

Adjustment to Retirement: What We Know and What We Need to Know

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ABSTRACT

Difficulty in adjusting to retirement has consistently emerged as a problem for approximately a third of retirees. A body of research has converged on a description of the poor adjuster as one in poor health, with inadequate income, a negative pre-retirement attitude, but with an increased likelihood of adaptation over time. Findings relating to other factors such as socio-economic status, occupation, activity, career fulfilment, job satisfaction and work commitment are far less conclusive, with interpretation hampered by a failure to control for the more well established correlates of retirement adjustment. This paper reviews the empirical work in this field, evaluates the goal hierarchy model and the political economy of old age literature as bases for explaining differences in retirement adjustment, and proposes a theoretical framework for future research which brings these two perspectives together.

Introduction

Recent analyses of the impact of retirement on personal adjustment converge on the view that this life event is far less aversive than has been assumed. In fact, Friedmann and Orbach¹ have blamed isolated clinical experiences and the uncritical acceptance of empirical findings for promulgating myths about retirement as a crisis which precipitates a decline in physical and mental health as well as disruption of family and social relationships. Similarly, Atchley² has concluded that existing data fail to substantiate detrimental effects of retirement on physical health, life satisfaction, personal identity, and social participation.

While the belief that retirement is a major crisis of old age has not

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been substantiated, researchers have identified consistently a minority who have found adjustment to retirement difficult. In the United States, a 1965 Harris poll reported 33% as finding retirement less than satisfactory,^{3,4} Cottrell and Atchley⁵ found 30% who felt they would never get used to the change, and Barfield and Morgan's^{6,7} estimates of the percentage dissatisfied with retirement ranged from 21% to 39%. Richardson,⁸ in his study of Scottish retirees, found that 46% of those who were not engaged in any paid employment evaluated their new status unfavourably. In one of the few cross-cultural studies on this topic, Shanas *et al.*⁹ reported that nothing was enjoyable about retirement for 35% of American retirees, 42% of British retirees, and 50% of Danish retirees. In a more recent study in Paris, Cribier¹⁰ reported that 25% of retirees failed to find retirement a satisfying experience. Kremer¹¹ has noted 12% of Israeli retirees who were not at all satisfied with the retirement experience and a further 16% who were only moderately satisfied.

Although a minority may report finding the retirement experience difficult, a much higher proportion are concerned before the event. Among a sample of older workers, Parker¹² found that only 35% could express unequivocal support for the experience. Parker concluded that if more than half were experiencing some concern, social gerontologists should be showing considerable interest in the problem of retirement adjustment.

Explanations of why some retirees have difficulty making the transition to retirement while others adjust with ease have not been a central concern of social gerontologists in the past. Early theories of the impact of retirement treated retirees as a homogeneous group, with two theoretical traditions having a marked influence on the direction of empirical work in the field.¹³ The first postulates that retirement is a crisis because it deprives the individual of his/her occupational identity, the basic legitimising role for workers in our society. The second challenges the assumption that occupational identity is of central importance, and postulates that retirement itself has become a legitimate role allowing for the continuation of old non-work roles and the development of new ones. Neither theory has as its major focus individual differences in adjustment among retirees.

Consequently, the bulk of the empirical work on retirement has concentrated its efforts on assessing the impact of this life event on retirees overall, asking such questions as 'does retirement affect life satisfaction, physical and mental health, activity, income' and so on.¹⁴ More recently, empirical attention has been turned to examining demographic subgroups defined by time of retirement, race or socio-

economic status,¹⁵ but still little priority has been given to identifying the profile of the poor adjuster.

