researchers' interest in obtaining as much initial data as possible led to choosing availability sampling of the non-probability type (Grinnell Jr., 1981). Availability sampling is also referred to as accidental sampling since the first available appropriate sampling units are used. Participants for the study obtained in this way were asked for names of other appropriate retirees. Seaberg (1981) refers to this method as snowball sampling.

Fifty male and female retirees comprised the sample population for the study.
RECRUITMENT OF RESPONDENTS

Since a master list of the population was unavailable, the researchers decided to recruit retirees from the U.A.W. retirees meetings. Contact was made with the chairmen of the U.A.W. Retirees Councils of local 444 (Chrysler) and local 200 (Ford), since they represented the largest number of members. Permission was granted to introduce the study at each of their monthly meetings. Dr. James Chacko, the research chairperson, explained the nature, purpose and possible application of the research. During the socialization time that followed the meeting, the researchers approached individuals who were interested in volunteering for the study. They were later contacted by telephone to arrange a convenient time for the interview. The researchers were granted private interviewing space at the union hall three mornings a week for two weeks. The respondents could come to the union hall for the interview or suggest another more convenient location.

DATA COLLECTION INSTRUMENT

Development of the Questionnaire

The research was intended to have a practical application and therefore input was invited from the community in the form of an Advisory Committee. The initial interest was to do a needs study of early retirees using a previously tested questionnaire. However, upon closer examination the
questionnaire was not found to be appropriate as it was more applicable to older retirees than to younger retirees. The committee offered some suggestions regarding areas of concern to be addressed and the researchers attempted to incorporate these into a new questionnaire. Having done this, the intended focus was somewhat dissipated. Discussion between the researchers and the Advisory Committee resulted in a decision to focus on roles based upon the assumption that some of the early retiree population are at a loss because of roles that have been relinquished, changed or new ones adopted. The questionnaire was then designed to focus on three main areas namely, interpersonal roles, economic conditions and occupational rolelessness.

Description and Rational

The questionnaire was deliberately designed to begin with general, non-threatening questions and gradually end with the more difficult and sensitive ones (Gochros, 1981). It consisted of items regarding occupation, retirement, new leisure activities, adjustment, expectations for retirement, economics, community awareness and demographics. Questions were both open-ended and closed. The open-ended ones permit a free response while the closed or 'fixed alternative' questions limit the responses to stated alternatives (Sellitiz, 1959). Both were needed for the type of information sought and for analytical feasibility.
To ensure validity, standardization of the data collection instrument is necessary to be sure that respondents are all replying to the same question and that researchers are using the same measures to study the same concepts (Grinnell Jr., 1981). The standardized questionnaire lends itself to replication and reanalysis of the data at any time in addition to possible building of further knowledge because of its specificity (Banbie, 1973). Generally concern with standardization is not associated with the exploratory design but its main function in this study is to provide some consistency in soliciting the same kind of information from all respondents.

**Administration of the Instrument**

The questionnaire was pre-tested on five U.A.W. early retirees to determine whether any changes were necessary before the start of the full scale study (Kornhauser & Sheatsley, 1976). The respondents were asked for their reactions, feelings or concerns regarding the content or wording of the questionnaire. Some areas were found to be awkward or not sufficiently clear, others needed to be better organized to get more precise information. After these minor alterations the data collection instrument was ready to be used in the study.

Respondents were given appointments to be interviewed by one of the researchers or a trained research assistant. This
assistant, being a graduate student in the social work program already familiar with the study, was prepared by personal orientation of the interviewing procedures.

Some respondents did not keep their appointments and when recontacted, explained that they had forgotten while others had changed their minds about participating. Some brought their partners and were anxious about them waiting during the interview.

The questions were read to the respondents while they followed along on a duplicate copy. Their responses were recorded on the questionnaire. Interviewers were free to explain or reword questions if deemed necessary but the order of the questions was not altered.

After the first few interviews, the researchers agreed to delete one of the questions that appeared to cause confusion and did not yield significant data. The item had to do with comparing the retiree's self expectations of his/her retirement roles with others' expectations for him/her.

This chapter has presented the research design and data collection instrument with an explanation of how it was used to fulfill the purposes of the study. The following chapter describes the data analysis, which is basically done using univariate statistics, and reveals the findings.
Chapter IV
DATA ANALYSIS AND RESEARCH FINDINGS

Statistics used to analyze the data will be discussed in this section. The research question condensed to eight major areas will serve as the backbone for the presentation of the findings.

Analysis of data began with the numerical coding of the responses on the questionnaire. This was done by noting the range of responses in open-ended questions and categorizing them into eight or less categories. The 'fixed alternative' responses were similarly coded.

As the first step in organizing the data, univariate analysis was used to determine measures of central tendency and dispersion. Since the study is exploratory in nature and no causal relationships are expected, descriptive statistics were chosen. In some cases inferential statistics such as the chi-square and f-test were used to determine if any association existed between certain variables. However, variables used generated small expected frequencies and no statistical significance was found.

The research questions will serve as a framework for presentation of the research findings. Eight general areas will be addressed namely:
1. description of the sample
2. the retiree's job satisfaction
3. reasons for early retirement
4. effect of retirement on interpersonal relationships
5. retirees' use of new leisure time
6. important factors in adjustment to retirement
7. retirement expectations vs reality
8. awareness of community resources

PROFILE OF RESPONDENTS

Age

The sample was composed of fifty U.A.W. early retirees from Chrysler, Ford and General Motors. Age at retirement ranged from 44 to 64 years. As indicated in Table 1 the mode or most frequent retirement age was 55. The largest proportion of the sample was the 50-59 age group which comprised 62% of the total.

The median, or point at which half the sample falls above and half below it, is 54.5.
## TABLE 1
Distribution of Sample By Retirement Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>44</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>46</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>47</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>48</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>49</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td>51</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>53</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>54</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>55</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>56</td>
<td>5</td>
<td>10</td>
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<tr>
<td>57</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>58</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>59</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>60</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>61</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>62</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>63</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>64</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

### Education

Although there is a wide range of the level of education of respondents, an equal number had some elementary school and some high school, (18 or 36%) as noted in Table 2. The most frequent educational level was 'some secondary school' representing 36% of the total.
TABLE 2

Education of Respondents

<table>
<thead>
<tr>
<th>Educational Level</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>none*</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>some elem.</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td>elem. grad</td>
<td>11</td>
<td>22</td>
</tr>
<tr>
<td>some second.</td>
<td>18</td>
<td>36</td>
</tr>
<tr>
<td>second. grad</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>some college or university</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>coll. grad</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>univ. grad</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

* none= no formal education

**Marital Status**

The majority of the sample, 42 or 84% fell into the 'married' category which included cohabitation and remarriage. The next largest category was the 'single' group consisting of 6 or 12% of the total. The 'divorced' and 'widowed' category each had 1 or 2% of the total sample.

**Sex**

As might be expected given the nature of the auto industry, 44 or 88% of the sample population were male while 6 or 12% were female.
Health

Some people feel as healthy and active as they did several years ago while others feel that their health is not as good as it was then. Of the respondents, 35 or 70% indicated that they felt just as good as they did several years ago, 10 or 20% reported feeling better than before they retired. When asked about chronic conditions affecting health, 20 or 41% were found to have some condition. The most frequently reported were physically related conditions which accounted for 17 retirees or 89% of those who responded to the question. Those found to have emotionally related chronic conditions were 2 retirees or 11%. It is interesting to note that 50% stated that their chronic condition limited the type and amount of work and/or activities they could engage in and 50% stated that it did not limit them.

Housing

Findings showed that 12 (24%) of the retirees had moved since retirement. Reasons given included geographical moves, needing less room, remarriage and health related reasons. Regarding satisfaction with housing, 6 people or 12% were dissatisfied with their housing accommodation and 42 people or 86% were satisfied. The majority of early retirees interviewed that is, 38 or 81%, live in single family dwellings while 7 or 15% live in apartments. The remaining 5 respondents lived in duplexes or mobile homes.
Retirement

The years of retirement of respondents spanned 18 years, ranging from 1964 to 1982. The most frequent year of retirement was 1980 representing 15 people or 30% of the sample. The average length of time retired was found to be 4.3 years with the largest number of respondents being retired for 3 years. The median year of retirement falls between 1979 and 1980.

