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Developmental tasks and learning processes which influence life-satisfaction in retirement

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**DEVELOPMENTAL TASKS AND LEARNING PROCESSES
WHICH INFLUENCE LIFE-SATISFACTION
IN RETIREMENT**

by

Robin F. Clarke B.A., Dip.Ed., Grad.Dip.Ed.Admin.

A THESIS SUBMITTED TO FULFIL THE REQUIREMENTS FOR
THE AWARD OF MASTER OF EDUCATION
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USE OF THESIS

The Use of Thesis statement is not included in this version of the thesis.

ABSTRACT

The Problem

This study identified the developmental tasks undertaken by eight retired males during the retirement transition, described the processes of learning and adjustment and discussed their influence on life-satisfaction.

Procedures

The study was an exploratory, descriptive case study, designed as an initial investigation into the phenomena of retirement in the 1990s. A qualitative design was appropriate to the study for it permitted the investigation of a wide range of inter-related variables. The major instrument was a semi-structured but open-ended interview designed to gather comprehensive data relevant to understanding the retirement experience. An iterative process was used, which involved interviewing each participant on two occasions. The second of the interviews provided opportunities for gathering more sensitive data about the retirement experiences. The participants were actively involved in the investigation, they provided the initial data and also verified the interpretations and findings. All interviews were recorded by audio-tape and the coded transcripts were the major data source. A matrix of developmental tasks and processes of learning, and life-satisfaction in retirement was developed for the analysis, presentation and interpretation of the data.

Findings

The developmental tasks undertaken by the retirees in the study were discussed under five categories of experience: external, biological, psychological, sociological, and spiritual. Categories of responses to the retirement transition were also identified, based on each individual's attitude to changed situations in retirement.

Conclusions

The study indicated that undertaking significant developmental tasks during the retirement transition is likely to influence life-satisfaction in retirement. However an effective retirement transition involves learning, planning, deciding and acting. The study revealed some significant content areas and learning processes which may be considered in the development of relevant pre- and post-retirement education programs.

Declaration

" I certify that this thesis does not incorporate without acknowledgement any material previously submitted for a degree or diploma in any institution of higher education; and that to the best of my knowledge and belief it does not contain any material previously published or written by another person except where due reference is made in the text."



Signature

31ST March 1995

Date

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CHAPTER ONE

INTRODUCTION

Background to the Study

In historical terms, retirement is a recent phenomena. It is a product of twentieth century industrial society and moreover, the nature of retirement has changed markedly in recent decades. McCallum (1981, p. 27) states that "as a social status, retirement is one of our most recent social constructs."

Australia introduced the Commonwealth aged pension in 1908 for people over 65 years of age. At that time life expectancy was only 55 for men and 59 for women. Thus, few people had the opportunity to retire and receive the pension (Russell 1981, p. 36). According to the Australian Bureau of Statistics (1993), life expectancy in 1993 was 74 for men and 79 for women and therefore, the number of retired people and the associated costs of pension payments have increased substantially. Since 1981 the number of people aged over 65 years has increased by 84 percent and by 1993 the people aged over 65 exceed two million. In contrast, those aged 15 to 64 years have grown by 42 percent and children aged under 15 years has increased by only 2 percent.

Retirement has become a significant period in the life cycle, for a larger number of people. In July 1984, the eligible age for retirement and superannuation pay-outs was reduced to the age of 55 years for some government employees. Today's retirees are more likely to be younger and are more likely to live longer. The demographic data provided by the House of Representative Standing Committee on Community Affairs (1988) also indicates that birth rates are declining and there is the likelihood that the older unemployed will comprise an even larger proportion of the population, supported by a smaller workforce.

In previous decades, retirement was regarded as a semi-final period of life when people had a 'well earned rest' just prior to death. The phenomena of retirement in Australia in the 1990s is unique: a different population profile, undertaking a wider range of activities for different purposes. Individual retirees seem to be discovering new meanings for retirement, and society at large is re-shaping its attitude towards increasingly important social institution. The 1990s presents the challenge of reviewing the values associated with aging, retirement and the place of retirees in society. McCallum (1988) claims that while there are some positive trends, there are also some indications that modern social constructs for retirees may lead to maladaptive patterns of behaviour that lead to poor health

The recent and rapid changes in the nature of retirement warrants an investigation into the experiences of retirees in Australia today. This study aims to obtain information on the developmental tasks and processes undertaken during the retirement transition, with a view to enhancing life-satisfaction in retirement. The outcomes of the investigation may contribute to the development of relevant pre-and post retirement programs.

Purpose of the Study

The purpose of the study was to identify and describe the developmental tasks undertaken by long term, full-time, male employees, as they make the transition from work to retirement. To gain a deeper insight into the retirement transition experience the processes of learning and adjustment were examined. The influence of development tasks on life satisfaction was also discussed.

The investigation was designed to make a contribution to pre-and post-retirement education programs. The relevance of such courses could be enhanced with current information on the experiences of recent retirees. The findings of the study will enable course designers, developers and presenters to make selections on course content and learning strategies. The

developmental tasks could provide indicators of key content areas, and the processes of learning and adjustment could be used in providing relevant learning experiences. An underlying assumption of the study was that people have the capacity to achieve personal growth during the new retirement experience by learning and as a consequence, gain higher levels of life-satisfaction in retirement.

Statement of the Problem

The identification and analysis of the developmental tasks undertaken by individuals during the retirement transition involved the investigation of the following issues:

1. The definition of retirement, retirement transition, developmental tasks and life-satisfaction.
2. The identification of the developmental tasks undertaken by retirees as they confront issues during the retirement transition.
3. The description of the processes of learning and adjustment used by retirees in managing the developmental tasks.
4. The responses to retirement.
5. The discussion of the influence of developmental tasks on life-satisfaction in retirement.
6. The implications of the findings for pre- and post-retirement education.

Significance of the Study

Almost all employed people in Australia eventually retire. Furthermore, due to increased longevity and the trend towards early retirement, a growing proportion of the population are retired. Therefore, the study of retirement has relevance to an increasing number of people. There is some urgency for research in this area because the recent and rapid change in the profile of retirees has created a new phenomena of retirement. The recency of the phenomenon is reflected in the small amount of research undertaken in the area, in Australia.

The study recognizes the potential of the retirement phase of the life-cycle. In the past, retirement was viewed as a negative event - a semi-final period of gradual biological decline. This study sought information on the current view of retirement, including those who challenged some of the socially imposed restrictions on retirees. An increased understanding of the developmental tasks and the learning processes undertaken by retirees has the potential to enable retirees to assume greater control over their lives in retirement and enhance life-satisfaction.

Society can also benefit. Over a life-time, each individual develops expertise through his unique life-experiences. Every person has a contribution to make to society and the accumulated knowledge of individual retirees need not be lost in retirement. Societies are richer if they use the collective wisdom of experience from all its age groups. Society has the potential to gain from individual retirees finding new purpose in a non-work context. Sheehy (1976, p. 279) states, "What makes purpose both so individually satisfying and so culturally necessary is what is in it for society."

Furthermore, if society is to benefit from the contributions of all age groups, then the older people are also to be recognised and valued. This study attempts to recognise the potential of the age group and gain a greater understanding of the meaning of retirement in the 1990s, both for the individual and for society.

State and Federal legislators and developers of social policy may also benefit from a deeper understanding of the issues in retirement. Government departments responsible for allocating resources and providing services for retirees may have access to relevant information as a consequence of investigations in this area. The projected increase in the proportion of the unemployed aged will correspondingly increase the costs for community services, social security payments and health provision. Educational programs which empower the elderly,

increase financial self-reliance, and encourage health maintenance, will be an investment for both the individual and the economy. Commercial enterprises seeking market research information may also be interested in the issues addressed by retirees as they explore the potential of the changed situation in retirement.

Currently, there is little opportunity for Australians to have the benefit of well designed pre- and post-retirement education programs. Neither government, nor industry or commercial educators have developed such programs to provide a comprehensive service. In Britain, there is a national approach to pre-retirement education but in Western Australia, there are few programs being offered and most focus on the financial and health issues, omitting the important social and psychological issues.

The outcomes of the study will contribute to pre- and post-retirement education planning and course preparation. The identification of developmental tasks could assist in the selection of relevant curriculum for retirement education courses. The learning processes used by retirees may provide an insight into the appropriate strategies employed in the learning programs. The instruments developed may assist with individual self-analysis and the construction of programs specifically tailored for the needs of individuals. Education is a practical way of assisting people to prepare for the retirement experience, to cope with the changes experienced during the transition, and to potentially enhance life-satisfaction in retirement.

In conclusion, the study aims to promote retirement as a quality stage in the life-cycle by examining the relationship between salient developmental tasks together with the learning processes used during the retirement transition and by examining their influence on life-satisfaction.

Organisation of the Thesis

The thesis has been organised to enable the reader to see the relationships between the problems presented in Chapter One, the methodology and the outcomes of the study.

Chapter Two reviews the literature on the previous theories on retirement. The research on developmental tasks and processes of adult learning are discussed together with the findings on life-satisfaction. The theoretical framework of the study is presented in Chapter Three, it is based upon the previous research and the nature and purpose of the current investigation. A description of the qualitative methods employed are given in Chapter Four. Chapter Five has been allocated to the data analysis procedures. The results of the case studies are presented in Chapter Six while Chapter Seven provides an interpretation of the data collected. Chapter Eight discusses the findings of the study and presents the conclusions and implications for further research. A suggested outline of pre-and post-retirement education programs is also provided.

CHAPTER TWO

LITERATURE REVIEW

The review of literature outlines the current theories used to explain the retirement experience. The study was grounded in the research on adult development stages in general, and developmental tasks in particular. Retirement occurs within a cultural and historical context, therefore an outline of the major changes in the nature of retirement this century will be presented.

One of the objectives of the study was to investigate the processes of learning used in managing the developmental tasks, hence a review of the research literature in Australia, Britain, USA, Canada and other countries will be included. A discussion on the phases of the retirement transition provides an additional framework for understanding the developmental tasks. The findings on life-satisfaction in retirement will be reviewed including methods used to measure life-satisfaction.

Research Overview

This study focuses on the psychological and educational aspects of retirement with special emphasis on the changes undertaken by individuals during the retirement transition. A search of the literature has revealed some significant studies conducted in U.S.A., Canada and England, but in Australia research has been limited. A notable exception is McCallum (1982, 1983, 1984, 1985, 1988). His work includes a review of the theories used to explain the retirement transition and a study on effectiveness of pre-retirement education programs for public servants.

Grounding of the Current Study

The current study is grounded in the work of Antonovsky and Sagy (1990) who undertook research on retired people in Israel. They report that they had immersed themselves in the

retirement literature, but found that systematic studies in social and psychological consequences of retirement were too scarce to enable them to assess the effects of retirement (p. 363). As a result of their work in the area, they developed a 'situational developmental' model of retirement which provides the framework for the present investigation. This model emphasises the reciprocal and dynamic relationship between the biological processes (aging) and the environmental or contextual conditions. In the course of entering the new stage in the life cycle, the retiree is inevitably confronted with new challenges. These conflicts emerge as developmental tasks which require the individual to make meaning of the new situation and achieve effective personal growth. The task is seen as a conflict between newly emerging personal needs and social demands culminating in crisis. The successful resolution of the crisis results in personal growth and enhanced life-satisfaction.

The work of Antonovsky and Sagy (1990) is founded on the writings of Erikson (1963, 1986) who provided a widely accepted framework for life-span developmental theory, based on stages of development in a fixed developmental order. He identifies eight stages in the life-profile:

1. Trust versus mistrust, 0 - 1 years
2. Autonomy versus doubt and shame, 1 - 3 years
3. Initiative versus guilt, 3 - 6 years
4. Industry versus inferiority, 6 - 12 years
5. Identity versus role confusion, 12 - 18 years
6. Intimacy versus isolation, early adulthood
7. Generativity versus stagnation, middle age
8. Integrity versus despair, old age

Erikson sees each stage of development as an opportunity for personal growth, occurring as a result of successfully managing crises arising from new situations. The current study focuses on the final stage of Erikson's theory 'Integrity versus Despair,' for it incorporates the retirement transition. The stage is characterised by the development of a fully integrated

personality whereby the individual has the opportunity to gain acceptance of self as a complete human being, with the capacity to accept responsibility for what and who they are. Successful management of this stage enables individuals to develop a strong sense of self-identity and personal dignity. On the other hand, without resolution there is a sense of despair with self and troubled self-concept. Retirement therefore occurs at a time when the individual is attempting to re-integrate the elements of the personality and gain a new sense of self-identity and self-acceptance.

However, Taylor (cited in Carp 1972, p. 104) warns that the developmental approach "assumes an immense burden of variables and their relationships." He is sceptical about the value of the developmental stages approach for research. However, he acknowledges that it is useful in describing integrated, holistic phenomenon. Taylor also notes that the retirement transition is not well documented, in contrast to other social issues such as family crisis.

It is thus important to be aware of the limitations of the models used in the study, but the strengths of the developmental stages approach appear to be appropriate to the nature of the current research.

Cultural Context

The changes in social, economic and political conditions have impacted on society's expectations of the retired. Therefore, the study of retirement has to be undertaken within a specific cultural context.

Rosenmayer in Birren et al. (1985, p. 202) states that:

Society assigns different tasks to different age groups; thus social division of labour shapes the groups and individuals to which they are compared. The age structure becomes socially utilized.

Russell (1981, p. 69) also emphasises the importance of understanding retirement within a current cultural context. He asserts that, "beliefs, attitudes and values about aging [and retirement] are socially constructed."

In addition, he notes the constraints imposed by society, claiming that:

Socially constructed meanings about aging influences the experiences and life chances of individuals who enter that status...The standard of living of retirees is not only a product of biology but is also socially created. (p. 70)

This study is therefore undertaken within a 1990s, Western Australian cultural and historical context.

Historical Context

In the social history of Australia, the retirement transition has been a different experience at different stages. Thornton (1982, p. 183) reinforces this point:

Transitions such as retirement, are different in different cohorts because every cohort exists under unique historical conditions. This applies to the situation in Australia over the past forty years.

According to the Department of Social Security (1982, p. 7), it has only been in relatively recent times that the financial security of the aged has become the responsibility of the government. It was not until 1908 that the Federal Government introduced the old age and invalid pensions. Prior to that there was no formal provision for retirement. Although the range of benefits even widened further, especially since 1939, there continued to be a strong work ethic in Australian society, and the values associated with 'self-help' were entrenched. However, by the late 1960s, following a period of economic growth and increases in living standards, retirement was considered a justified reward, for a life of work. This was reflected in legislation in 1969 when the means test for the pension was liberalized, and in 1975 the means test for those aged over 70 was abolished. During the 1970s, the growth in

unemployment prompted a change in attitude and early retirement was encouraged to make way for youth employment. Early retirement was introduced for some sections of the workforce in 1984. For many years, mandatory retirement at the age of 60 or 65 had limited the opportunity for the aged to participate in the workforce Russell (1981). However, mandatory retirement was abolished in January 1995, marking another significant change in the culture of retirees.

By the late 1980s early retirement was regarded positively by Australian society at large. State governments further promoted this trend by providing attractive redundancy payments for some public servants as part of the drive to reduce government costs. The 1990s is heralding a new era characterised by greater flexibility in the timing and nature of retirement.

It is becoming evident however, that governments are no longer able to provide financial support to the entire population of retirees in Australia. Governments have therefore introduced legislation to encourage self-funded and employer-funded superannuation schemes to provide income for the older workers.

These trends indicate that the conditions for retirees and societal attitudes towards retirement will continue to change. Therefore, current research into retirement is necessary to remain sensitive and relevant to the changing socio-political-economic circumstances.

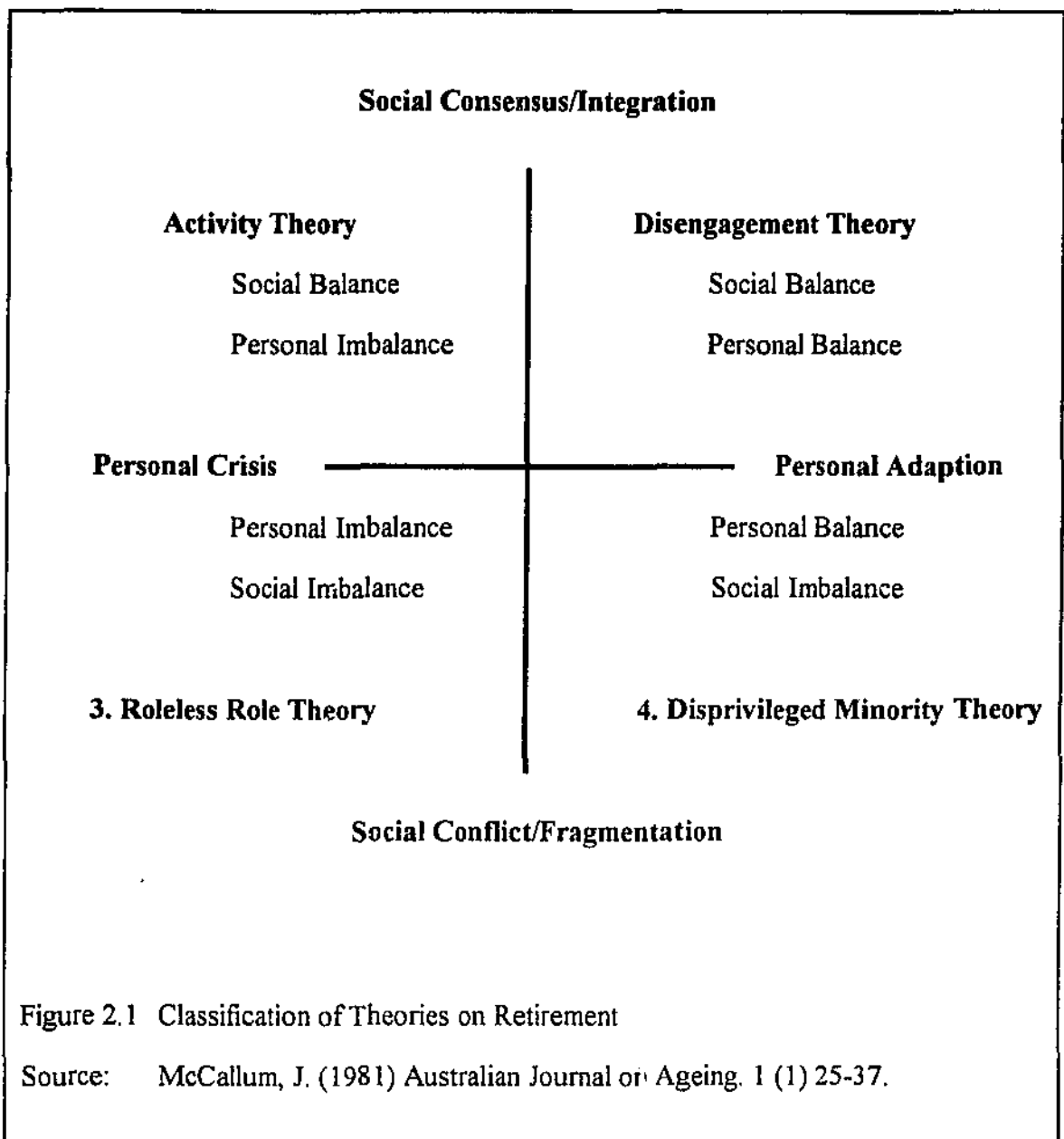
Theoretical Background

According to Barry and Wingrove (1977), interest in the process of social adjustment to retirement dates back to studies by Havighurst and Albrecht, (1953) which mark the beginning of modern gerontology. The social phenomena of retirement has generated a range of theories in an effort to determine the influences on satisfactory adjustments in retirement. Retirement has the potential to change the basic elements of an individual's life such as, self-identity, self-esteem, status, perceived value as a member of society, as well as relationships

with family and friends. Because of the complexity of the retirement process, McCallum (1981) has devised a model to classify the theories of retirement, using two dimensions:

1. Personal crisis to personal adaption.
2. Social conflict/fragmentation to social consensus/integration (see Figure 2.1)

The retirement theories he describes within this framework are: Activity Theory, Disengagement Theory, Roleless Role Theory and the Disprivileged Minority Theory. These theories attempt to simplify the retirement transition by highlighting some of the key concepts and the possible causal relationships.



Retirement Theories

Activity theory. The Activity Theory is one of the earliest attempts to provide an explanation of the retirement transition. McCallum (1981) explains that the theory postulates a personal crisis for the elderly as they attempt to integrate into society. The individual has to strive to find new meaningful activity and if successful will be accepted by society. Essentially, the theory claims a positive relationship between the retirees' participation in activities and life-satisfaction. The basis of the theory is that successful aging involves maintaining the attitude of middle age as long as possible. Therefore, there was an

assumption that except for the inevitable changes in biology and in health, older people have essentially the same psychological and social needs as the middle-aged. Any activities and roles which the individual is forced to give up when leaving work, are to be replaced with new ones.

Critics claim that the theory implies a steady expansion of the life span and this is not consistent with the reduction of activities occurring as a result of natural biological decline. Streib and Schneider (1971, p. 180) point out that the activity theory tends to have a middle-class, middle-age bias, in which the inference is made that work or work substitutes are necessary for the successful adjustment of retirees. It implies that retirement is moving away from something useful, rather than something which may be qualitatively different but equally attractive. They contend that the older person should develop new roles of "activity within disengagement" such as leisure roles or citizenship service roles, rather than seeking the same satisfactions and rewards of the middle years. The evidence produced in some recent studies also contradicts the activity theory. Townsend (1986) found relatively high morale to be associated with low activity which contradicts the assumption of high morale being associated with a high activity level. However, McCallum (1985) considers that there is a positive relationship between morale and activity. In subsequent studies he found a significant correlate between men's morale and activity, functional health and subjective health (McCallum 1988).

The activity theory does imply that retirement is a traumatic experience which is accompanied by lower morale, loss of health, lower self-esteem and general decline. The longitudinal study conducted by Streib and Schneider et.al. (1971, p. 176) does not support this view. They found that the majority of people make the adjustment without undue traumatic events.

However, the activity theory has generated considerable research. It is useful in the current study for it highlights the need to gather information on the nature and range of meaningful and satisfying activities chosen by retirees.

Disengagement theory. The Disengagement Theory was developed in the 1950s when retirees were almost all aged. The theory claims that both the individual and society accept the inevitable biological decline and the associated severance of roles and responsibilities. Retirement is characterised by withdrawal or disengagement, resulting in reduced interaction between the individual and other members of the community. According to the theory this process is seen as mutually acceptable by the individual and society, and is to be encouraged. Eventually the individual achieves a new equilibrium with a different pattern of relationships.

However, the theory has received a wide range of criticism. Carp (1972) refers to Blau (1973, p. 151) who conducted a study of 295 older people and related happiness with an index of disengagement. She maintains that disengagement is not necessarily beneficial to older people, contending that persons who are active or engaged are usually happier.

A modified concept of 'differential disengagement' by Streib and Schneider (1971, p. 179) proposes that disengagement occurs at different rates in different amounts for various roles in a person's role set. For example, the cessation of work does not necessarily result in disengagement in familial, friendship and other roles.

Roleless role theory. McCallum (1981) summarises the Roleless Role Theory as portraying a personal crisis for the individual through the loss of significant roles in a society which no longer has economic expectations of its elderly. As a consequence, retirees do not enjoy clearly established roles or hold status which is accepted and recognised either by the individual or society. The theory was introduced by Burgess (1960) in Streib and Schneider (1971, p. 164). The theory proposes that the old are excluded from meaningful social activity and described them as being imprisoned in a roleless role - a position that they have to accept and become resigned to. Burgess advocates replacing lost roles with new ones in order to restore meaningful activity.

Streib and Schneider (1971, p. 167) conclude that role clarity is important, although their findings suggest a more positive set of consequences for retirement. They found that older people seem to be able to tolerate ambiguous role definitions and adjust to them. The theory however contributes to the current study, for the evidence suggests that role reconstruction is a likely developmental task which requires investigation.

Disprivileged minority theory. The Disprivileged Minority Theory is a more recent perspective whereby society is accused of rejecting its elderly, but the retirees seek affirmative action to re-establish a more respected status. McCallum (1981) claims that the elderly have the right to become politically active and re-establish personal dignity in a society which has chosen social fragmentation and conflict for this disprivileged minority. The emergence of the 'Greypower Party' in Australian federal politics late in the 1980s, was an indication of the theory in action.

McCallum (1981) explains that the theoretical options represented in Fig. 2.1, do not provide a universal explanation of the transition from work to retirement. However, his theoretical framework has enabled researchers to place the existing theories into perspective. The present investigation seeks to understand the developmental tasks undertaken by retirees which may enable them to achieve both social and personal balance.

There are a number of other theories such as the Cognitive Dissonance Theory which are not included in McCallum's theoretical framework but also contribute to an understanding of the retirement experience.

Cognitive dissonance theory. Festinger (1957) is described in Brown (1962, p. 584) as the originator of the Cognitive Dissonance Theory which explains retirement behaviour and experience in terms of the congruence between personal motives and the positive reinforcers available in the post-work situation. The quality of the adaptation of the individual following

retirement thus depends upon the consistency between a person's opinions, beliefs or self-expectations, and the actual situation. For example, work may have satisfied the need for achievement, but if alternative opportunities for achievement are not available outside the work setting then cognitive dissonance may result. The cognitive dissonance theory is useful in the analysis of sources of dissatisfaction and potential developmental tasks.

Continuity theory. Studies based on the Continuity Theory proposed by Atchley (1976) claim that pre-retirement interests and activities tend to carry over into the retirement experience. People with this response to the retirement transition do not have to make major adaptations.

However, Atchley (1976) goes further and states that as individuals age, they strive to maintain continuity in their life style. He claims that individuals adapt most successfully to aging if they maintain a life style similar to that developed in the early and middle years. This is especially important with respect to establishing a variety of meaningful and satisfying leisure activities in the middle years which can be pursued in later years. The critics of the theory highlighted that changes in the social context required the individual to be personally responsive to change. Therefore, the theory was modified by Atchley (1988) in McPherson (1990), to recognise that evolution and change occur across the life-cycle, thus maintaining continuity while adapting to internal and external changes.

Atchley (1988) also emphasises that processes learned in pre-retirement life are likely to be transferred and applied to life-situations after work. They stress the ongoing nature of adaptation and the fact that reactions at any transitional stage depend upon patterns of adaptation established earlier in life. The continuity theory is also compatible with the 'developmental contextual' model adopted by Antonovsky and Sagy (1990).

Summary of Theories

A number of theories have been developed in recent years to explain how people respond to the retirement transition. The theories have been classified according to an analytical framework provided by McCallum (1981), which is based on personal adaption/crisis on one axis and societal integration/fragmentation on the other. The underlying aim of the present investigation is to identify ways that retirees have been able to achieve both personal adaption and societal integration.

The activity theory provides a focus for studying how individuals find new meaningful activities in a life without work. The nature and function of these activities are part of the investigation of developmental tasks and learning processes. The disengagement theory provokes debate on the definition of retirement and contributes to the understanding of the processes involved in the transition. The roleless role theory and the disprivileged minority theory highlight challenges for retirees, and the associated personal crises are a basis for the discovery of developmental tasks in this study. The continuity theory emphasises the stability of interests, activities and values held by people before and after retirement.

Currently, there is no theory comprehensive enough to explain all retirement situations, for retirement involves a reconstruction of most elements of a person's life. The theoretical models above were developed in different socio-historical periods and therefore in effect, describe a different phenomena. Contemporary theories will also need to recognize the evolving nature of retirement. The 'developmental theorists' adopt an integrated, holistic approach to understanding adult behaviour, and the approach seems appropriate to the purpose of the current investigation.

Learning Processes

The purpose of this investigation was to identify the developmental tasks and the learning processes associated with the retirement transition. There is extensive research literature on

adult learning processes and a number of the studies have relevance to the present investigation.

Stages of adult learning. Brundage and MacKeracher in Titmus (1989) describe the stages of the learning process. The first stage involves taking in information. Then the individual clarifies the information, searches for meaning and attributes personal value to the information. It is then organised in a way which enables the information to be used or applied in another situation. This may involve making decisions or acting on the acquired knowledge. Finally, the learner receives feedback from internal and external sources about the consequences. This process is one of the models used in analysing the experiences of the participants during the retirement transition.

Assigning meaning. Torbert in MacKeracher (1988) also emphasises that the learning process occurs when the individual assigns meaning and value to information. MacKeracher in Titmus (1988, p. 188) defines the learning process as "a complex interaction among cognitive, affective, psychological and social behaviour and process."

Cognitive and affective influences. Brown in MacKeracher (1988) emphasises the interrelationships between cognitive and affective domains in facilitating learning. He explains that cognitive activities are constantly modified by the emotions and could have beneficial or negative consequences. He goes on to say that emotional activities modify both conscious and unconscious cognitive activities. This is particularly relevant to the retirement transition, for there is considerable interplay between emotional and cognitive processes as life is re-evaluated and feelings are examined.

Anxiety and learning. Other theories also emphasise the part that anxiety plays in the learning process. Festinger's Cognitive Dissonance Theory, in Brown (1965), described above, is a state of discomfort due to incongruity of thoughts and behaviour resulting in

changes to either personal goals or behaviour. The present investigation is interested in the motivational forces that initiate action during the retirement transition. Cross in Mackeracher (1988, p. 191) outlines motivators which he described as 'action tendencies' which influence learning, namely: approach/avoidance tendencies, internal/external locus of control, achievement/affiliation needs, and active/passive orientations to information. Cross declares that an educator has to be able to make sense of these 'action tendencies' used by specific learners, and to develop strategies for enhancing or blocking specific tendencies.

Personal learning structures. MacKeracher (1988) postulates a system of personal structures and processes which provide the basis for learning. The key components are organising structures, organising processes, and personal values. The organizing structures provide a framework within which experience can be given meaning and value. These organizing structures determine what information is attended to and taken in, and how selected information is interpreted. Organizing processes are used to examine activities. Personal values influence how these structures and processes may be applied. Therefore, MacKeracher (1988, p. 190) concludes that each learner enters a learning activity with established pre-conceptions of experience which provide some pre-defined meanings and values, even for new experiences. There is a tendency to maintain personal integrity in spite of change. MacKeracher (1988, p. 189) defines personal integrity as "the cohesive, continuous, interactive and global nature of the total human system."

Decision making. Many aspects of life are re-evaluated in retirement and consequently decision making is an important process which requires investigation. Janis and Mann (1977) provide a theoretical framework for decision making. They assess the success of a decision in terms of the quality of the procedures used in selecting a course of action. As well, they apply basic assumptions about the functional relationships between psychological stress and decisional conflict. A moderate degree of stress in response to a challenging threat is found to induce vigilant effort in scrutinizing the alternative courses of action carefully, and to work

out a good solution. However, the decision maker has to be optimistic and expect to find a satisfactory way to resolve the decisional dilemma. Thus, there is an optimum level of anxiety which facilitates effective decision making. Low levels of anxiety may not induce sufficient motivation and vigilance in seeking all relevant options prior to making a decision, while high levels of anxiety may immobilise the individual or be counterproductive to effective learning. Janis and Mann (1977) presented seven stages in their conflict model for decision making in coping with a challenge:

1. Thorough canvassing of alternatives.
2. Thorough canvassing of objectives.
3. Careful evaluation of consequences
 - a) of current situation.
 - b) of new alternatives.
4. Thorough search for information.
5. Unbiased assimilation of new information.
6. Careful re-evaluation of consequences.
7. Thorough planning for implementation and contingencies.

Janis and Mann (1977) claim that the effectiveness of a decision depends on the attention given to the seven criteria listed above. The consequences of ill-considered decision making are unanticipated set-backs and 'post-decisional regret' (p. 11). The concept of 'post-decisional regret' has important implications for the length of lead-up time to the retirement event and adds to the justification of pre-retirement educational programs.

Education and learning. Hart in MacKeracher (1988), further simplifies the relationship between education and learning when he claims that most learning activities occur at unconscious levels, while educational activities tend to occur at conscious levels. This appears to be an oversimplification but it does emphasise that education is an explicit process. Individuals may benefit from planning for retirement, which could enable individuals to address crucial issues in a strategic way.

Summary of literature on learning process. The literature on learning processes emphasises the importance of motivation in adult learning. Prior to undertaking learning, the adult values the new experience in some way and determines if it is worth investing energy for further investigation. The importance of anxiety in arousing motivation is highlighted in the 'cognitive dissonance model' and the 'crisis model'. In the process of resolving the crises, an individual moves between states of disequilibrium and equilibrium. The adult learning process is complex and highlights the need for the investigation to be aware of the range of learning processes used during the retirement transition. It is also evident that different types of developmental tasks and learning processes may be used at different stages of the retirement transition.

Stages of retirement

Atchley (1976) explains that the retirement event is a specific date, but it can also be regarded as a process with a beginning and an end. While the event is easily determined, the beginning and end of the transition process varies according to the experiences and the perceptions of the individual. Atchley (1976) conceptualises seven stages of the retirement transition. These are represented in Figure 2.2.

Each of the phases have typical characteristics:

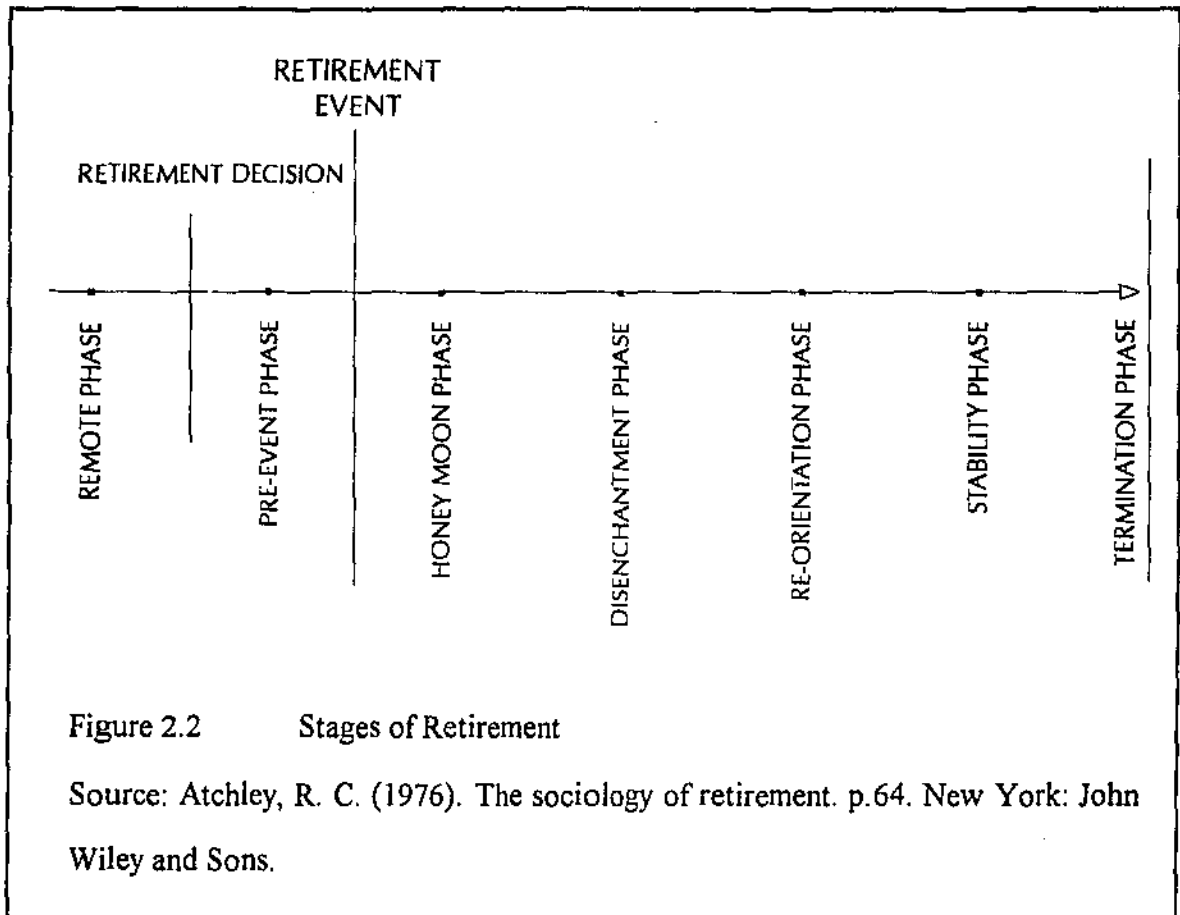
Remote phase. Although most people expect to retire someday, information gathering during the remote phase is informal and unsystematic.

Near phase. Having made the decision to retire, attempts may be made to visualize retirement but as uncertainty increases, negative attitudes towards retirement increases.

Honeymoon phase. After the retirement event, there is typically a euphoric feeling based on "doing all the things I've never had time for before." It is characteristically a busy period.

Disenchantment phase. A period of depression may follow which could be associated with a collapse in life structures. The reality of a new life in retirement becomes

evident and the re-evaluation process often involves anxiety. It is at this stage that many of the developmental tasks become evident.



Re-orientation phase. The individual develops a more realistic view of alternatives while further exploring new avenues of involvement. Realistic choices enable an individual to establish a structure and a routine for life which may enhance life-satisfaction.

Stability phase. Routinization of methods for dealing with change results in life being reasonably comfortable, predictable and satisfying. At this stage, the individual has mastered the retirement role and is aware of the limitations, expectations and opportunities.

Termination phase. Death may end retirement or illness and disability may change it. The retirement role is lost when an individual can no longer engage in the major activities and becomes dependent upon others.

An understanding of the phases of the retirement transition is useful in identifying the developmental tasks at specific stages in the retirement experience, and also provides for a systematic examination of the levels of life-satisfaction.

Life-satisfaction

Almost all people are attempting to maximise life-satisfaction at various stages in their lives, including retirement. For many people, retirement is a significant event requiring the re-construction of a number of elements of a life-style, and this re-structuring process is likely to influence life-satisfaction in retirement. The present investigation attempts to describe the process of retirement by identifying the developmental tasks and learning processes associated with the retirement transition, and by discussing their influence on life-satisfaction.

Prior research has shown that there are a number of factors which influence life-satisfaction in retirement. These include income, health, age, social networks, occupational and educational background and marital status (Atchley 1976, 1986, Streib and Schneider 1971). Berghorn and Schafer (1981, p. 335) also conclude that gerontological research has indicated fairly consistently that socio-economic status, health, degree of independent living and activities are significantly related to life-satisfaction.

Markides and Martin (1979, p. 86) have developed a path analysis model of life-satisfaction following interviews with 141 people aged over 60. They found that health and activity are strong predictors of life-satisfaction with income being an indirect influence on activity. Also, the Cornell Study conducted by Streib and Schneider (1971) found evidence to support the Continuity Theory for they found that there is a basic stability in life-satisfaction in older persons. Retirement does not appreciably affect the percentage of people who feel satisfied or dissatisfied with life.

Measuring life satisfaction. Berghorn et.al. (1982, p. 332), define life-satisfaction as “ an individual’s subjective evaluation of the overall quality of ones inner experience.” They also refer to ‘happiness’ which is regarded as a more transitory mood and reflects the way people feel about their immediate circumstances. In general, we would expect a person to want to feel satisfaction rather than to experience distress, but as it is an internal, private evaluation, and measurement can be difficult. Subjective measures can be obtained by gaining a response from individuals on their level of satisfaction. The current study focuses on the adjustment to the developmental tasks, which may impact upon life-satisfaction.

Various instruments have been devised to measure life-satisfaction. Streib and Schneider (1971) in their Cornell Study, developed a measure for morale which included goal centredness, satisfaction and reaction to adversity. Shanas (in Carp 1972, p. 240) endeavoured to measure retirement equilibrium by asking retired men whether they wanted to return to a job. This avoids the element of fantasy which might be associated with retrospective reports. Lohmann (1980) analysed seven frequently used measures of life satisfaction, adjustment and morale, and subjected the techniques to construct validation. She concludes that there is a construct termed 'life-satisfaction' and has devised an instrument based on her findings. Antonovsky and Sagy (1990) devised an 'Orientation to Life Questionnaire' which gives measures of the developmental tasks that they regarded as central to the retirement transition. The areas measured are comprehensibility, manageability and meaningfulness.

Summary of literature on life-satisfaction. The literature on life-satisfaction indicates the variety of ways used to measure emotional responses to various life-situations. The findings from the literature review will be used as the basis for the theoretical framework presented in the next chapter.

Summary

There is evidence in the literature to suggest that for initial investigations into retirement, an integrated, holistic approach is appropriate for the examination of the many inter-related factors affecting the retirement experience.

The current study is grounded in the work of Antonovsky and Sagy (1990) who propose a 'situational-developmental' approach to retirement. The central feature of the study is the developmental tasks which emerge from the psycho-social-biological crises arising from the new situation in retirement. The literature also emphasises the need to study retirement within the current, socio-cultural framework. Thornton (1986) found that the retirement experience in Australia has been different for different cohorts, due to their changing economic, political and socio-cultural conditions. This indicates that the study should be cognisant of the changing Australian cultural conditions and highlights the need for an investigation into the retirement transition experiences of Australians in the 1990s.

Adult learning is particularly complex, and the brief references to learning theory have provided a framework for gathering and presenting data on how the retirees make meaning of their retirement experiences. Janis and Mann (1977) for example, introduced the concept of 'post-decisional regret' which highlights the need for retirees to undertake a systematic thinking process prior to retirement. Atchley (1976) conceptualised the stages of the retirement transition which helps to place developmental tasks into a sequential time-frame.

The research literature has revealed that the retirement experience is largely about change, which can be managed more effectively by learning. Thus there are implications for educators involved in the design and presentation of pre-and post-retirement education programs.

CHAPTER THREE

THEORETICAL FRAMEWORK

Background and Rationale

The literature review has provided an insight into the prior explanations of the retirement transition. This chapter will provide a theoretical framework for the investigation, the key concepts underpinning the study provide a focus for the collection and organisation of information. The present investigation is grounded in work undertaken by Antonovsky and Sagy (1990) who provide an integrated and holistic, but dynamic perspective on the retirement experience. They align their work with the developmental theorists in general and Erikson in particular.

Life-span developmental theory. As discussed in Chapter Two, Erikson (1963, 1986) provides a widely accepted framework for life-span developmental theory, based on stages of development in a fixed developmental order. Erikson sees each stage of development as an opportunity for personal growth occurring as a result of successfully managing crises arising from new situations. Retirement is a new situation - life without work and this results in new challenges, problems and crises. The concept of 'personal crises' is used to identify the 'developmental tasks' which form the basis of the present investigation. According to Erikson's theory, successful management of the crises and developmental tasks will facilitate the re-integration of elements of the personality and enhance the potential for high life-satisfaction in retirement.

The current study focuses on the final stage of Erikson's theory, 'Integrity versus Despair', for it incorporates the retirement transition. The stage is characterised by the development of a fully integrated personality whereby the individual has the opportunity to gain acceptance of self as a complete human being, with the capacity to accept responsibility for what and who they are. Successful management of this stage enables individuals to develop

a strong sense of self-identity and personal dignity. On the other hand, without resolution there is a sense of despair, unhappiness with self and a troubled self-concept. Retirement, therefore occurs at a time when the individual is attempting to re-integrate the elements of the personality and gain a new sense of self-identity and self-acceptance.

Developmental-contextual model. Antonovsky and Sagy (1990, p. 346) were impressed by Erikson's work and used his model to derive their 'developmental-contextual' model which stresses the reciprocal or dynamic influence of biological processes and environmental or contextual conditions.

They claim that:

In the course of entering a new stage in the life cycle we inevitably confront tasks, challenges and problems. These are conflicts which derive from biological and psychological growth and development, as well as from social structural prescription. The extent to which these tasks are coped with successfully will determine the success of the outcome ie. location on the continuum: integrity - despair. (p. 346)

Furthermore, the retirement transition involved addressing tasks which were particular to the retirement transition. They contend that the tasks were:

Not epigenetically determined, universal and clearly demarcated, age wise. But the tasks were forced onto the agenda of a given population in a given developmental contextual situation. This gave these tasks a high degree of salience and poignancy, of centrality and criticalness, relative to their prominence in other parts of the life cycle. (p. 367)

Developmental Tasks

Antonovsky and Sagy (1990) however, see a shortcoming in Erikson's theory in that it focuses on outcomes, and they claim that to fully understand the retirement transition a study of the tasks undertaken is also needed:

All of the empirical studies using Erikson's concepts measure Erikson's code

word for the 'outcome' of a given stage and disregard the 'tasks' to be coped with that make up the content of that stage. If we are to move to fully understand the nature and dimensions of such transitions, it does seem important to study the tasks posed by the transitions, as they are rooted in the social and biological realities and not only its outcome. (p. 363)

Antonovsky and Sagy (1990) go on to say that of the developmental tasks that confront increasing numbers of people in Western Societies who were going through the retirement transition, four were particularly salient. These are, active involvement, re-evaluation of life satisfaction, re-evaluation of world view, and sense of health maintenance. They contend that successfully coping with these tasks plays a large part in determining the location on the 're-integration - dis-integration' continuum.