Explanation of poor adjustment

Two theoretical formulations have emerged in recent years which assign a central role to individual differences among retirees. The first, the political economy of old age, is sociological and identifies the crucial component as differential access to resources in retirement. Such differences predispose some people more than others to the degradation of poverty and dependency in their later years.^{16, 17} Walker¹⁸ has argued that the 'Inequalities forged or reinforced in the labour-market are carried into retirement' (p. 77). He goes on to describe two extremes in the work situation:

On the one hand a large number of jobs are boring, arduous or alienating, offering little or no prospects for promotion, few fringe benefits and relatively little security; while on the other there are relatively highly paid jobs offering a wide range of fringe benefits, a great deal of autonomy and security of tenure. (p. 78).

These differences are class differences and are major determinants of who can provide for themselves in old age and who cannot, who has the option to continue work and who has not, who is stigmatised as dependent and who is not, who maintains status in old age and who does not. While the political economy perspective has relevance to an analysis of adjustment to retirement, it is important to recognise its limitations. The aim of these theorists is to explain differences in poverty and dependency in old age through social structural variables. Poverty and dependency are widely accepted as objective indices of well-being. They must not be confused, however, with the major concern of this review – subjective well-being. Subjective well-being is the retirees' own appraisal of how much difficulty they have experienced in making the transition from worker to retiree. In spite of the distinction between objective and subjective indices of well-being, the political economy of old age has important implications for analysing the question of who perceive themselves as making the transition with ease and who do not.

The second perspective has been proposed by Atchley¹⁹ in his theory of goal hierarchies. Compared with the above, the approach is psychological in that the emphasis is placed on the individual's subjective evaluations. Although Atchley uses the term goals rather than needs, wants, and values, these psychological terms can be readily substituted. Central to Atchley's model is a hierarchy of goals, a setting of priorities for the individual which will guide behaviour and maximise well-being.

The idea is similar to that proposed by Rokeach²⁰ who postulated two value hierarchies to guide human behaviour, one concerned with goals in life, the other concerned with ways of behaving.

Underlying the theories of both Atchley²¹ and Rokeach²² is the supposition that individuals differ in the priorities they set for themselves. These priorities are biologically and environmentally determined and have some degree of stability over time. When achievement of the goals is frustrated, however, the individual's system of priorities is threatened and adjustments must be made. A number of options are available. The individual can keep the value hierarchy intact and find new activities which can be substituted for the old to allow goal attainment. Alternatively, the individual can reconsider priorities and alter the hierarchy to accommodate the changing circumstances. Finally, the individual may be unable to reconcile the discrepancy between goals and achievements, in which case poor adjustment will ensue.

As applied specifically to the retirement experience, the argument is as follows. If the occupational role is unimportant to the individual, that is, if it does not facilitate the attainment of important goals, having a job will be low in the hierarchy before retirement, at retirement, and after retirement. For these individuals, retirement is either a non-event or a positive experience in that it provides greater opportunity to pursue more attractive goals. On the other hand, if the occupational role is important and high in the goal hierarchy, retirement is a threatening life event. The individual is confronted with the challenge of finding substitute means of attaining the goals once achieved through the work role. Alternatively, such goals must be forsaken, the hierarchy reorganised, and new priorities found that are compatible with retirement.

Political economy theorists take exception to approaches such as Atchley's.²³ They argue that such theories put the onus of responsibility on the individual to adjust to whatever demands society makes, instead of making society accountable for the adjustment difficulties it creates.

A reconciliation of these two opposing perspectives is evident in the work of Cribier.²⁴ She has observed that 'satisfaction upon and with retirement is related to social class position, that is to social origins, to education, to occupation, to income, to one's network of social relations, to one's richness of interests. Overall the privileged classes remain privileged throughout their lives. But this satisfaction is also related to family conditions, . . . housing conditions . . . [and] to personal and affective history, to life-long patterns of adaptation' (p. 63). Cribier goes on to note the strength of character that enabled some of her

interviewees to attain a degree of happiness despite a very modest background. She concludes, however, that such persons 'represent exceptions to the social rule in a class society' (p. 63).