Job Satisfaction of Retirees

The table of responses on the modified Job Satisfaction Index was collapsed from four categories of responses to two for easier scoring. The agree/strongly agree responses were grouped together and the disagree/strongly disagree responses were likewise grouped. The scores ranged from 5 to 15 with 5 representing the lowest job satisfaction score and 15 representing the highest job satisfaction score. The mean score was 10.9, the median or mid-point score was 11.5 and the mode or most common score was 12. Findings show that the majority (80%) of retirees were satisfied with their jobs. Ten people scored below the mean, 4 at the mean and 36 above the mean.

The types of jobs held by respondents prior to retiring included inspector, machine operator, repairman, clerk, crib attendant, fork lift driver, electrician, dispatcher, painter, welder, relief man, assembler, foundry worker, loader converter and experimental engineer.
The researchers wondered whether job satisfaction scores bore any relationship to the time it took to adjust to not working. It was found that 5 out of 27 people, or 19% who took virtually no time to adjust, scored below the job satisfaction mean of 10.9 while 19 or 70% of the same group scored above the mean. Of the 7 people still not used to not working, all had job satisfaction scores above the mean. Three people who took 4-6 months to adjust, scored above the mean on the job satisfaction index. Of those whom took 1-2 years to adjust, 3 scored above the mean and 3 below the mean.

Feelings of uncertainty on the part of retirees about where they belonged were also related to job satisfaction scores. The majority of respondents, 34 or 76% who had job satisfaction scores above the mean did not have feelings of uncertainty about where they belonged after retirement. Of those who reported that they did feel uncertain, 64% also had job satisfaction scores above the mean.

In terms of expectations for retirement and job satisfaction, it was found that 17 out of 24 or 71% of respondents who had job satisfaction scores above the mean stated that their life in retirement was the way they had expected it to be.
EARLY RETIREMENT—REASONS AND PREPARATION

There are varied reasons for taking an early retirement. For purposes of comparison, the sample was classified as to whether retirement had been planned or unplanned. For both groups the 'Thirty and Out' option and ill health were the two foremost reasons given for retirement (see Table 3 and Table 4).

<table>
<thead>
<tr>
<th>Reason</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>health</td>
<td>5</td>
<td>19.0%</td>
</tr>
<tr>
<td>enjoy life</td>
<td>3</td>
<td>11.5%</td>
</tr>
<tr>
<td>'30 and out'</td>
<td>14</td>
<td>54%</td>
</tr>
<tr>
<td>sufficient income</td>
<td>1</td>
<td>4%</td>
</tr>
<tr>
<td>adverse work conditions</td>
<td>3</td>
<td>11.5%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>26</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

**Note.**
N=number of observations (multiple responses permitted). respondents =31
a  health = ill health of retiree or partner.
b  enjoy life = have time and health to enjoy life.
c  '30 and out' = retirement option after 30 years of service.
For those who had planned retirement, these two categories accounted for 73% of the total; for those who had not planned retirement the 'Thirty and Out' option and ill health constituted 64% of the total.

**TABLE 4**

Reasons for Unplanned Retirement

<table>
<thead>
<tr>
<th>Reason</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>health</td>
<td>7</td>
<td>25%</td>
</tr>
<tr>
<td>'30 and out'</td>
<td>11</td>
<td>39</td>
</tr>
<tr>
<td>opportunity</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>pressure</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>company</td>
<td></td>
<td></td>
</tr>
<tr>
<td>downturn</td>
<td>4</td>
<td>14</td>
</tr>
<tr>
<td>tired of job</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>other</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>28</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

**Note.**
N = observations (more than one response permitted).
respondents = 19

health = ill health of retiree or partner.

'30 and out' = retirement option after 30 years of service.

opportunity = indefinite layoff, retirement incentives, required job change.

pressure = pressure from coworkers, union, or doctor.

other = challenge of retiring early.
Retirees were also further classified according to whether retirement was voluntary or dictated by health. Those who retired because of ill health constituted 26% of the total or 12 out of 50 respondents. The remaining 38 or 76% were voluntary retirees. A comparison of the two groups was made with regard to ease in adjustment to retirement. It was found that 74% of the voluntary retirees took no time to adjust while 33.3% of the health related group took no time to adjust.

Regarding feelings of uncertainty about new roles after retirement, 16% of the voluntary group felt uncertain while 33% of the health related group felt this way.

In response to the question 'Was this a planned retirement?', 58% of the health related retirement group said it wasn't in contrast to 32% of the voluntary group.

Researchers studying retirement have generally found positive correlations between planning for retirement and adjustment in retirement. In this study it was found that 61% of those who had planned their retirement took no time to adjust while 11% had still not adjusted to retirement. Fifty-six percent (56%) of those who had not planned their retirement took no time to adjust while 22% still had not adjusted to retirement at the time of the interview.

Regarding feelings of uncertainty after retirement, in conjunction with planned and unplanned retirement, it was found that 23 of 27 respondents or 85% who had planned
retirement did not experience feelings of uncertainty after retirement. On the other hand, 39% who had not planned their retirement did experience some uncertainty after retirement.

According to the literature, preparation for retirement appears to be an important factor in adjusting to retirement. Participation in retirement planning was correlated with how helpful the retiree found the program. All those who participated (13 out of 13) found it helpful.

Participation in retirement planning was also cross-tabulated with the time retirees reported that it took them to adjust to retirement. Of the 13 who participated in retirement planning, 9 or 69% took no time to adjust to retirement and 3 or 23% took 1-2 years to adjust. Of the 17 who did not participate in any retirement planning, 10 or 59% took no time to adjust. Four out of 17 or 24% still had not adjusted to retirement.

EFFECT OF RETIREMENT ON INTERPERSONAL RELATIONSHIPS

Relationship With Partner

Regarding changes in the marital relationship since retirement, 26 or 65% of the respondents reported no changes. Of the remaining number of respondents, 14 or 35% reported that changes had occurred. Of the 14, 7 or 50% had improved relationships while 7 or 50% had relationships that had deteriorated. The research findings also showed that in the first three years of retirement, 75% of the respondents
had good relationships with partners. After 3 years this increased to 82%.

The researchers wanted to know if retirees and their partners shared the same expectations about the retiree’s role in retirement. Twenty three out of 35 (66%) respondents who had good relationships with partners also shared common expectations regarding retirement. Thirty-three percent (33%) of those who had differing expectations concerning retirement had fair marital relationships and 33% had not very good relationships with their partners. Of those who were uncertain about their partner’s expectations of their retirement role 33% had not very good relationships with their partners.

**Relationships With Significant Others**

Data findings revealed that 86% of the respondents said they had good relationships with their children before retirement and 83% had good relationships with their children after retirement. Of the respondents who had relatives, 90% were satisfied with their relationships before retirement and 87% after retirement.

Likewise with coworkers, 92% reported good relationships before retirement. This dropped to 74% after retirement.

Concerning relationships with a close friend, it was found that 74% of retirees had weekly contact before retirement and 56% had weekly contact after retirement.
Generally, reasons for changes in relationships with significant others were given as less contact, less in common or no contact.

NEW LEISURE TIME

Retirees reported that they spent their new leisure time in the following ways:

1. working around the house including gardening
2. watching or participating in sports
3. involvement in clubs, organizations and volunteer activities. Forty percent were interested in or presently involved in volunteer activities while 60% were not interested. Those who were doing volunteer work were involved in community organization, educational activities, church activities and other charities.
4. spending time with family
5. part time jobs
6. educational courses
7. travel
8. other things such as hobbies

The majority of respondents (80%) stated that they were able to do the activities they enjoyed most of the time; 20% were unable to participate in activities they enjoyed most due to loss of social contacts, ill health or limited income.
In response to whether these leisure activities were solitary times or shared with others, the findings showed that most retirees (72%) shared their leisure pursuits with partners, friends, and coworkers. In addition, 33 (66%) reported to have made new friends through these activities. Frequency of participation in leisure activities increased on a weekly basis from 61% before retirement to 66% after retirement. This was consistent with retirees' expectations to participate more in leisure activities after retirement.