The Antonovsky and Sagy (1990) study was conducted in Israel with men and women aged 60 to 65. They suggest that the tasks are germane to all Western societies and therefore would be interested in knowing if the concept of 'developmental tasks' have application in other cultures. The present study is therefore, partly in response to this invitation and aims to build on their work. The recent changes in the nature and extent of retirement in Western Australia makes the current study appropriate and timely.

Rationale for the theoretical position. Retirement is a complex phenomenon, for it has many functions. It may be an event, a process, a role, a status or a legal condition. It is also a social institution with implications for social policy, obligations and expectations. Retirement as a concept has changed over time to reflect society's needs and expectations of the retirement institution and of the retirees themselves.

The theoretical framework has been chosen to place the emphasis of the current investigation on the individual retiree's growth and development, but within a socio-political-economic setting. The framework also has to have a dynamic element to enable the researcher to investigate interactive elements of the retirement transition, and also be flexible enough to respect individual differences.

Definitions

It is necessary to be clear about what precisely is meant by the main terms used in the investigation: retirement transition, retirement, developmental tasks, learning processes and life-satisfaction. The next section deals with the definition of these terms.

Definition of the retirement transition. All people undertake transitions at various stages in their lives. 'Transition' is defined by Wheeler (1984, p. 434) as: "the process of changing or passing from one form, state, subject, or place to another." However, while the retirement event can be determined precisely, the retirement transition is not as easily defined. Carp (1972) describes retirement as a 'transitional life-stage'. She is in agreement with the developmental tasks propositions and states that:

Systematic investigation of the determinants and consequences of the [retirement] transition should reveal the development tasks of the period and assist subsequent life stages in terms of normal and optimal development. (p. 8)

The concept of developmental transitions is also described in Carp by Taylor (1972, p. 78) who quotes Neugarten (1966):

It is not just limited to inevitable biological change but is the process by which the organism, by interacting with the environment, is changed or transformed, so that, as the result of life history with its accumulating fund of adaption to both biological and social events, there is a continually changing basis within the individual for perceiving and responding to new events in the outer world process which follows an orderly progression with the passage of time.
(p. 63)

Taylor in Carp (1972, p. 75) also regards retirement as an event precipitating significant change in behaviour. The process includes anticipation of the changes, severance from aspects of a previous life-style, and finally returning to stability. Atchley (1976) defines retirement as an event which "focuses on a point of public separation from the job usually via some retirement ceremony" (p. 3). However, he also sees it as a process which "begins

the day he realizes he may someday lose his job and ends when he is so feeble he cannot play the retirement role. Retirement is a process which is, "learned, mastered, relinquished" (p. 3).

In the current study, the retirement transition is described in terms of the individual's thought processes and emotional responses during the change from work to non-work. The transition is seen as the period of disequilibrium between two periods of equilibrium, during which the essential elements of an individual's life are re-orientated. The transition ends when the life-elements are re-integrated in a way that enables the individual to re-gain emotional harmony. After the crises has been resolved the individual returns to a condition of equilibrium. The retirement transition commences when an individual gives earnest consideration to the retirement decision. 'Earnest consideration', can be defined by the author in this study as, "thought which evokes some tension, anxiety or heightened motivation, requiring higher order thinking processes." The retirement transition is defined in this study as "the period of disequilibrium, commencing when an individual gives earnest consideration to the retirement decision, and concluding with the re-integration of life-elements and emotional equilibrium."

Definition of retirement. One of the difficulties for researchers investigating this topic is the lack of a clear, agreed definition of retirement. This is due to two main reasons. First, over the past forty years in Australia the profile of retirees has changed. Moreover, the differences in the socio-economic, political situation has resulted in changing societal attitudes and expectations about retirement. Therefore, researchers in the past were attempting to define retirement with different populations and different settings. They were defining different phenomena, and the meaning of retirement had changed in each of the different social settings.

Second, the word 'retirement' is used in different ways - it has multiple meanings. Carp (1972) reviews the definitions of retirement and identifies three major usages:

1. Retirement is used as an event, that is, a crucial turning point in the individual's life history, which marks a change in his or her status. For example, Atchley (1976, p. 53) says "retirement is what occurs at the precise point the individual leaves his job and is defined by himself, his employer and others as having retired."
2. Retirement is also seen as a process that occurs over a period of time, during which adjustments are made to the new demands of life. Kimmel (1974) adopts the concept of retirement as a process and sees it as one of anticipating the new status, followed by the conscious or unconscious resolution of conflicts and re-socialization involved in the change of status.
3. Retirement may also be regarded as a state, or a condition or a status. A person may be regarded as 'being in retirement'. This requires the individual to learn to make adjustments and to learn to exist in their new state. Furthermore, Sussman in Carp (1972, p. 30) contends that "any change in status requires socialization into new roles and necessitates the development and identification of the roles associated with the status."

Retirement is commonly regarded as both an event and a status. A person's last day of work is regarded as the day of retirement - an event. Thereafter, the person is referred to as 'retired' - a status. Kimmel, (1974) in referring to retirement as a status, views it as a social position with its own unique roles, expectations and responsibilities.

However, for the present investigation, retirement is regarded as a developmental process and it is assumed that people have the capacity to learn to adapt to a new situation and consequently increase life-satisfaction. Educators then have a responsibility to provide planned learning experiences to enable people to undertake more effective transitions to retirement.

However, there are other interpretations of the definition of retirement. Retirement can also be regarded as a legal state or requirement. For example, in some occupations it is mandatory for people to undertake retirement at a prescribed age. Retirement is also a requirement for some social security payments such as the pension.

Retirement is also a societal construct. This construct has had different meanings at different stages in the social history of Australia. Retirement was previously related to age - only the elderly 'retired'. However, since 1984 when the retirement age was reduced to 55 years, the population profile of retirees included people who were up to ten years younger. This younger age group contributed to the creation of a different social construct.

The current dictionary definitions of retirement are therefore inappropriate because they focus on the literal meaning of the word 'retired'. For example, the Concise Oxford Dictionary definition of 'retire' is, "withdraw, retreat, seek seclusion." The definition of 'retirement' is, "cease from or give up office or profession or employment." Similarly the Webster's New Dictionary definition of retire is, "to go away, depart, as for rest or seclusion", and for 'retirement' it is, "withdrawn from business or active life."

These definitions of retirement are consistent with a phenomena which existed twenty five years ago when retirement was a final life event. At that stage of life, the emphasis was on withdrawal and disengagement rather than choice and opportunity. Participants in the interviews have generally rejected the Macquarie definition of "withdrawal from active life." One responded, "If you accepted that definition and lived up to it you would rust away very quickly. It is not a matter of withdrawal but that of changing your direction. I believe that retirement should give you new and exciting goals."

It appears that 'retirement' is a word which adequately describes a social construct which was reality some years ago, but does not reflect the current situation. The recent practice of

early retirement has created a group of retirees with energy and the capacity for further growth. Furthermore, society's expectations of retirees have changed and this is reflected in the growth of new activities and organizations for retirees and seniors. Therefore, a new word is needed to replace 'retirement' which inappropriately focuses on inactivity, disengagement, retreat and rest.

New word for retirement. Australian society is seeing the emergence of a new stage of adult life. This is the period after leaving work, but prior to the onset of old age. At present the word 'retirement' is used to describe a very long period in the life cycle of up to twenty or even forty years. However, within that period there appears to be a number of different stages of adult growth and development. Carp in Barry and Wingrove (1977, p. 270) comments, "So totally has this transition in later adult life been ignored - or avoided - that it remains unnamed. Other phases of life intervene between adolescence and senescence."

The researcher proposes the word 'avocation' to describe the period immediately after work and before the onset of old age. This appears consistent with other terms currently in use to describe the periods before and during work:

- Pre-vocation - training prior to employment.
- Vocation - period of employment.
- Avocation - after vocation.

The new word would have to assume a slightly different meaning from the current Oxford Dictionary definition of 'avocation', "Distraction; minor occupation; coming from the Latin 'avocation' or, call away."

The use of the letter 'a' as a pre-fix in this case is consistent with other usages. The letter 'a' is used with words like, 'arise' and 'away' to mean 'on', or 'up'. The letter 'a' is also used

in the Greek language to refer to 'not' or 'without', eg atypical, amoral, asexual. The term 'avocation' would be acceptable for either of these uses and would be a more accurate description of the period of non-work. 'Avocation' would be likely to encourage people to think about the stage of adult life as having the potential to be the start of a new age rather than the current emphasis on leaving some other age.

The use of the word 'avocation' would also enable us to subdivide the period of adult development in later life into at least two stages:

1. The period after early retirement when people have the energy and opportunities to undertake new activities and set new goals, similar to transferring from one job to another.
2. The period of later life when biological aging significantly limits opportunities and choice.

Some writers call these periods 'young-old' and 'old-old'. The present study focuses on the 'young-old.' The working definition of the early period of retirement (avocation) used in this study incorporates the following features: the post-work period of life, which is predominantly used to earn an income, where life options are broader and personal need satisfaction can be the primary focus.

Definition of developmental tasks. Antonovsky and Sagy (1990) claim that developmental tasks arise from conflicts confronted when entering a new phase of the life cycle. They note that these "are conflicts which derive from biological and psychosocial growth and development, as well as from social, structural prescription" (p. 346). Gage and Berliner (1975) are also aware of Erikson's work and they describe the process of development as "acquiring successive capabilities" (p. 372). They say that if individuals can cope with a new

situation with the present capabilities, then there is no need for further development. However, if the new situation cannot be managed to the individual's satisfaction, then some development is needed and some adaption by the organism to its environment must take place.

Antonovsky and Sagy (1990, p. 363) use a definition of 'task' developed by Ochre and Plug (1986, p. 1240), "The conflict which arises between newly emerging needs and social demands culminates in a crisis." Antonovsky and Sagy (1990) claim that "the extent to which these tasks are coped with successfully, will determine the outcome." Outcome is defined as the "location on the dominant syntonic trait continuum of the stage, namely, 'integrity - despair'" (p. 363).

Developmental tasks are defined in this study as, "The personal growth experiences which result from conflicts arising within an individual due to biological, psycho-social and environmental changes, which cause interim personal instability, necessitating the acceptance of a challenge and resulting in personal adjustment." The achievement of the developmental task leads to resolution of the issue, provides for increased satisfaction and also prepares the individual for growth to the next, more complex or desirable stage of development.

Definition of learning processes. In dealing with the developmental tasks, people engage in learning or adjustment processes. Learning enables the individual to make effective changes. Learning is defined in this study as, "the personal discovery of meaning." Learning processes are the means by which an individual makes these discoveries - they are types of thinking. Learning processes may be classified in a number of different ways and the current investigation includes the following: acquiring and applying knowledge, problem identification and problem solving, assimilation and accommodation, perceiving and deciding, analysing and organising, valuing and evaluating, goal-setting and goal-achievement. All of

these processes and others, may be used by individuals as they make meaning of the retirement transition.

Definition of life-satisfaction. The current study examines the relationship between the process of managing developmental tasks and their influence on life-satisfaction. It is therefore necessary to derive a definition of life-satisfaction.

Neugarten, Havighurst and Tobin (1961) in Carp(1972) include concepts such as: shows enthusiasm for living, takes pleasure from the round of activities that constitutes his/her everyday living, regards his/her life as meaningful, holds a positive image of self and maintains happy and optimistic attitudes. Berghorn and Schafer (1981) quotes George's definition of life satisfaction which reads as, "assessment of the overall conditions of existence as derived from a comparison of one's aspirations to one's actual achievements." Their own definition is, "a more or less stable tendency to regard the world and ones relation to it in either a strongly positive or negative light." (p. 332)

In this study, life-satisfaction is defined as "the collective emotional response, to the combination of factors influencing an aspect of an individual's life."

Theoretical Framework

The retirement transition experience is largely about the decisions that an individual makes in adjusting to a new life situation without work. There are many factors which influence the individual's capacity to make choices in retirement. The theoretical framework derived from the literature provides a structure for identifying the factors affecting the retirement transition.

Dynamics of the Retirement Transition

The 'Dynamics of the retirement transition' developed by the researcher and presented at Figure 3.1 illustrate the three major forces impacting upon an individual experiencing the retirement transition - external forces, biological forces, and psychological forces. The external forces and the biological forces set the parameters for retirement, while the internal or psychological forces have the capacity to increase life options. A major challenge for an individual undergoing the retirement transition is to ensure that there are sufficient life options so as to be able to exercise effective choices and satisfy personal needs in retirement.

External factors. External or situational forces set the parameters of life in retirement. These include financial resources, location, accommodation and transport facilities. Retirees may see the situational factors as limitations for life-style in retirement, and some factors appear to be beyond the capacity of an individual to change. For example, retirement is the period of life beyond earning an income, and often there is little opportunity to significantly alter retirement income. For some people this is a serious limitation.

Retirees generally have some choice in determining their location and the type of accommodation. Location influences the proximity to services and social support networks, and thus impacts upon the overall quality of life. Mobility also affects the range of activities available to an individual.

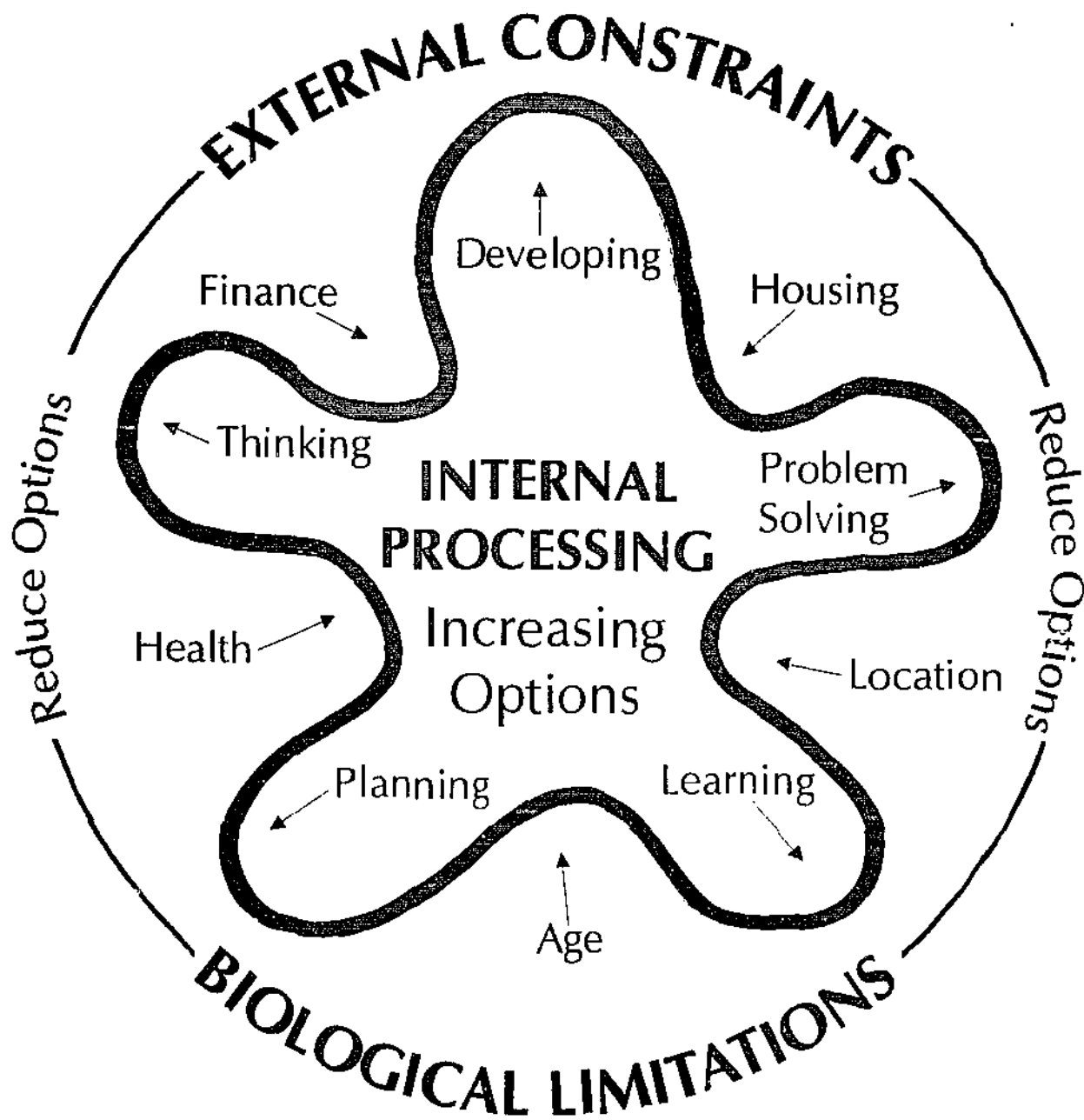


Figure 3.1 DYNAMICS OF THE RETIREMENT TRANSITION

Internal factors. Internal or psychological forces include the individual's capacity for planning and problem solving which may create options and challenge the external limitations. Figure 3.1 illustrates the internal or personal resources striving to increase life options, despite external constraints.

The current study focuses on the capacity to learn during the retirement transition. Learning provides the opportunity for the individual to increase choices within the new life-situation. Internal processes thus have the capacity to utilise, modify or counteract the external forces. An empowered retiree with the capacity to learn has greater control over his/her environment.

The internal processes are central to this study as they represent the capacity to change and thus provide a role for education in facilitating the change. The intended outcome of the research is to promote learning, encourage personal growth and enhance life-satisfaction in retirement.

Biological factors. There is no denying the biological clock which determines the aging process. An individual's physical capacity sets limitations on the retirement life-style and also influences perceptions of opportunities available in retirement. Previous studies in Carp (1972) reveal that individual perception of health is a significant factor affecting life-satisfaction in retirement. It is therefore necessary to include in the study, information on both the retirees' views on health issues at retirement and their perception of their aging process. Biological limitations are shown in Figure 3.1 for they can be constraints to life options in retirement.

To develop a clear understanding of the retirement transition it is also necessary to understand the broader cultural factors impacting upon the retiree.

Cultural Context

A number of writers, Antonovsky and Sagy (1990), Rosenmayr (1985), and Russell (1981), emphasise that retirement occurs within a socio-political-economic context. In fact the retirement institution does not exist unless the society has provided its older people with the means to have financial support in retirement without earning an income. There have been a number of important pieces of legislation in Australia which have influenced the nature of retirement, including the initial establishment of the pension in 1908 and recently, the provision for early retirement in 1984. Furthermore, the nature of retirement has changed with the changing needs and expectations of society. For example, when youth unemployment was given a higher priority, the government introduced incentives for early retirement partly for the purpose of creating employment opportunities for youth.

In recent times the needs of retirees have been institutionalised through the establishment of government bureaucracies and ministerial appointments at the State and Federal level. The 'Office of Seniors Interests' is an example of the commitment of the Western Australian State Government to the aged population.

Society at large has come to accept the increasing significance of its retirees. Ward (1984) also notes a change in the general attitude towards retirement in recent years he developed a new term 'retirement ethic' to illustrate a greater interest in, and acceptance of, retirement as a legitimate condition. He concludes that the emergence of retirement, as it exists today, reflects a variety of structural and cultural changes that have taken place in recent times.

Sub-cultures also impact upon an individual's life-satisfaction in retirement. In a conversation with Joan Pope (1993), she talks of 'triple jeopardy', a term which highlights the difficulties faced by migrant, non-english speaking, low income, elderly, females. The retirement experiences of a person in that category would clearly differ from the participants in the current study, who tend to be financially secure, professional, Australian born, males.

The Western Australian cultural setting for retirement in the 1990s is unique. The recent changes in the demographics of the retired population, the changes in legislation and the changes in community attitudes towards retirement, all contribute to create a condition which is without historical precedence. The unique cultural setting means that the participants in the study have not had role models. Instead they were required to establish their personal meaning for retirement and discover roles for themselves.

The cultural context of retirement in Western Australia is that of growing societal support for the institution of retirement but uncertainty about the role and status of retirees, and the purpose of retirement.

Social Support Systems

The retiree's social support systems have the potential to enhance the internal learning processes and modify external constraints. Four types of support systems are addressed in the current study:

1. Marriage partner or intimate companion.
2. Family, especially adult children, and also siblings and other relatives.
3. Social groups which include friends, interest groups and social organisations.
4. Spiritual support systems which may include religious groups or a personally conceived spiritual belief system.

These are discussed in more detail later in this chapter.

Developmental Tasks

The major purpose of the study was to identify the developmental tasks associated with the retirement transition. The researcher developed the following definition of developmental tasks for this investigation: The personal growth experiences which result from conflicts arising within an individual due to biological, psycho-social and environmental changes, which cause interim personal instability, necessitating the acceptance of a challenge and

resulting in personal adjustment. The identification of developmental tasks thus depends upon the understanding of the sources of personal conflict arising from biological, psychosocial and environmental changes. To effectively manage the developmental tasks, individuals use processes of learning and adjustment.

Processes of Learning and Adjustment

The processes of learning and adjustment available to individuals to achieve the developmental tasks are many and varied. Two broad categories provide the basis for data collection and interpretation. These are processes related to 'changes to the situation,' and processes related to 'changes to self.'

The processes involved in the 'changes to the situation' largely impact on the external factors, such as changes to finances and location. The 'changes to self,' however, relate more to the internal forces or psychological processing of problems for example, resolution of issues through re-evaluating goals or roles.

In essence, the retirement transition is about the individual gaining control of a new environment without work. The strategies used by retirees to change the environment are an important component of the study. However, if the individual does not have the capacity to solve an external problem, the issue may be resolved using internal processing. The investigation endeavours to understand the processes of learning and adjustment used to gain control of the internal and external environments in retirement.

Theoretical Framework For Current Study

The theoretical framework adopted for the current study is based on five approaches to the investigation of the retirement phenomena.

1. **Developmental tasks undertaken during the retirement transition.**

2. **Processes of learning and adjustment employed in managing the developmental tasks.**
3. **Phases of the retirement transition.**
4. **Types of responses to the retirement transition.**
5. **Life-satisfaction in retirement.**

1. Developmental tasks. Developmental tasks may be identified and presented by referring to categories of experience, or factors affecting the retirement experience. These factors which influence the retirement transition experience, provide a framework for gathering information on the developmental tasks. The factors as described earlier are: external, internal or psychological, biological, social support systems, cultural, and spiritual. The experiences within each category, potentially could result in personal crises, which would be potentially developmental tasks.

2. Processes of learning and adjustment. Developmental tasks may be examined in terms of the processes used to manage the tasks. The framework for this study consists of the following three categories of process:

- (i) **Anxiety.** The degree of anxiety is used as an indicator of the origin of developmental tasks.
- (ii) **Changes to situation.** Methods adopted in this category such as strategic planning, rational problem solving, and decision making, are designed to effect changes to the situation in solving a crisis.
- (iii) **Changes to self.** The psychological processes used in this category include a wide range of learning, coping and adjustment processes leading to internal resolution of issues. The processes of learning and adjustment developed by the researcher and utilized in the current study are represented at Figure 3.2 on the next page.

Processes of Learning and Adjustment

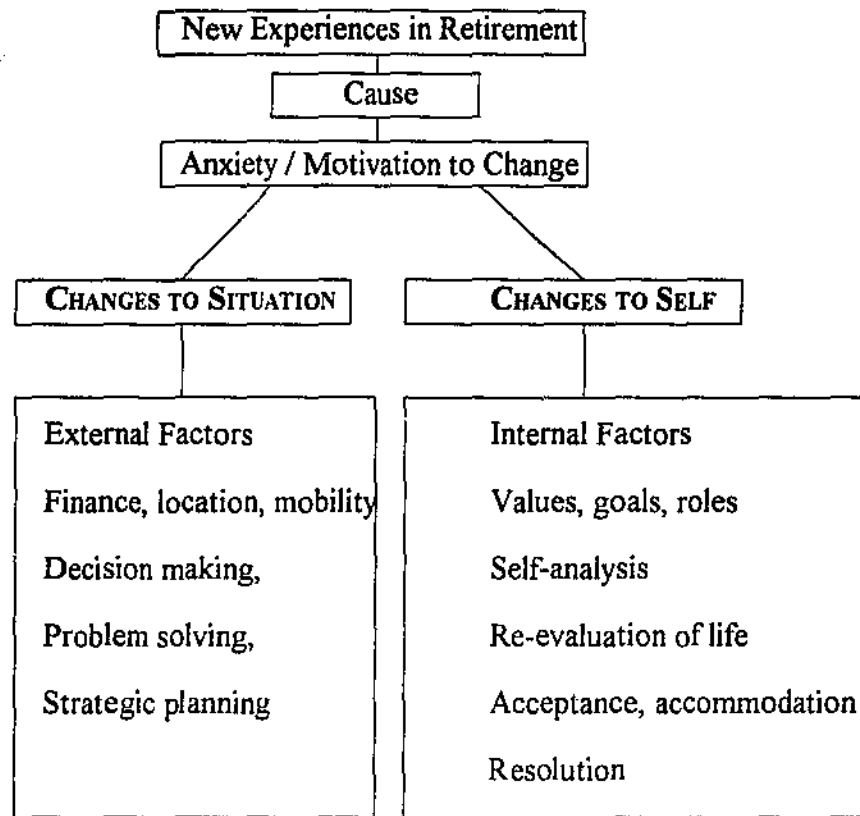


Figure 3.2 Processes of Learning and Adjustment

3. Phases of the retirement transition. Developmental tasks tend to be undertaken at different phases of the retirement transition. Many transitions include the following phases: pre-decisional, decision, pre-event, post-decisional stress, re-adjustment, re-integration and equilibrium. In Appendix 7 is a graphic representation of the phases of the retirement transition for each of the participants.

4. Responses to the retirement transition. Individuals respond differently to the retirement experience, some adopting a dynamic approach and undertaking a range of developmental tasks, some may perceive little need to change, others may not have the capacity to change. An analysis of the nature and range of developmental tasks undertaken provides an insight into to the types of responses to the retirement experience.

5. Life-satisfaction in retirement. An important aspect of the investigation is to examine the relationship between the accomplishment of developmental tasks and life-satisfaction in retirement.

The five components of the theoretical framework above, provide the structure for a comprehensive analysis of the retirement transition experience. Each of the five approaches enables the developmental tasks to be examined from different perspectives.

Summary

The framework for the present investigation is based on the developmental models. They are appropriate to the study of retirement in the 1990s for they facilitate a study which is broad, dynamic and interactive. The theoretical framework is designed to be inclusive. It enables the study to consider a wide range of variables which may be relevant to the retirement transition.

However, Taylor in Carp (1972) regards the comprehensiveness of the 'developmental stages' approach as a weakness. He claims that the large number of variables makes research unmanageable.

The view taken in this study is that retirement is a holistic event with many interdependent variables requiring an inclusive theoretical framework. Furthermore, as the phenomenon is so recent, it is not appropriate to use a methodology which may narrow the focus before the relevant variables have been identified. The literature indicates that a broad, descriptive theoretical framework is appropriate for this study.

CHAPTER FOUR

METHOD OF INVESTIGATION

While the purpose of this study was to identify the developmental tasks undertaken during the retirement transition and to describe the associated learning and adjustment processes which may influence life-satisfaction in retirement, the theoretical framework presented in the previous chapter suggests a broader descriptive approach was needed to investigate the problem.

This chapter will describe and explain the methodology used in the study, commencing with a description of the process of selecting a research design. The overall strategy is qualitative in its approach, using exploratory, descriptive, case study techniques. The data collection procedures are outlined in this chapter including details of the sample, the instruments used and the interview procedures employed. A detailed explanation of the data analysis procedures is presented in Chapter Five.

As explained in Chapter Three, the retirement experience has been a different phenomena at different periods of Western Australian social history. Retirement in the 1990s can therefore be regarded as a phenomena which is unique. Furthermore, adults at retirement age exhibit a wide range of individual differences due to the varied life experiences. Moreover, the retirement experience involves a re-consideration of many aspects of a person's life, such as how time is to be used, relationships, social networks and sources of personal motivation. The capacity to investigate complex inter-related variables is a requirement of the methodology of the study. It is also necessary to enter the field with an open and inclusive approach to data collection rather than commencing the study with pre-conceptions which limit exploration of the issues.

Selecting the Appropriate Research Design

In the early stages of this study the investigation was based on a quantitative research design. During the pilot interviews it became evident that the approach was not suitable, therefore the investigation was changed to a qualitative study. Morgan and Smirich (1980) have evaluated research methods and they emphasise the need to select a research design which is consistent with the underlying assumptions and the type of research question posed. In the current investigation, the research design needed to permit a comprehensive, flexible, holistic, dynamic and integrated approach. The qualitative approach was more likely to meet those requirements and is thus more appropriate to the nature of the phenomenon being studied.

The problem with the initial quantitative study arose when the instrument designed for the study began to dominate the investigation. The structured questionnaire was being imposed upon the retirees which inhibited their natural inclination to talk at length about their personal experiences. The outcomes tended to be self-fulfilling and it resulted in an artificial construction of the experiences of the retirees. The design was limiting the capacity of the researcher to establish the truth about the retirement experience.

Terhart (1985, p. 453) warns of the adverse effects of psychometric methods and claims that the pre-fixed categorisation of responses comes between the researcher and what the participants want to discuss. They have the potential to destroy the direct intimate contact with the social reality. Therefore, it is more difficult to establish the internal validity of the data.

The study had to be re-designed to provide the opportunity to obtain all the relevant information on the retirement experience, especially the developmental tasks, the learning processes and life-satisfaction in retirement. Some important variables, patterns and relationships were potentially being overlooked because of the restrictive nature of the

technique. Furthermore, previous research had not provided sufficiently adequate explanations of the reality of retirees to be able to develop specific hypotheses or precise measures, therefore it was decided to change the nature of the investigation to an exploratory, descriptive study.

The instrument used in the quantitative phase of the study had been derived from the literature search and therefore represented a check-list of the developmental tasks. It was used for this purpose during the qualitative investigation. The check-list is presented in Appendix 1.

The original quantitative instrument required the subjects to rate each variable or developmental task according to their perceived importance of the task, and then indicate the extent to which they had dealt with that task. It was proposed that the analysis of results would provide information on: the importance of specific developmental tasks, the discrepancy between the importance attributed to tasks and the individual's management of the tasks, and the relationship between these measures and retirement satisfaction.

In the subsequent qualitative study, this instrument was used as a prompt to the researcher, rather than setting pre-conceived expectations imposed upon the participants. The participants were encouraged to talk about their own experiences in their own way. Instead of asking, "Do you think this task is important?", it is more appropriate to ask, "What were your experiences?". By discussing the reality of their experience more openly, important new insights were gained.

Rationale for the Qualitative Approach

There are a number of reasons for adopting a qualitative approach. Campbell-Evans (1992) states that the essence of qualitative research is to explore and understand a situation, issue or question and to increase the truth of it. Campbell-Evans quotes Bogdan and Biklen (1982,

p. 31) in emphasising that “qualitative researchers attempt to understand the meaning of events to ordinary people in a particular situation. The way factors fit together in the natural setting is the focus of qualitative inquiry.” Her descriptions of the features of qualitative research are consistent with the proposed study. The purpose of the study is to explore and describe the retirement experience in the 1990s. The retirement transition experience is a complex process involving inter-dependent elements of an individual’s life style, therefore a holistic view is needed. The research design also has to be cognisant of the cultural context of the retirement experience.

Internal validity is essential if the findings are to have a sound foundation. Goetz and Le Compte (1984) conclude that internal validity is largely about the conceptual understandings between the participant and the researcher being shared. Internal validity was important to the current study. This was facilitated by the use of the initial in-depth interview, and the iterative process to obtain comprehensive, verifiable data which truly represented reality for retirees.

Miles and Huberman (1984) evaluated the relative merits of types of research design and they noted that qualitative data can preserve chronological flow, assess logical causality and derive fruitful explanations, all of which are required in the current study. They also contend that the findings of qualitative research are often more convincing to a reader than a page of numbers.

As prior research studies have not clearly established the variables, and as the relationships between the variables are unclear, a statistical analysis was inappropriate. Words rather than numbers were a more effective method of gaining meaning in this situation. Therefore, the methodology chosen was based on a thorough recording of each person’s unique experience as described by the retirees.

Furthermore, a case study method was selected, as it met the requirements of the purpose of the study and the nature of the phenomena under investigation. Best and Kahn (1993, p. 193) claim that "the case study probes deeply and analyses interactions between factors that explain present status or that influence change or growth." Lincoln and Guba (1990) say that the case study is appropriate for studies which require an understanding of context and situation. Both are requirements of the current study.

As has been pointed out in Chapter Two, the context of retirement is an important determinant of effectiveness of the retirement transition, and subsequently life-satisfaction in retirement. The study is based on the 'situational-developmental' approach introduced by Antonovsky and Sagy (1990), with the cases being described within a socio-economic-political context. This comprehensive and integrated view of human adjustment is essentially qualitative in nature.

As outlined in Chapter Two, the theory underlying the retirement transition has not been well established. Filstead (1979, p. 38) states, that the qualitative method is well suited to studies which are more concerned with the "discovery of theory rather than the verification of theory." He summarised the features of the qualitative paradigm which are relevant to this study:

The qualitative paradigm, has the decidedly humanistic cast to understanding social reality...which stress an evolving, negotiated view of social order. The qualitative paradigm perceives social life as the shared creativity of individuals. Furthermore, the social world is not fixed or static but shifting, changing and dynamic. The qualitative paradigm does not conceive the world as an external force, objectively identifiable and independent of man. Rather, there are multiple realities. In this paradigm, individuals are conceptualised as active agents in constructing and making sense of the realities they encounter rather than responding in a robot-like fashion according to role expectations established by social structures. (p. 36)

Filstead (1979, p. 36) also refers to Erikson (1977) in identifying the basic analytical strategy behind qualitative methods which, "...describe key incidents in functionally relevant descriptive terms and place them in some relation to the wider social context."

The current study also incorporates some of the principles of grounded theory described by Filstead (1979):

A qualitative researcher, while being aware of the existing theoretical frameworks or explanation schemes for the phenomena under study, prefers the theory to emerge from the data itself. This grounding of theory in the data...enhances the ability of the researcher to understand and perhaps ultimately devise an explanation of the phenomenon which is consistent with its occurrence in the social world. (p. 38)

The current investigation is built upon prior research and background knowledge and therefore does not rely on the empirical data alone. However, the emphasis in this study is not on confirming the previous findings but on giving focus to the current experiences in an attempt to understand the present reality of retirement.

Method

The research method used in this qualitative investigation was an 'exploratory, descriptive, case study'. A specific sample was chosen to limit the study and details are provided below. A semi-structured and open-ended interview schedule was developed to enable the participants to relate their experiences as fully as possible. The open-ended component was added to provide the flexibility to pursue issues raised by participants and to seek further information. The original quantitative instrument was used to ensure that the information sought was comprehensive and that there was some degree of comparability amongst the responses.

Case Studies

A series of eight case studies was used to obtain the data for this investigation. According to Guba and Lincoln (1981, p. 130), "The case study is an intensive description and analysis of a phenomena or social unit such as an individual, group, institution or community." This method depends upon the researcher being the primary conduit for data collection and

analysis. They explain that the process involves the researcher 'sensing' the dimensions of the study and then making the dimensions explicit. This approach provides the opportunity to adopt a data collection mode appropriate to the nature of the current investigation. The study of retirement requires an investigation of many variables while maintaining an integrated, holistic approach.

Lincoln and Guba (1990) explain that the case study approach is appropriate for studies which require an understanding of context and situation. Guba and Lincoln (1981, p. 371) state that "the context of a case study is determined chiefly by its purpose, which is typically to reveal the properties of the class to which the instance being studied belongs." This notion is supported by Best and Kahn (1993) who say that a case is not only about a person, but a kind of person, who thus becomes an exemplar of a category of individuals.

The case study approach is thus appropriate to the purpose of the investigation in seeking a better understanding of the experience of retirees. The case study method also has the benefit of bounding the study by defining the nature of the population, while also maintaining the unity and wholeness of the phenomenon. Finally, as almost all individuals expect to retire, it is something that all individuals can question themselves about. Therefore the use of case studies enables the researcher and other readers to draw inferences which may be applicable in their own situation.

Iterative Process

As internal validity is a necessary condition of this study, techniques have been identified to fulfil this requirement. A strategy used to contribute to the internal validity was the iterative process, which involved interviewing each participant twice. During the return visits there was the opportunity to confirm the analysis and interpretations of the previous interview.

The participants were asked to recapitulate the main features of their retirement experience in an attempt to identify the most significant aspects of the retirement experience. The

researcher then presented a matrix of the developmental tasks and the learning processes together with their relationship to retirement satisfaction. The final condensed version of the matrices are in Appendix 6. Participants were invited to modify, delete or add to the information and analysis. They were also asked to indicate life-satisfaction levels associated with significant events and developmental tasks, and they were represented on the matrix. Participants were also asked to define the key concepts such as, 'retirement' and 'retirement transition'. To summarise the discussion and to provide an overview of the retirement experience, a graph was prepared with the time-line and events occurring on the horizontal axis, and life-satisfaction shown on the vertical axis. This profile of experience helped to highlight the significant events and provided a basis for comparison of the levels of satisfaction at different stages in the retirement transition. The profiles are presented in Appendix 4.

The first interview provided initial information to enable the researcher to identify the major variables. An initial analysis was undertaken which enabled the researcher to synthesize the data in preparation for the second interview. During the second interview the tentative findings were confirmed or modified. Further detail was sought on some issues and in some cases new issues arose. The iterative process provided the opportunity to conduct a deeper investigation of the aspects which emerged as central to the purpose of the study.

There were a number of unexpected benefits which emerged from the iterative process. Revisiting the participants created a more relaxed, trusting and open relationship which provided for a greater appreciation of the depth of feeling towards various aspects of the retirement experience. In some cases, more sensitive information was revealed in subsequent interviews. The areas of concern and sources of anxiety became more evident, due to the repetition of key points and the intensity of the language used. The two step process was also more effective in gathering information on life-satisfaction. Probing into personal responses during the first interview, appeared intrusive and interrupted the flow of their narrative. However, during the second interview these personal reflections were divulged more openly.

Sample

A sample of eight people was chosen for the case studies with following characteristics: male, long term, professional or business backgrounds, residing in suburban Perth, Western Australia. All participants had been retired from one to six years. Females were not included because the small sample permitted only a limited study. Also the research had shown that gender was a significant variable of retirement satisfaction and it was decided to reduce the variables in this study in an attempt to increase the quality control of the data and simplify the subsequent analysis.

The cases were chosen through the following methods: retired teachers were identified by examining the past 'Education Circulars' and by seeking further information from the secretary of the 'Retired Teachers' Association'. Names of retired professional and business people were gained through 'PROBUS', a business and professional organisation. Additional cases were identified through personal contacts. All of the people contacted agreed to participate in the interview with the exception of one. Two of the people chosen in the case studies had also participated in the initial quantitative questionnaire.

Preliminary Study

The original quantitative research design aimed to measure the relationship between developmental tasks associated with the retirement transition and life-satisfaction. The study was to be in two parts:

Stage one involved the identification of the developmental tasks. This was to be achieved through a review of the literature, interviews with experts in gerontology, psychology and education, and interviews of retirees. A questionnaire was then developed. (Appendix 1). At Stage two, the questionnaire was to be administered to 200 public servants and teachers.

The questionnaire was prepared and administered to five respondents. The results are presented in Appendix 2. The analysis showed that most of the developmental tasks were

rated as important or very important by almost all of the respondents. While this result indicated that the factors were important it did not enable the researcher to discriminate amongst the data and the relationships could not be determined. However, the results were useful in the preparation of a check-list for the subsequent qualitative studies.

Qualitative Research Pilot Studies

Two cases were used as pilot studies to evaluate the methodology and the effectiveness of the instruments to be used in the qualitative study. The interview schedule is presented in Appendix 3. After these two participants had been interviewed the data collection ceased for four weeks to provide time for reflection on the findings. The interview instrument was modified and the recording procedure enhanced.

An outcome of the reflection was the need to be more sensitive to the phases of the retirement transition. It became apparent that it would be appropriate to gather information on 'developmental tasks' and 'processes of learning and adjustment' undertaken at different phases in the retirement transition. Therefore, another instrument a time-phase-activity-satisfaction record was devised for the second interviews, shown in Appendix 4. This enabled the researcher to record the level of life-satisfaction at different phases in the retirement transition: before retirement, pre-decision, pre-retirement event, post-retirement honeymoon phase, disenchantment phase, and orientation phase. Beneath the graph was recorded the significant events/tasks and processes. Thus the instrument provided an annotated account of an individual's retirement process. The first interview provided information on major events but sufficient detail was not being provided on the processes of learning and adjustment or on life-satisfaction. It was not always appropriate to delve too deeply into these personal responses during the first interview. Discussion on the emotional responses were often left until the second interview when trust had been established.

Interview Procedure

The main method of data collection was the in-depth, semi-structured but open-ended interview. This instrument proved to be effective in providing the primary data which consisted largely of direct quotations from retirees about their experiences, perceptions, and feelings associated with the retirement transition.

To initiate the interview the participants were contacted by telephone to explain the purpose of the study and their possible role in the research. They were then invited to participate and upon acceptance, an interview time was arranged. Participants chose the venue, which in all cases was their own home.

Conducting the Interview

The procedure for conducting the interview was as follows: participants were thanked for their participation in the project and were then given an outline of the purpose of the study. Confidentiality was guaranteed and participants were invited to ask questions on the procedures to be used and the outcomes of the research. Permission was obtained to tape the interview and participants were told that they could stop the interview at any time, omit or edit any section, and subsequently view the transcribed version. The interview schedule in Appendix 3 was used but the procedure was flexible enough to allow a different sequence of questions and to use subsidiary questions as required. The participants were encouraged to develop a line of thought if it was relevant to the study. Finally a check-list, presented in Appendix 1 was used to ensure that major issues had been addressed. At the end of each section the checklist was examined to ensure that the major issues had been discussed.

Confidentiality

Confidentiality of the participants was respected and protected. Participation was voluntary and the subjects always had the opportunity to withdraw from the study. Confidentiality of the participants was also ensured by using codes instead of names on the transcribed data.

Also care was taken not to reveal data in the analysis which may have led to the identification of the participants. A typist assisted with the transcribing of the interviews into a word processor and she was advised of the confidential nature of the information.

Recording the Interview

The tape recording of the interview was later typed, verbatim by an audio typist. During the interview, the researcher also made notes of significant points and any other information which was not recorded by the tape.

After the interview the researcher made extensive notes on three aspects of the interview:

1. The conditions of the interview: date, time, location, physical and emotional condition of the researcher and the participant, physical setting of the interview, reaction to the participant. An assessment of the authenticity of comments was made.
2. Key features of the interview, especially those points which received special emphasis from the retirees. Also noted were aspects of the retirement experience which contributed to high or low satisfaction. Significant crises or conflicts experienced during the retirement transition were important in determining the developmental tasks.
3. Insights into possible causal relationships, patterns or hypotheses were noted.

Interview Technique and Instruments

The purpose of using an open-ended interview technique was to access a wide range of perspectives of the retirement experience. The benefit of the approach was that the interview was natural, easy and conversational. It appeared that participants were open and honest, and that they provided a comprehensive, realistic view of the retirement experience. Internal

validity was likely to be high. However, the interview did have structure - the questionnaire and the check-list helped to ensure that eventually the participants had the opportunity to comment on all aspects of the retirement transition. While the questionnaire was the basis for the interview, the wording and sequencing varied with different participants. This may have resulted in slightly different responses, but it was considered more important to maintain the flow and enable the participant to feel in control of the discussion rather than being required to respond in a prescribed way. In the cases where a salient issue was inadvertently omitted, it was addressed during the second interview.

The interview schedule was the main means of obtaining the information, therefore it was necessary to have a clear conception of just what information was needed to fulfil the purpose of the study. The interview schedule required a description of the events and the emotional responses to those events. As outlined in Chapter Three the participants were encouraged to identify sources of anxiety, for they were important indicators of the developmental tasks. They also highlighted the processes of learning and adjustment which may have been used to deal with the developmental tasks. Furthermore references to feelings and attitudes were used as indicators of life-satisfaction. To gain responses that naturally included all the dimensions, the participant was encouraged to answer in depth, in his own words.

Best and Kahn (1993) claim that the key to effective interviewing is establishing rapport. In the current study, the relationship between the interviewer and the participant was critical. The researcher was aware of the need to secure confidence and gain the participant's cooperation and trust. The tone of voice, nature of the language used, facial expressions and encouraging comments were all important in demonstrating a genuine interest in understanding his experience. Follow up questions encouraged further discussion, and elaboration or clarification of significant points.