Cribier's²⁵ justification for assuming dominance of societal over individual factors in explaining differential adjustment among retirees is not readily apparent. Further light may be cast on this issue, however, by reviewing the empirical literature which has sought to identify the causes and correlates of adjustment difficulty in retirement.

Research paradigms for explaining differences in retirement adjustment

Empirical research relating to individual differences in retirement adjustment takes two forms. One approach has been simply to ask dissatisfied retirees why they are having adjustment problems. The second has been to identify factors statistically associated with making the transition into retirement with ease. Among the independent variables explored have been health, income, pre-retirement anticipation, commitment to work, job fulfilment, occupational and educational status, work conditions, activity, and elapsed time since retirement. Operationalising the dependent variable, the retirement adjustment construct, has taken a variety of forms. Although uniformly subjective, the measures vary dramatically in scope ranging from self-report scales of happiness with and acceptance of retirement, to more global measures of life satisfaction, morale, depression, and mental health.

Self-reported reasons for adjustment problems

Some of the most frequently cited data used in explaining adjustment difficulties are those from a 1965 Harris public opinion poll²⁶⁻²⁸ which asked dissatisfied retirees directly to pinpoint the reason for their negative attitude. Forty percent mentioned financial problems, 28% poor health and disability, 22% said they missed work, and 10% attributed their feelings to loss of a spouse. Parker²⁹ has published data which showed that money was expected to be the major loss before retirement (48%), but was not the major loss after retirement (31%). Missing workmates was more important (36%). Beveridge³⁰ also produced data which suggested that missed companionship was a major retirement problem (74%). Far less important was money (27%), the work (20%), and the routine (14%). Both Parker and Beveridge, however, were interested in documenting the losses that retirees as a

group experienced. They did not direct their questions specifically to those who were dissatisfied. Recently, Cribier³¹ provided support for the Harris poll published some 20 years ago. Cribier asked dissatisfied respondents why they felt that way. One reason dominated: sixty percent complained of insufficient income.

Correlational studies

Health. One of the strongest and most consistent correlates of ease of adjustment among retirees has been health.³²⁻⁴¹ Those in poor health experience greater difficulty in dealing with this transition. Shanas⁴² emphasised the limitations that poor health places on day-to-day functioning and its link to negative retirement evaluation.

The more limited a man is in his physical activities the more likely he is to find nothing that pleases him in his retirement;.... [the] more likely.... [he is] to say that.... [he is] lonely and that time passes slowly.... When the man who is physically limited recalls himself as a worker, he also recalls the sense of physical well-being associated with his work. The past job, the time when one was well, then becomes invested with a halo, a glamor, which it may never have had in reality. (p. 21).

Income. A second well-established correlate of adjustment to retirement is income, with financial problems being linked to difficulty with successful adaptation.⁴³⁻⁴⁷ Unlike health problems which are not generally regarded as a consequence of retirement⁴⁸⁻⁵¹ (see Minkler⁵² for an alternative view), inadequate income is inextricably bound to loss of work.⁵³⁻⁵⁵ Income is, in fact, the only aspect of work itself that repeatedly has been shown to vary systematically with ease of adaptation to retirement.

Pre-retirement anticipation. A third factor associated with successful adaptation is pre-retirement anticipation; a concept which features prominently in Rosow's⁵⁶ role continuity-discontinuity adjustment model. Pre-retirement anticipation has been operationalised in a number of different, though seemingly related, ways to produce a rather consistent pattern of results.

At an attitudinal level, Thompson, Streib, and Kosa⁵⁷ and Simpson, Back, and McKinney⁵⁸ produced data that stressed the importance of a positive pre-retirement outlook for overall personal adjustment and avoidance of a sense of deprivation resulting from job loss. Similarly, Heidbreder⁵⁹ has found that well adjusted retirees are more likely to have looked forward to their retirement. Taking measures six years apart on attitude to retirement pre and post the event, Glamser⁶⁰

obtained a correlation of 0.58. A more specific attitudinal measure, willingness to retire, also has been shown to correlate with ease of transition from worker status to that of retiree.⁶¹⁻⁶³

At a behavioural level, Heidbreder⁶⁴ found that those who reported having complete control over the retirement decision were more likely to adjust well than those who felt that retirement was involuntary. Similarly, Beck⁶⁵ and Barfield and Morgan⁶⁶ have shown that a negative evaluation of retirement occurs when the work role is relinquished sooner than expected.