With regard to activities that respondents enjoyed most, the following was found:

1. 83% liked watching and participating in sports
2. 61% liked working around the house, including gardening
3. 58% liked clubs, organizations, volunteer activities
4. 45% liked visiting friends and relatives
5. 36% liked watching television

**Important Factors in Adjustment to Retirement**

**Income**

Living on a lesser income is usually one of the realities of retirement which requires some adjustment in terms of priorities, spending habits, and lifestyle.

Of the respondents who felt limited by income, 63% stated that life in retirement was not as they had expected it to be; 47% are not able to fulfill the expectations that they
had for retirement; 12% said they are able to fulfill some of their expectations. Seventy-six percent (76%) of the retirees who felt limited by income were still able to do the activities that they enjoyed most of the time, while 24% said they were unable to participate in these activities. Of 37 respondents who said they had to adjust to less income, 20 or 54% found it a difficult adjustment to make. Regarding dependents, 41% of those who felt limited by income had dependents, not including the partner.

**Health**

Health was found to be a major factor in the decision to retire but not a major influence on adjustment to retirement.

Of those having chronic conditions 50% reported that it didn't limit them in adjusting to retirement. For those retirees who felt limited, 56% had moderate restrictions and 44% had great restrictions with their conditions.

Retirees were asked to compare their present health with their health a few years prior to retirement. Of those who reported declining health, 56% said their life was the way they expected it to be in retirement and 60% were able to do the activities they enjoy most of the time. Of those who said their health was unchanged, 53% indicated that their life was the way they expected to be and 84% of this group said they were able to do the activities they enjoy most of
the time. Of those who reported improved health, 75% said that their life was the way they expected it to be and 67% said that they were able to do the activities they enjoy most of the time.

**Interpersonal Relationships**

Relationships with their partners revealed that 31 or 78% had good relationships, 4 or 10% had fair relationships and 5 or 12% had not very good relationships.

Regarding changes in the relationship since retirement, 26 or 65% reported no changes while 14 or 35% indicated that the relationship had changed. Of this group 7 or 50% said their relationship was better and 7 or 50% said it was worse. The reasons for changes were reported as better communication, less or poorer communication and conflicting expectations for the retiree. For example, some partners expected the retiree to spend less time at home, more time at home, help around the house more or in some cases didn't agree with the idea of early retirement.

With regard to how retirees feel about their partners working and the time it took them to adjust to not working, the findings are as follows. Three out of 6 or 50% of the respondents with working partners took no time to adjust to retirement while 4 out of 6 (67%) felt good about their partners working. Of this group 50% had good relationships
with their partners, 33% had fair relationships and 17% had not very good relationships with their partners.

Other findings indicated that relationships with significant others had little effect on the retiree's adjustment (see previous section 'Effect on retirement on Interpersonal Relationships'). The literature supports the fact that job satisfaction is an important variable in adjustment to retirement. Data findings on the relationship of job satisfaction to adjustment in retirement are discussed in section 'Job Satisfaction of Retirees'.

Participation in retirement planning is an important factor in adjustment to retirement findings have already been noted in the section 'Early Retirement- Reasons and Preparation'.

**EXPECTATIONS FOR RETIREMENT VS THE REALITY**

Twenty-five or 56% of the respondents said that their life was the way they had expected it to be, while 20 or 44% stated that it was not the way they expected it to be. Of the latter group 9 out of 13 or 70% blamed reduced income, 2 or 15% blamed ill health and 2 or 15% blamed poor family relationships as the cause.

Generally retirees expectations were:

1. to spend more time in leisure activities
2. to travel more
3. have more time with friends and family
4. more involvement with clubs
5. other (individual interests)

Of the sample population 62% indicated that they were able to fulfil their expectations, another 8% felt that they were able to fulfil most of them and 30% stated that they were not able to fulfil their expectations regarding their life in retirement.

AWARENESS OF COMMUNITY RESOURCES

On the whole, respondents had a good awareness of at least one service provided by the Red Cross, Victorian Order of Nurses and the Senior Citizens' Centre. This was not so for the other resources queried, namely, the Canadian Mental Health Association, Community and Social Services, Help Services, and the Department of Veterans Affairs. Based on the knowledge of services of these agencies, a comparison of awareness of community resources by age group was done. The oldest group shows the most awareness of community services as demonstrated by Table 5.

When asked whether they felt the community was lacking in services for early retirees, 75% of the first group, 50% of the second group and 33% of the third group thought it was. In response to what they thought was needed, the respondents indicated a number of things:
<table>
<thead>
<tr>
<th>Group</th>
<th>Respondents</th>
<th>Awareness</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>44-49</td>
<td>12</td>
<td>3</td>
<td>25</td>
</tr>
<tr>
<td>50-59</td>
<td>28</td>
<td>5</td>
<td>18</td>
</tr>
<tr>
<td>60-64</td>
<td>8</td>
<td>3</td>
<td>50</td>
</tr>
</tbody>
</table>

N=46

1. discounts for services and recreational activities, e.g. travel discounts.
2. entitlement to similar privileges as older retirees, e.g. tax breaks, geared to income housing.
3. self-help and discussion groups.
4. education regarding community services for early retirees.
5. greater income
6. government should provide financial incentives for early retirement to provide opportunities for younger employees.
7. meeting place or club for early retirees
8. accurate study to know what is needed.

The remaining portion of this chapter will present findings that were not directly covered by the research questions, but are nonetheless interesting pieces of information.
Of the sample population, 86% had worked 30 years or more for the company. In response to what they missed about their jobs, 15 of 25 or 60% said 'the people' and 7 or 28%, said 'the income'.

After leaving the work force, sometimes people feel a little uncertain of what their new role should be. In this study 38 or 78% did not feel any uncertainty about their role while 11 or 22% did. In response to how they sorted out these feelings, 4 respondents said they had worked it out alone, 2 had discussed it with someone and 4 still had unresolved feelings. An equal number of respondents indicated that someone had been helpful to them at this time and that someone had not been helpful to them. Those who answered positively had sought help from partners, family friends or clergy.

When asked if they would recommend that others retire at the same age they did, 30% said they wouldn't recommend it and 70% said they would. As indicated in Table 6, financial and enjoyment considerations are strong motivators.

When asked about the best thing about retirement, 44 or 90% of the respondents said having their own time. In response to what they found the most difficult about retirement, 21 people said they had no difficulty. Other responses are noted in Table 7. Income and adjustment factors represent the greatest percentage of difficulties.
TABLE 6
Reasons for Recommending Early Retirement

<table>
<thead>
<tr>
<th>Reason</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>pension plan</td>
<td>10</td>
<td>27%</td>
</tr>
<tr>
<td>jobs for young</td>
<td>7</td>
<td>19%</td>
</tr>
<tr>
<td>enjoy life</td>
<td>8</td>
<td>21.6%</td>
</tr>
<tr>
<td>adequate finances</td>
<td>7</td>
<td>19%</td>
</tr>
<tr>
<td>independence</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td>enjoy leisure</td>
<td>4</td>
<td>11%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>37</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

TABLE 7
Most Difficult Thing about Retirement

<table>
<thead>
<tr>
<th>Difficulty</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>decision to retire</td>
<td>1</td>
<td>3.4%</td>
</tr>
<tr>
<td>lesser income</td>
<td>12</td>
<td>41.3%</td>
</tr>
<tr>
<td>use of time</td>
<td>4</td>
<td>13.8%</td>
</tr>
<tr>
<td>adjustment</td>
<td>4</td>
<td>13.8%</td>
</tr>
<tr>
<td>loss of relationships</td>
<td>4</td>
<td>13.8%</td>
</tr>
<tr>
<td>feeling not needed</td>
<td>1</td>
<td>3.4%</td>
</tr>
<tr>
<td>loneliness</td>
<td>1</td>
<td>3.4%</td>
</tr>
<tr>
<td>inability to come and go at will</td>
<td>2</td>
<td>6.9%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>29</strong></td>
<td><strong>98.8%</strong></td>
</tr>
</tbody>
</table>

For those who had planned retirement, 90% felt good about it. For those who hadn't planned retirement, 25% felt good initially but then regretted it, 17% felt good, 17% felt relieved and 17% resented it.
With regard to changes in household responsibilities, 86% had the same responsibilities as before retirement, 8% had more and 6% had less responsibilities. Twenty-seven or 68% said they had mutually agreed upon their responsibilities while 13 or 32% had not. In 41% of the cases the partners discussed the situation, 77% continued the same responsibilities, in 16% of the cases one partner decided and in 11% of the cases, the person saw the need and took on the responsibility.