However, Best and Kahn (1993) emphasise that content validity is enhanced when a carefully designed structure is used to ensure that all significant information is elicited. It would not

be possible to understand the dimensions of the retirement experience without a conceptual framework. The interview schedule was derived from, and reflected the theoretical framework described in Chapter Three. Furthermore, a check-list of factors identified in the literature as central to the retirement transition, was used as a gentle prompt for the researcher to ensure that the participants considered all relevant factors. The role of the researcher during the interviews was that of an interested listener, to ask open questions and to encourage further discussion. Clearly, the danger of the flexible approach adopted in the study was interviewer bias. The researcher was aware of the need to be objective while also being sensitive to the participants and to the purpose of the research.

Terhart (1985) emphasised that the researcher is not a passive recording machine and that the purpose of research is to seek the truth. In the current study interaction between the participants and the data analysis and interpretation was crucial. The participants became the final arbiters of what was reality and truth.

Presentation of Data

Miles and Huberman (1984, p. 21) define data display as, "an organised assembly of information that permits conclusion drawing and action taking." The researcher attempted to display the data in a clear, simple and meaningful way by systematically reducing the information while also striving to retain its essential meaning. Taped interviews were firstly transcribed verbatim. They were then assessed, one sentence at a time and classified according to categories of variables being investigated.

The data was presented using three methods:

1. A category was allocated to each sentence or natural cluster of sentences. The occurrence of each category was subsequently recorded in a data base and presented as a frequency tally. The codes used to classify the transcribed data is in Appendix 8.

2. The frequency tallies were presented as column graphs to provide a visual presentation of both range and frequency of comments. The graphs are presented in Appendix 5. The range of comments within a category represented the breadth of interest in a factor. For example, one participant made seven different references within the category, 'choice, opportunity and control.' The intensity of interest in an aspect of the retirement transition, was indicated by the number of references to the same factor. For example, one participant made ten references to financial planning. During the process, categories were expanded and sub-categories were introduced.

3. A matrix was developed to show the relationship between the 'Developmental Tasks' on the vertical axis and the 'Learning Processes' on the horizontal. An additional column was added to the horizontal axis to represent the levels of life-satisfaction. The matrices are presented in Appendix 6. As the presentation and analysis of data is central to the study, Chapter Five has been devoted to the methods used.

Reliability and Validity Issues

Le Compte and Goetz (1982) claim that the value of scientific research is dependent on the ability of the researchers to demonstrate the credibility of their findings. To achieve credibility researchers are required to demonstrate that external and internal reliability and validity issues are effectively addressed.

External Reliability

External reliability refers to whether independent researchers would "discover the same phenomena or generate the same constructs in the same or similar setting" Le Compte and Goetz (1984, p. 212). Reliability posed a problem in the present investigation because the unique settings and experiences for each case cannot be reconstructed precisely. Le Compte

and Goetz (1982) identify five major areas which if handled appropriately, enhance the external reliability of the data.

1. **Researcher status position.** As replication of the study relies on researchers occupying the same role as in the original study, it is necessary for the researcher to define his status in relation to the participants. During the interviews, the researcher was introduced as an adult Masters degree student, interested in education and with a special interest in people who had experienced the retirement transition. A conscious attempt was made to show a keen interest in their experiences and to re-assure them that they could trust the researcher to respect their confidentiality. It was important that the participants felt free to relate openly and present comprehensive, unbiased and relevant data.

2. **Participant bias.** It was possible that participant bias may have been a threat to reliability due to the small size of the case study. This problem has been addressed by providing a clear description of the sample and by explaining the decision making process used in making the sample choices.

3. **The social context.** The social context has the potential to influence the nature and quality of the information and opinions revealed to the researcher. The interviews were conducted in the participants' homes where they felt comfortable and in control. The researcher aimed to create an unhurried, calm and interested atmosphere. At the end of each interview the researcher made a written description of the characteristics of the participants and their settings. Le Compte and Goetz, (1982, p. 42) claim that: "Replication is impossible without precise identification and thorough description of the strategies used to collect the data." Chapter Four and Five refer to the data collection processes adopted in the current investigation.

4. **The analytic constructs.** The theoretical frameworks presented in Chapter Three provide structure for the research, and facilitate replication. The definitions of the major terms used in the study are included. Furthermore, the researcher clarifies the meaning of the term 'retirement' by arriving at a new definition and devising a new word, 'avocation'. Chapter Five is devoted to the units of analysis and the methods of interpretation. The process of converting verbatim accounts into synthesized reports and finally to quantitative data was done in a systematic manner. However, where it was appropriate, the raw data was used to constitute the evidence. Direct quotations were used frequently in the case study presentations. These methods have been adopted to make the process intelligible to other researchers and to enhance external reliability.

5. **Methods of data collection and analysis.** Goetz and Le Compte (1984, p. 218) claim that the researchers ideally strive to present their methods so clearly that other researchers may use the original report as an operating manual by which to replicate the study. Replication is impossible without precise identification and thorough description of strategies used to collect and analyse data. Therefore, Chapter Five describes the data analysis process, so as to facilitate reconstruction of the original analytical strategies.

Internal Reliability

Reliability is concerned with the replicability of scientific findings. Internal reliability according to Goetz and Le Compte (1984), relates to the question of whether, in a single study, different observers will agree. Crucial to internal reliability is inter-rater reliability, that is, multiple researchers being sufficiently congruent in that they describe and arrive at inferences about the phenomena in the same way.

A number of procedures were adopted to enhance internal reliability. The initial coding descriptors were, as far as possible, discrete, mutually exclusive categories. The matrix

descriptors were then derived from the coded data and cross-checked with the interview data to provide an accurate and comprehensive representation of the responses. Participants were invited to check the findings on the matrix and the codes used in the transcribed interviews. All the data was collected by the researcher alone and this alleviated problems of comparability.

The literature search did not reveal any qualitative studies for comparison, therefore the researcher's interpretations could not be checked with the other research. The findings were examined by the participants and the supervisor. Two colleagues were also asked to examine the research and to challenge the processes used to arrive at the findings. The strategy of inter-rater reliability was crucial to the credibility of the research. Therefore the research colleagues were asked to make their own independent interpretations of the data and they were compared with those of the researcher.

An ongoing aspect of the research was the involvement of the participants in the verification of the findings. This is an acceptable practice as Guba (1981, p. 124) advises:

Examination by participants is an important guide as to whether the researcher's interpretation of data has been accurate, in the same sense that it equates with the informants reality or perception of the data transmitted to the researcher. Furthermore, this procedure enhanced the verification of both the factual and interpretative aspects of the interviews.

However, despite the attempts to address the issues of reliability, it will always be a problem as all humans are unique and unique situations cannot be reconstructed precisely.

Validity

Validity refers to the extent to which a study measures what it purports to measure. It is concerned with the accuracy of scientific findings. Goetz and Le Compte (1984, p. 222), states that "establishing validity necessitates the demonstration that propositions generated match the causal conditions in human life." To meet the validity requirements, Goetz and Le

Compte identify two issues that have to be addressed. First, is what has been observed or measured what was thought to have been observed and measured? This is the problem of internal validity and is a fundamental requirement for any research design. Second, to what extent are the abstract constructs and postulates generated, refined or tested by the researchers, applicable across groups? This is the issue of external validity.

Goetz and Le Compte (1984) claim that reliability poses serious threats to the credibility of much qualitative work but validity may be its major strength. High internal validity is likely because of the data collection and analysis techniques used. The continual data analysis, challenging and verification of findings, provide on-going checks in establishing the reality of the situation. However, external validity using qualitative techniques, is much more difficult to determine.

Internal Validity

Internal validity refers to the extent to which what is being measured or observed, is being measured and observed. It is the extent to which observations and measurements are authentic representations of some reality.

Miles and Huberman (1984): identified four threats to internal validity, history maturation, observer effects, selection and regression, and spurious conclusions.

(i) History / maturation. History refers to the change in the overall social scene. This is a significant factor, for as outlined in Chapter Three, socio-political-economic changes do impact upon the conditions of retirement. However, the problem of history and maturation were addressed by undertaking the study in a relatively short time. The collection of data was for a period of six months and the analysis and description took a further fifteen months.

(ii) Selection. Observer effects can also threaten internal validity, therefore it was necessary for the researcher to initially identify his opinions and beliefs held in relation to

study content prior to the study. The researcher was also conscious of the problem of bias being allowed to direct the development of concepts or relationships and attempting to force categories on the data. Glasser and Strauss (1967) contend that categories must earn their way into the theory by being grounded in the data. Therefore, the researcher endeavoured to bracket his personal values, beliefs and pre-conceptions by heightening self-awareness and avoiding the imposing of these during interactions and analysis. This was achieved through self-interview, which involved recording the researchers own perceptions of the phenomena under study, prior to the study. In addition to the self interview, memos were made to record personal feelings and viewpoints during the research.

(iii) Participant bias. There was a possibility that informants could lie, exaggerate or omit relevant data. This was reduced by using a second interview which included an opportunity for the participants to re-iterate their thoughts and confirm the data. Also because the interviews were long, there were opportunities to check for internal consistency.

(iv) Spurious conclusions. Regardless of how thorough the above factors may have been accounted for, it was still possible to arrive at spurious conclusions. Therefore, the participants themselves were used to retrospectively examine the basis for the findings, also the interpretations were further examined by peer researchers.

External Validity

External validity refers to the extent to which findings can be compared across groups. In qualitative studies it depends upon the identification of phenomena which are likely to be useful for comparison with other groups. Unlike quantitative research however, generalization is not the aim. Careful description of the sample, the setting and the characteristics of the participants was undertaken to help the comparability and translatability of the findings. Efforts were made to increase external validity in the study. Guba (1981) made the point that cross-checking of the data and the interpretations contribute to the reliability, validity and

confirmability of findings. In the present investigation three methods of presenting the data were used to provide opportunities for cross-checking. The interaction with the participants as fellow researchers using the iterative process also provided the opportunity for cross-checks. The inter-rater reliability process also assisted in establishing external validity.

Limitations of the Study

Descriptive research has the capacity to be comprehensive and inclusive during the data gathering and analysing process. However, it also has some notable limitations and they are evident in this study. The current study attempted to discover 'what is', for a small group of people but was unable to generalise or predict 'what will be'.

The sample in this study was limited to males, aged 56-66, living in Perth, Western Australia and previously employed in professional or business organisations. There were only eight cases investigated and the findings can only be confidently applied to the eight subjects. Best and Kahn (1993, p. 276), state rather emphatically that "descriptive analysis limits generalisation to the particular group of individuals observed and that no conclusions are extended beyond the group." However, some patterns did emerge and the description of these trends may be used for subsequent research in the field. The recommendations are included in Chapter Eight.

Summary

Descriptive research was appropriate for the initial investigation of this problem. The problem required the discovery of data that was accurate and representative of the retirement experiences of a select group of males in Western Australia. Due to the rapid changes in retirement in recent decades, it was necessary to obtain recent relevant data on the experiences retirees in the 1990s. Because of the complex and inter-related factors influencing the retirement transition, it was necessary to choose a research design that would allow for the gathering of information on a wide range of known variables while also being

sensitive to the discovery of additional variables. As Best and Kahn (1993) emphasised, the case study approach is most appropriate where the area is not well researched or conceptualised. The recent changes in the population profile and society's perception of retirement, have created a different phenomena which requires initial exploration. Current and comprehensive studies of the actual retirement experience are therefore useful.

The procedures for collection analysis and interpretation of the data are presented in Chapter Five and the interpretation of results is presented in Chapter Seven.

CHAPTER FIVE

DATA ANALYSIS PROCEDURES

The study was undertaken to investigate the experiences of eight retirees undertaking the retirement transition, with the purpose of identifying the developmental tasks associated with the retirement transition. The learning and adjustment processes used to manage the developmental tasks during the retirement are then identified and discussed in terms of their influence on life-satisfaction in retirement. The qualitative study is based upon a systematic analysis of data collected on the experiences of the eight participants.

Goetz and Le Compte (1984) identify four stages in the use of qualitative research data: summary presentation of the data, interpretation of data, integration of findings with broader areas of interest and application or significance of the findings. This chapter is devoted to the procedures adopted for the first two stages, presentation and interpretation of the data. Summaries of the case studies are presented in Chapter Six and the interpretation of the findings in Chapter Seven. In Chapter Eight, the conclusions are presented and the significance of the findings is discussed.

Miles and Huberman (1984) emphasise that the status of conclusions from qualitative studies depend upon a detailed account of how information was obtained, together with the analysis procedures used. A thorough explanation of the steps undertaken by the researcher is required if the findings are to be regarded as dependable and trustworthy. This chapter is devoted to this process. Miles and Huberman (1984, p. 23) provide guidelines on the process of analysis in qualitative research. They describe three concurrent flows of activity: data reduction, data display, conclusion drawing and verification.

Data Reduction

Data reduction involves the process of selecting, focussing, simplifying, abstracting and transforming the data gathered during the interviews. This is achieved in four ways throughout the present study.

1. Conceptual framework. The conceptual framework is used to clarify the information required to achieve the purpose of the investigation. The clarity of purpose, reduces the scope of the data collection process and enables the researcher to anticipate the type of information that is required for the study. In the current investigation the major focus is on the retirees' internal thought processes as they confront issues during the retirement transition. While external factors are recognised, they are used to the extent that they influence the internal processes. Developmental tasks emerge from issues perceived by the individual retirees.

2. Limited sample. A practical method of data reduction used in the current study was to limit the sample to only eight cases. This reduced the scope of the study and increased the quality control. Miles and Huberman (1984) contend that, data reduction occurs continuously throughout the life of a qualitative investigation. In the current study this was achieved by continually examining the data from the interviews and reviewing the outcomes in terms of purpose of the study.

3. Contact summary sheets. Contact summary sheets were written at the end of each interview. These consisted of a summary of the major outcomes of the interview together with some possible patterns, relationships and hypotheses. The outcomes statements helped in the derivation of categories for analysis.

4. Coding the transcribed interviews. The process of coding the data is critical to the study. Words, rather than numbers are the unit of qualitative research. Unlike numbers they

have multiple meaning but may be meaningless out of context. The coding procedure was adopted to reduce the quantity of the data while retaining the meaning. The codes were derived firstly from the conceptual framework and from the literature review. Then, inductively generated codes emerged from the interview data as it was analysed. The procedure used was to examine the transcripts, sentence by sentence, for activities, events, issues, conflicts and challenges experienced during the transition. These were indicators of possible developmental tasks. The cues to processes of learning and adjustment were derived from references to feeling, thinking, coping and adjusting. Once the factual details were obtained, it was possible to explore some of the affective responses. The expressions of anxiety were important signals of the press for personal change, the motivation for learning and the emergence of likely developmental tasks. The emotional responses were also indicators of life-satisfaction with aspects of life in retirement.

The procedure consisted of re-reading the transcripts and asking the question 'What is being said here?' to try to understand real meaning rather than just the literal interpretation. The analysis of the data was then written in the margin. Patterns emerged as the analysis proceeded and these were noted. The responses were then able to be condensed into generic codes. These simplified categories provided a clearer understanding of the phenomena. As the study progressed the codes were refined to focus on the major elements of the study.

Data Display

Miles and Huberman (1984, p. 21) define data display as "an organized assembly of information that permits conclusion drawing and action taking." The researcher attempted to display the data in a clear, and systematic way to provide for meaningful interpretation. As the data was coded, analysed and displayed, certain judgements were made, and the basis for these judgements were noted.

Types of data collected. The purpose of the study is to identify the developmental tasks and learning processes used during the retirement transition, and to discuss their influence on life-satisfaction. The data collected and presented are in three categories: developmental tasks, processes of learning and adjustment and life-satisfaction.

Methods of data presentation. Four methods of data presentation are used: coded responses converted to graphs, matrices of developmental tasks and learning processes, annotated profiles of the phases of the retirement transition, and a summary chart of the developmental tasks and learning processes.

1. Coded responses. The transcribed interviews were classified through the use of codes in the margin beside each sentence. The coded responses were converted to tally sheets and then to column graphs (Appendix 5). These were used to represent the range and frequency of responses during the interview. This graphic presentation for each case provided the opportunity to identify developmental tasks and learning processes used by the individual. The range and frequency of responses indicated the degree of importance attributed to the task and the process.

2. Developmental tasks / processes matrix. Three main types of information were presented in Table 5.1 on the matrix: developmental tasks, processes of learning and adjustment, and life-satisfaction. The matrix was used to assemble, record and present the data for each of the participants. They are presented in Appendix 6. As the study proceeded, the categories were firstly expanded and then contracted to represent the major types of responses. Eventually the matrix was standardised to provide a means of comparing the experiences of each of the individuals. Therefore in the interpretation of results, the matrix was an important source of information.

Table 5.1

DEVELOPMENTAL TASKS / PROCESSES / LIFE-SATISFACTION MATRIX

DEVELOPMENTAL TASKS	PROCESSES OF LEARNING AND ADJUSTMENT									LIFE-SATISFACTION				
	Problem Identification			Situational Solutions			Internal Resolutions			-2	-1	0	+1	+2
	No problem perceived No problem	Problem not perceived Anxiety	Problem perceived Anxiety/Action	Reflection Analysis Goals	Strategies Consequences Values	Plan Action Change	Needs Reflection Analysis	Crisis Incongruity Dissonance	Acceptance Accommodation Resolution					
Preparatory Tasks Outlook - Visualisation, Optimism Planning - Information, Decisions Personal Development - Interests														
Contextual Tasks Financial - Planning, Management Accommodation - Location, Type														
Biological Issues Health - Assessment, Practices Aging - Understanding, Acceptance														
Initial Work Loss Issues Phased Introduction Structured - Patterns Releasing Past Reviewing Values - Work/Leisure														
Internal Processing Analysis of Self - Identity Analysis of Past - Acceptance Analysis of Present - Satisfaction Analysis of Future - Meaning														
Use of Time - Decisions Exercising choice, Expanding options Individual - Flexibility Group - Belonging Social/Family - Relationships Community - Contribution Cultural - Creative Physical - Energy, Health Education - Growth														
Mobilising Support Systems Marital - Relationships Family - Interaction Friends - Establishment														
Spiritual Growth Spiritual Outlook														

At the vertical axis the developmental tasks are presented under the major categories of experience namely: external factors, biological factors, psychological factors, social support systems, and spiritual growth. Along the vertical axis were the processes of learning and adjustment and the measures of life-satisfaction.

The matrix was developed in three stages. First, it was used as an organising tool to summarise the information obtained from the participants and to provide a basis for further discussion. In the second stage, the categories were expanded to include all of the variables referred to by all the participants. Finally, the factors were condensed and the categories combined to provide for an orderly, systematic and comprehensive presentation and analysis of the responses. The final version of the standardised matrix provided the opportunity for comparison of the cases and this assisted with the final analysis, interpretations and conclusions. It was at this point that different types of responses to the retirement transition became clearer, and they are discussed in Chapter Seven. The final version of the matrix was also used to draw tentative conclusions about the developmental tasks identified by retirees, the learning and adjustment processes they used and the influences on life- satisfaction. Indexes of life-satisfaction towards the developmental tasks were also presented on the horizontal axis. The matrix fulfilled a number of functions, and the use of the instrument is explained in more detail at the end of this section.

3. Annotated profile. An annotated profile of the phases of the retirement transition was prepared to summarise the significant events at each phase of their retirement transition. The actual event or activity was first recorded and then the processes used to manage the activity discussed. Finally, life-satisfaction levels at each phase were represented by a line graph. The profiles for each case are presented in Appendix 7.

4. Summary of case studies. A summary of the developmental tasks and processes of learning and adjustment are presented at the end of each case in Chapter Six. The

summaries clarify the essential developmental tasks and processes. They are also another means of cross-checking the findings.

The four methods described above are used to identify the developmental tasks, the learning processes and life-satisfaction. The most important method was the matrix. A more detailed explanation on how the instrument was developed and used will follow.

Matrix of Developmental Tasks / Processes / Satisfaction

The matrix is a very important aspect of the study as it is used for a number of purposes: to record the data, to present the information in a condensed form, to provide feedback to the participants on the major outcomes of the interview, to assist the researcher to analyse the data and develop tentative findings, to provide data for the justification of findings and conclusions, and as part of the triangulation process to assist in the verification of the findings. At Table 5.1 the three main components of the matrix is presented:

1. Developmental tasks which emerged from issues considered by the participant retirees.
2. Processes of thinking, learning, coping and adjustment used to address the developmental tasks.
3. Life-satisfaction levels or the affective response to the tasks and processes.

Developmental tasks. Developmental tasks are represented on vertical axis. They incorporate the categories of experience which are identified in the theoretical framework outlined in Chapter Three. Five categories of experience are used to classify the developmental tasks.

1. **External factors.** Some developmental tasks had their origin in the external factors which existed beyond the individual. They included the responses to the economic, political and social constraints and opportunities. Managing physical resources such as accommodation and transport were the source of contextual problems for

retirees. The external factors appear in the matrix as preparatory and contextual tasks.

2. **Psychological factors.** The developmental tasks in this category were under the influence of the individual's internal thought processes. In the matrix they are classified under the headings: internal processing, use of time and initial work loss issues.
3. **Biological factors.** Individuals had to address issues related to aging and health practices. These factors are recorded in the matrix under biological issues.
4. **Sociological factors.** The individual's social support systems provided support in the management of the developmental tasks but also raised issues which needed to be addressed as developmental tasks. The sociological factors have been recorded in the matrix under the heading: mobilising support systems.
5. **Spiritual.** The issues surrounding the reconstruction of the individual's world-view including their place in his spiritual world was also considered.

Processes of learning and adjustment. The processes of learning and adjustment are represented on the horizontal axis. The initial stage involves the identification of the problems. Three broad categories are represented: problem identification, situational solutions and internal resolutions.

(i) **Problem identification** is the first column on the horizontal axis. This represents the extent to which the individuals identified a problem and the associated level of anxiety. A measure of anxiety was important for it had the potential to lead to a developmental task and promote change. If there was no anxiety then there may not be a problem for that

individual. However in some cases, the problem may not have been identified which resulted in an unrecognised source of anxiety. If an issue was not identified or resolved, then there was a likelihood of reduced life-satisfaction.

The next two columns on the horizontal axis are the processes of learning and adjustment. There are two categories of response to the developmental tasks:

(ii) **Situational solutions** result in changes to the situation or the environment of the individual. These solutions included such processes as rational problem solving, decision making and goal setting.

(iii) **Internal resolutions** may be achieved through psychological processing leading to acceptable adjustments to the individual's internal environment. These processes included, acceptance, accommodation and re-evaluation.

Life-satisfaction. Also presented on the horizontal axis is a measure of life-satisfaction. Levels of satisfaction are shown using bar graphs with the following measures:

- 2 Considerable dissatisfaction
- 1 Dissatisfaction
- 0 Neutral or undecided
- +1 Satisfaction
- +2 High satisfaction

Although the measures are crude, they provide some indication of the comparative levels of satisfaction for different aspects of the retirement transition. They also provide some basis for determining which developmental tasks are of central significance. The extent to which issues were resolved/not resolved could be related to satisfaction/dissatisfaction levels. The pattern of responses provided an overview of the general level of life-satisfaction in retirement.

The life-satisfaction measures were made in two ways: First, after analysing the transcripts and the field notes taken during the interview, a tentative assessment was made of the response to the task, issue, event or process on the basis of emotional response to that subject. Further information was obtained following the preparation of the graphs of responses. Frequent references to an issue indicated greater significance in terms of life-satisfaction. Then during the subsequent interviews, the participants were invited to talk in greater depth about their personal responses to their experiences. They were also invited to examine the matrix and make any adjustments to the life-satisfaction measures. The process involved establishing whether or not the response was positive, negative or neutral and then whether it rated a score of 1 or 2 according to the descriptors above.

Recording the responses. To represent the developmental tasks and the processes of learning, a system of circles is used. They consist of variations to the size of the circle, and the use of open and closed circles. The size of the circle indicates the relative importance of the particular issue for the individual - the larger the circle the more significant is the issue. If a circle is left open, it indicates that the issue has been recognised but is not yet resolved, a closed circle indicates that the issue has been recognised and is being managed. In Appendix 6 the symbols are presented on the matrices.

Drawing Conclusions

The purpose of analysing qualitative data is to draw conclusions or inferences about the meaning of the data. Goetz and Le Compte (1984) refer to the common conceptual techniques used to analyse data. They explain that the process of 'theorizing' is a generic mode of thinking upon which analysis is built and it includes perceiving, comparing, aggregating, ordering, establishing linkages and relationships, and speculating. They emphasise that these processes are not relegated to the end but are used implicitly throughout the study. Miles and Huberman, (1984) identify twelve tactics for manipulating the data to generate meaning. The following six analytical procedures were used in the present study to systematically develop the findings and make conclusions in the study.

1. Counting. By quantifying the qualitative data in different ways it was possible to learn about the distribution of quality. This was achieved by isolating the challenges or crises which were indicators of 'developmental tasks' and then counting the specific occurrence. The significance of the developmental task may be indicated by the frequency of responses.

Miles and Huberman (1984) identify three reasons to count qualitative data. These are, seeing what is present in a large piece of data, verifying hunches or hypotheses and protecting against bias. Counting is a means of ensuring that all data is examined and not just that which supports the researcher's pre-conceptions.

2. Noting patterns and themes. The process of analysing, noting patterns and preparing hypotheses started at the beginning of the data collection. The initial perceptions were noted down and held 'lightly', not intending to be conclusive but instead, being regarded as part of the creative process of understanding an aspect of human behaviour. The tentative findings were tested against further comments and sometimes presented as a proposal for other participants to comment. At times, transcribed data was re-examined to look for further examples and to verify or reject the hunches. As the evidence mounted the patterns and themes were shaped and developed. The purpose of the process was to see if the pattern made sense.

3. Seeing plausibility. An important task was to seek explanations that were reasonable or seemingly true. The process began by attempting to see the events from the perspective of the participant. An empathy for the view of the subject was important in understanding the retiree's experiences. For example, Sam was a reformed long term alcoholic who had made extensive use of community services. In this case, listening sensitively helped the researcher to recognise information that led to the hypothesis that, retirement provides the opportunity for reconciliation and compensation.

4. Clustering. Miles and Huberman (1984, p.27) described the process of clustering as seeing “what goes with what”. This tactic was used to establish relationships between the variables. In the current study, the first stage was to note the like and unlike elements, then to see if they were regularly connected. For example, most retirees travelled immediately after retirement - it appeared to be the fulfilment of a dream. However, for some participants this was followed by a drop in satisfaction as they strove to re-create their lives without benefits of the structure of work. They had a void to fill.

5. Making metaphors. Lincoln and Guba (1990) use metaphor as a means of seeing something in terms of something else. Metaphors thus “facilitate further insights by providing experiences or unconscious experience and stimulating re-construction of existing constructions.” (p. 59). This strategy provided the opportunity to think creatively about the retirement event in an attempt to make new discoveries. For example, the researcher used ‘travelling’ as a metaphor. As well as the traditional travelling experience enjoyed by retirees immediately after retirement, some participants later discussed another journey - a journey of self-discovery.

6. Searching for social processes. This procedure involved subsuming particulars into the general, as a way of looking for basic social processes. This conceptual and theoretical activity requires the researcher to move back and forth between the specific categories to discover more inclusive or general categories. The category eventually becomes ‘saturated’ when new data no longer adds more meaning to the category. When this occurs new data becomes repetitious. This process is used in the current study to identify the developmental tasks (Miles and Huberman 1984).

The process of making meaning from the data was on-going throughout the study. It began from the beginning of the data collection and continued throughout the research project, even during the editing process.

Verification of the Findings

Qualitative research is often criticised for its lack of scientific rigour in drawing valid inferences. This has discouraged some descriptive researchers from demonstrating the significance of their studies thus leaving the readers to draw their own conclusions. However in the current study, inferences are made where they can be supported by the data. The researcher is fully aware that the findings must emerge from the data and the data must support the conclusions. Techniques for verification are explored. Miles and Huberman (1984) provide some methods of verification and the following three were used in the study:

1. Triangulation. Triangulation is the process of using different instruments or approaches to measure the same quality. As described above, there are four methods of presenting data. In each case the researcher consulted the raw data to make the analysis. The four types of presentation were then compared to check for internal consistency. The four instruments used were: the coded interviews converted to graphs, the matrix, the time-phase-activity-transition profile and graph of life satisfaction, and the summary charts.

2. Iterative process. By returning to the participant who was the source of the data, the events and processes were re-iterated. By investigating the same phenomena on successive occasions, internal checks on consistency were undertaken.

As Campbell-Evans (1992, p. 28) points out:

In qualitative research there is strong regard for the research context...for the interactive role of the researcher and for the closeness to the phenomena being investigated. The researcher and the research are inter-related.

The iterative process encourages these qualities and is appropriate to the study as a means of obtaining quality information and assisting with the verification process.

After the first interview, the transcribed notes were arranged and analysed and presented according to the procedures described above. The data and the analysis were then presented to the participant who had the opportunity to comment on the accuracy and comprehensiveness of the interpretations. Participants were asked to confirm the findings or to modify or add to the data. The second interview was used to verify the major conclusions.

3. Inter-rater reliability By using the strategy of inter-rater reliability the analysis and interpretations of the researcher were challenged by peer researchers. The purpose of the strategy was to establish the extent to which colleague researchers made the same interpretations.

Due to the considerable time involved in this process a sampling technique was used, as it was not possible for fellow researchers to examine all transcribed notes from all the participants. A sample of five paragraphs was selected from each of the eight cases making a total of forty paragraphs. The selected paragraphs represented a range of developmental tasks, processes of learning and adjustment, and different types of responses to a similar experience.

Fellow researchers were then given a brief overview of the purpose of the study and the statement of the problem. They were provided with definitions of developmental tasks and process of learning and adjustment. There were two questions asked of the colleague researchers in response to each paragraph:

1. What is the participant saying?
2. Can you identify a developmental task or process of learning / adjustment from the comment?

The two colleagues were invited to listen to the reading of a paragraph and then respond.

Their comments were written down under a heading corresponding to the paragraph. The responses were compared with the interpretation given during the investigation. A conclusion was reached as to the degree of agreement / disagreement with the original interpretation. Of the total eighty responses, there was one total disagreement and seven of partial agreement / disagreement. The overall agreement rate of 90 percent adds some confidence to the analysis and interpretations made in the study.

Analysis and Interpretation of Data

The findings are presented in Chapter Seven, but the methods used to analyse and interpret the data are outlined below.

Identifying developmental tasks. The main purpose of the study is to identify the developmental tasks addressed by retirees during the retirement transition. The strategies employed included a content analysis of the transcribed notes which revealed the issues identified by the participants, the challenges they confronted, and the major changes undertaken. Further clues to the developmental tasks came from any comments about anxiety and post-decisional regret.

The analysis was undertaken by examining the coded transcripts, the column graphs and tally sheets, the matrices, the phases of the transition profiles and the summary sheets at the end of each case. The memos made after each interview also provided insights into developmental tasks.

Identifying processes of learning / adjustment. The processes of learning and adjustment used by the participants to cope with the retirement transition were also identified by examining the transcripts, coded data, graphs, profiles of the phases and the matrices. The cues to revealing these processes included feelings, thought process, behaviour change, or personal responses to a problem. When the discussion or the data revealed that a likely

learning or adjustment process had been undertaken, then follow-up questions were used to seek further elaboration and clarification.

Identifying measures of life-satisfaction. The life-satisfaction measures were made in three ways: First, after analysing the transcripts and the field notes taken during the interview, a tentative assessment was made of the emotional response to the task, issue, event or process. Then, during the second interview, participants were invited to assist the researcher to summarise the phases of the retirement transition and graph the levels of life-satisfaction at each phase. This provided a comparison of life-satisfaction at different stages in the retirement transition. Of special interest was the comparison of satisfaction between work and retirement. The development of the profile of the retirement experience was also an opportunity for the participants to talk in greater depth about their emotional responses to their transition experience. Issues which were of significance were discussed more fully and with greater emotional intensity. This process assisted in the verification of life-satisfaction measures. Finally, participants were invited to examine the matrix and make adjustments to the life-satisfaction measures.

The measures of satisfaction / dissatisfaction represented on the matrix were compared with verbatim reports and the graphs of the profiles of life-satisfaction to check for internal consistency and thus enhance the reliability and validity of the outcomes.

Summary

Goetz and Le Compte (1984, p. 169) say that the intention of qualitative case studies is to “go beyond the intriguing analysis of a unique case and make some judgements about the value of the findings beyond the present investigation.” They emphasise that data analysis involves more than simply the reporting of fact, and must indicate what the results mean and how they add to the body of knowledge or modify existing themes or hypotheses. Miles and Huberman (1984) state that findings have to be reached through a reasonably communicable

set of procedures. They are not seeking a narrow replicability but a confidence that the conclusions are not unreasonable, so that another researcher would reach a conclusion that fell into the same general 'truth space.'

The qualitative process is creative as well as scientific because the continual re-shaping of the variables result in the on-going development of insights. In addition to the analysis and interpretation of the data, the researcher also speculated on the application of the findings in pre- and post- retirement education courses. This type of thinking opened up the "what if" questions and the results of this reflective process is presented in Chapter Eight.

CHAPTER SIX

CASE STUDIES

Introduction

The verbatim description of the experiences of eight participants is the source of data for the present investigation. The discussions of the cases below attempt to capture the uniqueness of each experience, while also presenting relevant information in a systematic way to address the questions posed in the statement of the problem.

The demographic data is presented to provide the personal background for the investigation. This is followed by the phases of the retirement transition to reflect the sequence of events described by the participants during the retirement transition experience. The developmental tasks are then highlighted and followed by a discussion of the processes of learning and adjustment. A summary of life-satisfaction with retirement concludes each case. A table summarising the major developmental tasks and processes of adjustment is provided at the end of each case. The appendices contain the detailed information on the coded transcripts, the frequency graphs of comments, the time-phase-activity profiles and the matrices.

Each case description has been derived from the transcriptions of the interviews together with the field notes and subsequent tally sheets, graphs and working matrices. Participant quotes have been used liberally to support the descriptions and justify the comments.

The first two case studies, Mel and Sam were initially used as pilot studies to evaluate the procedure and the instruments. After the adjustments had been made, the two pilot cases were re-visited to obtain the additional information required. They were then included in the study.

Case Study: Mel

Mel a married male aged 66, had retired at the age of 60 from his position as Civil Engineer with the Public Works Department.

Phases of the Retirement Transition

An analysis of the transcriptions showed distinct phases in his retirement experience. For much of his life, Mel had accepted that retirement occurred at the mandatory age of 65, or due to ill-health, "In our department I didn't know anybody who retired at any other age but 65." However, he revised his thinking when colleagues referred to the recent changes in legislation, "Suddenly the idea of early retirement was a respectable possibility." He was relieved that early retirement was becoming socially acceptable, "You were not regarded as squelching on your profession or colleagues or you work - and it was a desirable thing to do." Mel had enjoyed his work but the continual stress of high levels of responsibility had impacted upon his health. He was also influenced by research which indicated a positive relationship between increased longevity and early retirement. After considering both factors, Mel decided to take early retirement. Mel began to give serious consideration to the decision in May 1985 and then actually retired in November 1986, a period of only eighteen months.

This short period of psychological preparation for retirement may have contributed to some of the difficulties that he experienced during his first year of retirement. However, his decision was partly prompted by strong 'push' factors, "Pressure! It really wears you down and brings up the blood pressure...it brings stress into your life." His anxiety was well founded for he suffered a heart attack shortly before his retirement.

Prior to the retirement event, Mel tried to plan for his new life in retirement, but it was not highly effective due to the unrelenting pressures of work. He was not able to visualise his life in retirement. Financial planning however, had been commenced earlier in life, so retirement

income was not to be a problem. He was aware of a latent desire to develop other facets of his personality, "I wanted to... get into extra curricula/ work choice (activities). I felt that there were things that I wanted to get into where I could be of more value. "

Immediately after the retirement event, Mel and his wife enjoyed travelling around the world for a few months. It was part of the dream that they held about retirement. However, this was a limited and temporary condition and the reality of a new life style soon became apparent, "You can have the first month a holiday , that's OK but then there's another month and another month. What's it all about? You're not travelling around the place - all my working life I've had to galvanise my efforts and plan and arrange and do and do and do." It was evident that 'doing' had characterised his working life and that a sense of purpose was a vital part of his existence. He appreciated the opportunity that retirement provided to enjoy a more leisurely pace, "Yeah I'm a doer, but (in retirement) I'm more relaxed - at my own speed, and I haven't got the pressure, the daily pressure..."

The void which he experienced after the travel phase was a depressing experience. Mel had twelve months of uncertainty as he re-adjusted to the new life style. "For the first twelve months I was in a state of transition... suddenly all the things that used to keep you going before - five days of work, get up in the morning and come home at night, it was work, work, work and suddenly that drops out and its almost as if the bottom falls out of the bag and then you're feeling - jeeppers, you're getting paid and you're not doing any work. That doesn't seem right." During the first six months he felt particularly jaded and so sought advice from a doctor who diagnosed and treated a Vitamin B12 deficiency. This provided a boost both physically and psychologically, "For the first 12 months I was in kind of no man's land.... However the Vitamin B12 really picked me up."

Mel described the process of re-integrating his life in the immediate post-retirement period, "You try to work out what it is going to be and you know it's there but you haven't formalised

it yet and come to grips with what you're going to do." However, even during this period he enjoyed the flexibility and the increased sense of control over his life, "...you don't do too much, just being right, giving you scope, but when it gets busy - not over stretching yourself, you can manage it and still feel free and relaxed, and really enjoy your time."

Despite the anxiety that he suffered in the first twelve months there was an underlying sense of optimism and confidence in his ability to manage his new life in retirement, "Underneath, I thought I would realise - it would come to me what things were going to satisfy me most - I've got all this time and it was going to develop."

Developmental Tasks

The period of disenchantment and anxiety was a fertile time in the recognition of developmental tasks to be addressed. In the early part of his recovery he went through a conscious period of expanding his options and increasing his choices. During the discussion he posed some questions for himself, "Was I going to do some manual work, get my tool kit fixed up - things of a practical nature. I may go caravanning all over the place." He also saw education as a fulfilling activity, "At one stage I had four university extension courses going, one was birds..." He saw retirement as a fresh new period of opportunity, "I realised - heavens this is a new situation... I might wake up dead tomorrow!"

There were a series of issues and processes undertaken by Mel as he sought to re-integrate his life in the context of the new situation. Mel made some significant decisions following a thorough assessment of his state of health. A comprehensive set of blood tests revealed that he lacked Vitamin B12 and Citric Acid. Supplements were subsequently provided. An appropriate exercise regime was introduced which was based on a regular walking program. Mel became alert to dangers of high blood pressure following his heart attack, and he became conscious of the need to monitor stress levels.

Mel had devoted time to financial planning prior to retirement, "I had increased my superannuation up to the maximum prior to retiring so its much better than an old age pension - I had planned it that way...as time got shorter and inflation was getting high, you had to kill to pay the extra superannuation payments." The anxiety of providing for his financial security for the next 20-30 years was keenly felt. Rapid inflation had accentuated his anxiety. Therefore Mel was strongly committed to saving, in the final years of his employment - and accepted financial sacrifices during those years.

Mel regarded himself as a thinker and made many references to evaluation of life-satisfaction, "I'm a free thinker and I've always been searching, I wanted to make the most of the new opportunities available to me in a life without time restrictions."

Prior to retirement Mel was strongly involved in the Rotary Club. He filled executive positions and took an active role. However, on retirement he rejected the previous roles and was determined not to merely meet other people's expectations, but wanted to discover and meet his personal needs, "Rotary Club members wanted me to get involved when I retired, they're putting jobs on to you - but I wanted to have my own choice, so I resisted that." Although he was uncertain about how to use his time, he was prepared to postpone committing himself to activities until he was sure that they were personally meaningful. However, despite the uncertainty there was a sense of confidence in his ability to discover activities which were worthy of his time and effort, "I was quite certain that there were things where my efforts would be better used, and that's how I saw it!"

He also sought active involvement, "I didn't want to retire to do nothing, I mean that's stupid, you'd vegetate." However, activity was not sought just for the sake of activity. He began by expanding the range of options and challenging some of his existing activities, "I knew I would eventually find what I wanted to do but whether it was going to be something of a more manual nature - whether it would be model cars or gardening."

Mel had an implicit desire to make a contribution to society and to fulfil meaningful roles, even with international significance. He was one of the founding members of a 'peace foundation' and became president and later secretary of the organisation. His involvement fulfilled many needs and the work with the organisation became a central part of his life. He had recognised the need also to have an activity which was central to his life, "I wasn't interested in just social activity, I wanted to do something creative and of value and particularly in the area of international relations...I'm very interested in peace issues and changing the world and making it a more peaceful place."

Mel also saw retirement as an opportunity to be more creative, "As secretary of the Rotary Club I didn't do much that was creative, I was performing a valuable function...yet only occasionally would I make a suggestion which is creative, something creative." Mel appeared to see retirement as an opportunity to engage in higher order thinking, leading to self-actualisation. "I think this [desire for creativity] has been going on without really realizing it."

He relished the opportunity to take a fresh look at his life, "I didn't want to be clobbered down with what other people wanted me to do for whatever reason." Control over his life was a treasured aspect of retirement. Mel sought engaging and challenging activities but cautiously avoided excessive demands which were likely to produce stress. He cherished the flexibility to be able to extend himself when he chose, "When I was organising a conference for the Peace Education Foundation I was happy to extend myself, if I had a late night I would have a late morning. After the conference I would take it easy for a while."

Because of his strong commitment to work prior to retirement, much of his self-identity was associated with work. He related his self-esteem and self-concept to the work status acquired at work. Therefore in retirement, he sought self-esteem from sources other than work,

“You’ve got to re-orientate your thinking about being a VIP...you’ve got to re-adjust to reality.” He appeared to be able to relieve himself of the connection between paid work and personal status, “ I’m not interested in doing paid work, but I am interested in doing things of a community nature, things with a much wider aspect - there are some very exciting things happening right now.” The Peace Education Foundation was important in this regard for it gave him a self of purpose and the high value that he attributed to the cause justified his strong commitment.

Mel appeared to experience the traditional phases of the retirement transition and was able to use the period of anxiety as a source of motivation to seek new activities which were going to genuinely meet his needs. The confidence that he had in his ability to eventually make the right decisions was important, for it allowed him to delay the decision making, which in the longer term, led to higher life-satisfaction.

Processes of Learning and Adjustment

Mel referred to a number of processes that he employed in adjusting to retirement. He valued planning and was able to apply the skills that he acquired during his working life to assist with his transition. He was able to think realistically about potential future problems, for example he recognised the dangers of inflation for his retirement income. He therefore took strong action to secure his future financial needs.

Mel identified a personal need to be creative but he also recognised that creativity required planning, “I’ve always got to be planning...to be creative you’ve got to plan. You must decide this is what you want to do and get your energy from that. I have to plan to succeed.” Clearly he had a strong belief in planning for success and it was also evident that he found that the planning process was energising. He believed goal setting was a conscious process, but was not prepared to force the pace to set goals until he clearly understood his personal needs.

Mel indicated that he was keen to learn in a wide range of fields and from a variety of sources. He participated regularly in the University Extension courses. He was also aware of learning through his own observations and commented that, "I really appreciate the world - its beauty and richness, its uniqueness..."

The use of logical problem solving strategies was a feature of the way he approached his developmental tasks. His first response was to attempt to change the situation rather than to be forced to make internal changes to his values or personal perceptions to resolve issues. For example, his relationship with his son was enhanced when he offered his services to assist his building business.

Mel described himself as a doer and this involved making decisions on a number of issues. For example, he undertook a systematic decision making process in reviewing his health practices. Of special significance also, was his capacity to postpone decision making and goal setting until he had allowed himself time to genuinely understand his feelings, needs and values.

Mel made eight references to thinking processes involving re-evaluation of life satisfaction. He had a clear understanding of his personal needs. This had been achieved through a thorough personal analysis which provided a sound basis for an effective transition.

Choice, control and flexibility were highly valued features of retirement. He sought to increase his options and have greater control over his choices, "One of the great things about retirement is that you are your own man, you can choose what you want to do when you want, without having to be responsible to anyone but yourself. Not to have to meet other people's expectations is real freedom."

There were also a number of internal processes of adjustment that Mel referred to during the interviews. Acceptance of aging as a natural process was mentioned. He was aware of the

need to modify goals and behaviour to accommodate the changes in the body, however he was also keen to maximise the potential that did exist.

'Letting go' of valued aspects of the previous working life provided both emotional and physical space for consideration of new and more fulfilling activities. Releasing himself from the traditional Rotary Club roles and expectations was a good example of this process.

The drive for personal creativity was also evident in his comments. It seemed that his lower order needs had been met, therefore Mel sought higher order need satisfaction and special emphasis was given to creativity and self-fulfilment.