While the above variables are concerned with whether or not the change is welcomed, controlled, or expected, other measures focus on preparations for the change. There is some evidence that planning for retirement is associated with ease of adjustment afterwards.⁶⁷ Glamser⁶⁸ found that perceiving oneself to be prepared for retirement correlated with satisfaction with retirement six years later. This result, however, may have been more a function of self-confidence than knowledge and planfulness.

Thompson and Streib⁶⁹ concluded that planning was only advantageous when prospective retirees had a realistic view of what was ahead. The importance of an accurate pre-conception of retirement has been supported by Barfield and Morgan,⁷⁰ who found less satisfaction among automobile workers whose retirement experiences were not in keeping with expectations.

Health, income and pre-retirement attitude have emerged consistently as correlates of adjustment to retirement. Furthermore, Beck's⁷¹ study clearly demonstrated that each of these factors had a role to play independent of the other two. For other variables, there is far less convergence in findings.

Commitment to work and job satisfaction. These factors do not seem to have a major influence on evaluation of retirement either before it occurs⁷²⁻⁷⁵ or afterwards.⁷⁶ Where an effect has been reported, it has been limited to a particular subgroup. Stokes and Maddox⁷⁷ found intrinsic work satisfaction to be inversely related to retirement satisfaction among white-collar workers. Similarly, Simpson, Back, and McKinney⁷⁸ found that it was only the white-collar retirees with a low commitment to work who recalled a notably more favourable orientation to retirement.

More recently, Glamser⁷⁹ has questioned the assumed unimportance of commitment to work by reporting a negative relationship between commitment and life satisfaction in retirement. Glamser's argument, however, needs a more solid empirical basis in view of the small sample size, a small zero order correlation, and a failure to find any relationship.

between pre-retirement work commitment and the more specific measure of post-retirement attitude.

Fulfilment in one's occupational career. Lehr and Dreher⁸⁰ report that unhappiness with retirement is more common among those who claim they were forced into their occupational choice, that their work was stressful, and that achieved goals fell short of their expectations. These findings need to be investigated further, however, before too much significance can be attached to them. Two alternative explanations in particular need to be discounted. First, the covariation may reflect a depressed mood state on the part of some respondents, negatively affecting past recollections. Second, the experience of partial or non-achievement by some respondents may not be unique to the work situation. Such feelings may characterise perceptions of other areas of life as well, possibly reflecting a personality disposition.⁸¹

Status and occupational differences. The evidence for differential adjustment among such groups remain unclear. Education has sometimes emerged as a correlate of adjustment, but other times not. Barfield and Morgan⁸² noted a positive relationship between adjustment and education. Kremer⁸³ did not find a direct relationship, but reported an indirect effect. Education affected evaluation of free time which in turn affected satisfaction. Heidbreder⁸⁴ confirmed the positive education-adjustment relationship among blue-collar, but not white-collar, workers. Beck,⁸⁵ however, found that education was not a significant predictor once health and income were controlled.

In comparing occupational groups, Streib and Schneider,⁸⁶ Simpson, Back and McKinney,⁸⁷ Richardson⁸⁸ and O'Brien⁸⁹ report that higher socioeconomic status is associated with better adjustment. In contrast, Stokes and Maddox⁹⁰ found blue-collar workers to be the more content, though their levels of satisfaction did drop over a period of time. For white-collar workers, a slight increase rather than a decrease was observed bringing the groups closer together. Yet another perspective on the effect of occupational status on adjustment comes from Beck's⁹¹ analyses. Once controls for health and income were introduced, occupational status showed no significant relationship to retirement adjustment. Kremer⁹² too found no evidence of a relationship either direct or indirect, between occupational level and retirement satisfaction, a conclusion supported by Glamser's⁹³ data.