Regarding income of the respondents, the range of monthly income was $400 to $4,000 both before and after retirement. Before retirement the mode was $2,000, the median $1,425 and the mean or average earning $1,544. After retirement, the mode was $1,000, the median $875 and the mean income was $1,116.

When asked for comments, questions or reactions following the interview, the respondents made these points:

1. special insurance rates are needed
2. all retirees should be treated the same with regard to discounts, tax rebates and other privileges
3. those who can should retire earlier to give younger people a chance to work
4. it is important to continue to be active, travel, to pursue personal interests and hobbies
5. be sure that retirement income is sufficient
6. the opportunity for part-time work should be available
7. good health is important to satisfaction with early retirement
8. some had experienced improved relationships with partners and significant others since retirement
9. many were indifferent about how they should be addressed but some wanted to be referred to as 'young retirees'

Some of the findings verified the researchers' thinking while other findings were surprising and unexpected. Discussion and interpretation of the data will continue in the subsequent chapter.
Chapter V

DISCUSSION OF FINDINGS

This section will discuss research findings and issues raised by the study, address implications for future research and make recommendations for services to the select population where appropriate. Limitations of the research will also be included. The findings will be summarized briefly first and then discussed in the context of the research questions.

DEMOGRAPHICS

The sample population of D.A.W. early retirees can be generally described as the majority being male Chrysler workers who retired in 1980 at the age of 55. Most had worked for the company for 30 years or more, had some secondary school education, lived in single family dwellings and enjoyed reasonably good health. Seventy-six percent of the sample had retired voluntarily while retirement was dictated by health for 24% of the retirees. Six of the respondents were female. Of the total group, 38 had been employed by Chrysler, 11 by Ford and 1 by General Motors. In summarizing the research findings the following are the most salient points:
1. Most respondents were satisfied with their jobs.
2. The 'Thirty and Out' option was the most common reason for retirement, followed by ill health.
3. Voluntary retirees showed less difficulty adjusting to retirement than the health related retirement group.
4. Those who participated in retirement planning programs seemed to adjust easier to retirement than those who didn't participate.
5. Retirement did not seem to affect interpersonal relationships very much. Relationships with coworkers were the most affected because of less or no contact. Relationships with partners were generally good; 82.5% reported no change in the relationship after retirement or a change for the better. Partner's employment did not affect satisfaction in retirement. There was a 7% increase in those who reported good marital relationships after 3 years of retirement. Those who reported no conflicting role expectations between the retiree and partner had better relationships than those with differing expectations.
6. The most popular leisure activities were found to be watching or participating in sports, work around the house including gardening and involvement in clubs, organizations and volunteer activities. Weekly
participation in leisure activities showed a moderate increase after retirement. Most respondents seemed to be satisfied with the way they spent their time.

7. Factors that influence adjustment in retirement were found to be health, job satisfaction, adequate income, satisfying interpersonal relationships and participation in retirement planning.

8. Over half the respondents found it difficult to adjust to less income which naturally has a bearing on life style, interpersonal relationships and life satisfaction in general.

9. Generally respondents' expectations for retirement were congruent with the reality but in those cases where it wasn't health, economic and interpersonal factors were the reasons given.

10. In general, respondents were unaware of specific community resources. By comparison the oldest group, aged 60-64, showed the most knowledge or community services.

11. Services suggested most frequently for early retirees were (a) special financial and social privileges similar to what their older counterparts have and (b) a meeting place of their own.
JOB SATISFACTION

In this study job satisfaction was found to be fairly high. Those who liked their jobs tended to adjust easier to retirement. This was not surprising as other studies (Glasser et al.; 1980; Barfield & Morgan, 1967) have found job satisfaction to be positively correlated with life satisfaction. Evidence shows that blue collar workers eagerly anticipate retirement and that those who find their jobs rewarding are less interested in retiring. It would seem that the distinction needs to be made between satisfaction with a job and experiencing a job as rewarding. Perhaps a common denominator in the correlation is the ability to accommodate to the situation and make the most of it.

REASONS FOR RETIREMENT

In this study, the 'Thirty and Cut' option was the most common reason given followed by health. The next category was evenly divided between those who retired to enjoy life and those who retired because of adverse working conditions. Autoworkers retiring early tend to be reasonably young, energetic people wanting to enjoy their retirement. The early retirement option speaks to the quality of life and opportunities that this generation has to fulfil their individual desires through leisure roles.
In response to the question 'What factors might be influential in exercising this option?' the literature seems to categorize them as physical and emotional. The physical reasons were connected with ill health. Reasons related to emotional well-being included sufficient income, status, support from significant others and the desire to enjoy life. On the negative side, job dissatisfaction was the main factor. Pyper (1970) notes that technological advances appear to be contributing to alienation and job dissatisfaction.

The reasons for retiring early in this study seem to reflect all of these factors in varying degrees.

EFFECT OF RETIREMENT ON INTERPERSONAL RELATIONSHIPS

Interpersonal relationships are usually good indicators of stress caused by role transitions and are, therefore, an important variable in studying retirement. In this study, retirement was found to have very little effect on interpersonal relationships. The fact that the majority of people reported good interpersonal relationships is probably a factor. The assumption is that communication will be better and that differences in expectations and needs can be discussed and resolved. Suggestions by some of the respondents to include partners in preretirement counselling indicates a concern with adjustments and resolution of differences.
Although there is little in the literature regarding the effect of retirement on interpersonal relationships, the indication seems to be that relationships with one's partner and friends are the most significant for the retiree. The marital relationship seems to bear the strain of role and status changes while friendship acts as a buffer to the trauma of retirement (Atchley, 1975). In this regard, the research findings showed a slight increase in contact with friends after retirement and no change or a change for the better in the marital relationship in most cases. Relationships with family remained about the same while relationships with coworkers dropped off, as expected.

"What kind of adjustments are required by the marital couple?" The incorporation of the husband back into the home and the modification of roles to accommodate redistribution of household and other responsibilities seem to be the main ones. Those who reported intrarole conflict indicated incongruent expectations or unclear expectations as the cause. They also stated that their relationship with their partner was fair or not very good. Failure to establish complementarity in new roles, according to Spiegol (1960) will cause disharmony in interpersonal relationships. Furthermore, if the relationship was not good before, retirement could precipitate a crisis for the marital couple.
LEISURE TIME

Leisure appears to play an important role in meeting a variety of needs in the life of the middle-aged adult. For example, volunteer activities might serve the need of contributing lastingly to others; pursuing personal interests might serve to help the individual to find personal meaning in his/her life, to fulfill one's potential or act as a substitute for work activities. These activities may also be used to bolster or maintain self esteem and a good self concept since the productive work activities have ceased. The creativity and versatility demonstrated by respondents in pursuing individual interests may also be a comment on the thrust towards self actualization (Maslow, 1968), fulfilling one's potential while simultaneously contributing to the well being of others (Erikson, 1963). Middle adulthood is also the time when the focus of attention starts shifting gradually to the inner self in search of meaning. This period may represent the last opportunity to fulfill dreams, master skills or to do whatever an individual needs to do to feel fulfilled, thus the urgency and commitment to self. Perhaps for many of these reasons, occupational rolelessness did not appear to be a problem for the group interviewed.

The ability of the leisure role to hold the same meaning for the individual as the occupational role is debated in the literature. Some authors believe that leisure activities
can have the same potential meaning while others contend that it cannot replace former meaningful work roles. As leisure becomes more of a central issue in our culture, the need to develop leisure competence will be important in preparing people for new roles in retirement (Atchley, 1980).