Mel was prepared to forego many aspects of his life, for purpose. His chosen activities were consistent with his search for meaning. Engaging in activities of significance to society and the world community was valued, "We all like to be part of a bigger show".

Mel shared his thoughts on his recent spiritual growth. Although not a regular church-goer he stated that, "I do think a lot about spiritual ideas". He expressed a fascination for creation and a deep appreciation with the way it was manifest in our lives. His expanded world view included a more expansive metaphysical world and he had placed himself happily in his newly developed world view.

The processes employed by Mel had largely been well developed during his pre-retirement life and included planning, decision making and goal setting. The new situation in retirement also required some additional skills including self-analysis and re-evaluation of his satisfaction levels. The confidence to manage the transition aided his capacity to postpone decisions to ensure that he would genuinely meet his personal needs.

Life-Satisfaction

Mel showed high levels of life satisfaction in most areas. There were very few dissatisfiers. He stated that he had very high life-satisfaction and had a very positive view of the world at large. There was a strong relationship between the effective management of developmental tasks and subsequently life-satisfaction in retirement. Mel became aware of the major issues confronting him as a result of his changed life situation in retirement. He had dealt with the 'developmental tasks' and used a variety of processes of learning and adjustment effectively. He saw meaning in retirement. For him it was the beginning of a new era of his life, a time for choice, personal development and fulfilment.

Table 6.1 Case Study Summary: Mel

Developmental Tasks	Learning/Adjustment Processes	Developmental Tasks	Learning/Adjustment Processes
Preparatory Tasks Financial Planning	Intensive saving program. Superannuation	Re-evaluating Satisfaction	Examining feelings, sources of motivation
Immediate Post-Event Dream fulfilment Instability.	Travel Void Anxiety perceived need for re-integration	Self-analysis Analysis of present Analysis of past achievements Analysis of future	Current levels of satisfaction/ dissatisfaction Appreciation with achievements Sense of purpose, sources of satisfaction
External Factors Income source Accommodation	Adequate reliable income source Own home, familiar environment	Expanding Options/Choice Sought Use of time/Activity Structure Community group Educational Physical activity Spiritual development	Reviewed alternatives, information, joined Flexibility, but predictability Membership, purpose, belonging Personal growth, diversity Fitness and energy creation Personal development
Biological Factors Health assessment Aging	Considered variables, changes to diet, exercise regime, stress Acceptance as a natural process	Social Support Systems Marital relations Family re-orientation Grandparent role. Social relationships	Re-integration of roles, new relationships Revised roles - assisting adult children Forged through group membership
Psychological Factors Preparation Realisation Evidence Outlook Visualisation Work-loss Issues	Recognition of societal changes Longevity and early retirement Optimistic and confident Attempted , but unsuccessful Mourning - Let go of past Search for meaning Postponing judgement Providing personal space for re-thinking	Spiritual Development	Revised world view, appreciation of creator, harmonious view of self in the spiritual world

Case Study: Sam

Sam, a male aged 65, had retired five years ago from his position as chef due to the mandatory age requirement for that position. He was a married pensioner with ten adult children.

Definitions

Sam saw retirement as the start of a new era in his life, which would provide him with the opportunity to seek contentment and fulfilment. His definition was, "Retirement is a point in life when you hope that you drop the responsibilities of working for a living and have a relaxed life-style and do the things that you aspired to do in working life - with hopefully the agreement and happiness of your partner." He thus focussed on cessation of work, relaxed life-style and intimacy with his partner. However, he added "hopefully", indicating that in his situation there could be a discrepancy between the ideal and the actual. He recognised that the 'retirement transition' was a personally constructed process which varied from person to person, but he used an insightful metaphor, "It's what you do when we win lotto!" Furthermore, he developed the concept of retirement as a 'dynamic process' with the individual assuming considerable control. His definition of 'effective retirement' was, "Security of future and peace of mind." Thus inner harmony or equilibrium was valued.

Phases of the Retirement Transition

Sam recognized the stages in his retirement transition. During his pre-retirement phase he addressed the need for financial planning, but due to work pressures he had little time to plan his personal response to retirement. After his mandatory retirement at the age of 60, he had a traffic accident which resulted in a long period of litigation and recuperation. During this time he had the opportunity to undertake an evaluation of himself as an individual, and of his life past, present and future. This process set the pattern for an on-going reconciliation with the past and a re-integration of himself, "I would like to think that if I had my time over again it would not happen. We all have things like that. But we are here and now - not yesterday and hopefully will make things for the better tomorrow."

Developmental Tasks

During the early stages of the retirement period, Sam was able to identify and deal with a number of developmental tasks which were central to his transition into retirement. He recognised the importance of a positive attitude, "mental preparation - the development of a positive plan to provide for your retirement and live within your means, and the realization that there is another twenty plus years." He was also quick to acknowledge that retirement was a partnership and saw the need "to build a relationship with your partner and to understand each others views, to enjoy each other's company and make the best of life together." He adopted a positive outlook and had an underlying determination to make the most of the less restrictive life in retirement, "I looked forward to retirement as a means of having free time to explore and develop aspects of my personality."

The first task he attended to during the extended period of reflection was an autobiographical review. This was part of a process of reconciliation with his past. He reflected with some pleasure on his many years in the navy since leaving home as a young lad. Sam had a strong desire to make amends for thirty years of alcoholism and the consequent drain on the resources of his family and the community, "I can say honestly that I wasted many years of my life through heavy drinking and was a drain on the people around me." However he was proud of his achievement in being able to overcome the problem, reconcile the past and regain his self-esteem. Sam decided that he would not continue with 'self-flagellation' and used his energies to rebuild his family's regard. He had achieved this objective and currently enjoyed close and respectful relationships with his ten children.

Sam also saw retirement was a time for compensation - to make amends for his previous dependency on others due to the alcoholism. He therefore engaged in community work, notably the Red Cross, to "put something back into the system after years of dependence." He was president of the local branch and co-ordinator of Telecross which provided a daily telephone contact for lonely, disabled people living at home.

External problems were attended to by using both rational problem solving and internal processing. The problem of financial limitations were addressed in both ways, "You have to come to a quick realization that you have limited resources and learn to live within your means." Sam and his wife also supplemented their income by contract gardening. Due to his limited means, accommodation had been a cause for concern. He achieved a practical solution by providing a security service for a nearby factory in return for free rental of the property adjacent to the site.

Health was a major issue for Sam and he became fully aware of some lifestyle practices which were detrimental to his health. Overcoming his alcoholism was a major achievement and examination of other health and lifestyle practices ensued. However, despite many forms of treatment he was still smoking fifty cigarettes a day. A multiple by-pass heart operation became necessary and so he purchased an exercise bike to build up his strength prior to the operation. Sam again used his considerable mental powers to monitor his activities, and to work within his physical limitations, "I am my own barometer."

Sam regarded self-analysis as an on-going process, "I grow a little each day." Understanding 'self' was regarded as the basis of his personal development, "To find out what really interests you." He recognised that time was to be used in ways that were consistent with his individual's needs, wants and goals. There was also a tendency to focus on higher order goals, such as personal fulfilment which in his case was partially achieved by joining organisations which support others in less fortunate circumstances. He was also aware of a growing desire for the development of creativity. He was no longer pre-occupied with satisfying lower order needs associated with earning an income.

A major motivational force for Sam was to find inner peace, "Being at peace with myself... there is great contentment." He also aimed for simplicity and tried to make "life as uncomplicated as I can." The control of his inner, mental and emotional life came through

in a number of comments, "My values base is based on searching - always searching for the truth. Each person needs to come to their own understanding."

However, he also had a strong desire to compensate for previous personal excesses and make a contribution to society, "Whilst I was recovering from the final stages of my injuries I had a lot of time to think. One of the thoughts that ran through my mind was - it's about time I put something back into the system - and therefore I joined the Red Cross...I found the Red Cross Volunteer activities were rewarding to me in a mental way and gave me great satisfaction to know I was putting something back in where in years earlier I had taken so much out." In the process Sam was also able to express his sense of compassion, "I feel a lot of compassion for my fellow man, for people a lot less fortunate than myself."

He also reflected on his relationships with his wife and family. Sam's wife has clearly provided strong support and he loved and respected her, "I was fortunate to marry the right person." He had a very high regard for many of her qualities and credited her with the achievement of knitting the family together. They each preserved the right to remain independent individuals and each granted the other, personal space. The strong sense of family was an important aspect of their existence, "We pride ourselves as being a very close knit family. The kin - connections are an important part. My wife has played a key role in keeping the family together. We see at least one member of the family each day. They have a great respect for my wife and growing respect for me - especially since I have given up the drink. I gained admiration when I turned my life around." The recognition and maintenance of the social support systems emerged as an important aspect of the retirement transition.

Sam also assumed some new roles in his position as paternal head, "I have a role as power of attorney - they respect my knowledge and it is appreciated, it gives me satisfaction." Common interests have been identified and nurtured, "We also share an interest in the son's racehorses". The family was a source of emotional fulfilment and contributed to Sam's

overall life satisfaction, "We've followed the families' careers with interest and it is a source of satisfaction."

Sam also addressed his social needs outside the immediate family. The Professional and Business Organisation - PROBUS provided regular social contacts, "Because of my need for social contacts I organised coach trips for my colleagues." There were further social contacts in conjunction with his work with Red Cross. These were often combined with fund raising activities.

His use of time in an unstructured environment was a developmental task central to the retirement transition. Individual activities were an important part of Sam's daily life for they were flexible enough to fill the available time. Reading was a further source of stimulation, "I read all sorts of material... at times you will see my light on all night." Sam enjoyed a variety of activities but more importantly he valued the way he used his time. Sam also discovered a latent desire for creativity since retirement and decided that he wanted to extend this aspect of his life. So he attended hobby classes in ceramics and after having mastered the essentials, was keen to pursue his own interpretations of the craft.

Sam gave considerable thought to his place in the metaphysical world. He had a "constant search for truth" and had arrived at a belief in re-incarnation. He felt comfortable in his personally constructed view of spirituality, "You are in the temple of your own mind". He had a well developed world view and had a personal place within which he felt comfortable, "There is a greater power than me, which has to be acknowledged. I believe there is immortality of the spirit. Our period on earth is a sort of learning process - and on death we are re-incarnated and go to another brain."

Sam had a fundamental honesty and a deep understanding of himself. This enabled him to recognise the sources of anxiety and identify developmental tasks. His response was to

accept the past as a learning experience and focus on the present and the future as an opportunity for personal growth. It seemed that he was pursuing stage eight - 'Integrity versus Despair', described by Erikson, Erikson and Kivnick (1986), and was successfully re-integrating his personality in a way that was enabling him to achieve inner peace.

Processes of Learning and Adjustment

Sam's thinking was guided by an underlying objective, to gain inner peace in a tranquil external environment. He had an optimistic outlook and had confidence in the "power of the mind" to solve or resolve his problems and achieve his objectives, "[In retirement] I haven't got my mind clogged up with trivialities like - is there fuel in the car? My mind is clear for thinking." Sam believed that wisdom was a feature of retirement, he was appreciative of "the satisfaction of believing that I am worldly."

However, as part of his personal preparation he underwent a process of clearing the mind to enable him to focus on the task of self-analysis and re-evaluation of life satisfaction, "When you're retired and are not fogging your mind with daily problems, you are able to look inside yourself and ask - what am I here for?" The process of re-integration of 'self' was seen as a central purpose of retirement. It gave meaning to the period in the life cycle. The process of analysis was open and honest but without excessive judgement or retribution, for he recognized that an essential feature of the newly integrated self was the development of a healthy self-concept. He also emphasised the need to, "learn acceptance and then analyse where you want to go." The process of reconciling the past and making amends or compensating in the future was an important aspect of re-establishing his self-identity. Also, realistic goal setting was regarded as an important part of the transition.

External matters were solved through practical problem solving measures for example, the practical solution to his accommodation problem. He was keen to adopt a personal problem solving solution which did not require a physical response but was able to rely on internal

processing. Acceptance of the matters which were beyond his resources was an important part of gaining personal equilibrium. For example, "My physical capabilities are expended - they are no more. My sexual prowess is no longer there - it is still in the mind, but the physical capabilities aren't there. We have to learn to accept our physical limitations."

Choice and control were features of retirement that he regarded highly, "My life is not foggy any more, I'm not driven by things that I have to do, but what I want to do." This involved understanding himself, selecting appropriate goals and having the confidence and the 'manageability' to pursue the goals.

Life-Satisfaction

Sam expressed strong regrets about his earlier life. However, his current level of contentment indicated that he had made an effective transition to retirement. He concluded that, "I am much calmer...happier than at any other time in my life. There is contentment." He was able to identify some developmental tasks which were important in understanding the retirement transition, and was then able to articulate some sophisticated processes in dealing with the issues that he identified. His measures of life-satisfaction in retirement indicate the effectiveness of the processes that he employed. Of particular prominence were the development of personally meaningful activities, strong marital relations and close family connections. Finance and health matters were dissatisfiers which he had identified but again he showed personal versatility in arriving at internal resolutions after having undertaken practical measures. Sam saw retirement as a meaningful experience, he capitalised upon the opportunity to understand and appreciate himself, to gain inner peace and to further exploit opportunities presented in retirement. He had a sophisticated personal construction of the spiritual world which placed himself in a peaceful, and harmonious spiritual setting.

Table 6.2 Case Study Summary: Sam

Developmental Tasks	Learning/Adjustment Processes	Developmental Tasks	Learning/Adjustment Processes
Preparatory Tasks Outlook Financial planning	Limited attempt to visualise Optimistic, positive outlook Identified concerns, some planning	Use of Time - Activity Individual Community Cultural	Enhanced, interests, hobbies, reading provided for flexible fulfilment Social contacts, contribution, compensation, status, self-esteem Creative drive nourished
External Factors Finance Accommodation	Obtained pension, supplementary income, family support Practical solution, rent free		
Biological Factors Health Aging	Problems identified, overcame alcoholism, exercise increased. Heart operation - associated issues. Acceptance, lived within physical limitations	Social Support Systems Marital Family Social	Respect, love, strong relationship support, but individual growth Extensive support, interests, strong relationships, role enhancement Organisations, expanded social contacts
Psychological Factors Work-loss Issues Re-Evaluation of Life-satisfaction Self Analysis Analysis of present Analysis of past Analysis of future Expanding Options/Choice	No problems. Valued leisure as meaningful Thorough, search for a new identity Identified sources of satisfaction, personal needs. Acceptance, reconciliation, compensation Identified goals, sought creativity, self actualisation. Cleared emotional baggage, opportunity for personal growth, expansion of the internal environment, control of mind	Spiritual Development	Deep thought on meta-physical world Re-incarnation, personal concepts leading to inner harmony

Case Study: Doc

Doc, a married male aged 59, had retired prematurely from his position as superintendent of education, at the age of 54, following a voluntary redundancy offer from the Ministry of Education. Doc was a highly accomplished professional and gained a lot of satisfaction from his work, which at times was almost totally absorbing.

Phases of the Retirement Transition

The pre-decisional phase and the pre-retirement phase were both extremely short, providing little opportunity for psychological preparation. Doc had planned to receive his superannuation at a retirement age of 60. His initial response to the sudden loss of work was to strenuously seek other types of work. He gained a wide range of positions: research assistant, consultancy for both the Secondary Education Authority and Independent Schools Association, census collector, labourer, and practice teacher supervisor. Later he also gained a job as a truck driver. The work opportunities provided for a 'phased retirement' as they extended his time of preparation for the retirement transition.

After the two years of vigorous searching for different forms of paid employment, Doc then spent 18 months in voluntary work as a mechanic. "It was a daily obligation...which occupied my time and...I can now do the brakes." This fulfilled his need for active involvement, daily structure and the opportunity to learn new skills.

The phases of the retirement transition have been presented at Appendix 7 and show the compressed period prior to retirement, followed by the varied work opportunities before undertaking the retirement transition process. After accepting the reality of retirement, he was able to manage a combination of semi-structured activities while also taking advantage of other opportunities that arose. Once the loss of work had been accepted the developmental tasks were addressed effectively.

Developmental Tasks

Financial planning and management were given earnest consideration both prior to and after retirement. Doc had adopted a rational problem solving approach in arranging for his retirement income, but expressed some concern over the on-going need to manage the lump sum investments. He was alerted to the prospect of living on a reduced income and recognized the importance of budgeting, however, his wife was still working and retirement income was reasonably secure.

Health was a significant issue. An assessment of health practices had been undertaken which had resulted in life style adjustments being reflected in his daily activities.

The decision on the location of the new house was made to maintain continuity of social networks and activities. This decision facilitated his adjustment to retirement and enabled both Doc and his wife to maintain valued activities and social contacts.

Doc had given considerable thought to his use of time and the selection of activities that would satisfy his needs. He had a strong desire to utilise his considerable skills and to maintain his commitment to education. He therefore enjoyed a series of consultancy contracts with the Secondary Education Authority and secured a part-time teaching position at a TAFE college. Doc was also conscious of the need to maintain and intensify existing interests, activities and networks. Doc was active in the Retired Superintendents Association and Claremont Alumini at Edith Cowan University.

A range of individual, flexible activities had ensured that all available time was fully occupied. Doc enjoyed reading, both of novels and current events, also he found that the radio talk back sessions, for example with Verity James, were intellectually stimulating. He also took a keen interest in current events and was prepared to contribute to the debate on a range of issues by writing letters to the editor of various newspapers and to political leaders. As part of the

strategy to develop new interests, his family purchased a fishing rod and this opened up another leisure activity. A balance of activities was sought and physical recreation was valued because of its health gains and for the energy enhancement. Daily beach walks and periodic bush walks were part of the life style. Social contacts were maintained and a range of activities were planned which included prawning and crabbing. Doc was alert to other interesting opportunities for intellectually engaging activities. For example, he regularly attended the Royal Commission hearings on W.A. Inc.

During his working life, Doc was "totally immersed" in some of his highly responsible and demanding positions. The entrenched work ethic motivated him to "look vigorously for jobs in retirement." However it was not long after retirement when, "I discovered that there were other jobs that I could do - but I also wanted to capitalize on my existing skills." Thus it appeared that in the process of seeking other settings for his existing skills that opportunities for further personal development also emerged.

There was a conscious effort to provide structure to the daily life, "we order the day - initially by having breakfast together...I then do the housework immediately to be able to take opportunities as they arise." Doc had missed the structure afforded by work and made an effort to have a daily routine. However, the latter comment showed the desire to capitalise on the flexibility available in retirement.

The adjustment to the loss of work was not complete for he commented that, "I would still take a job now if it presented itself." However, in the second interview he pointed out that he would only accept part-time or casual work rather than a full time position.

Doc regarded retirement as an opportunity for personal growth, "However, retirement is a period of opportunity - there are many choices...I feel in greater control of my life than previously..... I have accepted the leisurely pace - there has not been any anxiety about the

lack of pace." A general sense of optimism aided the adjustment, "I have an optimistic outlook and expected it to fall into place."

Social support networks were nurtured, "I consciously pursued social supports before and during retirement. For example, I joined the Western Australian Cricket Association and can go to the cricket as I like - and I take the Bulletin. I am a member of the Claremont Football Club, and go sailing." However, the companionship that he enjoyed at work was a significant loss, "I do miss the company - meeting people - I expected to miss them and did so...but I do not miss the tension." Doc was relieved to be released from the daily pressure associated with highly responsible positions.

Marital relations have always been positive but an adjustment was necessary. Doc and his wife re-evaluated their life together in retirement. A joint business was considered but due to his wife's health problems it was decided to continue with her career on a part-time basis. The transition has therefore been smooth, however the roles have changed for Doc was keen to support his wife in many ways and therefore took a major responsibility in the management of the house.

Family contacts were valued. Social relationships with his brother were maintained and expanded. The contact with their adult children was increased and Doc found his newly expanded roles as grandparent was also fulfilling.

Societal values which contributed to the work ethic continue to underlie Doc's values and there was an enduring desire to make a contribution to society, "There is much status attached to work - even though it is not spoken overtly. I have only one status position - an honorary membership on the Country Hostel Authority...I was invited to the Narrogin Hostel Awards night..." Doc maintained his involvement in voluntary organisations for they still contributed to his self-esteem and to the development of the organisation. Doc explained that

he was not concerned about the loss of status in leaving his job but did want to make a contribution to the groups to which he belonged.

Processes of Learning and Adjustment

Doc's processes of learning and adjustment can be divided into two parts. The first response was to extend his working life by filling his time with a wide range of jobs. This had the benefit of 'buying' some time to be able to reflect on retirement and to re-order his values. Eventually, he no longer felt compelled to remain in the field of education and was pleased to explore his capacity to use his skills and abilities in different settings. The second phase began after the two years of commitment to paid positions. He developed a range of activities which were clearly personally fulfilling. There was a sense of contentment with his reading, fishing, and bush-walking. There was a shift from external solutions to inner processing. Also, the emphasis on self fulfilment began to develop in conjunction with the opportunity to be a contributing member of society.

Life-Satisfaction

Doc made a very effective adjustment to retirement. This was facilitated by his optimistic outlook, wide range of interests and considerable personal skills. Retirement satisfaction was high, but equilibrium in retirement had not been fully achieved, in that Doc would return to part-time employment if the opportunity presented itself. He was a reluctant retiree but had since responded in a positive way to the opportunities that have been created, and has achieved personal growth in his new context.

Table 6.3 Case Study Summary: Doc

Developmental Tasks	Learning/Adjustment Processes	Developmental Tasks	Learning/Adjustment Processes
Preparatory Tasks Financial Planning Superannuation	Rational Problem Solving Anxiety over retirement decision	New interests identified Physical recreation Social activities Cope with loss of work Company Status	Information Maintained, expanded Planned Social Networks New jobs Internal adjustment
Immediate Post-Event Unprepared for retirement	'Bought time' - phased in retirement	Opportunities/choice	Sense of optimism Alertness
External Factors Financial Management Investments Housing-location	Anxiety led to careful monitoring Budgeting Built new home Maintained proximity	Social Support Systems Networks Spouse relations Family relations	Nurtured - membership organisations Re-evaluated lifestyle options Expanded grandparent role
Biological Factors Health assessment	Evaluation, Decision, Behavioural Change		
Psychological Factors Activities Organisational affiliations Individual hobbies,	Use of time/energy consistent with need satisfaction Maintain and intensify existing Identify range of interests, pursuits fulfilling activities Self analysis Choice management		

Case Study: Rob

Rob, a married male aged 62, had been retired from his position of secondary principal for eighteen months. He had looked forward to retirement, "If I had been in a more favourable economic position, I would have retired at 55." He had an optimistic outlook and was confident in his ability to manage the challenges which may confront him in retirement, "I built a house once, so I thought - this shouldn't be too hard."

Phases of the Retirement Transition

Rob recognized different stages in his retirement transition. Immediately after the retirement event there was a 'honeymoon period' when he "took stock and re-assessed his life past, present and future". This process was further facilitated by a short trip to Bali which provided time for reflection. It was later followed by a six month world trip. His wife resigned from her job to enable them to travel together. They spent considerable time preparing for the trip, learning the geography, language, and the culture of the countries they were to visit, "We knew every small town in France."

However, after the trip his wife was dissatisfied for she found that her life was without direction. She was a very energetic person and had a strong need for purposeful activity to provide meaning in her life. On the other hand, Rob had a relatively short period of disillusionment, "Initially I was lost, but I take life at 50% - why be too concerned?" He sought information on leisure facilities available in the community and began to develop a range of engaging activities, "I involved myself in golf, gym two days per week, went swimming another."

Rob attempted to evaluate aspects of his life prior to retirement but he found that he was not particularly effective due to the heavy work demands. He commented that, "We need time to reflect! A full working life based on schedules, aims, strategies and evaluation does not permit this specialised type of thinking."

The loss of work initially impacted negatively upon Rob's self-concept and self-esteem. He reflected on his loss of status, "Principals run a school, and after retirement comes home to run the house - therefore a small cog - a come down!" He also had to consult his wife on aspects of running the house.

Work had previously satisfied a number of Rob's needs and therefore in retirement, he experienced a degree of emotional loss. Initially he dealt with the loss by maintaining some paid employment. Rob engaged in relief teaching, supervision of exams, supervision of teaching practice students and other forms of contract work. However, he was not emotionally locked into a working life and was keen to pursue other activities which would contribute to his personal development. "My retirement was from work - but not from anything else."

Rob's phases of the retirement transition followed a typical pattern. After retirement the sequence was: euphoria, a short period of disenchantment, followed by a creative and dynamic period of development. He effectively undertook some developmental tasks which facilitated his transition.

Developmental Tasks

It was the company, and the contact with people of similar interests and competencies that was missed, "I miss the staff discussion - to talk the same language, the stimulation of educational debate."

Coping with the loss of status as principal was also an important psychological issue for Rob. Although he had always regarded himself highly, Rob had to find a other ways of maintaining his self-esteem. He stated that he had to learn an acceptance of self as, "legitimate in my own right."

Initially, Rob felt a need or obligation to make a contribution to society. However in the role of retiree this proved difficult. Rob initially attempted to resolve this by offering himself as a candidate in the local government election. He was subsequently relieved however, when he was not successful at the election for his needs had changed. Early in the transition Rob also felt the urge to use his organisational skills, and so he became involved in Liberal Party activities. This was also short lived for he became aware that the purpose of retirement was not to try to do more of the same, but to enjoy a more relaxed and leisurely lifestyle.

Rob had undertaken a form of self analysis prior to retirement and saw it as an on-going process. "I have always understood myself pretty well, I know what I am confident in and I know my aims and my boundaries." Early in the retirement transition Rob undertook an assessment of how he would use his time. Having identified the recreational facilities, he chose the range of physical activities . He recognised the value of open-ended, individual leisure pursuits which included activities like furniture restoration. Rob also was keen to share recently developed interests and enjoyed meeting with others at monthly wine tasting meetings. As a result of the thoughtful attention to needs, he developed a fairly flexible structure based around a major daily activity: golf on Mondays, fishing on Tuesdays... Therefore he found retirement to be 'full'. However he concluded that flexibility, freedom and choice were regarded more highly than the need for structure, order and predictability.

Prior to the retirement event Rob considered that the major problems in retirement would be financial, "living according to our means" was an explicit aim. He had opted for the regular payments from his superannuation and therefore had a reliable income. A decision was taken prior to retirement that all major purchases were to be completed including, house, car and white goods. However he still had to make some psychological adjustments in learning to live on his reduced income. Rob used a systematic budgeting process, and reviewed his finances each month. He also supplemented his income. Management of investments was given careful attention. Rob valued his capacity as a planner and employed his well developed

skills effectively, "Planning doesn't stop just because you are retired." He had very sensibly planned for his 'old-old' age, having set aside a lump sum for this purpose.

Rob was in good health but was aware of the need to remain alert to health variables, and to monitor his development. There had been a family history of heart problems, so he had regular checkups every six weeks. High cholesterol was a problem and he was on blood pressure tablets. Therefore he was conscious of his diet and was consistent with his exercise regime.

Life as a principal tended to require thinking and planning for the future of the organisation. Consequently, focussing on the present, at first proved to be somewhat difficult for Rob. Upon making this realisation, Rob adopted the approach of, "Living for the present and planning for the future."

Early in the transition it became evident that retirement also strongly involved his wife. She had devoted most of her life to raising the family but she had recently worked full time and had gained considerable satisfaction from her relatively new activity. The work had enabled her to achieve a feeling of fulfilment and this had increased her self-esteem. The world trip was her motivation to resign but unfortunately she could not get another job on her return and was feeling very dissatisfied with retirement. She saw the event as 'unemployment' rather than 'retirement.' Rob postulated that the lack of previous interests had contributed to his wife's problem, "If my wife had a hobby which was all absorbing, she would be O.K." During their working life they spent only short periods of time together, but retirement required them to be in the company of one another for longer periods. The problems of rebuilding relationships with each other and achieving mutual understanding became evident. Interestingly, two months later at a second interview, the wife gained a casual job and her outlook had changed markedly. The couple's relationship was also much happier. The drop in interest rates had increased the importance of the supplementary income and this further contributed to her sense of importance. In the process of dealing with this issue, Rob became

more alert to the needs of his partner, "The man has to learn to give in a lot more". They also endeavoured to discover and develop mutual interests to further enhance their relationship.

With fewer restrictions on his time, Rob was able to expand his role as father and grandfather. He was happy to help his four children as they set up their homes and in doing so enhanced the relationships. He quickly assumed an expanded role as grandparent upon retirement for he was able to be more adaptable and more involved in their activities.

The process of making an adjustment to meet social needs were still being addressed, "Friends are not the same - you need people who have the same time available and also with the same background."

In retirement, Rob was also able to devote more thinking time to his spiritual development, "I think about spiritual matters much more than ever before. It is a source of calming and contentment." It appeared that finding a clearer personal stance in the meta-physical world was part of the re-integration of personal identity in retirement.

Processes of Learning and Adjustment

Throughout the transition, Rob employed a range of processes of learning and adjustment. Thorough financial planning was undertaken prior to the retirement event. He committed time for re-evaluation of life satisfaction immediately after the retirement event, and would have liked to attend retirement seminars with his wife had they been available. Various strategies were employed to cope with the anxiety associated with the loss of work. Loss of status initially was dealt with by seeking positions which carried some status within an organisation. Shortly afterwards this approach was replaced by a conscious shift in values especially those that related to work, leisure and making a contribution to society. Leisure activities were given legitimacy, and his perception of the meaning of retirement changed. This process was enhanced by seeking information on the availability of leisure activities and

thrusting himself into new experiences. For example, visits to the wineries at Margaret River stimulated an interest in the wine tasting course. Rob also gave consideration to future activities and was planning to write his autobiography.

Life-Satisfaction

In a relatively short time, Rob had effectively addressed a number of developmental tasks which were central to the retirement transition. His positive, confident outlook combined with his personal skills contributed strongly to an effective transition. His adaptable internal processing enabled him to maintain a sense of purpose, "I regard all that I do as purposeful - even screwing in a bracket...I don't grade, purpose." Rob saw meaning in retirement. He grasped the opportunity to pursue newly acquired interests and to achieve personal growth. He was not locked into the past even though his working environment satisfied many needs at the time. Retirement for him was the start of a new era of dynamic development which led to a re-integrated self-identity. Life-satisfaction was high.

Table 6.4 Case Study Summary: Rob

Developmental Tasks	Learning/Adjustment Processes	Developmental Tasks	Learning/Adjustment Processes
Preparation Outlook	Optimism, confidence	Analysis of future Use of Time - Activities	Meaning of retirement, autobiography
External Factors Financial Planning Superannuation Budgeting Supplementary Income Accommodation	Rational Problem solving Planning Living on reduced income Bought own home	Identified recreational Physical activities Individual activities Group membership Social/family relations Community	Knowledge acquisition Used facilities, regimes Interests developed Explored and chosen Enhanced, expanded Explored then decreased
Biological Factors Health Aging	Assessment, monitoring, regimes Acceptance	Expanding Options /Choice Examined self	Relaxed approach Valued freedom, flexibility Managed choice, purpose / meaning
Psychological Factors Work-Loss Issues Structure Phased introduction Companionship Values examined Re-evaluation of satisfaction Travel (for reflection) Identified concerns Self-analysis Analysis of past	Daily pattern, core activities Part-time work, contracts Re-viewed Value of leisure increased 'Took stock' Marital relationships reviewed Identified genuine motivation self-esteem Accepted loss of past status	Social Support Systems Marital relationships Individual needs identified Family relationships Social	Examined, mutual interests, Expanded roles, increased contact Sought new patterns -same situation Maintained friendships
		Spiritual Development	Reflection, re-integration of world view, appreciation, calmness

Case Study: Ces

Ces, a married male aged 60, had retired from his position as head of department at a tertiary institution at the age of 55. Ces reluctantly accepted a voluntary redundancy package at the time of massive re-structuring of the institution. He did not expect to be included in the redundancy program, for he felt he “ had another ten good years” to contribute to the organization. Ces had an accomplished work history which included vice principalship of two tertiary institutions. He was ambivalent about his application for redundancy but was moved by advice from a trusted colleague, who claimed that people who retired early lived longer. Also, the pay-out was attractive, “You would have to have rocks in your head, to work for the same as what you would get in retirement!”

Phases of the Retirement Transition

The retirement decision was very rushed, Ces was given one weeks notice of his redundancy. Although there were the ‘pull’ factors of financial security and longevity which were attractive features of retirement, there were also some strong ‘push’ factors. He found that the administration of the institution had become aggressive and less concerned about the welfare of the staff and this had contributed to low staff morale. He was therefore required to try to help colleagues to deal with their emotional problems. He always sought to create a positive cooperative working environment and so the current disharmony in the organisation contributed to his decision to retire.

However despite the very short notice, he was able to phase into his transition to retirement by continuing for six months with part-time lecturing duties. This provided a little more time to emotionally prepare himself for an event that he had not anticipated or contemplated. The retirement decision was abrupt, and largely unprepared.

After the six months of part-time lecturing, the transition commenced in a similar way to other retirees - with travel for the first six months. However, Ces soon found that travel was not particularly fulfilling and he was happy to return and re-build his interests at home. He then experienced a period of partial disenchantment, while also capitalising upon the freedom available in retirement. During this ambivalent phase he undertook a number of developmental tasks.

Developmental Tasks

Ces had been in a responsible position for many years and was pleased to be able to assist others. He carried this source of personal motivation into retirement. He had a strong need to be of value, and to make a contribution to the lives of others and to society at large. There was a desire for social legitimacy. He contemplated that, "I still feel a bit guilty if I don't go to work." He was also addressing his perceived need of "being somebody." For example, he said that he felt uneasy in preparing references for previous colleagues now that he did not have an official position. He was questioning his status as an individual in the absence of status ascribed through work position, and this had impacted on his self-concept. Ces used a Fred Daly quote to sum up his situation, "A rooster today and a feather duster tomorrow." Thus the re-construction of his self-concept and finding a personally legitimate basis for self-esteem was an important developmental task.

Ces gave considerable thought to the use of his time and the activities that he chose in retirement. A driving force for Ces was to be actively involved. He was particularly conscious of the congruence between the values that he held firmly and the way he chose to use his time. If they were not directly meeting his needs, then they were not valued and he suffered cognitive dissonance.

Initially he sought and secured a wide range of intellectually challenging positions. He maintained some part-time lecturing positions at tertiary institutions, and this was an

important link with the past and a means of weaning himself from a major component of his recent life. Ces also secured an appointment with the Electoral Commission, and teaching positions at the Further Education Centre, and TAFE. He later expanded his occupations and gained employment as a census collector, and then as a salesman for a fire equipment company. An enduring activity was teaching swimming. "It is most satisfying...a feeling of achievement...I have taught for 45 years and would do it for nothing." However, he acknowledged the strong inclination to seek paid positions, demonstrated by his five sources of taxation, group certificates last year. He commented that he enjoyed working for voluntary organisations, ..." but you know that people really value your work when they are prepared to pay you."

Despite these perceived difficulties in making the retirement transition, Ces had a positive outlook. His many personal skills helped him in coping with the change that was thrust upon him. Being active was highly regarded by Ces and he quoted Richard III, "I wasteth time and time doeth wasteth me." He was an active member of a number of organisations where he often took a leadership role. The Surf Club was particularly absorbing and could, "almost be full time." He organized major events such as the "Swim Through from Cottesloe to Swanbourne." Ces had also retained his strong links in education. He became a fellow of the Institute of Educational Administration and a member of the Institute of Educational Research and a member of Australian College of Education. He also was an initiator and founding member of the Alumni Association for Claremont Teachers College and continued to be involved in arranging meetings, trips and social activities such as bush walks.

Ces has considerable energy. He has a need to be involved and is happiest when he is fully active. He commented unfavourably about others who waste their time, "**** does bugger all!" Ces has a range of individual activities which are independent of other people and flexible enough to expand or contract depending on other demands. His strong interest in 'bee keeping' had the potential to be a full time avocation. He was able to supplement his income from the hobby and provided his friends with honey. Ces was also committed to

physical fitness and he participated in a variety of activities including sailing, surfing, surf skiing and golf. In fact he described himself as a 'fitness fanatic'. His strong physical condition contributed to his high energy source for a very full life.

The major developmental tasks faced by Ces related to coping with the immediate losses associated with prematurely leaving work. A number of factors were considered. One of the most significant was the companionship, "I missed the contact with the staff and students, the talk, the jokes." However he has made a conscious effort to maintain the friendships with staff, and is still invited to lunch with the group four or five times per year. The worst feature of retirement, he concluded, was loneliness. Ces stressed the need to belong to groups and be aware of information sources such as the Ministry of Sport and Recreation "Have a Go", which described recreation activities and opportunities for group membership. Ces had joined the Veterans Golf Association and participated in International Masters Games.

Initially there was a concern about finding a sense of direction in retirement, "Where do we go from here?...is the next stop Karakatta [Cemetery]?" Fortunately Ces had adopted thorough planning as part of his daily routine. He prepared written daily objectives. Ces was also used to planning for the longer term and had a series of five year plans. For example, he had given earnest consideration to planning for his 'old-old' age and had set funds aside for a nursing home. When retirement was thrust upon him he had some personal skills that enabled him to cope. He also had effectively managed other transitions and saw life as a continuum. He was therefore able to put the retirement transition into perspective - it was regarded as a stage in his adult development.

As outlined above, one developmental task which was confronted was the reconstruction of his self-identity and this required finding an acceptable basis for his self-esteem. The paid jobs that he secured were initially a part measure of self-esteem. He also had a deep-seated need to make a contribution to society. This need was partially fulfilled through his strong

involvement in the voluntary organisations. The executive positions that he held provided some measure of personal status, and the aims of the groups and the organisation of activities contributed to a sense of purpose.

The re-establishment of relationships with his wife was a relatively easy developmental task. Marital relations had been positive over a period of thirty eight years and the reconstruction of their relationship within the changed situation was relatively easy. Mrs Ces was pleased to retire from high school teaching partly because of the strain, but also because she had developed outside interests, which she was keen to pursue. They ensured that there was sufficient space for each to develop fulfilling activities independently. "It is good to have separate interests and activities."

The more intimate social support networks were also reviewed and intensified in retirement. Social relationships amongst the family members were good. There was a sense of warmth when he explained that the whole family "do things together...It was lovely to have an extended family...it was important...but we had to work at it." He was looking forward to having grandchildren. Ces also had a wide circle of friends and this provided a sound basis of social support. Ces has a deep appreciation of the opportunity for inter-generational interaction. He maintained contact with young people and enjoyed the opportunity "to see the world through their eyes," for they "help us to cope and adjust with change." Ces had a positive and refreshing outlook to change, and his interactions with a range people from different backgrounds and ages assisted him to keep a balanced view of the world.

External factors had been addressed and managed very effectively. Financial planning had been undertaken well in advance and therefore, he felt financially secure.

The retirement location decision was significant, as many of his activities were centred on his immediate geographic area. The strong links had been established through living in the

same area almost all of his life. Therefore it was essential that he retained the proximity of his support structures.

Ces had always valued his health. He had a remarkable record of a mere three days sick leave in forty years of employment. It had always been an important aspect of his life and his health practices and attitudes were maintained in retirement.

Goal setting, planning and strategy implementation were a well entrenched feature of his daily life. On retirement Ces wrote out his objectives, for he has consistently adopted the practice of "management by objectives" and this pro-active approach continued in retirement. Ces set both short and long term goals for his retirement.

Processes of Adjustment

Ces employed a wide range of learning and adjustment processes in coping with the retirement transition. A feature of this case is Ces's management of choice. He sought to gain control over the major aspects of his life. While he nurtured the social supports, he still remained strongly independent of others, even his wife. His desire to avoid being reliant upon other people increased his self-confidence and capacity to manage situations as they arose. In his own words Ces saw retirement as "adjustment to change". His adjustment was largely achieved by applying rational problem solving strategies. He exercised considerable control over the retirement transition, and addressed the developmental tasks by seeking practical solutions rather than depending upon internal processing. He did not talk of the need for 'acceptance' of situations which could not be changed, because he found he could solve issues by changing the situation rather than changing himself.

Life-Satisfaction

Ces experienced high life satisfaction in retirement. He was an active, and fulfilled person. However, there are aspects of the working life which were still missed. The need for status,

being valued and making a contribution to society remained as powerful source of motivation. This resulted in some dissonance for he was unable to meet these needs to the same degree in retirement. As a consequence, Ces was in the process of reviewing his values stance while attempting to resolve these issues. Ces was a reluctant retiree, and therefore appropriately gained some psychological preparation time for himself as he coped with the early stages in the retirement transition. However, he was prepared to grasp every opportunity as it arose and thus converted an initial reluctance into the start of a new era of opportunity in his life.

Table 6.5 Case Study Summary: Ces

Developmental Tasks	Learning/Adjustment Processes	Developmental Tasks	Learning/Adjustment Processes
Preparatory Tasks Visualisation Outlook Planning Personal Development	Insufficient time Confident, optimistic Financial only On-going	Current situation Past Future Expanding Options, Choice Use of time - Activity Individual Group Social Community Cultural Physical Educational	Awareness, analysis of needs Acceptance Planned, active, involved Expanded, intensified Range of engaging activities Membership, active, leadership Intensified, consolidated Strong sense of community Limited Extensive interests, activities Extensive involvement
External Factors Financial Planning Location	Rational problem solving Prior planning Decision making, consequences Benefits of continuity		
Biological Factors Health Aging	Regular assessment Habits, practices Realistic, planned, financed	Social Support Systems Marital Family Social	Positive, supportive, independence Close proximity, roles, interaction Wide circle of friends, membership
Psychological Factors Work-loss Issues Re-structuring Phased introduction Mourning Companionship Reviewed values Re-evaluation of Satisfaction Self-analysis	Objectives set Continued to work Dealt with anxiety, acceptance Loneliness, addressed Difficulties in re-assessment On-going sensitivity, self-concept		

Case Study: Tom

Tom, a married male aged 60, retired at the age of 58 due to health problems. He had been a successful principal of a senior high school, but was keen to retire for the pressures of a responsible position created an unpleasant stressful situation.

Phases of the Retirement Transition

Tom had always intended to retire early and therefore had a long lead up time to his retirement. He prepared thoroughly in anticipation of the event, "I had been to so many retirement seminars over the last ten years." Even though he retired at 58, it was at the age of 55 that he felt a "great weight off my mind," for at that time he realised that he had the option to choose to retire. This sense of control was psychologically re-assuring, "When I turned 55, I rang **** (superintendent) and told him to get stuffed - just as a joke." Tom had taken long service leave three years prior to retirement. It proved to be an effective rehearsal for retirement, and further increased his enthusiastic anticipation. The retirement decision was hastened by serious health problems which arose soon after he returned from leave. He suffered from high blood pressure and contracted diabetes which apparently was stress related. As a consequence, Tom took sick leave over a period of two years before retirement and during this time was able to reduce his blood pressure and gain control over the diabetes. He considered a range of health and life-style variables, "I'm hardly a diabetic now .. I'm eating right and I exercise - I've done three and a half kilometres every morningI'm probably healthier than I've been for years, quite frankly."

Tom did not travel overseas after retirement because his wife, aged 54, was still working. However, he and his wife have enjoyed a range of semi-retirement excursions in their caravan, "We had a week at Denmark in February and we've had our caravan down at the Uniting Church camp site for about eight weeks...Alice works three days per week and we organise it so that she works three days at the beginning of one week and three days at the

end of another and we get a slice in between...that's the sort of thing I like doing." Tom had also planned trips to Tasmania and New Zealand when his wife retired.

The period between the decision to retire and the retirement event had originally been planned as a short period of about six months, and would have been shorter had the Ministry not recommended that he withdraw his resignation and take sick leave.

The transition to retirement was an emotionally uplifting experience for him, "It felt like a tremendous escape." He made a rapid and happy transition. Part of the exhilaration was due to the escape from his large school with a difficult student population, "**** was not a pleasant place...while I guess you enjoy it ... it was really good to be out of it."

After two years Tom had a feeling of contentment in retirement. However, he was looking forward to his wife's retirement and expected that retirement satisfaction would increase with her as a constant companion and a life-style based on caravanning.

Tom's retirement transition was characterised by 'continuity'. There was little change in approach to life for he welcomed retirement and had rehearsed it during his prior long service leave and extended sick leave. The retirement transition was not a significant event and many of the developmental tasks had been undertaken prior to the retirement event.

Developmental Tasks

Tom had visualised life in retirement, well in advance. He saw it as an opportunity to expand the activities that he had always enjoyed but had previously been restricted by work. He had prepared himself thoroughly, "I had all the retirement gear...I like fishing and I like going all over that old caravan out there, ...I've got a 20 foot boat..."

Tom did not undergo a process of re-evaluation of life satisfaction or self-analysis, basically

because he was content with himself as a person and with his way of life. He did not see retirement as a difficult transition because he knew what he wanted in a life without work. With life free from the constraints of earning an income, he was able to pursue non-work activities which were central to his interests and personal needs. There was a basic continuity of pattern of pre- and post-retirement activities, with the only real difference being that his special areas of interest could be pursued more fully at a more relaxed pace.