Further interpretative complications to this relationship are introduced by Jacobson⁹⁴ and Sheppard's⁹⁵ findings that the nature of the work (i.e. heaviness, flexibility on the job, variety, and responsibility) influences willingness to retire, a variable which has quite consistently been related to adjustment. Low socioeconomic jobs are likely to offer

the worst kind of work for the worst pay. Thus, while the work itself may make retirement attractive, lack of financial security makes the option a frightening one. The retirement adjustment – occupational/educational status relationship may be more complex than has been previously assumed.

Activity. Friedmann and Havighurst⁹⁶ proposed that good adjustment in retirement is dependent on finding meaningful activities that provide the satisfactions that were once obtained from work. As Shanas⁹⁷ has pointed out, studies resulting from Friedmann and Havighurst's substitution theory have been largely concerned with the meaning of work; the intention being to provide a more detailed understanding of the losses experienced when the work role is relinquished. Another body of research has emerged, however, which, while not testing substitution theory, has been inspired by the activity theory approach.⁹⁸ The proposition examined is that activity, particularly social activity, is a factor in successful retirement adjustment.

Barfield and Morgan⁹⁹ and Peppers¹⁰⁰ note greater satisfaction amongst those who keep active and involved in their retirement. Similarly, Thompson, Streib, and Kosa¹⁰¹ record a drop in personal adjustment among those having difficulty keeping occupied. Simpson, Back, and McKinney¹⁰² found that involvement was inversely related to feelings of deprivation because of job loss, though only among middle status workers. More recently, Hooker and Ventis¹⁰³ reported that those with a strong Protestant work ethic were less involved in retirement activities and more dissatisfied with retirement. Consistent with these findings are the positive relationships noted by Peppers¹⁰⁴ and O'Brien¹⁰⁵ between the number of leisure activities of the retiree and retirement satisfaction.

Although these data are promising, they may also be deceptive. With the exception of O'Brien's¹⁰⁶ work, the studies suffer from a number of methodological shortcomings. In particular, insufficient account has been taken of confounding variables such as health and income. Little money limits opportunities to pursue leisure activities as well as reducing life satisfaction. So too does poor physical health. In the case of poor mental health (e.g. depression), the retiree is likely to feel not only dissatisfied, but also disinterested in everything. Concern about the effects of unidentified confounding variables is magnified by the rather poor association reported by O'Brien between retirement activities and satisfaction once a number of controls were introduced. Consistent with the confounding variable argument is the drop in adjustment noted by Thompson *et al.*¹⁰⁷ Although the change was most marked among reluctant retirees, it was also observed among the

gainfully employed. Shanas¹⁰⁸ would undoubtedly regard poor health, and not the loss of organised co-operative activity, as the most likely explanation of Thompson *et al.*'s data.

The prognosis for retirees with adjustment problems

Just as important an issue as who has difficulty adjusting and why, is the question of what happens to poor adjusters over time. Most studies have shown that the likelihood of successful adjustment increases with time.¹⁰⁹⁻¹¹³ Streib and Schneider,¹¹⁴ Levy,¹¹⁵ and Beck¹¹⁶ all have observed a marked increase in satisfaction after one year as a retiree. Stokes and Maddox¹¹⁷ present a conflicting view. They report a decrease in satisfaction among blue-collar workers over time, with a slight increase for white-collar workers. Stokes and Maddox, however, did not control for such important variables as income and health.

Nevertheless, the Stokes and Maddox¹¹⁸ study serves as a reminder to consider differential rates of adjustment among retirees. Cribier¹¹⁹ reported that half of the retirees in her study did not feel the 'shock' of retirement. The majority of those who did feel it had completely recovered two years later. Adjustment was not so easy, however, for those whose retirement corresponded with sickness or death of a spouse.