The most common leisure activities of respondents were working around the house, including gardening; watching or participating in sports; involvement in clubs, organizations and volunteer activities; and visiting. This was consistent with the findings of other studies (Atchley, 1980).

In this study, most participants shared their leisure interests with others and one-third had made new friends through participation in these activities. One might conclude that leisure activities meet psychological as well as social needs for many people when other avenues are lost through role changes.

**IMPORTANT VARIABLES IN ADJUSTMENT**

Adjustment in retirement can be affected by health, job satisfaction, income, interpersonal relationships, attitude toward retirement and participation in retirement planning. The Barfield and Morgan studies (1967, 1969) and more recent studies (Glasser et al., 1980) also substantiate this fact. Ill health can have a profound influence on retirement satisfaction in that it may involve resolving unfulfilled
expectations, accommodating one's lifestyle to health restrictions and consequent modification or retirement plans. In the study, all groups categorized according to the state of health reported that they were generally able to do the activities that they enjoyed which in itself contributes to satisfaction in retirement. Ethel Shanas (1962) found that retirees with chronic health problems were able to adjust and accommodate themselves to their conditions and continue to enjoy life in spite of their health limitations.

Income is the most significant factor in adjustment since it influences all other factors as well. The average retirement income in the study was found to be half of the average income prior to retirement. Reduced income affects life style as well as emotional well being. In addition to affecting fulfillment of expectations such as leisure pursuits, travel and buying power, living on reduced income exerts additional stress on interpersonal relationships, particularly marital and family. Self image is also affected (Clark & Anderson, 1967), especially in lower socioeconomic groups.

As a further insult to reduced income, inflation and unexpected union concessions were also reported as affecting satisfaction in retirement. Other studies of automotive workers had similar findings (Barfield, 1969; Glasser et al., 1980). Of the respondents in this study who felt limited by income, 40% still had dependents which may have
imposed further restraints on their lifestyle. For example, they may have had to delay retirement plans such as travelling or moving.

Of the respondents who said that they had to adjust to less income, 54% said they found it a difficult adjustment to make. The question raised in the literature review was 'Does reduced income necessarily affect successful adjustment to retirement?' In the study, 76% of the respondents who felt limited by income were still able to participate in the activities that they enjoyed most and 63% stated that their lives in retirement were not as they had expected. Yet the majority of the people did not feel that retirement presented any major difficulties for them. It appears that the respondents have accepted and adjusted to the reality of less income, been able to enjoy reasonable satisfaction in retirement and retain an optimistic outlook on life.

Participation in retirement planning programs is another factor that influences ease of adjustment to retirement. Adjustment in this study is based upon self reporting and while preretirement attitude was not studied as a separate variable, most of the sample reported feeling good about retiring when they did and 70% said they would recommend retiring when they did. Findings showed that of those respondents who had planned retirement, 61% stated that they took very little, if any, time to adjust to retirement and 85% reported no uncertainty about new roles in retirement.
In comparing the adjustment of those who retired voluntarily and those who retired out of necessity due to health reasons, the findings showed that there was a vast difference between the groups. Almost three quarters of the voluntary group took very little time to adjust as compared to about one third of the health related group. Whereas 16% of the voluntary group expressed some uncertainty about new roles, one-third of the health related retirement group did. Although it would appear from the findings that voluntary retirees tend to adjust better to retirement than involuntary retirees, the literature shows that the crucial factor in adjustment was not whether retirement was voluntary or not but whether the retiree had a positive attitude toward retirement (Thompson et al., 1960). Those respondents who participated in retirement planning programs all said they found it helpful and most took very little time to adjust.

Retirement studies such as Glasser et al. (1980), have found participation in retirement planning to be positively correlated with successful adjustment in retirement. In the Glasser study (1980), half of the retirees stated that they wished they had taken advantage of the retirement preparation programs offered. One of the assets of these programs is the reinforcement of positive orientations toward retirement (Green et al., 1969; Atchley et al., 1978). Thompson and his associates (1960) demonstrated the
relationship between the positive preretirement attitude and successful adjustment in retirement. One of the most important benefits however, and the core of the programs offered is assistance with financial planning and facts about retirement income.

The question raised in the review of the literature was whether the adjustment difficulties of retirees, who didn't have the benefit of preretirement planning, were related to matters that could be reasonably addressed as part of the retirement preparation program. The findings of this study showed that the sample population experienced the most difficulties in adjusting to less income and in sorting out differing expectations of marital partners regarding roles after retirement. In view of the nature of these difficulties, one could reasonably expect that preretirement preparation programs addressing these issues could be beneficial in easing adjustment to retirement.

Although participation in retirement planning has been shown to facilitate adjustment to retirement, many of the respondents in this study did not have an opportunity to take advantage of such preparation. During the economic downturn, when most needed, Chrysler Corporation did not offer pre-retirement seminars. This training should be viewed as a right rather than a privilege. In such cases where industry does not or cannot provide the needed courses, other arrangements, such as contracted services,
should be made to provide the opportunity to those who wish or need to take advantage of it. Research is recommended to ascertain what is presently available to the perspective retiree and what is needed. The possibility exists that appropriate community services could be established to fill the need for consumer groups or individuals.

With regard to adjustment difficulties and effects of retirement on the individual, it was apparent that some retirees could benefit from counselling. It would be helpful to have a liaison person at the union hall who is familiar with the community resources in order to make appropriate referral or the union counsellor might be trained to take on this responsibility. Another possibility is to contract social work services as required or even to have an industrial social worker connected with the automotive industry.

**EXPECTATIONS VS REALITY**

Usually retirees have pondered the question of retiring long before the decision is made public, unless of course it is unexpected. They balance the advantages and disadvantages, anticipate what retirement will be like and possibly make some plans for how they wish to structure the remaining portion of their lives. If for some reason the expectations are not fulfilled or are not congruent with the reality, the retiree will be disappointed or less satisfied with his/her new status.
For most of the early retirees interviewed, expectations for retirement were fairly congruent with the reality they found. Fifty-six percent said that their life was the way that they had expected it to be in retirement while 44% said it wasn't. In those cases where it wasn't as expected, reduced income, ill health and poor family relations were given as the reasons. Similar results were found in another study. In the Harris national survey (1965), of one third that found retirement less than satisfactory, the reasons given were financial problems, poor health and missing the job. Results indicated that the reality of retiring was not as positive as expected in the Glasser study (1980) due to financial and health problems as well.

In terms of specific expectations in the present study, retirees generally expected to spend more time in leisure activities, to travel more, visit with family and friends, get more involved in clubs and pursue personal interests. Most of the sample (70%) reported that they were able to fulfill all or most of their expectations. The explanation could be that this group tended to have realistic expectations, that those who chose to participate in the study felt reasonably good about their retirement experience. However, it could also reflect the general trend of findings since expectations in retirement are congruent with other larger scale studies.
COMMUNITY RESOURCES

Based upon the knowledge of services or selected agencies, most respondents were not familiar with services offered. The oldest group was most aware of services perhaps by reason of use. When asked if they felt the community was lacking in services and what they would recommend, the consensus was that special financial and social privileges should be granted to give them parity with their older counterparts. Others expressed the need for a meeting place of their own similar to the Seniors Centre. Early retirees need to establish their own identity and affiliations, since they belong neither to the work force nor to the 'traditional' retired population. Such a place could provide a base for organizing self help groups, committees to help resolve concerns or to organize retirees to advocate for themselves. It has recently been brought to the attention of the researchers that a retirees group affiliated with the U.A.W. is in the initial stages of attempting to organize programs and activities through the Emil Mazey Hall. It seems to be structured more toward the interests of younger retirees. Perhaps it will evolve into a centre to meet the needs of early retirees. The suggestion has also been made to establish barter services among themselves to help reduce costs for needed services, since they tend to be a talented and resourceful lot.
SUMMARY OF RECOMMENDATIONS

Retirement preparation seminars have been found to be valuable in helping retirees adjust to retirement. If these seminars are not offered by the industry, they should be made available through other sources in the community e.g. contracted services. If there is a need, appropriate community services could be established for groups or individuals.