The most significant task for Tom was to secure his good health. This was achieved through reduction in the stress of his job, by taking sick leave and then adopting revised health practices. Tom's health improved significantly after retirement.

Tom readily accepted the change in roles that were required due to his retirement and his wife continuing to work, "As part of this deal with Alice, I do all the cooking, I do all the washing." He enjoyed his changed responsibilities. They were also sensitive to one another's interests, "We've got a division of duties, I cook but Alice does the cleaning. She would much rather do crafty stuff than cook."

Establishing a daily structure was achieved quite easily but with adequate flexibility to create a relaxed approach, "I do my information processing first thing in the morning you know, until a bit after eight. Then we walk the park for three and a half kilometres which takes 40-50 minutes, then you've got to do your shopping - I mean my day's reasonably full. It's relaxed, I mean I might sit down in a chair after lunch and have a sandwich and I'll drop off for a while after."

Tom had planned his retirement income well in advance for he considered that finance and health were the only factors which may limit satisfaction in retirement. He owned his own home, had a regular superannuation income and a reasonably large amount invested. He was financially secure. Tom had a strong interest in monitoring his investments and spent

considerable time evaluating his portfolio. He subscribed to a number of investment magazines and it appeared to be an intellectually engaging activity, "That's my financial empire...(pointing to a pile of papers and magazines). Tom had developed an interest in computing and had recently purchased an accounting package, which he found pleasantly absorbing. He was the treasurer of an association and was pleased to be able to apply his new found skills, "I spend a lot of time with the **** business. But I've created a lot of it myself...If I hadn't done that I would never have learnt to use it - it's just that the motivation was there." Thus, retirement was seen as an opportunity to develop new skills and learn by himself at his own rate, but for a purpose. He wanted to ensure that he did not remain locked into organisations which did not meet his needs, and had decided not to continue as treasurer the following year.

Tom's relationship with his wife was very positive and although she was still working, they shared many activities. Their common interest in caravanning enabled them to have regular trips which provided the varied life-style that Tom enjoyed. Tom appreciated that his contentment in retirement was closely related to his positive relationship with his wife. His relationship with his adult children was also positive. They communicated regularly and were mutual sources of support. Most of the family were in reasonably close proximity and they visited quite often.

Tom was involved in his church as a fairly regular worshipper, occasionally taking a service and he was also active in a pastoral capacity. However he felt that "I had done my bit", and did not plan to take office or increase his responsibilities at the church. He had a spiritual foundation for his values but they did not figure prominently in explaining his transition to retirement.

The loss of companionship and good relations with staff was missed but Tom felt that he had

an adequate network of social contacts. He had dinner parties approximately once a month and was happy with the level of social life.

Tom referred a number of times to his strong involvement in community activities in the past. However, he saw retirement as an opportunity to gain freedom from other people's expectations and freedom from obligations. This reduction in commitment was a source of some concern for Tom as he re-assessed his values, "I reckon I've done my bit. But I know it's not the right attitude!" Clearly Tom had a strong sense of responsibility and was having to come to grips with spending more time on himself than on others. This was one of the few inner conflicts that he raised, but he seemed to be coming quickly to a resolution on this issue.

The activities which satisfied Tom included a range of individual interests. His recent interest in computers had opened up a number of fields of study including a genealogical program which enabled him to systematically study his family background. Tom also had some investment properties and the maintenance was an on-going task. He valued his skills as a handyman. The properties enabled him to apply them and thus increase his self-esteem and sense of purpose.

The change in status from that of principal to house-husband did not have negative consequences, "I enjoy being a nobody." Therefore there were few developmental tasks to be addressed.

Processes of Learning and Adjustment

Tom did not experience either strong pre-decisional anxiety or post-decisional regret. His only concern related to "surviving on half the money", but even that was not a major concern for they had two incomes, low-spending patterns and a broad investment portfolio, "I don't think there were any regrets at all." The transition was not a major event. There was no real change in the nature of his valued activities, therefore he had few conflicts or feelings of

dissonance and as a result, had to confront few developmental tasks during the retirement transition.

A key feature of Tom's transition to retirement was his confidence to manage new situations. He was also very flexible and adaptable as evidenced by his willing acceptance of his role of househusband. He was also able to quickly adjust from the requirements of a principal - doing, planning, organising - to that of 'being' and appreciating solitude in retirement. Thus, the retirement event did not present as a critical transition for Tom. There was a basic continuity in life-style and therefore few developmental tasks to confront and minimal learning processes or coping mechanisms to be employed.

Life-Satisfaction

Tom generally enjoyed most aspects of his life. He had been an enthusiastic principal and related well to people. He emphasised that he had been fortunate to have had a variety of experiences and concluded that, "I've had a great life." His outlook on life generally was positive and optimistic, and his favourable personality characteristics probably contributed to his high life-satisfaction in retirement.

CASE STUDY: Roy

Roy was a retired distributor of Colgate products, a job he held for over 40 years despite the fact that he found the job boring. He retired at the age of 60 and had been retired for three years. He was happily married and loved retirement. He regarded it as the best period of his life.

Phases of the Retirement Transition

Roy had looked forward to retirement and the planned date had been his 60th birthday. However, three months prior to that date he experienced a nervous breakdown and took sick leave. He resumed light duties for the final seven weeks and officially retired on his birthday.

Roy enjoyed retirement immediately, "I love it, it's marvellous." The relatively low job satisfaction, and the release from the stress situations were strong incentives to retire. However, ill health curtailed Roy's activities for he suffered a heart attack only four months into retirement. Following his recovery, he and his wife enjoyed a travelling holiday for nine weeks in Tasmania. It fulfilled one of his aims in retirement.

Since then Roy has enjoyed a period of stability as he has happily reconciled his limited personal needs. Roy's greatest reward in retirement was the freedom from the daily grind of a boring job. "I am so glad to have left that life behind me. I didn't realise how much it was draining my energies... One of the biggest things in retirement is that ones not responsible - to have to be there every time." He suffered no lingering problems associated with the loss of work, "I've finished and I haven't been back there since."

The phases were not evident in Roy's case for the release from burdensome work was the greatest reward in retirement and there were few perceived developmental tasks to be undertaken.

Developmental Tasks

Retirement for Roy was highlighted by flexibility and personal control over his time, "You can do what you want to do." He had been locked into an unsatisfying job due to fear of change and his perception that his lack of qualifications did not give him alternatives. Retirement enabled him to make a change and released him from his self-imposed boring employment life. This required him to re-think what he wanted from life as an individual, rather than an employee.

Roy stated that he had not consciously attempted to evaluate his new life in retirement or to analyse himself. He was contented with savouring his lot, "I don't want for anything." The trend in his retirement life was to reduce the stress as much as possible and enjoy a leisurely lifestyle without expectations. Roy cherished the tranquillity of retirement and gave the highest priority to his freedom, "I don't want to commit myself, tie myself down, I want to be free." His primary objective appeared to be to disengage. Prior to retirement and in the immediate post-retirement period, Roy was involved in a range of activities including community groups and the church. Since he has had the opportunity to be in touch with his personal feelings, most of these activities have since been abandoned. For example, "I've been involved in YMCA...which was a support for youth programs. (Did retirement enable you to increase your interest in this area?) " No no I've retired from that sort of thing." He also planned to reduce his involvement in church activities, "We used to help the church with morning teas and the cleaning, but not so now." He had also withdrawn from executive positions in PROBUS.

An important indicator of his desire to disengage is highlighted in his comments about relationships with his grandchildren. " Stress is the thing I want to avoid - with my heart attack. I've noticed that even over the weekend when I had my grandchildren were here - by the end of a fairly long day I found it very stressful, it's a dreadful thing to be...dreadful when their own grandfather..."

Roy was allowing some tentative ideas to be considered but they were expressed very hesitantly, "I expect I will do something ...I'm interested in growing grapes, wines..." However, it was clear that his major objective was to gain control over his environment, to reduce stress and remove himself from any activity that may interfere with his serenity.

Roy however did address some essential tasks. He was on a pension and had some limited investments which he hoped to manage effectively. Roy sought information and advice from both the Department of Social Security and investment advisers. However, poor advice resulted in a serious reduction of his capital for investment. Therefore, Roy had been focussing on reducing expenditure, and through careful budgeting he was learning to cope with living on a reduced income.

Health was also given a high priority. His heart attack necessitated surgery and a medication regime, together with a review of life-style and health practices. Roy had introduced an exercise program based on regular walking. Roy was also conscious of weight control but emphasised that he was - " looking for a low stress life."

A stable feature of Roy's life before and after retirement has been his good relationship with his wife. They enjoyed the opportunity to have more time together and share activities such as gardening, "We do certain jobs in the house that make life easier for each other." There were no adjustment problems following retirement. In fact their relationship was enhanced, "...We appreciate each other more...". Likewise, his contact with his family was a source of satisfaction. Roy was very aware of the value of these relationships. "It would be one of the most important things. That's what most people would live for." He was keenly aware of the support systems that were important to him and he wanted to keep them as stable as possible.

Other social contacts were not sought. "I haven't really made new friendships." Roy had previously been strongly involved in community groups. He was a past president of

PROBUS and had been active in the 'Progress Association.' However, he commented that he "felt as though I've retired from that scene." He expressed an interest in wanting to join a 'Senior Citizens' group in the district but had not made any contacts or taken any action.

He also expressed a desire to further a childhood interest in music, "I learned piano when I was 14 for a year, and I'm finding that some of that's still there...I never appreciated what I was doing then but I'm loving to try...I'm finding that a lovely part of my life...I've just got to the stage of wanting to have more tuition."

Roy and his wife have a spiritual aspect to their lives and regularly attend the Baptist Church, "I find it quite important in one's life to have spiritual contact." Even though they had withdrawn from active participation in the administration of the church, they appreciate the opportunity for spiritual development.

Processes of Learning and Adjustment

The major process employed by Rob has been to savour the time available, following his release from the decades of restrictions imposed by working in a job that he did not enjoy. Recognition of the value of freedom from constraints and the opportunity for self-indulgence has been the most significant feature of retirement. Roy however, was reluctant to fill the personal space that had been created. He made some tentative comments about possible future interests, but followed hastily with a qualifier like - "I don't want to commit myself, tie myself down." He did not perceive the need to have a strong sense of purpose and was consciously withdrawing from community activities.

He aimed to reduce complexity, "I felt as though I'd meet each day at a time." His concluding comment to sum up retirement was, "The biggest thing is the peace of mind that one has." Rob has valued the opportunity to come to peace within himself - 'being' rather than 'doing'.

Life-Satisfaction

Life satisfaction in retirement was high due largely to the release from a dissatisfying work situation. However the response to retirement was largely one of disengagement. Roy withdrew from almost all activities apart from family connections and even in that situation he was particularly guarded. The withdrawal has been satisfying, enjoyable and comforting. He did not address many of the developmental tasks confronted by some of the other participants, but there was no anxiety for there was no perceived need to make significant changes.

Table 6.7 Case Study Summary: Roy

Developmental Tasks	Learning/Adjustment Processes	Developmental Tasks	Learning/Adjustment Processes
Preparatory Tasks Outlook Planning Skill development	Thankful for release from work Little planning Nil	Group/Community Family Physical Educational	Withdrew Increased interactions Increased with limitations Nil
External Factors Financial Accommodation	Arranged pension, sought advice Maintained existing house	Social Support Systems Marital Family Maintained Social / friends	Strong shared relationships Reduced interactions
Biological Factors Health Aging	Assessed health, coped with problems, changed practices Acceptance	Spiritual Development	Increased spiritual growth
Psychological Factors Work-loss Issues Re-Evaluation of satisfaction Past Self Future Expanding Options /Choice Use of time - Activity Daily structure Individual	Nil, no losses perceived Absence of stress main source of satisfaction. No regrets, closed the chapter Did not analyse self No future needs evident Consciously reduced options Simple, based household activities Developed interests gardening		

CASE STUDY: AI

AI was a principal of a primary school and retired at the compulsory age of 65. He had been retired for five years. During his career he had gained considerable satisfaction from his work, enjoying the students, his colleagues and the professional stimulation of his position. AI was also active in the Teachers' Union and was a member of the Union Executive for four years. AI was clearly action orientated, he like to 'do' and liked to be useful.

Phases of the Retirement Transition

The pre-decisional phase did not involve an earnest consideration of the retirement event or life after retirement, "I didn't think about it, it just sort of came." When asked about the events leading up to the retirement transition he commented that "The events leading up to it were virtually nil!" AI was committed to his job and it absorbed his energy as it met his personal and professional needs. In fact retirement was not sought by AI, he retired because he reached the mandatory age of 65. Given the opportunity, he would have continued in his position as principal, "Yes if they had let me I would have worked on, work was a big part of my life for many years." The retirement event came as an abrupt end to an absorbing and satisfying career.

During the first year of retirement AI experienced a void in his life. He "felt down" and found it difficult to adjust. He felt disturbed by the "breaks in the routine", "I need a reason to get up in the morning - to get involved." He missed the stimulation of the students and staff. "For the first 12 months I did go back to school quite a bit ...but now its more or less cut off completely." The purposeful development of young minds through planning and intellectual endeavour was sadly missed. Moreover, the companionship of colleagues as part of a daily life contrasted with the isolation at home. The first few months were a period of shock and considerable regret. "When it happened it was a bit of a shock, a real break in the routine, ...and missed the work...It takes some getting over." After the first year there was a growing

acceptance of the new situation, "Retirement is not bad now I don't think I'd go back to work now, but at the time it was a major part of my life".

To provide some sense of purpose, Al began to use his considerable organisational skills by becoming strongly involved in community groups. The Rotary Club provided opportunities and he assumed positions on the executive. Furthermore, Al was a prime mover in assisting a community to establish a new club. This provided him with formal links with people similar to those that he enjoyed as a principal. Also, he helped to set up the PROBUS club at **** which further expanded his network. (During the interview he received a telephone call regarding the new Rotary Club and he exhibited considerable knowledge about the individuals involved, and talked in a thoughtful, responsive and happy way.)

However, the views he expressed about his life at present were still tinged with regret about the loss of employment, and a general passiveness about many aspects of his life prevailed. There was an air of quiet resignation with his new lot in life, but without a sense of fulfilment and inner peace, "It's not bad now."

Al's retirement transition had been lengthened by an extended emotional attachment to his previous career and the inability to clearly conceptualise the developmental tasks that he was confronting.

Developmental Tasks

The major developmental task confronted by Al was coping with the loss of work. Many of his needs had been satisfied through his job and there were few personal goals or interests outside his area of employment.

Al had a strong sense of purpose and a need for meaning. However, despite the strong involvement in the Rotary Club, this sense of 'meaningfulness' did not pervade all aspects

of his daily life. Other community groups were chosen including Community Policing, where he accepted the position of treasurer, together with Youth Centre Management and PROBUS. It appeared that the life of teacher and principal had encouraged him to think, plan and organise for others, but he had not developed the capacity to think and feel closely about himself.

Al's self-esteem was related to his activities and there appeared to be an incongruity between the values that he held in relation to work and the way he was currently using his time. As a consequence it appeared that his self-esteem had declined. Moreover, his perception of his status as a person was closely connected to job status of principal, "As a principal you are in a very responsible position...and you can do things." Furthermore the position provided an opportunity for control and influence, " There is something really satisfying about being in charge."

Al's relationship with his wife has always been positive and respectful. However, each gave one another space for individual development. Al was a little bemused that, "...she goes out a lot more than me now". His wife had a range of outside interests prior to Al's retirement and they were maintained but did not include Al.

Processes of Learning and Adjustment

During the interviews, Al was invited to talk about the extent to which he 'thought' about various issues and the value attributed to them. An interesting feature was the lack of thought given to the factors which related to the understanding of himself as a person. For example, Al had not given much thought to analysing himself, or re-evaluating his life satisfaction. He did not review his health and life-style practices.

However, he stated that he did not undertake detailed financial planning prior to retirement but in fact had taken out superannuation early in his life and was receiving a comfortable regular payment. He was able to live comfortably on his income and did not give much weight to managing his finances in retirement.

However, he did not undertake a thorough evaluation of the valued aspects of his life, nor assess if they were being incorporated into his present pattern. In response to a specific question - 'Was time given to understanding what really motivated him, or to identify what he really wanted?' he replied, "No".

Paradoxically, a sense of purpose was the major motivating force in his life, and when there was a clear goal to be achieved he was an energetic and accomplished organiser. He stated that he didn't think much about how he would find new ways of spending time, "I didn't think much about it. But it sort of came about I guess."

Al did not give thought to the balance of activities in his life. In fact the major task of "re-evaluation of life satisfaction" had not been consciously attended to. It is clearly a difficult task and appears to be difficult in this case without some thought provoking process.

The activities that Al chose were largely a "continuation of involvement in what I had before retirement." He said that he did not spend much time thinking about, maintaining or expanding his existing interests. He did think about writing, but "... I never got around to finding time to do it yet."

However, Al adopted an accepting, fatalistic approach to many issues. For example, he would have preferred to teach until he was 70 but did not have strong views against compulsory retirement, "It was something that had been there." This accepting approach, in some respects, may have enabled him to cope with retirement but has not encouraged him to confront some essential developmental tasks.

Life-Satisfaction

Al claimed that he was reasonably satisfied with his life in retirement. There were no pressing negative elements in that he was healthy, he had adequate financial resources, and enjoyed

a happy relationship with his wife and family. However, he was not personally fulfilled and appeared to have been blocked by the desire to return to a pre-existing situation.

However, it appeared that he had not given himself the personal space to explore some of his other deep personal needs. Although retirement provided the time to undertake personal analysis, he lacked the skills and structure to undertake the task. Instead of enabling him to re-consider his opportunities for personal growth and review his self-identity, retirement had exacerbated some emotional blocks.

For Al, retirement constituted the loss of a highly valued sphere of activity. His preference was to continue working to 70. There was not a real substitute for the loss of the work world. The Rotary Club was the closest substitute but it only partially filled his time. Retirement had no intrinsic meaning of its own. In fact it tended to be a somewhat frustrating stage of life. Al invested an important part of himself into his work and when the world of work ceased, it was as if part of the self was lost. Al had gained a form of acceptance but there was still an underlying feeling of disquiet, despite making the best out of a situation that he did not desire.

Table 6.8 Case Study Summary: AI

Developmental Tasks	Learning/Adjustment Processes	Developmental Tasks	Learning/Adjustment Processes
Preparatory Tasks Outlook Planning Skill Development	Did not visualise Nil Nil	Analysis of past Analysis of future Use of time - Activity Individual Group Community Cultural / expressive Physical Educational	Regretted loss of past Difficulties with projection, few serious plans. Lacked individual activity Strong development of membership leadership Contributions made Not pursued Not developed Not developed
External Factors Financial Accommodation	Superannuation -regular income Own home, car - secure		
Biological Factors Health Aging	No assessment - in good health Not addressed		
Psychological Factors Work Loss Issues Structures Phased introduction Mourning Social contacts Values re-considered Expanding options / choices Re-Evaluation of satisfaction Self analysis Analysis of present	Missed the routines Not attempted Unable to let go Limited except to membership with organisations Maintained work/leisure values Net reduction in options after work Not undertaken, No evaluation of satisfaction, except work and community	Social Support Systems Marital Family Social	Happy relationship, independent growth Maintained relationships Missed the companionship of work Not adequately replaced
		Spiritual Development	No major spiritual development

CHAPTER SEVEN

INTERPRETATION OF RESULTS

The primary purpose of the study was to describe the developmental tasks undertaken by retirees during the retirement transition. To place this investigation into perspective the definitions of 'retirement' and 'retirement transition' are given. In the next section the phases of the retirement transition are described. Then the findings on the developmental tasks are presented and the processes of learning and adjustment used to manage the developmental tasks during the transition are discussed. Finally there is a section on the types of responses to the retirement transition.

Definitions

Definition of Retirement

The first question addressed in the study, was the definition of retirement. The participants were asked for their definitions, and their responses revealed some elements of commonality but also some divergence of perceptions. Most of the participants defined retirement as both an 'event' and a 'process'.

Retirement as an event. Of the eight participants in the study, six referred to the concept of the cessation of work in their definitions of retirement. They viewed retirement as an 'event', the point when one ceases work:

A point in your life when you hope you can drop the responsibility of working for a living (Sam).

Retirement was giving up work (Al).

The cessation of full time paid employment (Doc).

Retirement as a process. Five participants reported that retirement was a process of building a life-style designed to satisfy personal needs and interests. Retirement was seen as

a process which provided the opportunity for personal growth and fulfilment. Some of the participants combined the definitions of retirement as an event with the concept retirement as a process:

It's the point in your life where you hope you can drop the responsibilities of working for a living and have a relaxed life-style and do the things you aspired to do in your working life.. hopefully with the agreement and happiness of your partner (Sam).

Retirement is the time to be able to live ones own life based on my own desires and goals, free from the stresses and demands of others. It is a time to live and enjoy life to the fullest (Rob).

Retirement is withdrawal from paid employment and opens up opportunity, a window of opportunity (Tom).

Retirement is the opportunity to do the things that I've always wanted to do but have not had the time due to my pressures of work (Ces).

Most participants commented that a feature of retirement was the opportunity for increased relaxation, reduced stress and less pace:

Being able to do your own thing - at a leisurely pace, being out of the rat race (Mel).

Retirement is the chance to stop the daily grind of work to wind down and enjoy a quieter, relaxed life with your family (Mel).

The use of the term 'retirement' to refer to the period in the life-cycle when an individual ceases paid employment, is well accepted. The Webster's definition of "withdrawal from active life" is less appropriate when applied to the period after the retirement event. For some people retirement is not a period of withdrawal but is characterised by personal growth and the creation of new opportunities and the re-establishment of self-identity. Two decades ago, retirement was more likely to be associated with withdrawal, for retirement occurred in the latter stages of the life cycle. This is not always the case today, for some people are taking the early retirement option. As mentioned in Chapter Three, the term 'avocation' could be aptly applied to the period, after the retirement event, when the individual begins to create a new life-style in the absence of work. This is consistent with the use of the term 'vocation', used to describe the period of work, and 'pre-vocation', the period of learning prior to work.

Definition of Retirement Transition

The second question addressed in the study was the definition of the 'retirement transition'. The term 'transition' implies a beginning and an end. Some participants used this concept to define the transition. Tom defined the beginning as the time when he consciously sought information on retirement:

The retirement transition began six years previously, when I sought advice on financing life after work. My retirement began the day I retired - I love it (Tom).

Others defined the transition in terms of the processes adopted during the period:

The change from going to daily work, to being able to choose your activities, it is a change from structures to lack of structure (Doc).

Doc used a comparison between the major features of life before and after work to define the beginning of the retirement transition but did not refer to the end of the transition because he had not reached that stage. For Roy, the transition was a very short period:

The retirement transition was easy - giving up work was no problem. It's wonderful to be more relaxed and be able to spend time with your family (Roy).

Thus the transition was defined in terms of the emotional adjustments associated with the changes in life style. Roy's transition began the day after the retirement event when he immediately gained emotional harmony. In contrast, Mel suffered anxiety in the period after retirement as he began the process of re-construction of his life and values. "I was lost". Eventually, he was able to choose activities which he valued and this marked the beginning of a period of emotional stability:

I am doing the things that genuinely give me satisfaction (Mel).

Therefore, the end of the retirement transition could be defined as, the reduction of emotional dissonance, leading into a period of equilibrium.

In summary, the definition of the retirement transition was described in three main ways. First, it was described as a period of time, with a beginning - namely the cessation of work. The end was more difficult to describe but was generally associated with the cessation of anxiety. Second, it was defined as a process, such as the change between the structured life in work, contrasting with the lack of structure in retirement. Third, the retirement transition was described in terms of the emotional responses. The transitional period appears to be closely related to the period of emotional discord.

Phases of the Retirement Transition

The phases of the retirement transition were identified by Atchley (1976), and have been used to provide a framework for the sequential occurrence of the developmental tasks. The first phase was the period prior to the decision to retire - the pre-decisional phase.

Pre-decisional phase. Before making the decision to retire, all participants considered the planning of their financial resources for retirement. The processes adopted by the participants, varied in intensity but could be classified under a broad category of, rational planning and decision making. The participants explained that they identified their future financial needs, gathered information to assist with their decision making and then set financial goals.

During this phase some participants, namely Tom and Rob, also made an attempt to anticipate retirement through a process of visualisation or imagining themselves in the new situation. It proved to be a difficult task. Mel commented that, "I couldn't visualise retirement."

Sam and Mel found that their work commitments were too demanding to allow time for reflection on retirement. In the cases of Doc and Ces, the time to consider the voluntary redundancy package was very short, therefore they had little time to reflect on their retirement decision.

Pre-retirement event phase. The period between the retirement decision and the retirement event was typically very short, for both the mandatory and voluntary retirees. Once the decision had been taken, there appeared to be a desire to retire promptly. During this period some participants, Doc and Ces, experienced some anticipatory stress, for they were reluctant retirees.

Retirement event. The last day of work marks the retirement event. It was generally of short duration, highlighted by a retirement ceremony which generally focussed on the past, more than the future.

Post-retirement phase. The participants confirmed that in some cases there were two distinct parts to the post-retirement phase. The first stage was referred to by one participant as the 'honeymoon period' and was characterized by a feeling of euphoria and a flurry of activities. During this period Doc, Ces, Rob, Roy, Tom, Sam and Mel engaged in travel. Travel was so typical that it appeared almost as a ritual for retirees - perhaps it was regarded as a justifiable reward for their effort. Travel was seldom sustained for longer than three to four months. It may however, be part of living out the dream of retirement, prior to focussing on the reality of a new stage of life.

After the honeymoon period, the participants came to experience the reality of life in retirement. Most of the participants described a period of disenchantment or disillusionment. As work had been an integral part of the lives of the retirees and the basis for their self-identity, the loss of work caused an initial feeling of disequilibrium for most of the participants. They missed the company of colleagues and the daily sense of purpose. Some participants felt that they were confronted with a void, which became more evident as a result of the lack of daily structure. Initially the participants experienced some dissonance, or disequilibrium because of the changed circumstances. Janis and Mann (1977) called the process - 'post-decisional regret'. From the evidence provided by the participants, there appears to be a number of factors influencing the degree and extent of post-decisional regret.

The length of the pre-decisional period may have influenced the psychological preparation available to the participants. Individuals who had a short preparatory time, namely Ces and Doc, responded by extending their working life through part-time employment, consultancy and other forms of paid work. They reported some post-decisional regret; Ces commented that, "I had 10 good years left". Doc applied for many jobs in the early stage of his retirement. The experiences of Doc and Ces indicate that there is a case for phased retirement, involving a gradual reduction in responsibilities and pay prior to full retirement.

On the other hand, the people whose needs were met by expanding existing non-work activities, suffered little post-decisional regret. Tom and Roy did not have to undergo a major re-construction of their lives. Their response to retirement was consistent with the continuity theory discussed in Chapter Two. Roy was delighted to leave work and disengage from various areas of responsibility. Likewise, Tom enjoyed retirement from the first day and suffered little dissonance.

The two categories of participants who suffered post-decisional regret were the reluctant 'voluntary' redundancies, Ces and Doc, and the individual who felt that his needs could only be fulfilled by work. Al was the only participant who was in this category. However, Rob, Mel and Sam saw retirement as a dynamic process, a period of new opportunity. They came to this realisation only after a period of regret. Following the honeymoon period, they experienced severe disenchantment - their lives appeared to be in a void. For example, Mel suffered both physically and psychologically during this phase:

If the bottom falls out of your bag and you're feeling, jeepers, you're getting paid and you're not doing any work, that doesn't seem right in your mind... There was a void for about six months which I hadn't filled... I was down in the dumps, I had no energy, so I went to the Doctor... he diagnosed a Vitamin B12 deficiency... (Mel).

During the second interview Mel restated his early retirement experience.

In retirement, I was not exhausted, but demoralised - no plans, no... I didn't find my feet - I was lost. My whole life changed, I had to find my feet again. Floating around is not my cup of tea. The day to day motivation changed. The suddenness probably contributed to my depression.

In summary, after the retirement event, participants tended to have an initial phase of activity and enjoyment, followed by a deep reflective and sometimes difficult phase as they confronted the reality of a vastly changed life situation. It is during this period of confrontation that the many of the developmental tasks were attended to. The increased levels of anxiety forced the participants to identify issues and this enhanced their motivation to change. Various problem solving strategies and coping skills were used in dealing with the developmental tasks.

Equilibrium phase. The satisfactory resolution of the issues through the efficient management of the developmental tasks lead to a return to equilibrium. The process involved the reconstruction of self-identity and a feeling of equilibrium which marked the end of the retirement transition.

The phases of the retirement transition are probably similar to other types of transitions, for example, changing occupations. What is particularly relevant to this study is that there are different types of developmental tasks undertaken at different phases of the retirement transition. The most significant phase was the period of disenchantment in the post-retirement event phase. This was to be expected because the developmental tasks emerge from crises arising from changed personal circumstances. The developmental tasks are now discussed.

Developmental Tasks

The major the major focus of the study was to identify the developmental tasks undertaken by retirees during the retirement transition. Developmental tasks were defined as, significant personal growth challenges undertaken by individuals in dealing with biological-psycho-social crises arising from the changed situation in retirement.

The findings on the developmental tasks are presented by referring to six broad categories of change which contributed to the crises for the individuals: external factors, biological

factors, psychological factors, sociological factors, development of world-view, and spiritual factors.

External Factors

External factors or situational factors are those outside the individual which provide the environmental context for the changes in retirement. The major developmental tasks discussed by the participants were financial matters and accommodation.

Financial. Retirement income was a major external factor, necessitating some developmental tasks. It was mentioned frequently by all retirees as shown by the graphs of responses in Appendix 5. The research literature showed that the level of retirement income had a significant effect on the quality of life in retirement. The transcripts revealed the financial issues addressed by the participants during the retirement transition.

First, each individual made adjustments to spending/saving patterns prior to the retirement event to provide income for retirement, savings were set aside for the purpose. In varying degrees the participants each built a knowledge base and gained an understanding of the processes involved in accessing and managing their retirement income. They referred to topics such as: superannuation, investments, taxation, pension schemes and social security benefits. Having secured the information, individuals also had to undergo an attitudinal change in providing for their future income by postponing current spending:

Suddenly, 10 years before, or there abouts, I suddenly realised that hell, what you've been paying in is not going to...it's only going to be the same as the pension, - so I really upped it (Mel).

Investment has to be carefully managed - much of mine is with the big insurance companies (Doc).

Furthermore, two participants Ces and Rob, reported that they had also set some funds aside for their 'old-old' age; they had also planned for the next phase in their lives.

The second task was that of learning to live on a reduced and finite income. Participants talked of the skills required to live on reduced income, including budgeting and consumer spending. Six participants referred to the careful management of expenditure:

The major problems were financial - living according to our means (Sam).

Associated with the consumer skills was the psychological 'acceptance' of living on reduced income:

But when your finances start to dwindle, you have to put the brakes on and only do this and that! (Sam).

Once 'acceptance' had been achieved, it was easier for participants to set realistic goals, reduce their levels of aspiration, and adjust spending patterns accordingly.

Two participants also considered the relationship between income and self-worth. They explained that their perceived value as a person was partly related to the preparedness of others to pay for their services. This highlighted the need for retirees to associate self-esteem with factors other than income:

You know that people really appreciate you, when they're prepared to pay you (Ces).

During the preliminary stages of the transition, five participants sought to supplement their income through part-time work, consultancy and profitable hobbies (eg. bee-keeping). This supplementation provided additional income and time to enable the participants to make personal adjustments in coping with other changes. Doc and Ces both extended their paid employment activities:

Budgeting is not yet a major task, as my wife is working...and I have had range of jobs (Doc).

I can get \$500 for a drum of honey (Ces).

Another significant external factor needed to be addressed during the retirement transition was accommodation.

Accommodation. Four of the participants referred to the issue of accommodation in retirement, not only in meeting physical needs but because it provided the setting for leisure activities and social support networks. Location influenced the capacity of some individuals to manage developmental tasks. Rob and Doc built smaller, low maintenance homes, but they made the decision to remain in close proximity to existing social support networks.

Sam was the only person who did not have satisfactory accommodation at retirement. This caused him some anxiety:

Not only did we not have our own home that we could call our castle, but we always had the concerns about rising rents and costs in general (Sam).

However, the matter was resolved when he was able to negotiate a deal whereby he provided a security service for a factory in return for living in a house on the site, rent free.

Some significant developmental tasks emerged from issues associated with the age of retirees and the need to review health and life-style practices in retirement. The developmental tasks in this area have been classified under biological factors.

Biological Factors

Health. Although biological factors are important at all stages of adult development, two become particularly salient during the retirement transition: quality of health and individual responses to the aging process.

Health. The research by Shanas in Carp (1972) showed that self-perception of health significantly influenced life opportunities in retirement. Also the Australian Bureau of Statistics (1991) found that forty three percent of people aged forty-five or more retired due to ill health.

Therefore, health issues are a major reason for retirement as well as influencing the quality of life in retirement. The participants attitude to health maintenance and their approach to physical activity and diet were important aspects of the effective adjustment to retirement.

All of the participants made reference to the need to understand the health and life-style variables. It seemed that health issues become particularly poignant at the time of retirement. Three of the participants Mel, Tom and Roy suffered heart attacks just before or shortly after retirement. This significantly heightened their concerns about health issues. Most participants adopted daily habits which reflected an awareness of health issues. These included exercise programs, attention to diet and stress management. Thus the evidence is that re-assessment of health practices and life-style variables is a developmental task central to the retirement transition:

I'm much more aware of it [health]. A few things have happened which have quite surprised me...my doctor...said squash was not advisable, you're going to accelerate the deterioration of things...now we go walking - doing something regular every day (Mel).

I made sure I kept healthy. People are today what they have been yesterday - therefore know where they are headed for...I go to the gym two days per week (Rob).

Health is an important factor. I am aware of high blood pressure, we have always been conscious of diet...we both try to get regular exercise (Doc).

Before retirement, I really started to get sick. I think I was stressed out by (name of school)...I was under medication to keep high blood pressure under control, then I developed diabetes.... It's almost a miracle, because I'm hardly a diabetic now. I'm eating right and I exercise, I've done three and a half kilometres every morning (Tom).

You've got to exercise...watch your weight (Roy).

Some participants had to deal with specific personal habits and problems which contributed to ill health. Managing stress was the most common, it was mentioned by Tom, Sam, Mel, Roy and Doc.

I had probably close on a nervous breakdown...stress is a thing I don't want to - my heart attack I had my grandchildren here for a day last weekend -I found it stressful (Roy).

Sam suffered a heart attack shortly after his retirement and was forced to re-evaluate some of his habits which were adversely affecting his health.

I've wasted many years of my life through heavy drinking...the smoking - I've just had a heart attack and have been told to stop - it's a crutch, a habit. I've had eight courses of hypnosis, acupuncture (Sam).

Aging. Aging was mentioned by five participants, therefore in terms of the retirement transition, understanding and coping with the aging process was reasonably significant. However, society often associates aging with particular periods in the life-cycle and retirement has traditionally been used to define 'old age'. The participants did not support this perception. It did appear however, that retirement was a time to re-evaluate their self-concept, to see if they did perceive themselves as 'old'. Six participants decided that retirement did not mark the cessation of personal growth. To the contrary, it was seen by them as a new beginning of opportunity. On the other hand, Roy was pleased to be able to withdraw, and Al had difficulty in seeing the meaning of retirement. The individual responses to retirement are discussed in the latter part of this chapter.

Ces and Rob were conscious of the aging process and had set funds aside for a time when they may be unable to care for themselves. Sam had come to recognise and accept biological deterioration:

My physical capacities are expended - they are no more, - my sexual prowess if you like is no longer there. It probably is still there in mind, but the physical capacities aren't there... I have the desire to cut a tree down in the garden - but I don't have the physical capacity to carry it out (Sam).

However, seven participants had showed great respect for their bodies and had consciously developed exercise programs. They spoke of recognising their physical limitations without unnecessary reduction of physical activity. Most indicated that they accepted the aging process while maintaining a positive attitude and maximising potential at each stage. This was important, as Cox (1988, p. 59), referred to studies which showed that decline of

physical health was attributed less to aging and more to disuse of muscles and body function. Likewise McCallum (1988) noted that a number of health issues amongst the elderly could be addressed by a more positive attitude towards activity amongst the aging population.

Psychological Factors

The third major category of developmental tasks undertaken during the retirement transition was related to issues emerging from psychological factors. There were four main sub-categories: coping with the initial loss of work, re-evaluation of life-satisfaction, deciding on the use of time, and goal setting.

Coping with the loss of work. The immediate impact of any transition generally involves a sense of loss, and a degree of longing for the desirable features of the previous period. Some participants described this experience. An analysis of the graphs of the profiles of life-satisfaction during the retirement transition, showed that coping with the losses associated with work was a broad developmental task. Under this category were a number of interconnected developmental tasks.

Anxiety associated with the loss of work often occurred soon after the retirement event. The honeymoon period was of varying duration but six participants experienced reduced life-satisfaction related to the loss of work at some stage during the retirement transition. On other hand, Tom and Roy had an immediately positive response which was maintained.

There were six main sources of anxiety which were the basis of the developmental tasks in this category: loss of income, the lack of structure to daily life, the feeling that unproductive people are unworthy people, and the individual's search for purpose in retirement. Where personal status had been closely associated with work roles, a loss of status also became an issue. Finally, the natural source of companionship afforded by the work place was a significant loss.

Each of these sources of anxiety required the participants to undertake some form of personal growth which, in effect, was a developmental task. Of particular importance was the reconstruction of values associated with work and leisure. Prior to retirement, work and work related values had shaped the life-course of the individuals. The work ethic in Australian society had lead people to feel that, to be considered worthwhile, one had to work. In achieving a satisfactory adjustment the individual had to learn to relinquish this belief and replace it with an enhanced value for leisure. The strongly entrenched work ethic was part of the psyche of six of the participants. The cessation of work required the participants to re-establish a set of values which was not dependent upon their prior work role. They had to ask themselves the question 'How can people be worthwhile in ways that are different from the vocational role?'

Two of the participants were 'reluctant retirees' for they were coerced into a decision to take early retirement by redundancy packages. Ces felt that "I had 10 good years." The case studies in Chapter Six revealed that Ces and Doc both coped with their abrupt and unplanned end to their careers by extending paid employment in other fields. This in effect provided them with a 'phased retirement' which extended their time for psychological preparation. Even after planned retirement, Rob and Sam also sought some form of part-time work during the early stages of retirement. This indicated that, for some individuals, phased retirement may be a more natural process than the traditionally abrupt retirement event.

The degree of loss, experienced by the participants after work, varied greatly. For Tom and Roy there was a sense of relief at the release from the burden of work. However, Al suffered significant regret, for his hierarchy of goals placed work activities well ahead of other goals. Sheehy (1981, p. 398) explained that the retirement transition was a type of mourning process involving a sequence of emotions: denial, anger, bargaining, depression and finally acceptance. Ces exhibited some of these reactions but in the main had a rational approach to coping with his changed situation. He expressed anger at the "lust for power" by the

administration which in effect forced him out of his career. He then "felt guilty at not holding down a job." However, he saw life as a continuum and retirement, "was merely a stage...life goes on!"

A number of the participants engaged in a form of bargaining which involved a personally negotiated shift in values. In the first instance the individuals had to 'let go' of the entrenched work related values. Ces said, "At times I still feel guilty when I get up in the morning and don't go to work." Tom on the other hand felt "that I had done my bit." Rob concluded that, "We were producers and are now consumers." He exhibited a sense of contentment and justification for his change in status.

After releasing the emotional burdens associated with the values attributed to work, the participants provided themselves with the psychological space to reconstruct their self-identity. Sam revealed these thoughts cogently:

Each person is to come to their own understanding...My values base is based on searching - always searching for the truth. When you've retired, you are not fogging your brain with daily problems - Is there fuel in the car? You are able to look inside yourself and ask yourself - What am I here for? There is great contentment...being at peace with myself. The satisfaction of believing that I am worldly (Sam).

Work had set the parameters for the structure of daily life, it provided order and predictability. During the employment stage, the participants had valued their time and had an efficiently structured working day. The absence of structure without work caused some to experience a feeling of temporary bewilderment:

Suddenly, all the things that used to keep you going before... it was five days of work, get up in the morning and come home at night, it was work, work, work, work, work, the bottom then dropped out of the bag (Mel).

However, the re-establishment of a structure without work proved to be a minor developmental task. All of the participants subsequently emphasised the benefits of flexibility and

freedom in retirement. The absence of the constraints of a life dominated by work was a plus, they valued the new found freedom. The individuals who needed some order or predictability were able to employ their skills in the new social setting. Ces explained that he still prepared written objectives every day. Doc completed housework in the early part of the morning to ensure that time was available for planned and unplanned activities during the rest of the day. Tom's routine included a daily walk, shopping, assessing his investment portfolio and often a small nap.

In coping with the loss of work, the participants had to firstly identify the needs which had previously been met through work, and were currently unfulfilled. The participants chosen for the study were previously employed in professional/business fields and therefore occupational status was likely to influence their self-concept and self-esteem. This was evident in comments by Rob who said, "Principals run a school and after retirement comes home to run the house - therefore a small a cog - a come down". He went on to say that he had always regarded himself highly but had to review his personal basis for self-esteem. He felt that he had to learn an acceptance of self as, "Legitimate in my own right." Ces felt uneasy about "being somebody", he had downgraded his perception of the quality of the references for previous colleagues, for he believed that they lacked official status. Ces used a Fred Daly quote to sum up his situation; "A rooster today, a feather duster tomorrow." Mel also concluded that "You have to learn that you are no longer a V.I.P." These participants recognised that status and self-esteem had to be attributed to factors other than occupation status.

Partly in response to the need for status, Rob, Doc, Ces, Sam and Al sought active participation in valued voluntary organisations, where they assumed leadership roles. Further into the retirement transition, the strive for status abated and Rob was relieved when he was not elected to the local council and withdrew from active membership of his chosen political party. Ces and Doc continued working in organisations that they personally considered worthwhile - the motivation to be involved extended beyond status. Other

participants were not concerned about the loss of status. Tom was pleased to relinquish his responsibilities and concluded "I enjoy being a nobody." Likewise, Roy relished the release from work responsibility. He had held the same position for decades and therefore his work related status had not contributed to high self-esteem.

Retirement did disrupt friendships and informal contacts with co-workers. Doc, Ces, Rob and Al stated that they missed the company and stimulation of colleagues. Ces ruefully said, "I missed the contact with the staff and students, the talk, the jokes." However, it did not seem to diminish his overall social participation, for he maintained contact with work colleagues and had a wide circle of family and friends. Rob likewise missed the contact with people of similar interests and competencies. "I missed the staff discussion, to talk the same language."

In the early stages of the retirement transition Mel, Al, Doc, Ces and Rob experienced a decline in self-esteem. Each went through a process of strengthening the perceptions of themselves as effective persons. The work activities which had previously enhanced their self-esteem had to be replaced by activities which they genuinely regarded as meaningful and worthwhile. For some participants, Doc and Ces, the most immediate and effective activity to replace work was other forms of work.

The part-time work that they secured was varied, and the fresh experiences opened up new areas of interest and fostered new skills. Doc reflected that his confidence grew as he was able to accomplish new tasks, "I learned to change brake pads." The part-time work seemed to provide time for reflection and gradually a new concept of 'self' emerged. They became comfortable in engaging in activities which were enjoyable for themselves rather than as members of the workforce.

It appears that the developmental tasks associated with the loss of work are important in the early stage of the retirement transition. However, on closer analysis what they missed was less related to the job itself and more about companionship, status, structure and income.

It is evident that the loss of work is ultimately not a major issue. Only Al, Doc and Ces would have returned to work given the opportunity, furthermore Doc and Ces changed their views after about twelve months.

Re-evaluation of life-satisfaction. The participant's responses indicated that there was a cluster of developmental tasks associated with the process of re-evaluation of life-satisfaction in retirement.

Individuals evaluate their life-satisfaction at different stages in their life, but at retirement it was particularly pertinent. With the elimination of work constraints and the corresponding decrease in role expectations, a retiree had the opportunity to re-construct a way of life base upon the individual's needs. Re-evaluation of life-satisfaction emerged as a developmental task, which was central to the retirement transition. This supported the findings of Antonovosky and Sagy (1990).

An examination of the participants' responses indicated that the task of re-evaluation included five developmental tasks: acceptance of the decision to retire, acceptance of past achievements, analysis of self, analysis of current situation and identification of future activities.

(i) Acceptance of the retirement decision. Retirees indicated the need to understand, appreciate and accept their reasons for retirement. Mel for example, retired early because he recognised that societal attitudes towards early retirement had changed. He was also influenced by the data on retirement and longevity. In the cases of Tom and Roy, health and stress were the major factors. Al and Sam reached the mandatory age of retirement, and Doc and Ces were given redundancy packages. Rob chose a more attractive life-style after securing sufficient income.