A cross-sectional study which advances Cribier's¹²⁰ observations further is that of Levy¹²¹ who traced the progress of retirees according to the circumstances of their retirement. Retirement circumstances were defined in terms of two variables, health and willingness to retire at the time of retirement. With a time lapse since retirement, healthy reluctant retirees were found to be as satisfied as healthy willing retirees, although the healthy reluctant recalled being substantially less well-adjusted early in their retirement. For the third group, the unhealthy retirees, satisfaction did not increase with time. They continued to be notably less satisfied, particularly the unwilling, unhealthy retirees. This study is important because it demonstrates that while health and pre-retirement anticipation have traditionally been regarded as of major importance in explaining retirement adjustment, only health has a long lasting effect.

In summary

The following conclusions can be drawn about retirement adjustment:

- (1) Poor adjusters are more likely to have (a) health problems, (b)

inadequate income, and (c) to be more negatively disposed to retirement.

(2) Education and occupational status, if anything, tend to be positively related to retirement adjustment, although interpretation of the findings is ambiguous. Beck's¹²² data suggest that the effect can be explained by two variables, health and income. Jacobson¹²³ and Sheppard's¹²⁴ findings suggest that two effects working in opposite directions may be present in the social class variable. While unpleasant work is likely to improve retirement adjustment, inadequate income reduces it.

(3) Work commitment and job satisfaction do not appear to be linearly related to retirement adjustment.

(4) Adjustment improves with time, but rates differ according to retirement circumstances.

Other data are far less conclusive and point to hypotheses for more rigorous testing and questions for more extensive examination. These can perhaps be more fruitfully examined within a new model of retirement adjustment.

Merging competing paradigms

The empirical data provide some support for both the theoretical frameworks which take individual differences into account. First, let us take the political economy of old age. Although social class did not emerge as a major determinant of subjective well-being, two major correlates of social class, income and health, have dominated the empirical literature. Social class underlies what might be called the more objective indices of well-being, and these in turn affect the difficulty experienced in adjusting to retirement. The notion of access to resources is particularly useful in explaining these findings. Those who are in poor health and have financial difficulties will not have the options for making retirement a positive experience. They may not be well enough to engage in leisure activities, to visit friends and relatives, or even enjoy family life. They will not have the money to take a holiday, to provide for the family as they would like, to take part in leisure or social activities, or even to do repairs to the house. In these circumstances, retirement does not mean freedom but restriction, and, in the extreme, imprisonment.

Other findings are more meaningfully interpreted within the alternative conceptualisation. The advantage of a positive approach to retirement and improvement in adjustment with time are consistent

with the goal hierarchy model. So too are the unclear findings on job satisfaction, activity, and involvement. Having a positive attitude to retirement is consistent with retirement not being perceived as a threat to important goals. In other words, the new opportunities for goal attainment offered by retirement outweigh in attractiveness the old opportunities provided by work. Those who have a positive approach either have always had their occupational role as a low priority or they have reorganised their aspirations so that the job has become less important. In contrast, those who do not regard retirement favourably are less able or willing to reorganise their priorities. Difficulty in reorganising implies that varying amounts of time might be required to adjust. Changes may take place gradually, a prediction which is consistent with observed improvements in adjustment with time. Finally, the absence of consistent significant findings with job satisfaction, job involvement and leisure activities can be accounted for within the goal hierarchy model. Liking one's job and having a lot of outside interests are not predictive of adjustment in themselves. We also need to know the priorities which the individual assigns to work and leisure.