Some individuals could benefit from counselling to assist them in adjusting to retirement. It would be beneficial to have a liaison person at the union hall who is familiar with the community resources in order to make appropriate referrals. The union counsellor might also be trained to take on this responsibility. Another possibility is to contract social work services or even to have an industrial social worker connected with the automotive industry.

Retirees themselves expressed a need for a meeting place of their own. The researchers agree that such a place could provide a base for organizing self help groups, committees to help resolve concerns or to organize retirees to advocate for themselves. Since there appears to be a younger group of retirees developing programs at the Emil Mazey Hall, this could be the beginning of such a centre. It was also suggested that retirees could establish barter services among themselves to help reduce costs for needed services.
RECOMMENDATIONS FOR FURTHER RESEARCH

As a pilot study, this research represents the base knowledge upon which further knowledge may be built. A larger representative sample is needed to ensure valid results.

It would be interesting to compare white collar with blue collar retirees, both male and female, to note the differences in adjustment to retirement and the ease with which they move into new roles.

An indepth study using a small sample could be useful in determining how all the factors fit together in a retiree's life, for example retirement related issues, psychosocial tasks and existential issues to name a few. A holistic view of the person in his/her environment is needed as the person is sometimes eclipsed by the event of retirement itself in many studies.

A study of retirees in the forty-eight to fifty-five year range would give a more precise picture of the difficulties that a young retiree encounters in accommodating to a new lifestyle. This age group is also rumoured to experience more difficulty in the transition than older retirees.

Research is also recommended to ascertain what is presently available to the prospective retiree in the way of retirement preparation courses and what is needed.

More research is also needed on how people adjust to the loss of income since it is one of the key aspects that requires adjustment in retirement.
LIMITATIONS OF THE STUDY

The data collection instrument had some limitations by virtue of its nature. The structured questionnaire tends to limit the type of information received since respondents reveal only what they are asked. Ideally there should be an unstructured part to the interview to have the respondent share what may otherwise be concealed. The questionnaire did have unstructured areas where respondents were free to share their thoughts and feelings but not enough to balance the structured part. As with most questionnaires, possible improvements can always be seen after the fact. In some areas, the questionnaire was found to be not specific enough to get accurate information. Other limitations to the study are as follows:

1. Findings cannot be generalized to the larger population because proper sampling procedures could not be used.

2. Since the sample population was comprised of those who volunteered, the age range of respondents could not be controlled.

3. No accurate comparisons could be made with regard to sex as the number of females in the sample was very small.
SUMMARY AND CONCLUSIONS

This pilot study was designed to explore potential difficulties encountered by early retirees with the aim of assisting community social planners to develop specific services for this population if warranted. The researchers in coordination with their advisory committee pinpointed specific areas for research where it was most likely that retirees would experience some problems— in the economic realms, with the loss of occupational roles and in interpersonal relationships. To explore these areas a psychosocial framework was used that would take into account both the individual and the social factors. The theoretical structure used to accommodate these factors was adult development and role theory. A sample of fifty auto workers, who had retired before the mandatory retirement age, were interviewed using a structured questionnaire. Findings in three areas were noted.

Concerning adjustment to occupational role loss, respondents showed a wide range in the time it took to adjust to not working. At the time of the interview, some still felt uncertain about new retirement roles, some took 1 to 2 years to adjust, while others took little, if any time to adjust, adapted quickly to new leisure roles and reported satisfaction with their new life styles. Most retirees were able to structure their time and find satisfaction and personal meaning through the activities so that loss of the
occupational role did not appear to be problematic for this group.

The interpersonal relationships of retirees sampled were generally good, according to self reports and were not significantly affected by retirement. Role conflict in the marital relationship as a result of differing expectations was identified as one of the main concerns. The quality of the marital relationship was influential in the retiree's adjustment.

The main difficulty experienced by retirees in the economic area was in adjusting to a reduced income. Slightly more than half of the respondents who said they had to adjust to less income found it difficult to adjust to. In addition, some of them had dependents.

However, even of those who reported feeling limited by income, slightly more than three quarters were able to participate in the activities that they enjoyed most of the time.

In conclusion, the findings reveal that for the majority of the sample of automakers, the transition from employment to retirement tended to be relatively smooth and uneventful. Difficulties experienced by retirees centred mainly around economic issues.

Although this study did not uncover any major difficulties in the three specified areas, indications are from other sources that early retirees do experience more
difficulties than this research has shown. A more likely conclusion might be that the portrayal of the true concerns of early retirees were not revealed because of the nature of the sample who probably represented the more satisfied contingent. Those who did not feel as good about themselves or their retirement in general, would be less likely to volunteer.

Nevertheless, the study has provided basic first level descriptive data which can be added to.
Appendix A

ADVISORY COMMITTEE

1. Dr. James Chacko --- Director, School of Social Work, University of Windsor; Chairman, Advocacy and Forward Planning Committee, United Way

2. Deanna Johnson --- Canadian Mental Health Association

3. George Johnson --- Chairman, Retirees Council, Local 444, Early Retiree

4. Dorothea Knights --- Executive Director, Greater Windsor Senior Citizens Centre

5. Dave Osmun --- Program Manager, Social Services, City of Windsor

6. Pam Patterson --- Program Supervisor, Ministry of Community and Social Services

7. Mark Pfaff --- Area Representative, New Horizons

8. Dan Spinner --- Director of Social Planning, United Way
Appendix E

THE QUESTIONNAIRE

No.

Study of Early Retirees

Sponsored by:

United Way

Advocacy and Forward Planning Committee

And

University of Windsor

School of Social Work

Research and Development Unit
My name is ______________. I am one of the researchers involved in the study of early retirees sponsored by the University of Windsor, School of Social Work and the United Way, Research and Development Unit. The purpose of this study will be to find out how early retirees experience the changes from employment to retirement.

Early retirees of the U.A.W. who have volunteered and others selected at random will take part in the study. The information obtained will be categorized and no identifying information will be used. It is strictly confidential in this respect.

As an early retiree in the community, you have first hand information that is very valuable and which hopefully can be used for social planning purposes.

You are under no obligation to answer any of the questions that you do not wish to. The interview should take approximately 40 to 45 minutes.

Thank you for your willingness to participate in this study.
STUDY OF EARLY RETIREES

A. Occupation

I'd like to talk with you about the types of things you did while you were working. First of all...

1. Where did you work?

   ___ General Motors
   ___ Ford
   ___ Chrysler

2. What was your job title there? ____________________

3. How long did you do that job? ___ years

   How many years with the company? ___

4. While you did that job, did you also have a part-time job?

   ___ no

   ___ yes. If 'yes' what did you do? ____________________

   Why did you decide to take a part-time job? ______

   ____________________

5. Do you have a part-time job now?

   ___ no
___yes. If 'yes' what do you do?

__________________________________________________________

Can you tell me why you have taken this job?

__________________________________________________________

How long have you been working at this job?

___ years

6. Generally speaking, did you like your last full time job?

___ no. If 'no' what didn't you like about it?

__________________________________________________________

___ yes. If 'yes' what did you like most about it?

__________________________________________________________

7. Is there anything you miss about your job?

___ no

__________________________________________________________

___ yes. If 'yes' what?

__________________________________________________________

8. Is there anybody in the household working?

___ no

__________________________________________________________

___ yes. If 'yes' who? ___ Other. (If 'other' go to question 9).

___ Partner.
(i) What does your partner do?

(ii) How long has your partner had this job? ___ years

(iii) Is this job ___ part-time or ___ full-time?

(iv) How do you feel about your partner working?

Some jobs are more interesting and satisfying than others. We want to know how people feel about different jobs. I will read 15 statements about jobs. When I read each statement, I want you to tell me the number that best describes how you felt about your full time job. There are no right or wrong answers. I would like your honest opinion on each one of the statements.

(1) strongly agree
(2) agree
(3) disagree
(4) strongly disagree

- Modified Index of Job Satisfaction

___ My job was like a hobby to me.

___ My job was usually interesting enough to keep me from getting bored.

___ It seems that my friends were more interested in their jobs.

___ I considered my job rather unpleasant.
I enjoyed my work more than my leisure time.

I felt fairly well satisfied with my job.