The people who suffered the greatest post-decisional regret were the reluctant and mandatory retirees, while voluntary retirees appeared to be more able to accept their decision and the change of status.

(ii) Acceptance of past achievements. Throughout the interviews the participants made references to their past. This natural tendency to undertake some form of 'autobiographical review' may be useful in the process of gaining acceptance of their prior working life. Some saw that the heavy responsibilities of their executive positions had caused undue stress in the later stages of their lives. For example, Tom, Roy, Doc and Mel felt that they were better off without those pressures.

Each participant referred to aspects of their past life as a means of understanding themselves and their retirement transition. One participant, Rob, planned to write his autobiography. While Roy expressed some dissatisfaction with his achievements at work, all other participants had accepted their employment history and were proud of their achievements and contented with the outcomes.

The process of self approval for occupational achievements appeared to be important. All had a sense of pride in their achievements. For example, Sam was proud of the awards that he gained as Chef, "I've been a Chef with some success. I gained second prize in...". He reflected on his long career in different positions, beginning at the age of 15 as a sailor in the Navy. There was a sense of pride in the challenges that he had successfully undertaken. Ces also saw himself as a cohesive force and an effective and respected leader:

I used to keep the group together - we used to be a good team. I enjoyed them and they like working with me. At the end I was having to deal with a number of distressed people (Ces).

(iii) Self-analysis. An initial part of the process of re-evaluation of life-satisfaction was self-analysis. The participants indicated that they sought to understand themselves more

fully: their interests, needs and sources of motivation. For example, Mel knew that some of his prior commitments to community organisations were not fulfilling:

If you get into the Rotary Club, the next thing they're putting jobs on you, and I said I want to have my own choice. I resisted that...I'm interested in doing things of a much wider aspect - I'm gonna go internationally, some very exciting things are happening right now... (Mel).

However Al, claimed that he had not analysed himself and his demeanour seemed to reflect a lack of self- understanding of personal sources of motivation. Ces, Rob and Doc were clearer about what was personally meaningful to them.

(iv) Analysis of current situation. The process of self-analysis was followed by an analysis of the current situation - of whether or not personal needs were currently being fulfilled. Some individuals were able to identify sources of high life-satisfaction and then expand and intensify these activities:

I have all the retirement gear...the fishing boat - I enjoy fishing (Tom).

Ces had a strong association with a Surf-life Saving Club and this was intensified to the point that it was potentially a full-time activity. Some participants exhibited thoughtfulness in identifying unfulfilled needs. Plans were developed, goals were set and strategies selected to meet the needs. For example, Sam identified a desire for creativity and this need was met partially through his participation in a ceramics course.

A vital aspect of establishing developmental tasks was the identification of unfulfilled needs. Once this somewhat painful process had been undertaken, then plans could be developed and strategies selected to meet the unfulfilled needs. All but one of the participants indicated that it was likely that there were some undeveloped interests, abilities or talents which could be identified and enhanced. Opportunities for personal growth were explored by Mel, Sam, Doc, Rob, Ces, Ray and Tom. The only exception was Al, who had the greatest difficulty in making an effective retirement transition.

(v) Identification of future activities. It appeared that satisfaction levels increased once the 'loss of work' issues had been addressed. The participants then undertook the important process of choosing future activities to meet more clearly understood personal needs. The personal life-reviews outlined above provided valuable indicators for future planning, identifying activities which had previously promoted high life-satisfaction. The self-analysis process provided the basis for selection of future activities.

In summary, the loss of work issues highlighted a form of identity crisis. The process of re-evaluation of life satisfaction was part of the process of reconstructing a self-identity. Consequently, the participants sought to establish a variety of activities with a new sense of purpose. The process of deciding on how to use time will now be discussed.

Deciding on the use of time. All retirees were confronted with the task of how to use their time in retirement. It was a unique stage in their lives for they had almost total discretion over their time. For Ces and Doc, there was an initial desire to fill the void left by the loss of work as quickly as possible. This resulted in a period of eager searching for activity, especially work-related activity. However, the participants who had the opportunity for a longer psychological preparation for retirement were more able to postpone their decisions and consider a wide range of options. Postponement appeared to be an important part of the initial re-evaluation process. Mel consciously delayed making decisions, despite his feelings of anxiety during this period. He wanted to allow his feelings, needs and values to unfold naturally; he trusted himself and the process in being able to arrive at a personally fulfilling decision:

For the first 12 months I was in a state of transition. They're psychological things - since I hadn't decided exactly what I was going to do then, I didn't have this sort of channel to put my efforts into, but I just wanted to just go along, and then I would select and carefully choose the things I wanted to do (Mel).

Before asking the question, 'How do I want to use my time?' some individuals, like Mel and Sam, took one step back and attempted to understand themselves, their motivations, needs

and their desires. Their personal values base provided a foundation for the selection of activities appropriate to their needs. During the interviews Mel, Sam, Ces, Doc, Rob and Tom identified the need to select activities that they genuinely enjoyed. The only exceptions were Roy and Al. Roy was content to leave work and savour the release from stress, while Al's needs could only be met through work.

It appeared that establishing congruity between values and activity was central to the retirement transition. Incongruity between value and activity may have been accepted during their working lives because of the requirements of their employers. In retirement however, the individual had control over their use of time, therefore it was more difficult for an individual to be able to accept such incongruities. Participants expressed their appreciation of the freedom and flexibility afforded by retirement. The exploitation of the new-found freedom was a key developmental task.

The extent to which life in retirement is to be structured is a further decision for retirees. It appears that each participant sought to have a relatively loose structure reserving an inherent flexibility. This was achieved in different ways. For example, in the case of Doc, the daily pattern comprised, a morning walk along the beach and breakfast with his wife, home chores were then completed early to provide the freedom for uncommitted activities during the day. For Mel, his membership of an international peace organisation was a high priority. It provided centrality and was the basis for his weekly activities. Other activities were arranged around his involvement in this organisation. Tom also had a routine which included a daily review of his investment portfolio, shopping, cooking and at times a brief nap.

Selection of activities. The selection of activities to use, spend and enjoy discretionary time, was a developmental task, undertaken by all retirees and thus central to the retirement transition. It was evident that self-esteem was related to their chosen activities, for if the way they used their time was not valued, then this impacted on the way they viewed themselves.

Al exhibited a sense of sadness with the loss of work and said:

It takes some getting over. I need a reason to be able to get up in the morning...For the first 12 months I went back to school quite a bit...it's more or less cut off completely now (Al).

Al referred to membership with different groups but there was not the same enthusiasm expressed compared with references to school-life. Some participants reported a drop in self-esteem until they became engaged in activities that they genuinely regarded as worthy of their time and effort. It appears that the selection of activities is a crucial developmental task for retirees. Life-satisfaction in retirement may be related to the extent to which the individuals can assign meaning to their retirement activities. Retirees expressed a need for purpose:

If you have nothing to do you get depressed and lose your self-worth. I have to be part of a purpose - achievement in retirement is important (Mel).

The matrix presented in the Appendix 6 represents the wide variety of activities undertaken by the participants. Retirement is characterised by choice, and exercising this choice appears to be an important process in making an effective transition.

Central to the retirement transition is the development of leisure activities. Many leisure pursuits had been developed prior to retirement thus giving greater weight to the continuity theory. However, the participants were alert to the opportunities for the development of new leisure activities. As a result of a trip to the vineyards at Margaret River, Rob joined a wine tasting group in Perth. The participants required access to information and resources to increase their options. Rob compiled an inventory of the recreation and leisure facilities in his community. It was also helpful to have the opportunity to sample new experiences before making a full commitment. A supportive spouse and encouraging family and friends also contributed to the development of new interests. For example, Doc's family bought him a fishing rod and this prompted an interest in fishing.

The categories of activities derived from the interviews are presented in the matrix at

Appendix 6. The data indicated that the participants engaged in a wide range of activities. The categories were: individual, group, community, physical, intellectual, family, and spiritual.

Common to all participants was the selection of activities which could be carried out by the individual alone. These included: bee keeping, ceramics, reading and furniture restoration. The value of these activities was that they were open-ended and flexible, thus enabling the individual to expand or contract the activity according to the available time.

It was evident that the participants also benefited from joining organised groups which enabled them to interact with people with similar interests. For example, two participants were members of PROBUS which organized social activities for the members. Ces joined the Veterans Golf Association which held regular events at different clubs. However, while the participants chose to join the groups they also appreciated the freedom to leave when they desired. Sam remained with a ceramics group until he had developed the necessary skills and then he chose to withdraw so that he could develop his own style. He proudly displayed his products during the interview.

The participants indicated that there was an enduring personal need to make a contribution to others and membership of community groups was an important strategy in fulfilling this need. With the work option no longer available, cultural and community groups were important in fulfilling this entrenched societal value. All were involved in community activities but Roy and Tom had made a decision to reduce the commitments to community groups. They each made a contribution to the welfare of others and pursued goals beyond their individual goals. Community groups also provided social support networks and these were regarded highly by the participants. The groups intensified their sense of belonging and the activities were valued by the retirees. Both factors contributed to their self-esteem. These organisations also provided the opportunity for the individuals to exercise influence - Ces,

Doc, Sam, Rob and Tom all assumed positions of responsibility within their organisations and this enhanced their status and further contributed to a positive self-concept.

Physical activity was part of the daily routine for Mel, Ces, Doc, Rob and Sam - the activity was valued for both the health benefits and as a pleasurable leisure activity. Ces had always built physical activity into his daily life, "I am a fitness fanatic - I'm always swimming, paddling". Rob identified the available facilities and adopted a weekly schedule of activity which included two days per week at the gym.

Increased intellectual activity was a feature of most of the participants. Their reflective thinking contributed to a broader world-view. Sam was especially keen to talk of the expansion of his intellectual capabilities:

... the temple of your mind...My values are based on searching...always searching for the truth. I'm a free thinker....I read all sorts of material...fiction, biographies, philosophy (Sam).

Doc enjoyed listening to the radio talk-back shows and discussion of current events. He wrote letters to the editor of newspapers and attended some of the WA Inc. hearings. Mel boasted that "I am a free thinker." A subject involved in the quantitative pilot study proudly described an interview with the Premier in attempting to solve a problem. Intellectual activity appeared to make an important contribution to the individual's perception of the meaning of retirement. The process of deep intellectual reflection has emerged as an important process for Al, Mel and Doc. It appeared that they wished to use their considerable wisdom gained by rich past-life experiences.

The management of choice in retirement was a feature of the retirement experience. Some participants had well developed choice management skills, but the ability to identify and mobilise life-options varied considerably. The process is discussed in more detail in the next section for it appears to be crucial to the re-establishment of self-identity in retirement.

The capacity to develop leisure activities was a developmental task central to the retirement transition. Leisure activities contributed to the individual's self-esteem and provided the opportunity for personal growth. The matrix at Appendix 6 represents measures of life-satisfaction for various leisure activities and the graphs indicate that leisure activities do have an influence on life-satisfaction in retirement.

The selection of meaningful activities is a developmental task which is central to the retirement transition. The significant factor appears to be the meaning attributed to the use of time, rather than the number and intensity of the activities. Each participant had a different range of activities to meet a different range of needs. Some individuals were satisfied with a limited range of activities for they were sufficient to meet their needs. For example, Sam and Roy were satisfied with a relatively simple life-style. Sam worked within the 'temple of his mind' and Roy was keen to lead a low stress life. The essential feature was the sense of meaning and degree of fulfilment provided by the activities chosen by the individual. Family and spiritual activities are discussed later in this chapter. Goal setting was the fourth major sub-category under developmental tasks emerging from psychological factors.

Goal setting. Atchley (1976) presented a theory of adjustment in retirement based on the re-establishment of a hierarchy of goals. He claimed that the different types of goals affected the nature of retirement satisfaction. Materialistic goals, being most transitory, were largely extinguished once they were achieved. However, personal goals provided more freedom and were likely to be enduring, the outcomes were likely to be savoured for a longer period. This perception is consistent with the participants' retirement experience. They did not highlight materialistic goals and were more interested in their life experiences, and opportunities for personal development. Atchley (1976), claimed that if the hierarchy of goals after retirement was compatible with hierarchy during work, then adjustment would be smoother. However, if at retirement a major re-construction of the hierarchy of goals was necessary, then the transition would be more difficult. For example, if being a successful executive at work was top priority, and was pursued at the expense of most other goals, then the retirement

transition may create an uncomfortable void in the individual's life. The findings of the current study supported this notion.

The participants did not conceptualise the goal setting process to any depth, although some did refer to the personal goals. It appears that the goal setting process is dependent firstly, on the individual's understanding of self in the new retirement context. Goal setting was undertaken by individuals who had undergone a thorough analysis of personal needs. Secondly, they reviewed their capacity to meet personal needs in the current situation. Where needs were met, the situation was maintained. However, in the case of Doc, Ces, Mel, Sam and Rob, needs were not being met and the situation had to be changed. For example, Sam decided that he wanted to return something to society to compensate for the demands he had placed on the health and welfare system; he also wanted to be creative. Sam was able to change the situation to achieve both goals.

Prior to retirement, many goals were determined by the work situation. Goals were also partly determined by societal expectations of productive individuals - the work ethic. Retirement however provided the individuals with the opportunity to choose goals which were personally valued, beyond societal expectations.

The participants did not articulate the goal setting process very clearly. It appears to be a complex process involving high order thinking. Ces was an exception and he explained that he planned his day and his life according to objectives. He prepared written objectives each day and translated this to higher order goal setting in his longer term planning. The next broad category is the developmental tasks associated with the adjustment to social support systems.

Sociological Factors

The nature of social activities changed after retirement and the range of social contacts was often reduced. This was largely a consequence of the loss of informal contacts with different

types of people associated with work. Ces was especially sensitive to this and tried to counter it by maintaining his contact with clubs which had younger people:

I like to see the world through their eyes...they help us to cope with and adjust to change (Ces).

Rob also missed the diversity of relationships. However, family relationships were often enhanced. Sam was pleased that his children sought his "power of attorney." Doc said, "I now spend considerable time with my grandchildren - It's very satisfying."

However, all participants found that retirement reduced the opportunities to enjoy social relationships with former work colleagues. Developing, extending and intensifying social contacts, emerged as a developmental task during the retirement transition. The literature supported the importance of this task, for Lohman (1977) in Cox (1988, p. 89) found that the informal support network was one of the major correlates of positive well being. According to the participants, the net result of retirement was a reduction in the range of social contacts, but they compensated by intensifying relationships with their more intimate contacts. Brother and sister relationships were renewed and relationships with their adult children changed in a way which was often mutually beneficial. It seemed that the quality of intimate relationships was more important than the range.

A problem which did emerge during the discussion was that of meeting people with similar interests. Rob expressed concern over this matter and explained that companions tended to be retirees because of the need to have common time. Previously the job determined whom he associated with during working hours. The work situation provided contact with a group of people with similar interests, intellect and socio-economic status. He regretted that on leaving work, the automatic contact with such people could not be maintained. Special interest organizations were helpful in providing the opportunity to meet people with common interests. It is evident that the retirement transition does pose a challenge in re-establishing social contacts.

Family relationships. All participants referred to the significance of their family relationships following retirement. The nature of relationships with their adult children changed from that of a parent interacting with a child, to adult-adult interactions. In fact the retirees enjoyed the opportunity to provide assistance to their adult children - it seemed to be the means of re-building new relationships. For example, Mel helped his sons with their building contracts:

My relationship with my son has improved due to being more accessible, more available - reliability - to help with his business...he is a builder (Mel).

The role of grandparent increased in importance after retirement. The inter-generational contact provided a cohesive family component to the lives of Doc, Ces, Mel, Roy and Tom:

Retirement provided me with time to spend more time with my grandchildren...not for control but just enjoyment (Mel).

We are a very close family. We have 16 grandchildren. My sons and daughters have all been a success. My son has just flown in from Bangkok (Sam).

Re-establishment of family relationships appears to be a feature of retirement and an explicit developmental task.

Marital relations. Retirement can potentially create a conflict situation for married couples. Rob found that marital problems, which were latent during his working life, emerged more strongly in retirement. The increased time that he and his wife spent together accentuated the differences and exacerbated the problems.

Most couples had discussed the changed situation in retirement. Communication, especially about roles and relationships, contributed to a more effective adjustment. Retirement provided increased opportunities to share experiences and support one another's endeavours. This was especially appreciated by Roy, Sam and Doc. However, a strong message was given by Mel, Ces and Rob that each individual in the marriage needed the opportunity to grow personally, and independently of the partner.

The increased presence of the husband at home also had an impact on the wife who had

previously based her daily routines on the husband's absence during working hours. "I married him for life but not for lunch." said Roy's wife. Sam's wife also indicated that she enjoyed her autonomy at home prior to retirement and had to make personal adjustments to the infringement on her 'turf'. However, most participants reported that the marital relationships were generally positive and the adjustments were relatively minor.

It was also evident that the marital relationships were dynamic and continued to evolve. Rob's relationship with his wife improved significantly from the first to the second interview, because in the meantime she had secured a part-time job, and as a consequence was more contented.

Role changes. Participants referred to changes in their roles which occurred as a consequence of retirement. The previous role of worker was very pervasive. It provided them with status and a sense of purpose. With retirement, the participants relinquished the highly structured work role for other less well defined, tenuous roles. As stated in the literature review, retirement has been described as a 'role-less' phase of life. Moreover, the participants in this study were part of a recent group of early retirees and therefore, did not have role models after which to model their own behaviour. Furthermore, most of the participants had a short preparation time prior to the retirement event and had little opportunity to rehearse their new roles.

Retirement was also characterised by a reduced capacity for influence, including the capacity to influence changes in personal roles. Reduced income, limited social contacts and lower esteem, all limited the individual's capacity to assume new roles. Ces talked of people asking him for references but he felt that it was a 'lame duck' exercise because he lacked official status. Mel stated that you have to learn that "You are no longer a V.I.P." In the early stage of the retirement transition it appears that most participants experienced a decrease in the number and status of roles.

Role reconstruction was a task undertaken by most participants. However, there was not a drive to replace all roles lost as a result of the cessation of work. Most were happy to relinquish the demands associated with their former work related roles which carried with them high expectations of performance. In fact, rather than assuming roles which required meeting other people's expectations, most preferred the flexibility and freedom provided by retirement. They indicated that the former roles tended to determine expectations and to limit behaviour. Therefore they adopted a more cautious approach before assuming new roles. For example, the roles of grandparents or family advocates were readily accepted but with the proviso that they could withdraw when they wished.

The participants expressed some ambivalence with regard to the loss of roles. There was the concern about loss of status, however they relished the opportunity for greater choice, control and flexibility. For Mel, Sam, Rob, Roy and Tom the reduction in roles provided an opportunity for expansion of self.

Although the work roles were a source of status, the values attributed to work and work status were gradually replaced by more favourable attitudes towards themselves as individuals. The need for roles and status gave way to the discovery of a newly constructed personal identity. Tom and Rob both claimed that they wished to write a book, either an autobiography or on a political theme. However, roles do provide the basis for social security and for participants like Ces, work status was an important part of the way he saw himself, and this subsequently impacted on his self-esteem. In his case the reduction in roles caused a reduction in self-esteem.

The reconstruction of roles following retirement has emerged as a development task. All participants engaged in some re-thinking of their roles as a result of their changed personal situation in retirement.

Re-establishing a World View

The participants also saw retirement as an opportunity to reconstruct their world-view, that is, their place in the world. While the participants were employed there was an underlying feeling of security, as they were productive members of society. With the loss of work, there was the need to review their place in society and the extent to which they felt the need to be a contributor. Sam felt a strong desire to make a contribution to welfare organisations that had assisted him through his alcoholism. Doc, Ces and Tom intensified their voluntary leadership roles, and thus re-affirmed their self-concept as contributing members of society. Roy saw retirement as a chance to relinquish the civic responsibilities. There was a tendency for the participants to develop a broader outlook. In referring to his membership of an international peace organisation Mel stated:

...It's part of the key to retirement, to have something big, something central to work on...We all like to be part of a bigger show (Mel).

There was an increased tendency to think in terms of others needs rather than dwelling on self:

I'm happy to see others performing well and will support them. I have a more cooperative and supportive approach. For example, I'm keen to help (name of foundation) with a Multi-media Aboriginal Culture presentation (Mel).

Clearly his motives were more altruistic and these tendencies had become more evident in retirement. It appears that there may be a tendency for retirees to establish a broader world-view and encompass issues which are beyond self. This was not a significant developmental task but a personal growth exercise which enhanced motivation for some individuals. These views support McCallum (1988) who concluded that community involvement of retired persons was central to their continued psychological well being.

Spiritual Development

Retirement provided time for different levels of reflection including the reconstruction of their place in the spiritual world. During the first interviews this was presented tentatively,

but was developed more fully and confidently during the second interviews. Mel expressed a deeply felt appreciation of the 'creator':

I'm not a church goer, but I do think a lot about spiritual ideas. I reckon Christianity is in a time warp - they haven't changed...We are really only interested in the creator...I really appreciate the world, its beauty and its uniqueness. Where as in earlier times you are worried all about your satisfaction, I've got out of these things and now appreciate many more things. I appreciate creation - this has happened in more recent times. Philosophically, at this stage I'm very happy (Mel).

Sam had deeply felt views on re-incarnation and these provided a conceptual base for his place in the spiritual world, together with some personal re-assurances about life at present and in death. Both said that they did not fear death. Their beliefs had been personally constructed and while they had gained information from a variety of sources, including church groups, they were not strongly affiliated with a formal religion. The personal and independent construction of their belief system had intensified after retirement. Retirement provided them with the opportunity to turn away from worldly pursuits and devote some time to developing spiritual perspectives on their own lives, and death. This was part of the process of reviewing their values and re-integrating their personal identity. There did appear to be a desire to connect with aspects of life beyond their individual life-space. The development of their sense of spirituality was not approached with religious fervour but was part of an holistic approach to their self-identity. Their personal construct of the spiritual world was consistent with the values expressed towards other aspects of their lives and thus contributed to the Erikson (1986) concept of gaining personal 'integrity'.

Summary of Developmental Tasks

The major purpose of this study was to identify the developmental tasks associated with the retirement transition and the data revealed a large number of tasks undertaken by the eight participants. However, each person addressed a different set of challenges depending on their individual perception of the changed situation in retirement. An outline of the developmental tasks appears in Table 7.1 and the responses of each of the participants is found in Appendix 6.

Table 7.1 SUMMARY OF DEVELOPMENTAL TASKS

<p>1. EXTERNAL FACTORS</p> <p>Financial</p> <p>Planning to provide sufficient income in retirement Supplementary income Managing expenditure Budgeting Accepting life on a reduced income Setting realistic goals</p> <p>Accommodation</p> <p>Choosing a suitable location Selecting suitable living arrangements</p>	<p>3. PSYCHOLOGICAL FACTORS</p> <p>Coping with the loss of work</p> <p>Mourning process: denial, depression, bargaining, acceptance, transformation Discovering purpose and meaning in life Re-construction of self-identity Re-building self-concept and self-esteem Re-adjustment to role losses Companionship beyond work</p> <p>Re-established value system without the work ethic Re-defining and re-evaluating leisure</p> <p>Re-evaluation of life-satisfaction</p> <p>Acceptance of the decision to retire Acceptance of past achievements, regrets Autobiographical review Identification of valued activities</p> <p>Self-Analysis</p> <p>Sources of motivation Needs to be fulfilled Areas of interest</p> <p>Latent talents which may be developed Identifying meaningful leisure activities Basis for reconstruction of self-identity</p>	<p>Analysis of current situation Fulfilling positive features Areas of dis-satisfaction</p> <p>Identify incongruities between value and activity Examining future activities</p> <p>Set goals Develop and implement plans</p> <p>Deciding on the use of time Selecting activities to meet needs Re-structuring daily life patterns Exercising choice Individual activities - for flexibility Group activities - interests, identity, membership</p> <p>Community activities - contribution to others Social/family - for relationships Cultural / aesthetic - for creativity Physical activities - for health and energy Education - for personal growth Religious - for spiritual development</p>	<p>Marital relationships</p> <p>Understanding expectations of spouse Establishing roles Discovering activities of mutual interest Independent activities for personal growth</p> <p>Family relationships</p> <p>Adult children interaction Grandchildren contact Sibling interactions</p> <p>Social relationships</p> <p>Intimate friendships - development Casual contacts expanded Group membership</p>
<p>2. BIOLOGICAL FACTORS</p> <p>Health</p> <p>Assessment of personal health Evaluation of life-style practices Deciding to adopt healthy practices Coping with health problems</p> <p>Aging</p> <p>Accepting biological changes Positive perception of physical capacity</p>	<p>4. SOCIOLOGICAL FACTORS</p> <p>Building support systems</p>	<p>5. RE-ESTABLISHING A WORLD-VIEW</p> <p>Re-defining personal place in society</p> <p>Community Involvement</p> <p>Participation in community organisations Contribution to people, causes, - beyond self.</p>	<p>6. SPIRITUAL DEVELOPMENT</p> <p>Establishing a spiritual belief system.</p>

Processes of Learning and Adjustment

The participants reported that they used a variety of processes of learning and adjustment in dealing with the developmental tasks. Furthermore, at each phase of the retirement transition, different developmental tasks were addressed. This section describes the phases of the retirement transition and explains the processes used.

Processes Used in the Pre-Retirement Phase

The pre-retirement period has two phases: the pre-decisional phase and the phase between decision and the retirement event. The pre-decisional phase was not discussed at length by the participants. There was less thought given to the decision than one would expect. In the case of Al, he gave very little thought to retirement until the mandatory age of retirement at 65.

Ces and Doc were forced into a sudden 'employment redundancy' decision and did not have the time for a calm assessment of their response to retirement. Roy's decision to retire was prompted by health problems, but he merely chose his sixtieth birthday as the expected retirement date. Sam also reached the obligatory retirement date for his profession, which in his case was sixty years. Rob retired voluntarily and even though he had a very positive attitude towards retirement, he did not have the opportunity to think deeply about retirement before the event, due to the pressures of work. Mel came to the decision relatively suddenly when he found that it was socially acceptable to retire early.

Some tentative interpretations of the retiree's decision making processes can be presented. Participants implied that the process involved a form of cost-benefit analysis, weighing the advantages and disadvantages of retirement. All of the participants considered the financial issues, for they recognised that long term financial security was a pre-requisite to the retirement decision. Increased longevity was accepted by three retirees as a convincing argument in taking early retirement. The stress of the job and unpleasant work experiences

contributed to the decision for Roy and Tom. Although 'visualization' is part of the preparation for a transition, and probably would assist in making the decision to retire, it seems to be a difficult process. Participants had little time to imagine themselves in retirement. The emotional responses to the retirement decision were not discussed in depth by the participants. The planning process however was valued by five of the participants, it helped them to prepare for the change and provided some degree of inner control and predictability.

Processes Used in the Post-Retirement Phase

The developmental tasks undertaken by the participants were more prominent after the retirement event. The first step in the investigation was to identify the problems which were addressed by the retirees. The factors listed in Appendix 6 were not considered by all participants. In fact, Al did not consider a wide range of issues associated with retirement. In some respects, it could be assumed that as there was no perceived problem, there was no anxiety. However, although Al had accepted his lot in retirement, his satisfaction level was not high and it may be reasonable to assume that undiscovered issues were unresolved issues which may have contributed to lower life satisfaction. Most participants were aware of issues that were confronting them and were conscious of their unfulfilled personal wants which contributed to their anxiety.

Anxiety proved to be a stimulus for action for Doc and Ces. Mel, Sam and Rob postponed decision making, despite their anxiety, so as to give themselves time for thorough evaluation of their situation. Eventually all of the participants who experienced anxiety sought to resolve the issues, and as such, they became developmental tasks.

Unresolved issues and unfulfilled wants tended to reduce life-satisfaction in retirement. For example, Ces missed the status and sense of purpose associated with work. Al was locked into a value system based on the work ethic and he was not able to value leisure activities sufficiently to gain high life-satisfaction.

The processes of adjustment were discussed and revealed some strategies employed by the participants. There were two broad responses: they could either change the situation, by altering some of the situational factors, or alternatively, they could change themselves through internal adjustments to beliefs and attitudes.

Situational solutions. Changing the situation involved the application of some form of rational problem solving process. This was in the form of direct action taken to influence their personal environment - to find 'situational solutions.' The participants who showed a propensity to seek situational solutions were Mel, Ces Doc, Rob, Tom and Sam. They each used elements of the following four processes:

1. Rational problem solving, which included: determining the aims or desired outcomes, obtaining information, seeking alternatives, valuing the consequences of each of the alternatives, choosing the favoured alternative, and initiating the action. Doc employed rational problem solving skills in determining the most satisfying way of using his time.

2. A learning process which could be described as: identifying the need, setting the objectives, obtaining information, clarifying or understanding the situation, organising the new knowledge, applying it to the new situation and reviewing the outcome. Mel and Sam were ongoing learners and they used this process in arriving at effective personal learning outcomes.

3. The decision making process tended to approximate the Janis and Mann (1977) model: considering the alternatives, identifying the objectives to be fulfilled, and valuing each of the choices, applying a 'balance sheet' approach in assessing the consequences, searching for new information to extend and challenge the alternatives, re-evaluating the consequences, making a choice and implementing the course of action. Rob for example, prepared an inventory of the leisure and recreational facilities available to him.

4. Strategic planning was effectively employed in some cases and this involved: an assessment of the current situation, planning for desired change, implementing the action plan and reviewing the outcomes. It was evident that planning of some form, assisted the

transition process because it enabled the participants to prepare for projected future needs. Ces undertook a daily planning process and also had prepared a long term plan which included a strategy for his 'old-old' age.

Not all approaches were used by each participant and the depth of usage also varied. Participants who did take charge of their situation tended to be responding to change in a positive and optimistic way. The sense of control and self-empowerment may have been related to higher levels of life-satisfaction in retirement.

Changes to self. In many cases, it was not possible to change the external situation and therefore the individual had to either cope with the feeling of dissatisfaction or change their own perceptions of the situation. Resolution of some issues was achieved through internal adjustments involving changes to goals, beliefs, attitudes and roles. Goals associated with work were replaced by personal and community goals to enable the participants to regain a sense of personal identity and retirement satisfaction.

The following processes of adjustment referred to by the participants included the capacity to accept and release emotion attachments to unfulfilled aspects of their past. Sam spoke at length about his problems of alcoholism but he released himself of blame, saying that he was not going to maintain "self flagellation". He was also able to compensate or accommodate by providing voluntary assistance to welfare organisations that had previously supported him.

The reflective process was important in retirement for it enabled the participants to re-evaluate themselves and their lives. The participants were able to provide an insight into the reflection process itself. The first requirement was one of devoting time to thinking. It was not sufficient to merely have the time, but to consciously use the time for the specific purpose of reflection. Sam talked of the value of reflection during the period of recuperation from an accident. Reflection enabled some of the participants to analyse themselves, their situations and their levels of life-satisfaction.

Postponement of decisions after retirement was a process clearly understood by Mel. Despite feelings of anxiety, he was prepared to allow time for quality analysis and genuine consideration of all the options available to him. There was some dissonance during this time but he resisted the temptation to fill the unpleasant void too hastily and thus avoided engaging in future unsatisfying activity.

A very important coping mechanism was that of acceptance of aspects of both situation and self which could not be changed. Tom, Roy and Mel commented on their ready acceptance of their changed status. For example, Tom stated, "I don't mind being a nobody." and Mel said "You have to learn not to be a V.I.P."

Part of the process of moving towards a fully integrated personality in retirement also appears to involve a 're-valuing' of aspects of life. Society's emphasis on value attributed to work, had to be re-viewed so that the participants assigned greater value to personal and community leisure activities. For example, Doc valued the time he devoted to listening to the Royal Commission on W.A. Inc. He also appreciated the opportunity to spend time with his grandchildren.

A feature of successful adjustment was the capacity to remain open and responsive to opportunities and to expand their breadth of interests and activities. For example, Mel was absorbed by the activities of the peace organisation that he joined. The capacity to expand options and increase choices appears to be an important process associated with the retirement transition.

While managing choice was a process which was central to the retirement transition, the range of choices perceived by the participants varied considerably. For Roy, many options collapsed upon retirement and this appeared to be acceptable to him, as his approach to retirement was one of disengagement. In contrast, Doc, Ces, Sam, Mel and Rob demonstrated a strong desire to increase their options. Retirement for them was characterised by

a freedom, the extent to which they had not previously experienced. Their task was to select activities which were most likely to meet their needs and satisfy their interests.

The process of effectively managing choice appeared to be related to the individual's capacity to gain control of their lives in retirement. Self-empowerment was a thread which pervaded the participants' responses. The desire for independence and self-control was indicated by responses from Sam, Mel, Ces, Doc, Tom and Rob.

It was noticeable that the participants Tom, Rob, Doc, Ces, Mel and Sam had confidence in their capacity to manage new situations. They had faith in the process of change and in their ability to cope. This underlying attitude appears to be valuable in making an effective transition to retirement.

Summary of the processes of learning and adjustment. The processes of learning and adjustment are presented on the horizontal axis of the matrix in Table 7.2. The first major category is titled 'Problem Identification.' Within this category, the first column is used to record the response - 'No problem perceived - no problem.' If there is no perceived problem then there may be no anxiety. The second column, 'Problem, not perceived - Anxiety', represents the response by an individual who does not perceive a problem but an issue remains as a latent unsatisfied need. The third column, 'Problem perceived - anxiety/action', records the anxiety perceived by an individual who recognises a problem and wants to resolve the issue. If the incongruity, crisis or conflict remains unresolved, then ongoing anxiety is likely to be experienced.

The 'Situational solutions' category is also divided into three columns. The first column in this category represents the initial thinking processes which involve reflection, analysis and goal setting. In the second column this is extended to the development of strategies and the valuing of consequences, and in the final column these thoughts are placed in the context of a workable plan and put into action.

Table 7.2

DEVELOPMENTAL TASKS / PROCESSES / LIFE-SATISFACTION MATRIX

DEVELOPMENTAL TASKS	PROCESSES OF LEARNING AND ADJUSTMENT									LIFE-SATISFACTION				
	Problem Identification			Situational Solutions			Internal Resolutions			-2	-1	0	+1	+2
	No problem perceived	Problem not perceived	Problem perceived	Reflection	Strategies	Plan	Needs	Crisis	Acceptance					
	No problem	Anxiety	Anxiety/Action	Analysis Goals	Consequences Values	Action Change	Reflection Analysis	Incongruity Dissonance	Accommodation Resolution					
Preparatory Tasks														
Outlook - Visualisation, Optimism														
Planning - Information, Decisions														
Personal Development - Interests														
Contextual Tasks														
Financial - Planning, Management														
Accommodation - Location, Type														
Biological Issues														
Health - Assessment, Practices														
Aging - Understanding, Acceptance														
Initial Work Loss Issues														
Phased Introduction														
Structured - Patterns														
Releasing Past														
Reviewing Values - Work/Leisure														
Internal Processing														
Analysis of Self - Identity														
Analysis of Past - Acceptance														
Analysis of Present - Satisfaction														
Analysis of Future - Meaning														
Use of Time - Decisions														
Exercising choice, Expanding options														
Individual - Flexibility														
Group - Belonging														
Social/Family - Relationships														
Community - Contribution														
Cultural - Creative														
Physical - Energy, Health														
Education - Growth														
Mobilising Support Systems														
Marital - Relationships														
Family - Interaction														
Friends - Establishment														
Spiritual Growth														
Spiritual Outlook														

Where it was not possible for the individual to change the situation, an 'internal resolution' may have been sought and responses in this category are also in three columns. The processes used involved the reconstruction the values, goals, roles, beliefs, and attitudes held by the individuals. Acceptance of the inevitable, without regrets, was a vital part of the re-integration of the individual's self-identity. Replacing goals, role and activities with another of equivalent value was a common process. Reducing the value attributed to work with a corresponding increase in the value assigned to leisure activities was important.

In the process of gaining internal resolution, some individuals transcended the lower order needs often associated with work, to give greater thought to higher order personal outcomes. The desire to self-actualize, and the urge to make a contribution to others, and assist in worldly causes are examples of this tendency to move up Maslow's (1970) hierarchy of motivation. A deeper, more fulfilling sense of spirituality was also part of this process; rather than acquiescence, it could be seen gaining increased self-control and personal empowerment.

From the information above it is evident that there is a pattern in the responses of the individual participants. The developmental tasks and processes of learning and adjustment can also be analysed by examining the types of responses to the retirement transition. The next section is devoted to this analysis.

Responses to Retirement

An analysis of the matrices in Appendix 6 has revealed a pattern which indicates that there are at least five types of responses to the retirement transition: dynamic, disengagement, continuity, reluctant retirees, locked into the past. The categories of responses were developed by applying a range of criteria.

Criteria for determining the categories of responses. The criteria for analysing the responses to the retirement transition emerge from an examination of the matrices in Appendix 6. However, it is useful to begin with some broad generalisations and overall attitudes.

The attitude to retirement in general can be described by examining data on the extent to which the participants demonstrate behaviours which are: positive or negative, dynamic or passive, and optimistic or pessimistic.

The perceived meaning of retirement can also be used to classify the responses. For some, retirement had little or no meaning, while others saw it as having real meaning for themselves and a legitimate function in society. The meanings could also vary, for example some participants saw retirement as a period of rest and relaxation, while other retirees regarded it as a period of personal development and expanding opportunities.

Some saw retirement as the end of productive and purposeful activity, for others it was the beginning of the end - a period of gradual decline, while another group saw it as the beginning of a new period of opportunity.

The perceived level of significance of the retirement experience provided another means of analysis. The people exhibiting a tendency towards continuity saw the retirement experience as of little significance. People in other categories saw it as a significant event, but some saw it as positive while others found it to be a negative experience.

The sense of empowerment and degree of control also varied amongst the retirees. These perceptions influenced a cluster of other criteria: the ability to expand options, the capacity to make choices, and to set goals. The overall sense of confidence to manage situations in retirement proved to be a useful criteria in determining categories.

An analysis of the processes of learning and adjustment used during the retirement transition also yielded valuable criteria in shaping the categories of responses. The response to the anxiety experienced during the retirement transition proved to be a sensitive indicator.

The category of 'No problems perceived - no anxiety' indicated a tendency towards continuity. The people with a number of responses in the 'Problem not perceived - anxiety' were more likely to be 'emotionally blocked'. The third column of 'Problem perceived - anxiety / action' were likely to be in the 'dynamic response' category.

The matrix in Table 7.2 also records the way in which the participants attempted to gain control. People who perceived that they were in control of their external environment and had the capacity to change, were likely to record responses in the 'Situational solutions' category. Others may have preferred to make changes to self. For example, people who had a propensity to disengage were more likely to record responses in the 'Internal resolutions' columns.

The developmental tasks represented on the matrix in Table 7.2 also revealed some more detailed criteria by which to classify the responses. The responses in the category 'coping with the loss of work' proved to be useful. The 'disengaged' saw the loss of work as inevitable, while the people with a dynamic outlook relished the opportunity to set new goals. Those who did not cope well were likely to be locked into the past. Furthermore, the range of activities reflected the individual's perception of whether or not retirement was a period of increased or decreased opportunities.

A description of the main features of each of the five categories follows.

Dynamic. Participants in this category, regarded retirement as a time of great opportunity to pursue their own needs, interests and goals without having to work to earn an income and without the constraints on time. The participants who exhibited these tendencies were: Mel,

Sam and Rob. For them, retirement was an event of major significance, and required many issues to be addressed and developmental tasks to be confronted. Retirement had considerable meaning, for it provided the opportunity for personal growth. Retirement enabled the individuals to reconstruct a number of elements of life and move towards a re-integrated self-identity.

The transition was often not easy, for the participants had to deal effectively with the losses associated with a life of work. It required a review of the individual's value system which included a more positive approach to leisure. The characteristic which was central to this response was the sense of empowerment. The participants in this category grasped the opportunity to take control and explore options and increase choices.

These pro-active participants showed a strong sense of freedom and a high level of motivation for action. Individuals with this outlook on retirement identified a number of problems and experienced some initial anxiety. They had more responses in the 'Problem perceived - high initial anxiety' category and this was a stimulus for action. As a consequence there were more responses in the 'situational solutions' category for they felt that they had the capacity to gain control over aspects of their lives. In addition, some internal processing was necessary, especially in relation to the reconstruction of values attributed to work and leisure.

Individuals in the 'dynamic' category undertook more developmental tasks than the other categories. They recognised the challenges associated with the transition and engaged in opportunities for personal growth. With this dynamic response to the retirement transition, they were likely to emerge with enhanced opportunities and increased self-esteem.

There was also a greater range of processes of learning and adjustment used. They were more sensitive and responsive to change. Even prior to the retirement event, their outlook was

optimistic, confident and positive. An attempt was made to visualise retirement which further increased their capacity to plan for change. Individuals were alert to the issues and there was a degree of confidence in their capacity to manage the new situation in retirement.

An examination of the profiles in Appendix 7 showed that the individuals in the 'dynamic' category exhibited distinct phases in the retirement transition. Initially levels of anxiety were high and the range and intensity of the crises resulted in a wide range of developmental tasks being confronted. After the retirement event the participants suffered from post-decisional regret, with consequential lower levels of life-satisfaction. However, following the effective management of the developmental tasks, life-satisfaction, in some cases, even surpassed previous stages in life.

Disengagement. People in this category regard retirement as the beginning of the end. Roy showed the greatest tendency to disengage. The 'disengagement theory' in Chapter Two described retirement as the time to wind down, to reduce involvement in a range of activities and to settle in to a more circumspect type of existence. They regarded work loss as inevitable. Retirement had meaning in that it represented the time for a well earned rest after a long period of hard work. It was a time for tranquillity and inner-peace.

The matrices in Appendix 6 revealed that people who had this type of orientation to retirement are likely to have a high number of responses in the 'No problem perceived - no problem' category. The acceptance of new challenges was to be avoided so any action which increased anxiety or motivation for action was avoided. New issues were not to be addressed - on the contrary, activities were decreased.

There was a passive response to retirement and the individual was slowly disempowered. Roy had fewer responses in the 'situational solutions' category for he perceived less control over his external environment. Life options were reduced and role losses were not being replaced.

A feature of people in this category was the stability of values, and leisure was orientated towards relaxation rather than personal growth. There was a greater likelihood of emotional stagnation. Depending upon the perceived meaning of retirement, self-esteem may have been maintained or reduced.

The processes used by participants in this category tended to be focussed on the internal processing rather than situational changes or rational problem solving. The way in which they visualised retirement and their overall outlook may have been positive, passive or negative. The issues confronting the disengaging retiree may have been recognised and accepted or ignored. There was little motivation to change, so changes to the situation may have been relatively minor. Psychological or internal adjustments were of greater significance and often involved acceptance, assimilation and accommodation. The individual's level of aspiration decreased. As a consequence, the range and intensity of developmental tasks undertaken were less than in some other categories. Life-satisfaction for disengaging retirees may vary from low to high depending upon the perception of the purpose of retirement. Where disengagement was accepted as a natural part of retirement, life-satisfaction could be reasonably high.

In the past there was a tendency for society to expect retirees to disengage, but as the purpose of retirement becomes clearer, and societal attitudes change, the number of people exhibiting this type of response may decrease.

Continuity. The While all participants continued some pre-retirement activities in retirement Tom showed the strongest tendencies towards 'continuity'. He did not perceive retirement as an event of major significance, merely an opportunity to have more time to undertake activities which provided high satisfaction before retirement. Retirement did not constitute a critical transition, even though it did involve a considerable change in life-style. He did see meaning in retirement and had a positive attitude towards leisure. Retirement reinforced his previous value system.

Tom showed a number of responses in the 'No problem perceived - No problem' column, in the matrix. As he exhibited a tendency for stability and continuity of activities he had less reason to identify problems. Some external or situational factors were addressed as he undertook a rational problem solving approach in re-arranging life to ensure that their high life-satisfaction was maintained. The responses in the 'situational solutions' were higher, for he managed the developmental tasks through alterations to his environment, rather than being forced to accept internal resolutions.

Tom did not miss work, for his hierarchy of goals included activities which were not related to work. Options available for the use of time were maintained, intensified and in some cases increased. A feature of this type of response was the drive for autonomy. He cherished the release from other peoples expectations and were empowered by the newly created freedom. On the day that he turned fifty-five he rang the superintendent and jokingly told him to, "Go and get (expletive)." The control over the use of time enabled him to chose activities that were more likely to meet his needs.

The processes used during the retirement transition were largely based on rational problem solving to address the external or situational issues. There was a generally positive outlook upon retirement and an appreciation of the opportunities afforded by the increased time.

Reluctant. People who were forced into retirement prematurely due to retrenchments or re-structuring were described as reluctant retirees. The two cases in this category were Ces and Doc. They undertook an additional stage in the retirement transition, for they firstly had to overcome the shock of premature retirement.