Limited access to resources and changes to one's goal hierarchy appear to be potentially useful explanations for understanding differences in retirement adjustment. Furthermore, they are not incompatible as predictors of subjective well-being upon retirement. The need to change the goal hierarchy can be postulated as the first condition for adjustment difficulties. How easily the change is made, however, is unlikely to be simply a function of the magnitude of the change. The individual's access to resources will greatly influence the options available. A third element can also be introduced at this point – the personal characteristics of the individual. Some people approach change with more confidence than others, some are more experienced than others, and some are more creative at finding solutions than others. The personal resources which aid or hinder the individual in attempting to adjust to retirement are worthy of consideration in their own right.

Operationalising goal hierarchies

Before concluding, some attention should be paid to the problems of operationalising the model which has just been proposed. In particular, it is considerably easier to talk about the reorganisation of goal hierarchies than their measurement. When we consider designing a goal hierarchy instrument, a number of questions immediately spring to mind: which goals should be included, is there a limit to the goals which

should be considered? If we consider specific goals (e.g. meeting people through work), we are likely to have a large and unwieldy pool of items. If we take more abstract goals (e.g. a sense of accomplishment), we have no idea of the relationship between achieving this goal and work. Furthermore, the greater the abstraction, the less sensitive the instrument will be to picking up individual differences and change. Many different specific goals can be sought by individuals to achieve the same highly abstract goal.

One possible compromise solution arises out of the work of Taylor and Ford.¹²⁵ They have proposed 10 life-style types which retirees must rate in terms of how well they fitted each type at age 50 and how well they fit each type now. Using this procedure, Taylor and Ford can identify change and hope that they can gauge adaptiveness by comparing life-style choice with more objective indices. The major problem with the typology seems to be that assumptions have to be made about whether work enhances or frustrates the attainment of the life-style variables. Making such judgements is fraught with danger. A person who is highly committed to a hobby might be expected to cope well with retirement. This will not be the case, however, if work is essential to acquiring the money or resources needed to continue with the hobby. The solution is not only to ask respondents to evaluate their life-style before retirement, but to assess the importance of work in maintaining this life-style. These two pieces of information together would provide the researcher with a basis for predicting who would be threatened by retirement and who would not. Once the presence of threat has been assessed, the resource variable (e.g. health, income, psychological factors) can be introduced to predict the ease with which retirees coped with changes in their lives.

This model rests heavily on the retiree or the prospective retiree being aware of any link between work and the satisfaction of goals or needs. Making such an assumption is not unusual in social science research, but nevertheless it must be recognised as an assumption. The first stage in testing this model must therefore be to ascertain whether or not retirees are generally able to meet the research demands placed upon them.

Conclusion

This paper has sought to develop a theoretical framework which will assimilate what we already know about retirement adjustment and which will guide question formulation about what we need to know.

Two traditions are brought together in developing a model of subjective well-being in retirement – the psychological literature on goal hierarchies and coping strategies and the political economy of old age which emphasises differential access to resources. Together these approaches offer explanations for why adjustment is necessary for some and not for others, and why adjustments are made more easily by some than others.

Although the majority of retirees cope well with retirement, poor adjusters consistently have emerged in studies conducted over the past 20 years in a number of developed countries. Furthermore, poor adjustment to retirement is recognised as a problem about which something should be done. Pre-retirement education programmes are set up as a solution to the problem.¹²⁶ Yet the data on which these programmes are based often do not stand up to scientific scrutiny. Such variables as activity and involvement have become the focus for retirement educational programmes, even though their relevance to adjustment after retirement is far from being well established.

This review suggests that the key to providing a firm empirical basis for such programmes is research which takes individual differences in needs, values, and goals into account. This has been as much an oversight in past research as the practice of ignoring differential access to resources. As social gerontologists are modifying their perceptions to redress the imbalance on the latter dimension, it would be desirable to give some consideration to the former.

We have shown in this review that some retirement data fit comfortably with some of the propositions expressed by the proponents of a political economy of old age. Other data are more interpretable within a goal/value/life-style framework. A merging of these two perspectives points the way to increasing our understanding of the 'poor adjuster' in the future.

NOTES

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