Most of the time I had to force myself to go to work.

I definitely disliked my work.

I felt that I was happier in my work than most other people.

Most days I was enthusiastic about my work.

Each day of work seemed like it would never end.

I liked my job better than the average worker did.

My job was pretty interesting.

I found real enjoyment in my work.


B. Retirement

Now I'd like to talk to you about your retirement.

1. When did you retire? ___________ (what year)

2. How old were you then? ___________ years

3. Was this a planned retirement?
__no. If "no" why did you retire when you did?

How did you feel about it? ________________________________

____________________________

__yes. Why did you retire then? ________________________________

______________________________

Did you make any particular plans for your retirement?

____________________________

How did you feel about retiring then? ________________

4. Did your union, employer or some other source offer retirement planning?

__ union

__ both union and employer

__ none offered

5. Did you take part in any of this retirement planning?

__ no

__ yes

__ none offered

6. (If participated) Did you find this program helpful?

__ no If no why not? ________________________________
yes. If 'yes' what was most helpful? __________________________

7. If you were going to start a program for people who want to plan their retirement what would you include? __________________________

C. New Leisure Activities

1. Can you tell me how you spend the time you previously spent working? __________________________

2. a) I'm going to read you a list of activities and I want you to rank them according to how much you enjoy them with the scale I will show you.

   (1) like very much
   (2) like somewhat
   (3) dislike somewhat
   (4) dislike very much

___ sports

   participating (list) (i) ___________ (iii) ___________
   (ii) ___________ (iv) ___________

___ watching (list) (i) ___________ (iii) ___________
____ work around the house (including gardening, etc.)
____ art, crafts and hobbies
____ shopping
____ watching television
____ visiting friends and relatives
____ clubs, organizations, volunteer activities
____ other activities (specify) ____________________________

2. b) Now I'd like to find out how often you participate in these activities. Using this scale, please tell me how often you participate in them.

(1) daily
(2) 2-3 times a week
(3) once a week
(4) every two weeks
(5) 2-3 times a week
(6) once a month
(7) other (specify) __
(8) never

____ sports (watching and/or participating)
work around the house (including gardening, etc)

shopping

visiting friends and relatives

clubs, organizations and volunteer activities

other activities (specify)

3. a) Do you participate in any ethnic group activities?

no

yes. If 'yes' which ones?

(i)

(ii)

3. b) How often did you participate in the activities that you enjoyed most.

before retirement?

and how about now

(1) daily

(2) 2-3 times a week

(3) once a week

(4) every two weeks

(5) 2-3 times a month

(6) once a month

(7) other (specify)

4. Are you able to do the activities that you enjoyed most of the time.
no. If 'no' why not? ____________________________________________

yes

5. You said you enjoy ______ most. Do you usually do this alone or with someone else?

____ alone    ____ with someone else?

who? _____ partner

_____ friend/neighbor

_____ children/grandchildren

_____ relatives

_____ someone you worked with

_____ other (specify) ______

6. Are you interested in getting involved in volunteer work?

____ no

____ yes

____ presently involved. What do you do? _________________________

What three special talents or abilities do you think you would be able to bring to volunteer work?

(i) ____________________________________________________________
7. Have you made new friends through leisure activities?
   ___ no
   ___ yes

D. Adjustment

I'd like to talk to you about some of the changes you've made since your retirement.

1. (a) On the average, how many hours did you spend around the house before your retirement?
   ___ hours a day

How about now?

   ___ hours a day

   (b) How do you feel about it?

2. (a) What were your responsibilities around the house before you retired?

   (i) ______________________________

   (ii) ______________________________
__ how about now?

(i) ________________

(ii) ________________

(b) Was it mutually agreed upon?

__ no. If 'no' what did you do then? ________________

__ yes. If 'yes' how did you agree? ________________

3. Would you say that you have a good, fair or not very good relationship with your partner right now?

__ no partner (go to question 5);

__ good

__ fair

__ not very good

__ don't know

4. (a) Has your relationship changed since your retirement?

__ no

__ yes. If 'yes' how has it changed - better ______

- worse ______
Why do you think it has changed? ________________

________________________________________________________________________

How do you feel about this? ________________

________________________________________________________________________

(b) Do you think your partner had the same idea of what you might be doing after retirement as you did?

__ no. If 'no' how was it different? ________________

________________________________________________________________________

__ yes

__ don't know

5. How many children do you have?

__ no children (go to question 8),

__ living at home

__ living away from home - same city __________

- another city, town __________

&

- another province __________

- another country __________

6. (a) Would you say that you have a good, fair or not very good relationship with your children before you retired?

__ good
fair
not very good
don't know
How about now?
good
fair
not very good
don't know

(b) If it has changed, why? 

How do you feel about this change?

7. (a) How often do you see your child(ren)?

<table>
<thead>
<tr>
<th></th>
<th>before retirement</th>
<th>after retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>living in same city, town</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>living in another city, town</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>living in another province</td>
<td>_______</td>
<td>_______</td>
</tr>
<tr>
<td>living in another country</td>
<td>_______</td>
<td>_______</td>
</tr>
</tbody>
</table>
1. Daily
2. 2 - 3 times a week
3. Once a week
4. 2 - 3 times a month
5. Once a month
6. 2 - 3 times a year
7. On special occasions only
8. Other (specify) ______________

(b) Are you satisfied with this?

_ no. If 'no' why not? ________________________________

_ yes

8. Do you have other relatives?

_ no

_ yes. If 'yes' ___ living with you?

___ living in the same city?

___ living in another city, town?

___ living in another province?

___ living in another country?

9. (a) On the average how often were you in contact with your relatives before after
living in same city, town

Living in another city, town

living in another province

living in another country

1. daily,
2. 2 - 3 times a week
3. once a week
4. 2 - 3 times a month
5. once a month
6. 2 - 3 times a year
7. on special occasions only.
8. other (specify) ______

(b) Are you satisfied with the number of contacts?

_ no. If 'no' why not? ____________________________

_ yes

10. (a) In general, would you say that you have a good, fair or not very good relationship with your relatives (non-household) before you retired?

_ good

_ fair
__ not very good
__ don't know

How about now?
__ good
__ fair
__ not very good
__ don't know

(h) If this has changed, why? ____________________________

How do you feel about this change? ____________________

_________________________________________________________________

11. (a) Would you say that you have a good, fair or not very good
relationship with your former co-workers before you retired?

__ good
__ fair
__ not very good
__ don't know

How about now?
12. (a) On the average how often are you in contact with your former co-workers now?

1. daily
2. 2 - 3 times a week
3. once a week
4. 2 - 3 times a month
5. once a month
6. 2 - 3 times a year
7. on special occasions only
8. other (specify) ______________

(b) Are you satisfied with the number of contacts?

__ no. If 'no' why not? ____________________________

__ yes
13. (a) Did you contact your former co-workers outside of working hours before you retired?
   ___ no
   ___ yes

14. I'd like you to think about the friend that you feel closes to.
   (a) On the average, how often were you in contact with that person
       ___ before retirement? 1. daily
                                    2. once a week
                                    3. 2 - 3 times a month
                                    4. once a month
                                    5. 2 - 3 times a year
                                    6. once a year
                                    7. on special occasions
                                    8. other (specify) _______
   (b) How do you feel about this? _______________________________________

15. Has your relationship with your friend changed since you retired?
   ___ no
   ___ yes. If 'yes' how has it changed? ___ better
16. It takes most people a while to get used to not working. About how long would you say it took you to become used to not working?

- didn't take any time
- still not used to it
- about a month
- about 2 - 3 months
- about 4 - 6 months
- about 1 - 2 years
- about 2 - 3 years
- other (specify, _______________

17. While employed, people are part of the work force. After retirement, sometimes they feel uncertain about where they belong. Did you ever feel that way?
**E. Expectations**

People usually have some expectations for their retirement. I'd like to talk with you about some of the expectations you may have had.
1. Generally, would you say that the way that you are living now is the way you expected it to be?