Reluctant retirees had a short period of psychological preparation and therefore needed to spend more time adjusting to the loss of work. In both cases this was managed by seeking another forms of work, which increased their psychological preparation time. Despite this,

the participants experienced regret at the loss of a highly valued activity and the curtailed opportunity to make an ongoing contribution.

The matrix revealed that people in this category had a high concentration of responses in the work-loss category. Also anxiety levels were high as many problems were identified and there had been insufficient time for resolution. The sudden loss of sources of influence resulted initially in a feeling of disempowerment and loss of control. Furthermore, previous work related roles were suddenly truncated, as were the sources status gained from work positions.

After the feelings of rejection were overcome, it was then time to review the real meaning of retirement. Once they had dealt with the initial loss of work issues, the reluctant retirees may have fallen into any one of the above four categories. In fact, the participants in the current study both eventually saw retirement as the 'beginning of a new era' and an opportunity for personal growth. In the short term however, they experienced disequilibrium due to feelings of uncertainty and anxiety. In the longer term, the crises contributed to their personal growth and forced onto the agenda the re-construction of their self-identity.

The process used in the first stage of the transition was, 'damage control'. They were psychologically unprepared for retirement and therefore the event came as a shock. There were many issues to manage simultaneously and this contributed to the anxiety. The motivation to deal with the issues was high and many developmental tasks were addressed. To stabilise the situation, working life was temporarily extended and this provided time for extensive goal setting, decision making and rational problem solving. Options were increased and learning process was applied. The developmental tasks that they undertook were more sudden and intense but extensive and generally effective.

Blocked. This response was characterised by an inability to look forward to the opportunities presented in the new situation in retirement and instead remained fixed on a previous life

based around work. Al was the only participant to be placed in this category of locked in the past. His perception was that retirement had no meaning, and so there was largely a negative response to the retirement experience.

The predominant responses on the matrix were 'Problem perceived - not resolved', and thus a tendency for enduring anxiety. Issues had been identified but situational solutions could not be found. A larger number of responses were recorded in the 'dissonance, incongruity, anxiety' category. While the dissonance remained unresolved it appeared difficult for the individual to gain high life-satisfaction in retirement.

Retirement represented the loss of an activity which had fulfilled many of the individual's needs and thus truncated a valued and meaningful life-style. This valued activity could not be replaced by leisure activities. Life was never the same without work. The work ethic continued to dominate and there was a disparaging attitude to the value of leisure.

Retirement was seen as disempowerment, with fewer sources of influence, reduced options and general reduction in control over significant aspects of life.

The individual was less able to re-integrate the personality and build a new sense of personal identity. The early phases in the retirement transition was characterised by blocked emotional growth and unfulfilled wants. The loss of work related roles were not adequately replaced.

The processes adopted in making the transition were limited. The initial outlook was resentful and regretful. This was exacerbated by the lack of planning, as no attempt was made to visualise retirement. Some issues were identified during the retirement transition but many remained unresolved. Levels of anxiety were high but not excessive. Motivation to change remained low. The blocked emotional growth inhibited the individual from taking significant action, setting goals and making many decisions. The areas of action tended to be in the field

of community affairs which had a mode of operation similar to his previous work. This enabled the participant to transfer well developed work skills to a community organisation setting. However, personal growth was limited due to the inability to honestly analyse himself and develop an understanding of personal needs.

After a period of five years the participant was developing a level of acceptance of the situation. Although the level of life-satisfaction was not as high as during work, the level of early frustration was not sustained. There was only one participant in this category and it did not appear to be an enduring condition for there were signs that internal changes were occurring, albeit slowly.

A summary of the responses to the retirement transition is given in Table. 7.3, 7.4, 7.5. The criteria used to describe the responses are on the vertical axis and the five categories of responses are on the horizontal axis.

Main Findings

Retirement impacts upon almost every aspect of an individual's life and therefore the transition is largely about re-integration. Erikson (1986) described this stage in adult development as a conflict between 'integrity Vs despair'. Individuals who successfully undertake the significant developmental tasks during the retirement are more likely to achieve integrity.

Because of the absence of work, an individual potentially has increased flexibility and freedom to choose a high-satisfaction life style in retirement - there is considerable discretion. Alternatively, some individuals may regard retirement as a stage in life which is characterised by losses: loss of status, autonomy, finances, companionship, roles and meaning. The perception of the individual determines the response to the changed situation.

Table 7.3 - SUMMARY OF RESPONSES TO RETIREMENT

CRITERIA	DYNAMIC	DISENGAGEMENT	CONTINUITY	RELUCTANT	BLOCKED
Phase in cycle	Beginning of a new era	Beginning of the end	Little change	Unexpected change	End of and era
Significance	Significant event	Minor significance	Little significance	Major significance	Traumatic
Response	Dynamic response	Passive response	Little response	Reluctance	Negative
Meaning of retirement	Retirement has meaning Opportunity - growth	Retirement has meaning Rest and relaxation	Enhanced meaning	Uncertain, meaning reconstruction	No meaning, wants unfulfilled
Empowerment	Empowered by opportunities	Slowly disempowered	Empowered by freedom	Disempowered initially	Lost power sources
Control	Takes control	Relinquishes control	Increased control	Initial control loss	Lost control
Options	Explores, expands and uses new and existing options	Reduces options	Maintains options, increase existing	Initially reduced, later increased	Reduced options
Opportunities	New opportunities	Beginning of the end	Continued opportunities	Missed opportunities	Lost opportunities
Manageability	Confident in ability to manage situations.	Unable to manage	Confident in ability to manage	Initial uncertainty	Lack of confidence to manage
Emotional growth	Achieves emotional growth	Limited emotional growth	Emotional growth	Disrupted growth	Blocked growth
Personal growth	Significant personal growth	Retarded growth	Personal growth	Rapid growth	Retarded growth
Value System	New re-constructed value system	Stability of values	Re-inforced value system	Re-assessed values, especially work/leisure	Retains values, inappropriately
Self-identity	Reconstructed self-identity	Diminishing self-identity	Consolidation of existing self-identity	Re-consideration, of self-identity	Disintegrating self-identity

Table 7.4 - DEVELOPMENTAL TASKS

CRITERIA	DYNAMIC	DISENGAGEMENT	CONTINUITY	RELUCTANT	BLOCKED
Number and range	Significant tasks undertaken	Limited	Few tasks necessary	Large number and range	Few tasks identified
Work Loss	Recognise and deals with losses associated with work	Recognised work loss as inevitable	Does not miss work Not a high priority	Regrets work loss Preferred work	Life never the same without work
Attitude to leisure	Positive and dynamic	Positive but passive	Enhanced attitude to leisure	Re-views attitude to leisure	Disparaging attitude to leisure
Activities	Large range	Small and diminishing	Intensified	Sought replacement	Reduced
Roles	Roles changes, some losses but replaced	Role losses, not replaced	Roles maintained, expanded except work	Role truncation, subsequent adaptation	Role reduction
Re-evaluation	Re-evaluates life-options	Limited evaluation	Little evaluation	Considerable evaluation	Little evaluation
Self-esteem	Enhanced self-esteem	Reduced self-esteem	Enhanced self-esteem	Initial decline, later increased	Damaged self-esteem

Table 7.5 LEARNING AND ADJUSTMENT PROCESS

CRITERIA	DYNAMIC	DISENGAGEMENT	CONTINUITY	RELUCTANT	BLOCKED
Outlook	Optimistic, confident, positive	Passive or negative	Positive, appreciative	Unprepared, shock	Regret, resentful
Visualisation	Attempts to visualise	No visualisation	More of the same	Insufficient time	No attempt, resisted
Anxiety	Early strong anxiety	Calm, or anxious	No anxiety, expectant	Suffers anxiety	High anxiety
Identification of issues	Alert to issues to be addressed	May recognise issues later ignored	Few issues to identify	Many issues to manage	Identified issues unresolved
Motivation to Change	Strong motivation to change	Little motivation to change	No motivation to change	High motivation to stabilise then adjust	Unable to be motivated
Changes to situation	Significant changes to situation	Minor situational changes	No changes to situation	Desperate to restore later to change	Fights to reverse the situation
Changes to self	Changes to self	Changes self aspiration	No changes to self	After concerted effort begins to change self	No changes to self Trapped
Strategies used to change situation	Rational problem solving Creative visualisation Alternatives generated Goal setting / achievement Decision making strategies	Limited solving Not visualised Not generated Revised goals Limited	Rational problem solving Visualises Few alternative Goal setting/achieve Decision making	Rational problem solving Unclear visualisation Seeks many alternatives Goal setting/ Achieve Decision making	Irrational Avoids visualisation Avoids alternatives Retains old goals Blocked decisions
Strategies used to change self	Acceptance to change self Assimilation Accommodation	Acceptance Assimilation Accommodation	Few strategies used to change self	Explores many strategies	Can't let go to begin to change
Life-satisfaction	Initially low-medium, subsequently, high, after resolution of issues	Low - high satisfaction depending on attitude to disengagement	Enhanced life satisfaction	Initial decrease, potential increase later	Lower life-satisfaction

Retirement can be seen as a process of managing choice. It begins with the process of expanding options and then choosing activities to maximize satisfaction. The loss of external restrictions, role expectations and work constraints could be perceived as either an opportunity or a deprivation. The subsequent re-structuring enables the individuals to move towards the re-integration of the personality.

The life-histories of the participants varied considerably and therefore it is natural that their responses to retirement would also be varied - retirees are not a homogeneous group.

However, some patterns have emerged which indicate that there are developmental tasks which are commonly confronted by individuals during the retirement transition. Addressing these tasks can be achieved through processes which involve either changing the situation or changing the person. The ultimate aim is to increase life-satisfaction in retirement.

CHAPTER EIGHT

DISCUSSION OF RESULTS

This chapter will provide an overview of the outcomes of the research and present the major conclusions. Implications for retirement education programs and social policy will be discussed and recommendations for future research will be presented.

Origin of the Study

The major purpose of the study was to identify the developmental tasks associated with the retirement transition. An underlying hypothesis was that the effective management of critical developmental tasks contributes to life-satisfaction in retirement.

The study was grounded in the work of Antonovsky and Sagy (1990) who were interested in the social and psychological consequences of retirement. Their 'situational-developmental' model was used to investigate the dynamic relationship between biological processing (aging) and environmental conditions in retirement. They postulated that, upon entering a new stage in the life-cycle, individuals are confronted with new challenges. These personal crises emerge as developmental tasks which are addressed in different ways by individuals during the retirement transition. The outcome of their research was the identification of four highly significant developmental tasks: active involvement, re-evaluation of life-satisfaction, review of world outlook and sense of health maintenance.

Their study was based upon the experiences of retirees in Israel and they questioned whether or not retirees in other countries had similar retirement experiences. The current study investigated the developmental tasks undertaken by retirees in Western Australia in the 1990s.

The Erikson (1986) concept of the stages of adult development underpinned the work of Antonovsky and Sagy and Erikson's concepts are also part of the conceptual framework of the current study. Erikson postulated that there were different stages of adult development, and that at retirement age people were dealing with the conflict between 'integrity and despair'. The current study therefore assumed that the origin of the developmental tasks were the crises which emerged during the changed situation in retirement. Successful management of the tasks contributed to the re-integration of the personality, leading to integrity rather than despair.

Discussion of Outcomes of the Study

Definitions

The study commenced with an examination of the definitions of retirement transition, retirement, and developmental tasks.

The concept of 'dis-equilibrium' was used to define the retirement transition. The definition which has emerged from the study is: the period of dis-equilibrium between two periods of equilibrium, beginning with the genuine consideration of the decision to retire and ending with the relative emotional harmony in the non-work situation.

Some anomalies emerged in defining 'retirement'. The current Webster dictionary definition of "withdrawal from active life" was inadequate, for it focused on features of a phenomenon some decades ago when retirement was associated with aging and the latter part of life-cycle. The definition of retirement suggested in the current study therefore highlighted the concept of retirement as a period of new opportunity and personal growth. It was suggested that the word 'avocation' be used to describe the period of life after work in place of the word 'retirement'. This is consistent with the thinking of Margaret Clark in Carp (1972) who observed that retirement was defined in terms of the absence of, rather than the presence of certain activities. She concluded that we must first define work. She found that work

included an ascribed status, with an accompanying role within society. She then defined retirement in terms of the termination of gainful work.

The current study has incorporated the multi-dimensional approach advocated by Carp (1972, p. 8) who defined retirement as, "An event, a crucial turning point in the individual's life history, which marks a change in his or her status,...a developmental process that occurs over a period of time...so that the individual can establish a new level of stability... and a state..."

The definition of retirement which was derived from the study is, "the post-work period in a mature adult's life where earning an income does not consume a majority of a day, but is characterised by choice on how time is to be used."

Developmental Tasks.

The major purpose of the study was to identify the developmental tasks central to the retirement transition. This was achieved by discussing sources of anxiety and the issues which were addressed by the participants during the retirement transition. The study indicated that there may be a relationship between effective management of the developmental tasks and enhanced life-satisfaction during the retirement transition.

The developmental tasks which emerged from the investigation were examined under six categories: external, biological, psychological, sociological and spiritual. The developmental tasks which were associated with external factors set the conditions for life in retirement, such as income and accommodation. Health issues were become particularly significant at retirement and changes to life-style variables that impacted on the quality of health were considered. The individual's perception of themselves as an aging person was also of some importance in determining the nature of activities chosen in retirement. Berghorn and Schafer (1981, p. 335) reviewed the gerontological literature and concluded that socio-economic status, health and certain environmental conditions were significantly related to life-satisfaction in retirement.

Of particular significance in the current study were the psychological factors. The reconstruction of a self-identity in a life without work was a central issue. This involved identifying genuine sources of personal motivation, examining the value attributed to work and leisure and establishing the meaning of the retirement period. Wapner (1980) also concluded that meaning, rather than any type of specific conduct, seemed to play an essential role in the making of retirement success.

Sociological tasks included adjustments made to family relationships, especially the spouse, and a general re-integration of social support networks. Self-concept was re-examined and this included the roles and status of the individual in a life beyond work.

The participants also went beyond themselves and gave consideration to a revised 'world view' which placed themselves as a member of the community, and also as a spiritual being in a meta-physical world. The concept of an integrated set of beliefs affecting a persons responses to an experience like retirement was developed by Fishbein and Ajzen (1975, p. 14) who claimed that "The totality of a person's beliefs serves as the informational base that ultimately determines his attitudes intentions and behaviour...uses the information base to make judgements, form evaluations and arrive at decisions."

The major research in the area of developmental tasks in retirement has been conducted by Antonovsky and Sagy (1990). Therefore, the researcher corresponded with Antonovsky to obtain further information. In a personal letter, Antonovsky (1991) referred to his theoretical model based on a hypotheses that the "sense of coherence is predictive of successful coping with the transition of retirement." He postulated that a 'sense of coherence and wholeness' is at risk under terminal conditions which involve loss of linkages. The main components of the sense of coherence were comprehensibility, manageability and meaningfulness.

The information from the participants in the current investigation support these views. They indicated that they undertook a process to make sense of their new world and there was a desire to gain control over the retirement experience. Their perceptions of the meaning of retirement had a significant effect upon their response to the retirement transition. The study also supported the notion of 'wholeness' for the retirement process appeared to be one of the re-integrating aspects of life and personality into a coherent whole. The current study also supports Antonovsky and Sagy (1990) in their assessment of the importance of process of re-evaluation of the many aspects of life which are fundamentally changed as a consequence of retirement.

Antonovsky (1991) stressed in his letter to be cautious about - "the cultural context of the tasks.. for I am not sure that Australians necessarily face the same tasks as Israelis." However, the consistency of the Western Australian and Israeli responses indicates that there may be developmental tasks which are cross-cultural.

Processes of Learning and Adjustment

In undertaking the developmental tasks the participants used various processes of learning and adjustment. There were two broad categories:

- (a) changing the situation, for example through rational problem solving,
- (b) changing self, such as acceptance or accommodation.

There was an indication that as the individual experienced a reduction in the capacity to influence the external environment, there was a corresponding desire to gain control over the internal environment.

An analysis of the matrices in Appendix 6 showed that there were three basic stages in the management of change: anxiety resulting in identification of the problem, the processes involved in seeking a resolution and finally re-integration into a newly constructed self-identity. This is consistent with research conducted by a number of psychologists based upon

the work of Lewin (1958) in Porritt (1990). Lewin described three basic stages of change: 'unfreezing', which occurs when recognition for the need for change, 'moving' entails identifying and clarifying a problem, looking at alternatives, planning and initiating change, and 'refreezing' when the new change has become well established.

The effective management of choice, seems to be central to the retirement transition. It does appear to be a complex process involving: assessment of the current levels of satisfaction, self-analysis, identifying sources of motivation and then predicting and valuing how a chosen activity may contribute to future satisfaction. These processes were incorporated in the decision making model presented by Janis and Mann (1977). In retirement, individuals have fewer constraints and potentially increased opportunity for choice therefore the decision making process is especially important.

The capacity for self-analysis and re-evaluation of life-satisfaction appears to be central to the effectiveness of the retirement transition. This supports the conclusions of Antonovosky and Sagy (1990) who concluded that re-evaluation of life-satisfaction was particularly salient at the retirement transition. There was considerable variation in the ability of the participants to undertake these processes and the capacity to re-evaluate, and this may have had a bearing on the consequential levels of life-satisfaction. The role of educational programs in assisting retirees to undertake these learned tasks is discussed later in the chapter.

Responses to Retirement

The study revealed different types of responses to the retirement transition. The responses were initially influenced by the pre-disposition to retirement and there were two broad categories: willing and unwilling retirees. The willing retirees made a voluntary decision to retire, either before time or on time. Some were motivated by 'push' factors and could be classified as 'escape' retirees pleased to be released from the pressures of work. Others saw opportunities in a new life without work and were motivated by 'pull' factors. The unwilling

retirees had either reached the mandatory retirement or were coerced or encouraged to retire early through redundancy payments.

Wapner (1980) found that the most important factors were an accurate pre-conception of retirement and a favourable pre-retirement attitude to retirement. The overall attitude towards retirement was significant in determining the individual's response to the retirement experience. There were five types of responses to retirement identified in the current study: dynamic, disengagement, continuity, reluctant and emotionally blocked.

Most were in the dynamic category and saw retirement as the beginning of a period of new opportunity. These participants felt that retirement had real meaning - it provided time to develop aspects of the personality which had previously been restricted due to the need to earn an income. This response had some parallels in the literature in that the 'activity theory' advocated the replacement of work activities with non-work activities. The research by Berghorn (1981) also showed a positive relationship between activity and satisfaction. However the retirement transition is more complex than mere replacement of one set of activities with another. The participants agreed that being purposefully engaged in activities was an important developmental task but the chosen activities had to be valued, and to contribute to the re-integration of the personality.

The second category of response was 'disengagement', a theory developed in the late fifties by Havighurst, Neugarten, Cummings and Dean (in McCallum 1981). People in this category had the perception that retirement was the beginning of the end. An important element of adjustment for these retirees was the acceptance of the changes and withdrawal from some activities which were biologically not appropriate. The purpose of retirement was to enable the older person to be released from the constraints of work and to enjoy a more relaxed life-style.

The 'continuity theory' presented by Atchley (1976) was also supported in the current study. The findings of the present investigation indicated that some interests, skills and attitudes have stability in the transition from work to retirement. There was evidence of continuity in a number of the participants' experiences.

The response which was not fully treated in the literature was the tendency for a retiree to be locked into the past. One participant felt that retirement had little meaning and life without work was less fulfilling. His perception was that most meaningful life-experiences were achieved through work.

Developmental Tasks and Life Satisfaction

An examination of the various measures indicates that there may be a relationship between life-satisfaction and the effective management of developmental tasks. It appears from the matrices that the people who had addressed more developmental tasks had higher scores in the corresponding bar graphs of life-satisfaction.

This was evident when examining the people in the category of 'dynamic' response to retirement. The people in this category, Mel, Sam and Rob showed more initial anxiety, but addressed a greater range of developmental tasks and life-satisfaction scores were relatively high. In contrast, Al who had the 'blocked' response, addressed few tasks and life-satisfaction was lower. Roy tended to disengage and this resulted in fewer developmental tasks being undertaken. However, there were few negative life-satisfaction scores for he was relieved to be released from work, but the life-satisfaction scores were not as high as the dynamic category. The 'continuity' response, exhibited by Tom, revealed lower levels of initial anxiety but a significant number of developmental tasks addressed and high levels of life-satisfaction. The reluctant retirees, Ces and Doc, dealt with high anxiety by addressing a large number and range of developmental tasks and the consequent levels of life-satisfaction were high.

Furthermore the extent to which the developmental tasks were effectively addressed appeared to be related to life-satisfaction. The matrices in Appendix 6. showed that where the issues related to the developmental tasks had not been fully managed or resolved, there was a tendency for life-satisfaction to be lower. Correspondingly in the cases where the processes of learning and adjustment had been dealt with effectively, there were higher life satisfaction indexes.

The evidence from the limited cases does appear to support the notion that life-satisfaction may be positively related to the number and range of developmental tasks effectively undertaken during an individual's transition from work to retirement. If this is the case then it would be appropriate to use the analysis of developmental tasks as a basis for enhancing life-satisfaction in retirement. Also the identification of developmental tasks may be useful in the process of preparing for retirement and planning for an effective transition.

Conclusions

A number of tentative conclusions can be reached as a result of the investigation.

1. The concept of developmental tasks has proven to be a useful way of describing and examining the retirement experience. The developmental tasks emerged from the personal crises which arose from the new situation in retirement. The developmental tasks provide an opportunity for an individual to address specific issues at each stage in the retirement transition. In the effective management of the developmental tasks, retirees undertook to find new ways of achieving satisfaction of needs.

2. The developmental tasks assist in the identification of specific problems to be addressed and as such, can be used as a diagnostic tool. There does appear to be a relationship between the effective management of developmental tasks and higher levels of life-satisfaction. People who suffer lower life-satisfaction in retirement may benefit from diagnosis and remediation through an analysis of the developmental tasks undertaken at different stages of

the retirement transition. Crises which may not have been fully identified, or issues which have not been resolved, may be then identified and addressed. The developmental tasks matrix could be used as a recording and diagnostic instrument to enable retirees to map their retirement experience and identify the issues. However, the findings are tentative and further research is needed.

3. Individuals use a range of processes of learning and adjustment in managing the developmental tasks. Processes can be classified into changes to the external environment or changes to the internal environment. As people become older they may have less control over the external environment, but may seek to gain greater control over their internal environment.

4. The management of choice is central to the retirement transition. This involves a complex relationship between self-analysis, re-evaluation of current levels of life-satisfaction, identification of genuine sources of personal motivation and development of worthy life-options. Levels of life-satisfaction appear to be dependent upon the value that the individual attributes to the chosen activities.

5. The retirement transition consists of a series of identifiable phases. Within each phase a number of developmental tasks may be addressed. Developmental tasks emerge more strongly in times of greater anxiety. The length of time in each phase varies and depends upon the individual's capacity to deal with the personal crises in a period of change. Not all people experience all phases. A knowledge of the phases of the retirement transition is likely to enable retirees to recognise that is a process and thus manage the retirement transition more patiently and effectively. The retirement transition is essentially a period of dis-equilibrium between two periods of equilibrium.

6. The findings indicate at least five categories of responses to the retirement transition: dynamic, disengagement, continuity, reluctant and emotionally blocked. Underlying these

responses is the individual's perception of the meaning of retirement for it determines the response to the retirement experience. If retirement is seen to have a purpose which is valued by the individual, then satisfaction levels are likely to be higher. Where there was little or no perceived meaning in the retirement experience, then morale appeared to be lower.

7. "Culture produces various life-style options," (McCallum 1985). Therefore as society recognises retirement as a significant, valued and purposeful period in the adult life-cycle, then it is more likely that retirees will also develop positive attitudes towards themselves and their well being in retirement.

8. Levels of life-satisfaction in retirement appear to be influenced by the individual's capacity to identify the issues which impact upon personal need satisfaction, and mobilise learning and adjustment processes to meet the needs. Life-satisfaction appears to be higher for people who have been able to deal effectively with significant developmental tasks.

9. Retirement influences all aspects of person's life - it is a complex inter-related experience. Retirees have the task of establishing a self-identity in a new situation with a revised set of values based on a life without work. Successful accomplishment of this task may lead the individual towards integrity rather than despair.

Implications for Educational Programs

One aspect of the investigation was to assist educators to plan effective pre- and post-retirement educational programs. Suggestions for learning programs are discussed below. The sequence of the programs are related to the phases of the retirement transition.

Early pre-retirement programs. Preparation for retirement actually commences early in a person's working life, and is an ongoing process. Early in a career, most individuals in Australia seek to make the major life purchases such as clothes, car and a house, while

allocating funds for retirement income is often not a high priority. However, it is strategic for young people to have the advantage of the basic principles of investment early in their working lives - probably around the age of thirty years. The focus of the first pre-retirement program would likely to be on investment, especially the cumulative benefits of small but long term investments. Early financial planning will become more imperative as the nation's dependency ratios increase and governments reduce their responsibility for aged income.

However a note of caution has been offered in research conducted by Wiles (1987) who concluded that many people on low incomes do not have the capacity to set funds aside for future income and that the majority of people depend upon the pension for their retirement income. Retirement income has been cited in much of the literature as a major determinant of life-satisfaction in retirement. If welfare payments for the older unemployed are reduced, there will be an increased obligation by employers and government to ensure that education programs are made available.

Programs prior to the retirement decision. It would also be appropriate to provide pre-retirement planning courses before people contemplate the retirement decision, probably at around the age of forty to forty five years. Two main issues could be addressed at this time. Financial management and investment would need to be revisited to ensure people had the opportunity to understand the complexities of superannuation, taxation and investment. The timing is critical, for at this age people may still have time to make adjustments to investments, due to a higher income earning and borrowing capacity. Decisions could be made in the light of current government policy and may include opportunities to boost retirement income through topping up superannuation or negative gearing.

In middle career it would also be valuable for the individual and the employer, to enable employees to review personal and career goals with a view to maintaining high levels of work-motivation and life-satisfaction. The personal development component of the course could be designed to enhance personal problem solving, goal setting and creative thinking.

The aims would be twofold: to increase the effectiveness of the employee in the work place, and to contribute the individual's personal growth. Employers who demonstrated an interest in the total welfare of their employees are likely to receive greater loyalty and commitment. Such a program may help to address the difficulties of unmotivated mid-career workers.

Programs preparing for the retirement decision. People aged fifty to sixty years may be contemplating the question, "When should I retire?" A pre-retirement course may provide a conceptual framework for the individual, to assist in arriving at a decision which minimises post-decisional regret. This would include an assessment of current levels of satisfaction at work, an assessment of future financial security, and an opportunity for self-analysis including personal sources of motivation. Statistical data could be provided on longevity, health and psychological factors to be considered in making a satisfactory adjustment in retirement. Biographies of people who preceded them in retirement may help in understanding their own decision.

It may also be valuable to have an experiential component. Employers may be prepared to offer retirement 'rehearsals' which may include extended holidays, flexi-time, reduced hours or contract work. There are many ways in which a phased transition to retirement could be arranged and this can be of benefit to both the employee and the employer. Evidence presented by Root in Cox (1987) showed that innovative forms of work organisation for older workers not only assisted the employees but also resulted in benefits to the organisation. He reported on a National Older Workers Information System which had documented 369 practices for older workers and many provided for phased, tapered or partial retirement. This U.S.A. experience is an incentive for government and social policy makers to consider more flexible work practices for older workers. It also highlights the benefit of a pre-retirement program which does not pre-empt the retirement decision but increases the options available to the employee. It may be re-assuring for some older workers to sample the retirement experience before committing themselves.

An extension of the personal development program would also be appropriate. It may include reviewing an individual's hierarchy of goals and identifying latent talents, interests and abilities.

Retirement is fundamentally about the change process within a relatively unstructured environment. Therefore the processes of creative thinking, expanding horizons and increasing options may be developed. The course objectives could be orientated towards promoting personal development and empowering individuals to manage choice in retirement. Content analysis of the interviews showed that the relationship with the spouse was an important aspect of the retirement transition. The design of the educational programs would be advised to include the spouse, to encourage joint decision making and to provide mutual support. With both partners participating in the program there would also be a greater tendency for ongoing discussion of the issues.

Programs for after the retirement decision and before the event. The period after the decision and prior to the retirement event is often fairly short. Programs organised at this time may attend to detailed financial matters, covering such topics as taxation, legislation, investment options and social security. The contextual factors identified in the current research would also be included, such as location, accommodation and transport.

Biological factors may be discussed, especially the perception of health and life-style variables which could improve an individual's health. The program would address the 'negative socialisation' issues which result in reduced activity and adversely affect health McCallum (1988). At this time it may also be appropriate to examine the values attributed to work and leisure, for some re-orientation may be necessary. Group discussions on leisure as a legitimate activity may assist in the re-evaluation process.

The meaning of retirement may be discussed in depth, enabling people to come to their own realisations about the use of time and the opportunities for personal growth. The programs may enable the participants to come to a deeper understanding of themselves through a supportive process of self-analysis. As Antonovosky and Sagy (1990) pointed out, while all people implicitly evaluate life-satisfaction throughout their lives, at retirement, the process of re-evaluation of life-satisfaction is a task central to the retirement transition. Sources of high motivation may be identified, extended and intensified, while consideration can be given to ways of eliminating or reducing dis-satisfiers.

Post-retirement programs. Retirees have had vastly different life experiences, they are not a homogeneous group. Therefore, post-retirement educational program planners would need to be cognisant of the varied life histories, skills and attitudes that participants would bring to a program. Prior information on the participants may enable the program designer to tailor appropriate learning experiences to meet the specific needs of the participants.

The appropriate timing of post-retirement programs would vary because individuals respond to retirement in different ways and progress through the stages of the transition at different rates. It would be unlikely that retirees would want to learn more about their experience while enjoying the 'honeymoon' phase. The most appropriate time may be at the on-set of the disenchantment phase, or in the period of re-orientation.

The objective and the content of the course may be negotiated with the participants. The questionnaire in Appendix 1. may be used to identify the issues to be addressed. The current study found that in dealing with loss of work, issues were raised in relation to: living on reduced income, uncertainty about the use of time, loss of companionship, lack of daily structure and the reduction in self-esteem related to the loss of work status.

A theoretical framework could be provided to enable the retiree to see the retirement experience in perspective and to understand the personal change process. It may include a

discussion of developmental tasks and the role of anxiety in identifying issues. The process of self-analysis may include a genuine understanding of personal feelings and sources of motivation. The overall aim would be the re-construction of self-identity in the new context of life without work.

The course may also address the concept of post-decisional regret and the function of the disenchantment period. Once the anxieties and uncertainties of change had been recognised, it would then be possible to look to the opportunities afforded by retirement. The process of turning negative perceptions into positive opportunities could be discussed. For example, the loss of status has been regarded by some as a pleasing reduction in expectations and increased personal freedom.

The potential for personal growth is likely to emerge as the basis of the meaning of retirement. For some, the discovery of latent talents and the development of new interests could be a major source of satisfaction. For others it may be the opportunity to reconstruct their world-view based on their accumulated wisdom over many years. It appears that a central task to be undertaken during the retirement transition is that of achieving a sense of purpose. Activities that are undertaken need to be regarded as worthy of the individual's time and effort - the chosen activities are to meet personal needs.

Flexibility would need to be built into each program to cater for individual differences. Prior information would need to be gained from participants to understand their perception of the retirement experience and to establish their expectations of the program.

It would be valuable to establish the participant's broad response to retirement, that is, start of a new era - dynamic, beginning of the end - disengagement, more of the same - continuity, reluctant retiree or, the end of an era - emotionally blocked. Relevant programs may be designed to meet the needs of the particular group of participants. However, people do not

necessarily fall neatly into particular categories, and there will be individual differences, with overlapping and inter-related responses.

The opportunity for internal choices would enhance the sensitivity of any program and in some cases individual programs may be necessary. Self-analysis and re-evaluation of life-satisfaction would be an integral part of all the programs. Each participant would then be able to take from the course that which was relevant to themselves.

Implications for Social Policy

Retirement is gaining increasing significance as a social institution as more people enter the category of the older unemployed. Furthermore, the characteristics of the population of retirees is changing, as more people retire earlier and spend more of the life-cycle in retirement. In the past, retirement was regarded as almost synonymous with old age, this is no longer the case, for many people retire well before the onset of biological decline. Because the phenomenon of retirement has changed in recent years, it now has a different meaning for individuals, and for society at large.

The goals of government retirement policies have also changed in response to the perceived changes in the purpose of retirement. The recent emphasis on restructuring and economic rationalism has resulted in an increase in redundancy payments for older workers. However, with the abolition of compulsory retirement in January 1995 there will be other significant changes, and a probably a reversal, towards an increasing number of older workers remaining in employment. Equity issues have been given greater prominence in recent times. Thus social policies impacting upon retirement have changed in response to changing societal needs, values and expectations.

There are a number of social issues to be considered. Future policy will always need to take into consideration the income of retirees. As the equity issues become more significant in

modern society, social policy developers will need to consider the way in which the limited employment opportunities and financial resources are distributed amongst the population.

Currently the abrupt transition between work and retirement is unnatural and undesirable. A more balanced blend of work, learning, and leisure is required and this could be facilitated by more flexible retirement policies. This may enable younger workers to gradually assume greater responsibility under the guidance of an older mentor, while providing for stability and continuity in the organisation. More flexible ways of employing the older worker needs to be considered. A reduction in the dependency ratios and increased self-sufficiency should result in benefits for the economy and for the community.

The purpose of retirement needs to be re-conceptualised, the roles, contributions and expectations of retirees, also needs to be clarified and social policy and legislation developed to support the new understandings.

Implications for Future Research

During the current investigation three instruments were developed which may be useful in the conduct of future research. They may also be useful in the preparation of pre- and post-retirement education programs.

First, the initial questionnaire in Appendix 1, which was used as a checklist for the semi-structured interviews, may enable researchers to identify other areas for investigation. The questions represent a comprehensive overview of the issues addressed by retirees during the retirement transition.

Second, the retirement transition profiles presented in Appendix 4 enable the individuals to trace life-satisfaction and significant events during the phases of the retirement transition.

Third, the matrix of developmental tasks and processes of learning and adjustment have a number of potential uses. An analysis of the processes indicate the types of personal strategies used to cope with the changes. These may lead to the development of a diagnostic instrument to indicate which of the processes are and are not being employed. The first three columns on the matrix represents the levels of anxiety and this is useful in determining the tasks which may be addressed. Furthermore it has been demonstrated in Chapter Seven that the measures of anxiety can be used to arrive at a classification of the individual's response to retirement.

The graphs of life-satisfaction were also diagnostic measures. Low levels of life-satisfaction indicated areas of unmet needs which could then be used as a means of identifying appropriate developmental tasks.

Recommendations

Based on the findings the following recommendations are made for further investigation.

- 1. The initial task confronted by the retirees was coping with the loss of work. The issues were not centred on work itself but tended to be factors related to work: financial independence, establishing a structure for the daily activities, companionship, status, sense of purpose and making a contribution to society. Further investigation into the issues related to work-loss may be useful.**
- 2. An underlying issue for some people appeared to be the individual's perception of the relative value of work and leisure. During an individual's working life the 'work ethic' provided a philosophical base to justify the considerable time devoted to work. In retirement the individual re-adjusted the values base and sought meaning in the use of leisure time. Research may be conducted into the process of re-orientation of values, to investigate the extent to which the 'work ethic' is replaced by the 'leisure ethic'.**
- 3. All retirees had to make decisions on how to use their time in a relatively unstructured social environment. The activity theory proposed that retirement was a process of replacing work based activity with other activities. The way the individual responded to the chosen activities appeared to be more critical than the nature and extent of the activities. Life-satisfaction in retirement appeared to depend more on the value attributed to the chosen activity rather than the activities per se. To achieve high life-satisfaction the activities need to be considered worthy of the individual's time and effort. The way in which individuals attribute value to their use of time in retirement could be an interesting study. The resulting measure may provide another indicator of life-satisfaction.**
- 4. Valuable research could be conducted into the meaning of retirement in the modern context. Each of the participants in the study implicitly asked themselves, " What is the**

meaning of retirement?" Research into this area could increase understanding of the responses to the retirement experience. A deeper understanding of the purpose of retirement may contribute to a more clearly articulated social policy.

5. All of the participants referred to the issue of social integration following retirement. It appeared that life-satisfaction was related to the levels of social adjustment. Research could be conducted into the processes involved in social integration in retirement including the changes in range and intensity of social relationships. In almost every case, the family assumed a greater significance after retirement. Another area of study may be the changing relationships between the retiree and spouse. While this was not investigated in depth in the current study, it did emerge as a developmental task for some participants and warrants further study. The changing relationship with adult children also proved interesting.

The impact of the loss of roles and status could also be an area for investigation. The current study indicated that after coping with the initial losses, the participants were relieved to be free of expectations and used the new freedom to focus on understanding self.

6. There appeared to be a tendency for retirees to shift their emphasis from the satisfaction of lower order needs to the higher order needs. The need for food, shelter and security had already been met or could not be significantly altered. The need for status and achievement was reduced and replaced with a desire to develop a fuller understanding of self, to self-actualise. Participants referred to a heightened spiritual development and a greater appreciation of the 'creator' and a greater awareness of the meta-physical world. The shift in the hierarchy of needs and the broadening of the 'world-view', could form the basis of a stimulating study.

7. The experience of the participants was that the retirement event brought about an abrupt change from work to leisure. The rate of change appears to be too severe in some cases and

there is a strong argument for the opportunity to choose different types of phased, tapered, or graduated retirement. Study in this area has important implications for today's restructured workplace.

The problem of categorising people into roles according to age could be further be limiting the development of some people. It appears that Australian society has tended to segment major activities into specific stages of the life profile. Youth are largely concerned with learning, middle age is devoted to work, and there is an expectation that old age is allocated to leisure. This segmentation of function and age is likely to reduce life-satisfaction for all age groups, whereas a more balanced blending of learning, work and leisure would be preferable. Research could for example, be conducted into creative approaches to employing the older, retired worker.

The significance of such additional research is that it would contribute to an understanding of the nature and function of retirement in the adult life-cycle. It may lead to an improved quality of life for retirees and assist in the development of appropriate social and economic policy.

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List of Appendices

- Appendix 1.** Check-list of developmental tasks.
- Appendix 2.** Results of responses to the initial questionnaire.
- Appendix 3.** Interview schedule.
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- Appendix 5.** Column graphs of responses to the retirement transition.
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- Appendix 7.** Annotate profiles of the Time-phase / Activity / Life-satisfaction.
- Appendix 8.** Codes used to categorise the transcripts of the interviews.

Appendix 1

Checklist of developmental tasks used in conjunction with the interview schedule.

CHECKLIST FOR SEMI-STRUCTURED INTERVIEW

1. FINANCE

- (a) To undertake financial planning (superannuation, taxation, social security) prior to and during retirement.
- (b) To establish effective financial management practices eg. prioritizing, projecting, budgeting, living on reduced income.

2. HEALTH

- (a) To understand health and lifestyle variables and to establish practices for maintaining a healthy lifestyle eg. developing a sensible physical fitness program.
- (b) To review and make a personal assessment of the factors contributing to a healthy lifestyle and to address habits which could adversely affect the quality of life eg. diet, exercise, smoking, alcohol.

3. RE-EVALUATION OF LIFE SATISFACTION

- (a) To understand, appreciate and accept the reasons for making the decision to retire.
- (b) Successful resolution of career life. Evaluation and acceptance of the past.
- (c) To perceive retirement as a period of new opportunity to achieve that which is valued in life.

4. SELF ANALYSIS

- (a) To analyse myself and through self reflection understand what I really want and need. To discover genuine sources of personal motivation.

- (b) To understand and develop a knowledge about myself - my attributes and latent talents and to see retirement as an opportunity for personal growth.
- (c) To learn about 'being' rather than feeling the need to be 'doing, going, making' - to gain a sense of an inner satisfaction.

5. ACTIVE INVOLVEMENT

- (a) To establish new ways of using/spending time, to replace work activities.
- (b) To evaluate existing interests and plan to maintain, expand and further develop these interests.
- (c) To maintain some form of work (paid or unpaid) in the initial stages of retirement. Have a phased introduction to retirement.

6. MEANINGFULNESS / PURPOSE

- (a) To establish a new hierarchy of goals which reflect new aspirations based on a life without work.
- (b) To develop a sense of purpose through activities, challenges, tasks and responsibilities that are meaningful to me and worthy of my time and energy.
- (c) To find new challenges which are worthy of you time and energy
- (d) To identify, accept and fulfil new roles which you find satisfying.

7. COMPREHENSIBILITY, STRUCTURE, BALANCE

- (a) To develop a structure to life after work - with some order, pattern or predictability.
- (b) To obtain a balance in the use of time between the various roles and activities - work, recreation, family, social, self,.....
- (c) To learn to enjoy a more relaxed and leisurely lifestyle.

8. MANAGEABILITY

- (a) To prepare for retirement over a period of years prior to the event,- obtain information, plan, organise, evaluate.
- (b) To view the transition to retirement as a manageable process requiring information, planning and personal development.

9. POSITIVE ATTITUDE TO SELF IN THE CHANGE PROCESS

- (a) To accept that a major change is taking part in my life and be optimistic about the outcome.
- (b) To have a patient attitude to change and to allow the process to unfold naturally and gradually.

10. SPIRITUAL

- (a) To develop a capacity for spiritual reflection

11. INFLUENCE /CONTROL

- (a) To gain control over life in retirement with its many opportunities and choices.
- (b) To deal with the emotional demands of change as you adjust to a lifestyle of choice in retirement.

12. SUPPORT / SOCIAL

- (a) To identify and act on the social, cultural, sporting opportunities available during retirement.
- (b) Maintaining existing friendships and developing new ones in the absence of social contacts through work.

13. FAMILY / MARITAL

- (a) To re-establish a relationship with your spouse/partner in view of more time available together. To see marriage as a dynamic process.
- (b) To review and adjust to changes in family relationships eg. being a grandfather/mother...

14. CONTRIBUTION TO SOCIETY / SOCIAL LEGITIMACY.

- (a) To develop a basis for self esteem without the status attributed through work.
- (b) Consider ways you would like to make a contribution to society and then implement practical proposals.

Appendix 2.

Responses by the five subjects to the initial questionnaire.

RESULTS OF THE QUANTITATIVE RESEARCH

QUESTIONNAIRE

The following are a list of learning processes undertaken by some people during the retirement transition.

Rate them in terms of the importance that you attribute to these tasks.

- 5. Vitaly important learning process.
- 4. Important learning process
- 3. Quite important
- 2. Little importance
- 1. No importance

1 2 3 4 5

1. FINANCE

- (a) To undertake financial planning (superannuation, taxation, social security) prior to and during retirement. 5
- (b) To establish effective financial management practices eg. prioritizing, projecting, budgeting, living on reduced income. 1 4

2. HEALTH

- (a) To understand health and lifestyle variables and to establish practices for maintaining a healthy lifestyle eg. developing a sensible physical fitness program. 5
- (b) To review and make a personal assessment of the factors contributing to a healthy lifestyle and to address habits which could adversely affect the quality of life eg. diet, exercise, smoking, alcohol. 1 4

3. RE-EVALUATION OF LIFE-SATISFACTION.

- (a) To understand, appreciate and accept the reasons for making the decision to retire. 1 1 2 1
- (b) Successful resolution of career life. Evaluation and acceptance of the past. 2 3
- (c) To perceive retirement as a period of new opportunity to achieve that which is valued in life. 1 2 2

4. SELF-ANALYSIS

- a) To analyse myself and through self reflection understand what I really want and need. To discover genuine sources of personal motivation. 1 1 2 1
- (b) To understand and develop a knowledge about myself - my attributes and latent talents and to see retirement as an opportunity for personal growth. 2 3
- (c) To learn about 'being' rather than feeling the need to be 'doing, going, making' - to gain a sense of an inner satisfaction. 2 2 1

5. ACTIVE INVOLVEMENT

- (a) To establish new ways of using/spending time, to replace work activities. 2 3
- (b) To evaluate existing interests and plan to maintain, expand and further develop these interests. 2 3
- (c) To maintain some form of work (paid or unpaid) in the initial stages of retirement. 1 1 3

Have a phased introduction to retirement.