   ___ no. If 'no', why not? ________________________________

   ___ yes

2. (a) When you retired did you expect to (check as many as apply).

   ___ spend more time with your family

   ___ spend more time with friends

   ___ spend more time in leisure activities

   ___ get (more) involved in clubs/organizations

   ___ travel more

   ___ have more time to self

   ___ anything else (specify) ________________________________

   (b) Have you been able to fulfil these expectations?

   ___ no

   ___ yes

   ___ most of them

3. Would you recommend that other people retire at the same age you did?

   ___ no. If 'no', why not? ________________________________
4. (a) In your opinion what is the best thing about retirement?

(b) What was the most difficult thing?

F. Economics

Now I'd like to talk to you about your economic situation since it is an important part of retirement.

1. Did your company have a good pension plan for people retiring early?

   no. If 'no', what was not good about it?

   yes. If 'yes', what was good about it?

2. Do you have any other retirement benefits as a former employee?

   no

   yes. If 'yes', what are they?
3. Generally, retirees have to adjust to less income when they retire. Does this apply to you?
   
   _ no
   
   _ yes. If 'yes', did you find that hard to do?
   
   _ no
   
   _ yes. If 'yes', what was the most difficult thing you found?
   
   _ not able to go out as often
   
   _ not able to buy what you want
   
   _ not able to travel as much
   
   _ have to constantly watch what you spend
   
   _ other (specify), _______________________

4. Would you tell me the monthly net income of you and your partner before you retired?
   
   __________ a month
   
   after you retired?
   
   __________ a month

5. With the exception of your partner, do you have dependants that you provide some financial support for?
6. Has your retirement income stopped you from doing some of the things that you had planned for your retirement?

   no

   yes. If 'yes', (specify)

7. Suppose one of your friends who retired early wanted some advice on his/her financial affairs. Where would you send him/her for help?

   union

   bank or credit union

   social agency (specify)

   broker

   other (specify)

   don't know

G. Community Services

I would like to talk with you about some of the resources in the community.

1. I'm going to tell you the name of a community resource and I want you to suggest one service that you think they provide:
Red Cross

Victorian Order of Nurses

Senior Citizens Centre (Elliot St.)

Canadian Mental Health Association

Community and Social Services

Help Services

Dept. of Veteran Affairs

2. Are you aware of some other community services that you think might be helpful to you?

   _ no

   _ yes. List _______

      (i) ____________________________

      (ii) ____________________________

      (iii) ____________________________

3. Do you think the community is lacking in services for early retirees?

   _ no

   _ yes. If 'yes' what would you say is needed? ____________________________

   _ don't know
H. Demographics

Now I'd like to ask you a few general questions.

1. Where were you born?
   - Canada
   - outside Canada (specify) ____________________________

   If 'outside Canada' how long have you lived in Canada?
   __________ years

   How long in Windsor-Essex? __________ years

2. Do you speak French or any other language?
   - English
   - French
   - Other (specify) ____________________________

3. Sex
   - male
   - female

4. What was your age on your last birthday? __________ years

5. What is your marital status?
   - married (include cohabitation)
_ separated

_ divorced

_ widowed

_ single

6. What is your highest level of education you have completed?

_ attended elementary school

_ elementary school graduate

_ attended secondary school

_ secondary school graduate

_ attended college or university

_ college graduate

_ university graduate

_ other (specify) ____________________________

7. Have you moved since your retirement?

_ no

_ yes. If 'yes' why? ____________________________

What type of housing did you live in before moving?
__ single family dwelling
__ duplex/semi-detached
__ apartment
__ mobile home
__ other (specify) __________________________

8. Are you happy with your housing now?
__ no. If 'no' why not? __________________________
__ yes

9. What type of housing do you live in now?
__ single family dwelling
__ duplex/semi-detached
__ apartment
__ mobile home
__ other (specify) __________________________

10. Do others share your home?
__ no
__ yes. If 'yes' who else? __________________________

11. Some people feel as healthy and active as they did several years
ago while others feel their health is not as good as it used to then. How do you feel?

- just as good
- not as good
- better

12. Do you have any chronic conditions such as diabetes, hypertension, emphysema, anxiety or depression?

- no

- yes. If 'yes' what? _________________________________

Does this condition limit the type or amount of work or any other activity that you can do?

- no

- yes. If 'yes' how much? _______________________________

13. Now as an early retiree looking further into the future—what do you think your life will be like in the next five years?

____________________________________________________________________________________

14. As a final question, which of the following would you like to be called?
early retiree

older adult

young retiree

other (specify)

don't care

Comments:


Thank you for your cooperation
REFERENCE LIST


Pyron, C. The company, the individual and the decision to retire. Industrial Gerontology. 1970, 1-4.


BIBLIOGRAPHY


VITA AUCTORIS

Elizabeth Podor was born February 8, 1944 in Warburg, Alberta. After graduating from high school, she attended Teachers College in London, Ontario and taught elementary school in Galt for two years. In 1965 she enrolled at the University of Windsor and graduated in April, 1968 with a Bachelor of Arts in psychology. Elizabeth was employed as a social worker in protective services with the Children's Aid Society of the County of Essex from May, 1968 to September, 1979 when she left to continue her education. From September, 1979 until December, 1980 she was enrolled at the Merrill-Palmer Institute in Detroit in the Humanistic and Clinical Psychology Masters Program. Elizabeth returned to the University of Windsor in July, 1981 and completed her undergraduate degree in Social Work. The following year, she was accepted into the graduate program in Social Work, having a specialization in child and family and a concentration in gerontology. While in the graduate program, she was employed as a graduate assistant for undergraduate courses and supervised students as a field instructor.
VITA AUCTORIS

Trevor Lloyd Owens was born in Port Arthur, Ontario on April 25, 1947. He has worked in the mines and grain elevator industry of Northern Ontario. In 1969, he graduated with a Diploma in Social Services from Confederation College of Applied Arts and Technology. In 1973, he graduated with a Bachelor of Arts degree from Lakehead University and in 1978, he graduated with an Honours Bachelor of Social Work degree from the same university.

In November 1972, he accepted a position as Medical Social Worker with St. Joseph's General Hospital in Thunder Bay, Ontario. Since his employment with the hospital, he has worked at all levels in hospital social services and for the past four years, he has been employed as a Psychiatric Social Worker in charge of the in-patient and out-patient units. He has been Acting and Assistant Director of hospital social services for the past seven years.

Trevor has had extensive involvement with the health and social planning councils in the Thunder Bay community, particularly as it relates to meeting the needs of the elderly.
In 1982, Trevor obtained an educational leave of absence from his employer and enrolled in the graduate program of the University of Windsor. His area of specialization was in health and his field practicum was with Emergency Telephone Services in Detroit, Michigan. He expects to graduate in April of 1984.

Trevor married Christine Sherry Markevich in 1970. They have two children, Jennifer, 10, and Michael, 4.
VITA AUCTORIS

Wendy Aliena Shaw was born in Toronto, Ontario on March 4, 1957. She started her elementary school education in Jamaica, West Indies where she lived for eight years. She returned to Toronto in December 1965. She attended Birch Cliff and West Hill Public Schools and West Hill Collegiate Institute where she graduated with a Secondary School Graduation Diploma in June 1976. In September 1976, she attended Centennial College of Applied Arts and Science where she graduated in December 1978 with a Diploma in General Arts and Science.

In January 1979, Wendy entered the School of Social Work, University of Windsor. Her field placements included; The Inn, The John Howard Society and Windsor Separate School Board. In June 1981, she received a Bachelor of Arts in psychology. She graduated in June 1982 with an Honours Bachelor of Social Work degree.

In September 1982, Wendy entered the Master of Social Work program at the University of Windsor. Her specialization was child and family—gerontology and her concentration was in administration. She was placed at Riverview Hospital for her field practicum which she completed in April 1983.
During the year in the Masters program, she worked as a graduate assistant for undergraduate courses.

Wendy presently works for the Windsor Association For The Mentally Retarded as a residential counsellor. She has had various volunteer experiences in the social work field including work as a crisis counsellor for the Windsor Rape Crisis Centre.

Wendy hopes to graduate in April, 1984.