6. MEANINGFULNESS / PURPOSE

- (a) To establish a new hierarchy of goals which reflect new aspirations based on a life without work. 1 2 2
- (b) To develop a sense of purpose through activities, challenges, tasks and responsibilities that are meaningful to me and worthy of my time and energy. 2 3
- (c) To find new challenges which are worthy of your time and energy. 2 3
- (d) To identify, accept and fulfil new roles which you find satisfying. 1 2 2

7. COMPREHENSIBILITY, STRUCTURE, BALANCE

- (a) To develop a structure to life after work - with some order, pattern or predictability. 2 1 2
- (b) To obtain a balance in the use of time between the various roles and activities - work, recreation, family, social, self,..... 2 3
- (c) To learn to enjoy a more relaxed and leisurely lifestyle. 1 4

8. MANAGEABILITY

- (a) To prepare for retirement over a period of years prior to the event, - obtain information, plan, organise, evaluate. 1 2 2
- (b) To view the transition to retirement as a manageable process requiring information, planning and personal development. 1 2 2

9. POSITIVE ATTITUDE TO SELF IN THE CHANGE PROCESS

- (a) To accept that a major change is taking place in my life and be optimistic about the outcome. 1 1 3
- (b) To have a patient attitude to change and to allow the process to unfold naturally and gradually. 2 3

10. SPIRITUAL

- (a) To develop a capacity for spiritual reflection. 1 2 2

11. INFLUENCE /CONTROL

- (a) To gain control over life in retirement with its many opportunities and choices. 3 2
- (b) To deal with the emotional demands of change as you adjust to a lifestyle of choice in retirement. 1 2 2

12. SUPPORT /SOCIAL

- (a) To identify and act on the social, cultural, sporting opportunities available during retirement. 1 3 1
- (b) Maintaining existing friendships and developing new ones in the absence of social contacts through work. 2 3

13. FAMILY / MARITAL

- (a) To re-establish a relationship with your spouse/partner in view of more time available together. 1 4
- To see marriage as a dynamic process.
- (b) To review and adjust to changes in family relationships eg. being a grandfather/mother... 3 2

14. CONTRIBUTION TO SOCIETY / SOCIAL LEGITIMACY

- (a) To develop a basis for self esteem without the status attributed through work. 1 4
- (b) Consider ways you would like to make a contribution to society and then implement practical proposals. 1 1 2 1

Appendix 3

Interview schedule used to obtain data for the eight case studies.

SEMI-STRUCTURED INTERVIEW

1. Firstly could you please talk about the events leading up to the retirement decision. Did you spend much time considering your decision to retire? What factors influenced your decision?

Supplementary: Were you able to visualise retirement? Did you have any hopes and expectations? Were they realised? Did you have any fears or apprehensions? Were they realised? Did you approach retirement with a sense of optimism and confidence?

2. What was the time period between the decision to retire and the retirement event? What were your thoughts at the time ?

Supplementary: Were there any other factors or problems that you considered at the time? How did you deal with them? Did you undertake any pre-retirement planning? Was it effective?

3. Can you talk about the events in the first few weeks of retirement. Describe your thoughts and feelings.

4. After a major decision people often experience post-decisional regret, during the first year of adjustment did you have any feelings of post-decisional regret? What were the main areas of concern? Describe your thoughts and feelings at the time.

5. On the graph could you trace your relative life satisfaction at different stages in the retirement transition: pre-decision, pre-event, immediately after the event and later. How do you see your retirement transition - when does it start and finish?

6. Did you re-evaluate your life satisfaction at the time of the retirement event? Were conclusions reached - did this influence your planning?
7. Did you undertake a process of self analysis as you made the transition from work to retirement? Were there any conclusions? Did you act on any?
8. How does the retirement transition compare to other transitions in your life? How would you define the retirement transition?
9. A developmental task is a challenge that an individual is confronted with as a result of entering a new stage in life and a changed situation. Can you talk about the developmental tasks that you confronted or conflicts that you had to resolve during the retirement transition.
10. How did you manage these tasks, conflicts or crises? Were there any learning processes that were used to deal with these conflicts?
11. What types of activities have you undertaken in retirement? Are these activities meaningful and satisfying to you - are they worthy of your time and energy? Is this how you want to spend your time? Would you like to be doing other activities?
12. Have you changed as a person in retirement - your self-concept, self-esteem or your outlook on the life?
13. How would you rate your satisfaction in retirement? If you had the chance to go back to work would you do so? How would you define life satisfaction?

14. Has your relationship with other people changed in retirement e.g. your wife and children? Have social contacts changed? Have you decided to reflect, plan or take actions in the area of social contacts?

15. What are the most difficult aspects of the retirement transition? Are there any aspects of the retirement transition that you would like to change? Are there any unfulfilled wants?

16. What are the most positive /enjoyable aspects of the retirement transition? Why?

17. The Macquarie definition of retirement is the withdrawal from active life. What is your definition?

18. Are there any other comments you may like to make or advice you would give to intending retirees?

Appendix 4

Instrument used to record the profile of:

Time-phase / activity / life-satisfaction, during the retirement transition.

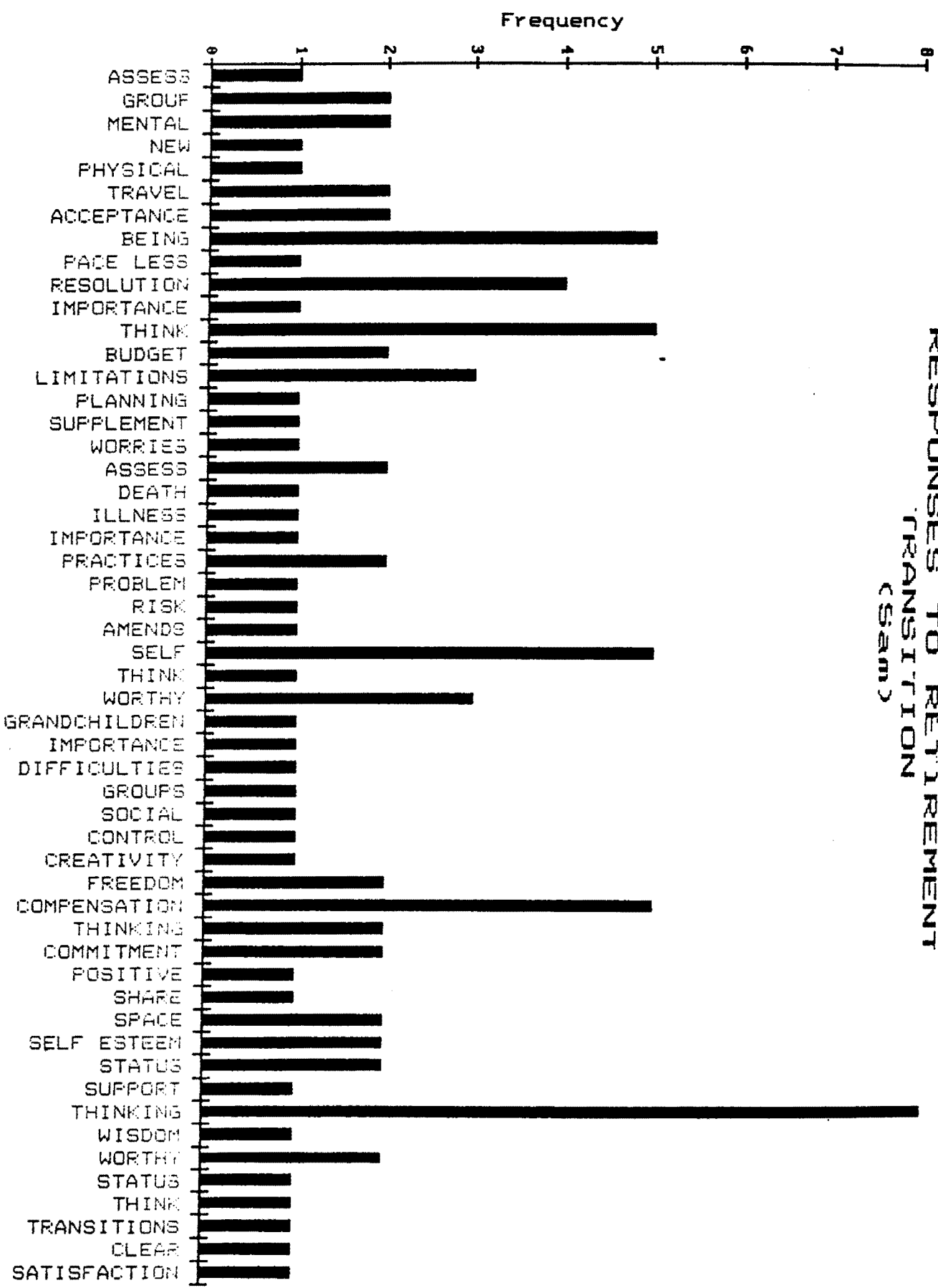
PHASES OF THE RETIREMENT TRANSITION

	← VOCATION →				← AVOCATION →				
	EQUILIBRIUM				DISEQUILIBRIUM				EQUILIBRIUM
	Pre-decision Work	Retirement Decision	Pre-Event Retirement Event	Post-Retirement Response	Adjustment	Re-orientation	End of Transition		
High Satisfaction									
Low Satisfaction									
Events									
Developmental Tasks									
Process of Learning and Adjustment									

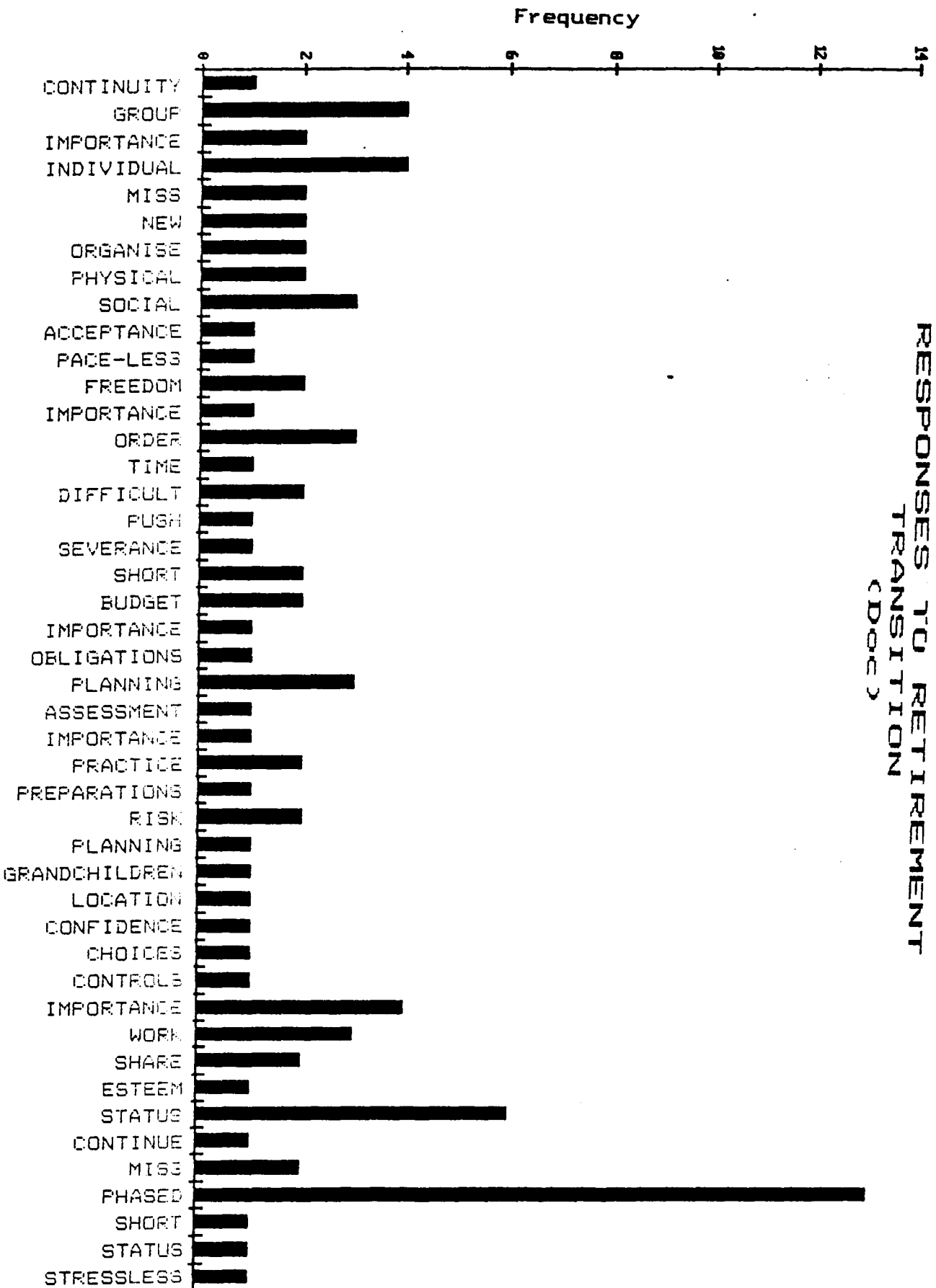
Appendix 5

Column graphs of responses by participants in describing the retirement transition.

RESPONSES TO RETIREMENT
TRANSITION
(Sam)

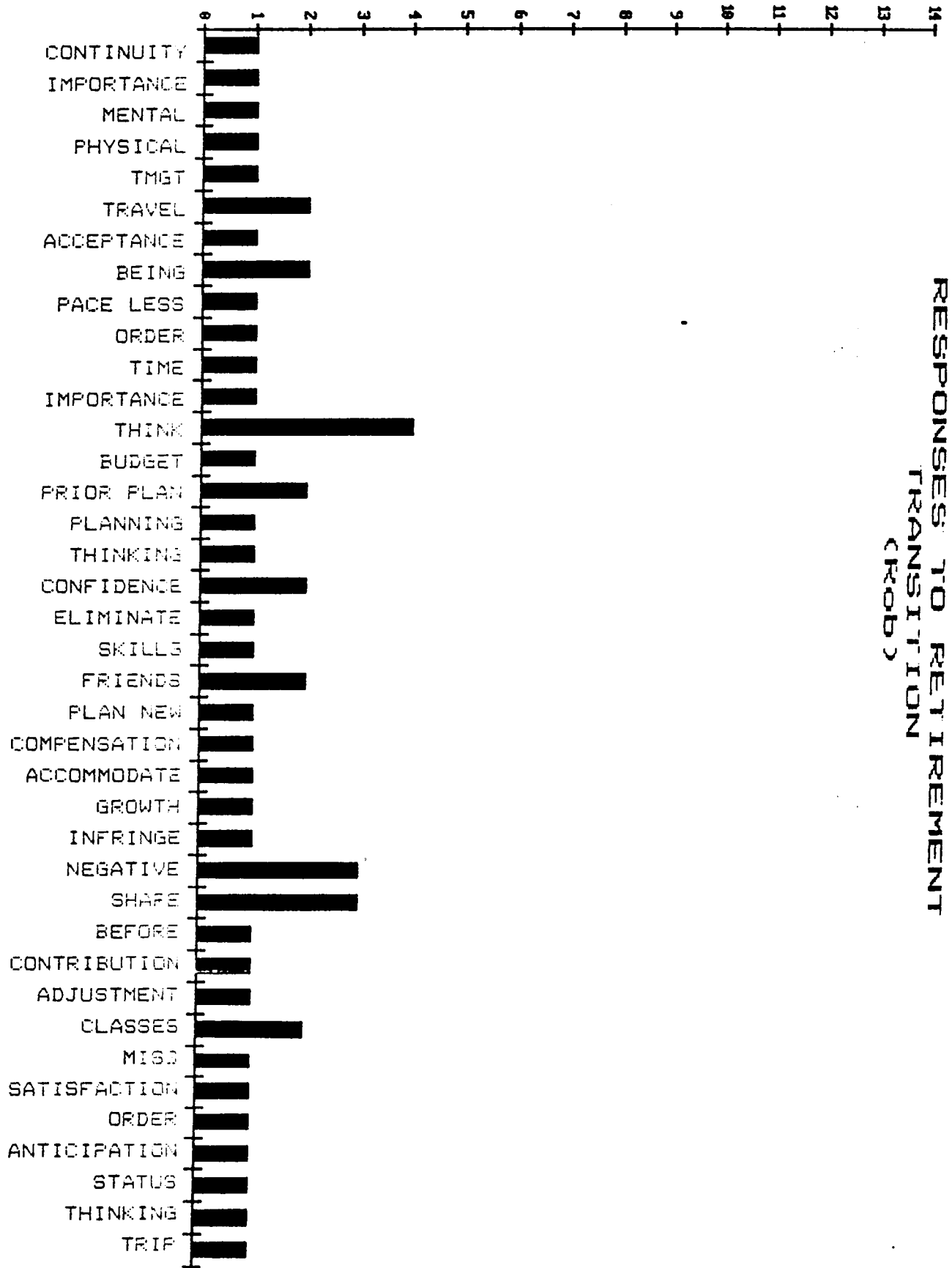


RESPONSES TO RETIREMENT
TRANSITION
(DOC)

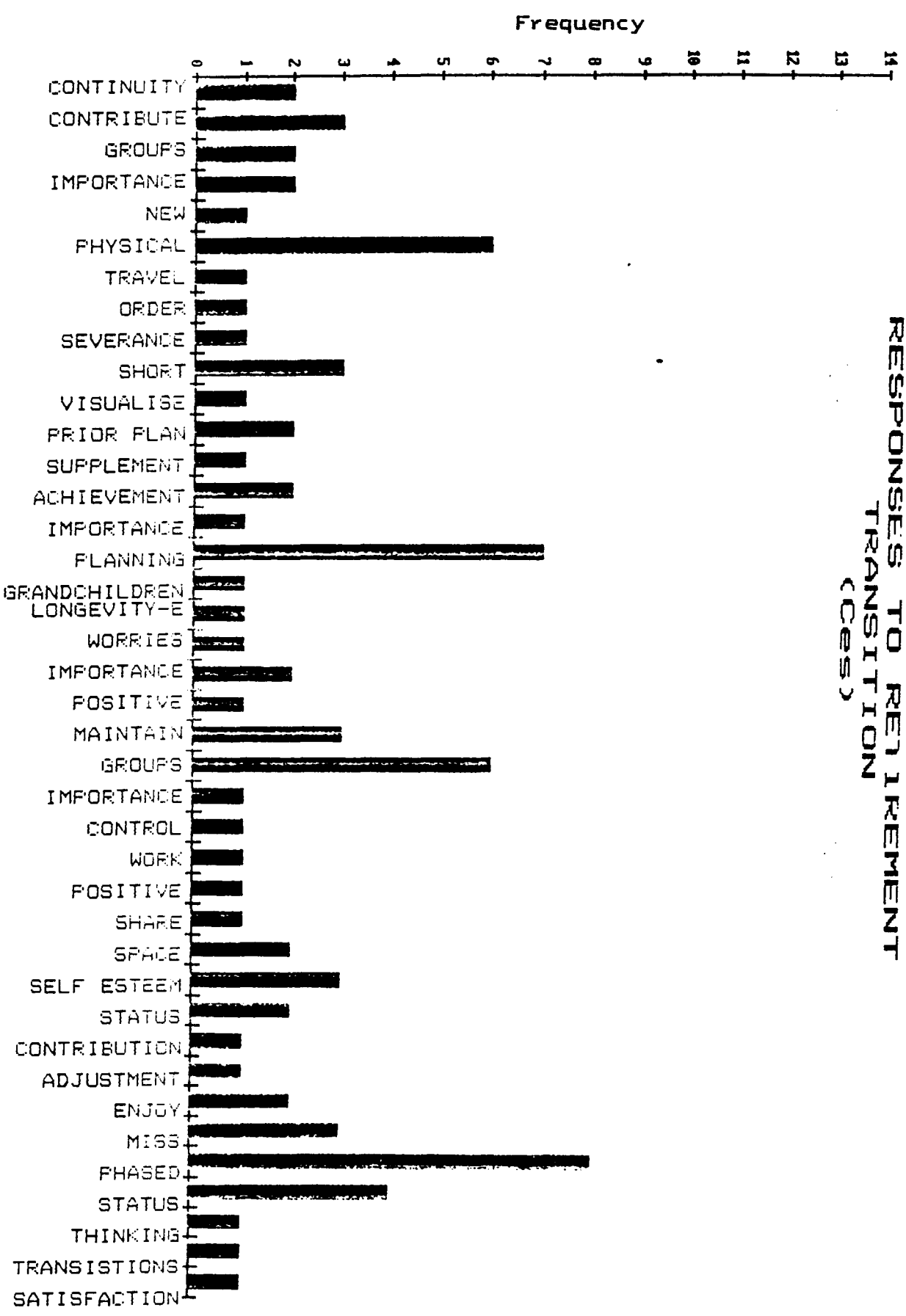


RESPONSES TO RETIREMENT
TRANSITION
(KROB)

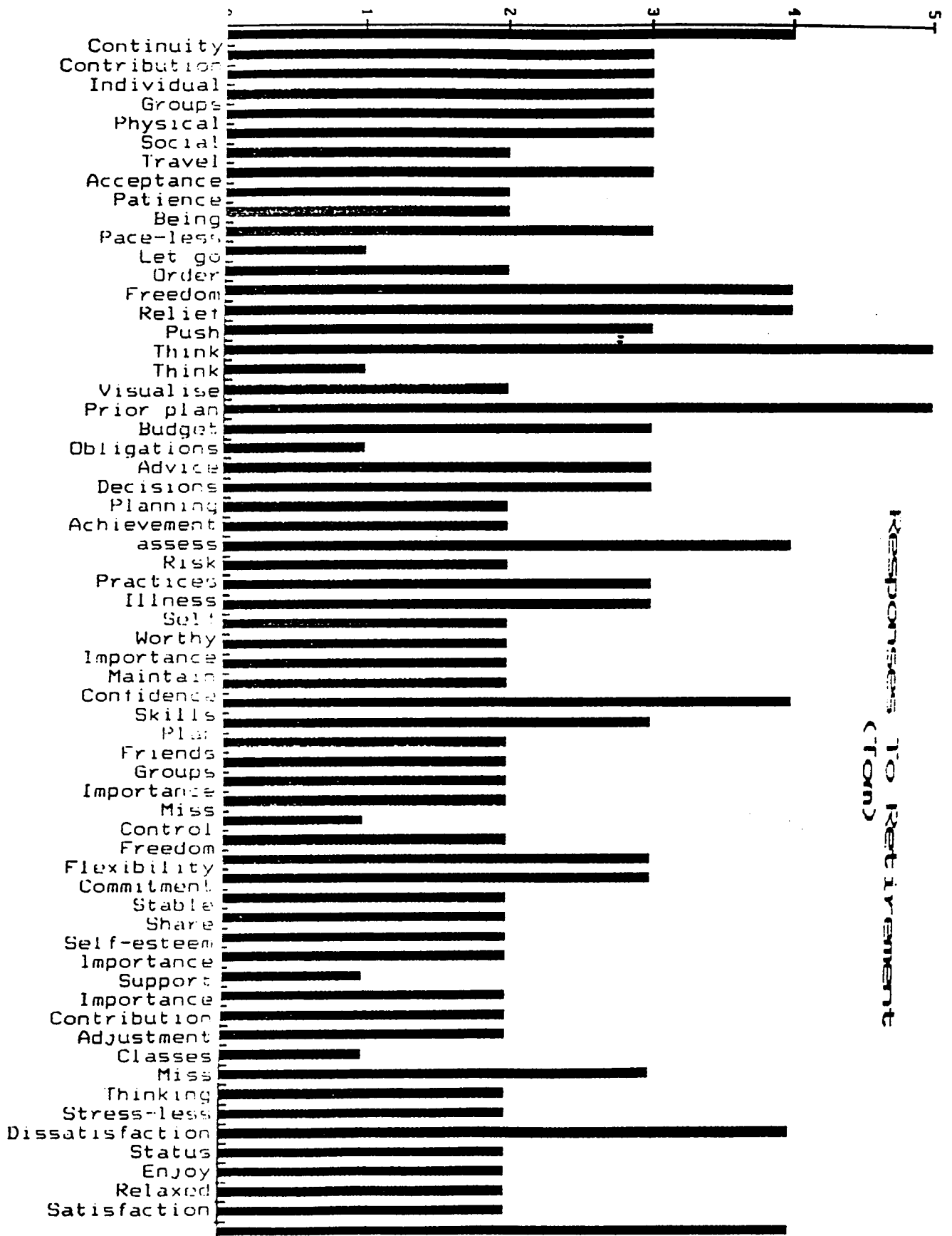
Frequency



RESPONSES TO RETIREMENT
TRANSITION
(Cases)

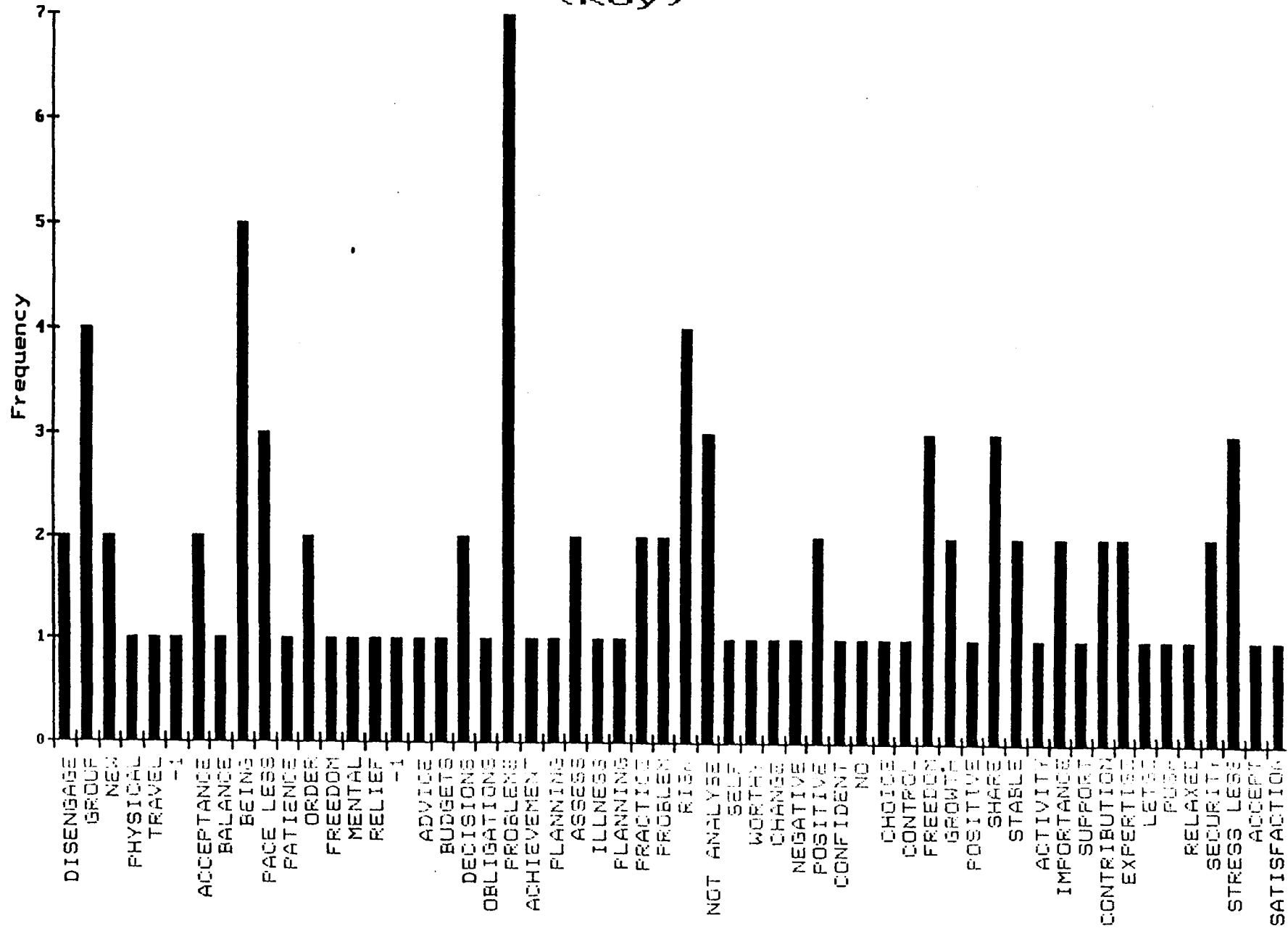


Frequency

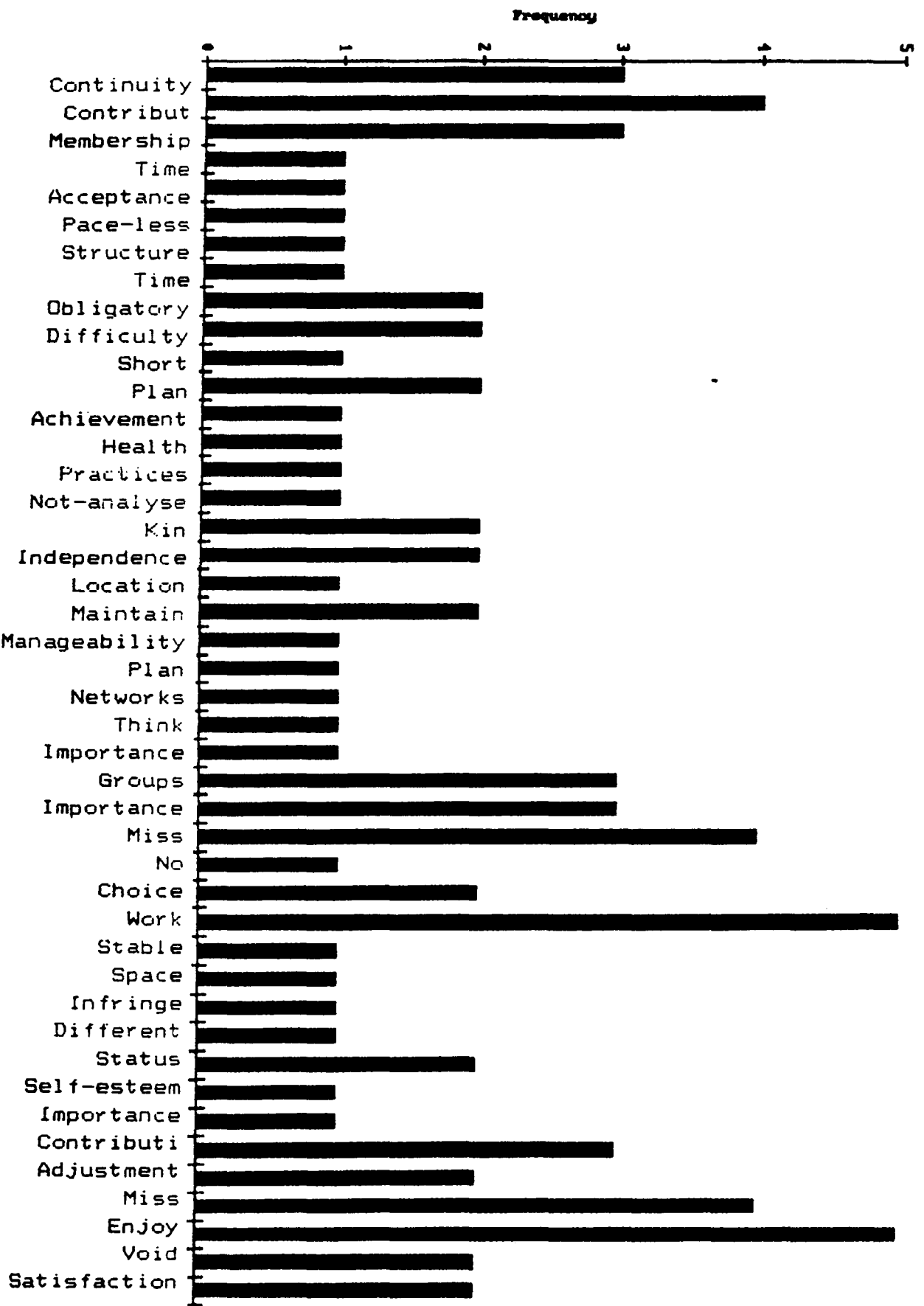


Responses to Retirement (from)

RESPONSES TO RETIREMENT
TRANSITION
(Roy)



Responses to Retirement (AI)



Appendix 6

Matrices of 'Developmental tasks / Processes of learning and adjustment / Life-satisfaction' for the eight participants.

DEVELOPMENTAL TASKS PROCESSES LIFE-SATISFACTION MATRIX

DEVELOPMENTAL TASKS	PROCESSES OF LEARNING AND ADJUSTMENT									LIFE - SATISFACTION				
	Problem Identification			Situational Solutions			Internal Resolutions							
	No problem perceived	Problem not perceived	Problem perceived	Reflection Analysis	Strategies Consequences	Plan Action	Needs Reflection	Crisis Incongruity	Acceptance Accommodation					
	No problem	Anxiety	Anxiety/Action	Goals	Values	Change	Analysis	Dissonance	Resolution					
										-2	-1	0	+1	+2
Preparatory Tasks														
Outlook - Visualisation, Optimism			●											
Planning - Information, Decisions			●	●	●	●								
Personal Development - Interests			●											
Contextual Tasks														
Financial - Planning, Management			●	●	●	●								
Accommodation - Location, Type			●	●	●	●								
Biological Issues														
Health - Assessment, Practices			●	●	●	●								
Aging - Understanding, Acceptance			●	●	●	●								
Initial Work Loss Issues														
Phased Introduction		●	●	●	●	●			●					
Structure - Patterns			●	●	●	●			●					
Releasing Past			●	●	●	●	●	●	●					
Reviewing Values - Work/Leisure			●	●	●	●	●	●	●					
Internal Processing														
Analysis of Self - Identity			●	●	●	●	●	●	●					
Analysis of Past - Acceptance			●	●	●	●	●	●	●					
Analysis of Present - Satisfaction			●	●	●	●	●	●	●					
Analysis of Future - Meaning			●	●	●	●	●	●	●					
Use Of Time - Decisions														
Exercising choice, Expand options			●	●	●	●	●	●	●					
Individual - Flexibility			●	●	●	●	●	●	●					
Group - Belonging			●	●	●	●	●	●	●					
Social/Family - Relationships			●	●	●	●	●	●	●					
Community - Contribution			●	●	●	●	●	●	●					
Cultural - Creative			●	●	●	●	●	●	●					
Physical - Energy, Health			●	●	●	●	●	●	●					
Education - Growth			●	●	●	●	●	●	●					
Mobilising Support Systems														
Mental - Relationships			●	●	●	●	●	●	●					
Family - Interaction			●	●	●	●	●	●	●					
Friends - Establishment			●	●	●	●	●	●	●					
Spiritual Growth														
Spiritual Outlook			●	●	●	●	●	●	●					

SYMBOLS:

- 
 Very Important
- 
 Important
- 
 Some Importance
- 
 Partially Resolved
- 
 Partially Resolved
- 
 Partially Resolved

DEVELOPMENTAL TASKS - PROCESSES - LIFE-SATISFACTION MATRIX

DEVELOPMENTAL TASKS	PROCESSES OF LEARNING AND ADJUSTMENT									LIFE - SATISFACTION				
	Problem Identification			Situational Solutions			Internal Resolutions			-2	-1	0	+1	+2
	No problem perceived	Problem not perceived	Problem perceived	Reflection Analysis	Strategies Consequences	Plan Action	Needs Reflection	Crisis Incongruity	Acceptance Accommodation					
	No problem	Anxiety	Anxiety/Action	Goals	Values	Change	Analysis	Dissonance	Resolution					
Preparatory Tasks														
Outlook - Visualisation, Optimism		●	●				●		●					
Planning - Information, Decisions		●	●	●	●	●								
Personal Development - Interests			●				●	●	●					
Contextual Tasks														
Financial - Planning, Management			●	●	●	●			●					
Accommodation - Location, Type			●	●	●	●								
Biological Issues														
Health - Assessment, Practices			●	●	●	●	●	●	●	●				
Aging - Understanding, Acceptance			●	●	●	●	●	●	●	●				
Initial Work Loss Issues														
Phased Introduction	●													
Structure - Patterns	●													
Releasing Past														
Reviewing Values - Work/Leisure			●				●		●					
Internal Processing														
Analysis of Self - Identity			●	●	●		●	●	●	●				
Analysis of Past - Acceptance			●	●	●		●	●	●	●				
Analysis of Present - Satisfaction			●	●	●		●	●	●	●				
Analysis of Future - Meaning			●	●	●		●	●	●	●				
Use Of Time - Decisions														
Exercising choice, Expand options			●	●	●	●	●							
Individual - Flexibility			●	●	●	●	●							
Group - Belonging			●	●	●	●	●							
Social/Family - Relationships			●	●	●	●	●			●				
Community - Contribution			●	●	●	●	●							
Cultural - Creative			●	●	●	●	●							
Physical - Energy, Health			●	●	●	●	●							
Education - Growth			●	●	●	●	●							
Mobilising Support Systems														
Mental - Relationships	●		●	●	●	●	●	●	●	●				
Family - Interaction	●		●	●	●	●	●	●	●	●				
Friends - Establishment	●		●	●	●	●	●	●	●	●				
Spiritual Growth														
Spiritual Outlook			●	●	●		●	●	●	●				

SYMBOLS:

- Very Important
- Partially Resolved
- Important
- Partially Resolved
- Some Importance
- Partially Resolved

DEVELOPMENTAL TASKS PROCESSES LIFE- SATISFACTION MATRIX

DEVELOPMENTAL TASKS	PROCESSES OF LEARNING AND ADJUSTMENT									LIFE - SATISFACTION				
	Problem Identification			Situational Solutions			Internal Resolutions			-2	-1	0	+1	+2
	No problem perceived	Problem not perceived	Problem perceived	Reflection	Strategies	Plan	Needs	Crisis	Acceptance					
	No problem	Anxiety	Anxiety/Action	Analysis	Consequences	Action	Reflection	Incongruity	Accommodation					
No problem	Anxiety	Anxiety/Action	Goals	Values	Change	Analysis	Dissonance	Resolution						
Preparatory Tasks														
Outlook - Visualisation, Optimism			●	●	●	●	●	●	●					
Planning - Information, Decisions			●	●	●	●								
Personal Development - Interests			●	●	●	●								
Contextual Tasks														
Financial - Planning, Management			●	●	●	●								
Accommodation - Location, Type			●	●	●	●								
Biological Issues														
Health - Assessment, Practices			●	●	●	●								
Aging - Understanding, Acceptance														
Initial Work Loss Issues														
Phased Introduction			●	●	●	●	●	●	●					
Structure - Patterns			●	●	●	●	●	●	●					
Releasing Past			●				●	●	●					
Reviewing Values - Work/Leisure			●				●	●	●					
Internal Processing														
Analysis of Self - Identity			●				●	●	●					
Analysis of Past - Acceptance			●				●	●	●					
Analysis of Present - Satisfaction			●	●	●	●	●	●	●					
Analysis of Future - Meaning			●	●	●	●	●	●	●					
Use Of Time - Decisions														
Exercising choice, Expand options			●	●	●	●	●	●	●					
Individual - Flexibility			●	●	●	●	●	●	●					
Group - Belonging			●	●	●	●	●	●	●					
Social/Family - Relationships			●	●	●	●	●	●	●					
Community - Contribution			●	●	●	●	●	●	●					
Cultural - Creative			●	●	●	●	●	●	●					
Physical - Energy, Health			●	●	●	●	●	●	●					
Education - Growth			●	●	●	●	●	●	●					
Mobilising Support Systems														
Mental - Relationships			●	●	●	●	●	●	●					
Family - Interaction			●	●	●	●	●	●	●					
Friends - Establishment			●	●	●	●	●	●	●					
Spiritual Growth														
Spiritual Outlook			●						●					

SYMBOLS:



Very Important
Important
Some Importance



Partially Resolved
Partially Resolved
Partially Resolved

DEVELOPMENTAL TASKS PROCESSES LIFE- SATISFACTION MATRIX

DEVELOPMENTAL TASKS	PROCESSES OF LEARNING AND ADJUSTMENT									LIFE - SATISFACTION				
	Problem Identification			Situational Solutions			Internal Resolutions							
	No problem perceived	Problem not perceived	Problem perceived	Reflection Analysis	Strategies Consequences	Plan Action	Needs Reflection	Crisis Incongruity	Acceptance Accommodation					
	No problem	Anxiety	Anxiety/Action	Goals	Values	Change	Analysis	Dissonance	Resolution					
									-2	-1	0	+1	+2	
<u>Preparatory Tasks</u>														
Outlook - Visualisation, Optimism									●					
Planning - Information, Decisions	●													
Personal Development - Interests	●													
<u>Contextual Tasks</u>														
Financial - Planning, Management			●	●	●	●								
Accommodation - Location, Type			●	●	●	●								
<u>Biological Issues</u>														
Health - Assessment, Practices			●	●	●	●			●					
Aging - Understanding, Acceptance			●	●	●	●								
<u>Initial Work Loss Issues</u>														
Phased Introduction			●	●	●	●	●	●	●					
Structure - Patterns			●	●	●	●	●	●	●					
Releasing Past			●	●	●	●	●	●	●					
Reviewing Values - Work/Leisure			●	●	●	●	●	●	●					
<u>Internal Processing</u>														
Analysis of Self - Identity			●	●	●	●	●	●	●					
Analysis of Past - Acceptance			●	●	●	●	●	●	●					
Analysis of Present - Satisfaction			●	●	●	●	●	●	●					
Analysis of Future - Meaning			●	●	●	●	●	●	●					
<u>Use Of Time - Decisions</u>														
Exercising choice, Expand options			●	●	●	●	●	●	●					
Individual - Flexibility			●	●	●	●	●	●	●					
Group - Belonging			●	●	●	●	●	●	●					
Social/Family - Relationships			●	●	●	●	●	●	●					
Community - Contribution			●	●	●	●	●	●	●					
Cultural - Creative			●	●	●	●	●	●	●					
Physical - Energy, Health			●	●	●	●	●	●	●					
Education - Growth			●	●	●	●	●	●	●					
<u>Mobilising Support Systems</u>														
Mental - Relationships			●	●	●	●	●	●	●					
Family - Interaction			●	●	●	●	●	●	●					
Friends - Establishment			●	●	●	●	●	●	●					
<u>Spiritual Growth</u>														
Spiritual Outlook			●	●	●	●	●	●	●					

SYMBOLS:

- 
 Very Important
- 
 Partially Resolved
- 
 Important
- 
 Partially Resolved
- 
 Some Importance
- 
 Partially Resolved

DEVELOPMENTAL TASKS PROCESSES LIFE-SATISFACTION MATRIX

DEVELOPMENTAL TASKS	PROCESSES OF LEARNING AND ADJUSTMENT									LIFE - SATISFACTION				
	Problem Identification			Situational Solutions			Internal Resolutions							
	No problem perceived	Problem not perceived	Problem perceived	Reflection Analysis	Strategies Consequences	Plan Action	Needs Reflection	Crisis Incongruity	Acceptance Accommodation					
	No problem	Anxiety	Anxiety/Action	Goals	Values	Change	Analysis	Dissonance	Resolution					
										-2	-1	0	+1	+2
Preparatory Tasks														
Outlook - Visualisation, Optimism		●						●						
Planning - Information, Decisions			●	●	●	●								
Personal Development - Interests			●	●	●	●								
Contextual Tasks														
Financial - Planning, Management			●	●	●	●								
Accommodation - Location, Type			●	●	●	●								
Biological Issues														
Health - Assessment, Practices			●	●	●	●								
Aging - Understanding, Acceptance			●	●	●	●			●					
Initial Work Loss Issues														
Phased Introduction		●					●	●	●					
Structure - Patterns			●	●	●	●								
Releasing Past			●	●	●	●			●					
Reviewing Values - Work/Leisure			●	●	●	●	●	●	●					
Internal Processing														
Analysis of Self - Identity			●	●	●	●				●				
Analysis of Past - Acceptance			●	●	●	●				●				
Analysis of Present - Satisfaction			●	●	●	●				●				
Analysis of Future - Meaning			●	●	●	●				●				
Use Of Time - Decisions														
Exercising choice, Expand options			●	●	●	●								
Individual - Flexibility			●	●	●	●								
Group - Belonging			●	●	●	●								
Social/Family - Relationships			●	●	●	●								
Community - Contribution			●	●	●	●								
Cultural - Creative			●	●	●	●								
Physical - Energy, Health			●	●	●	●								
Education - Growth			●	●	●	●								
Mobilising Support Systems														
Marital - Relationships			●	●	●	●								
Family - Interaction			●	●	●	●								
Friends - Establishment			●	●	●	●								
Spiritual Growth														
Spiritual Outlook			●	●	●	●			●					

SYMBOLS:

-  Very Important
-  Important
-  Some Importance
-  Partially Resolved
-  Partially Resolved
-  Partially Resolved

DEVELOPMENTAL TASKS PROCESSES LIFE- SATISFACTION MATRIX

DEVELOPMENTAL TASKS	PROCESSES OF LEARNING AND ADJUSTMENT									LIFE · SATISFACTION				
	Problem Identification			Situational Solutions			Internal Resolutions							
	No problem perceived	Problem not perceived	Problem perceived	Reflection Analysis	Strategies Consequences	Plan Action Change	Needs Reflection Analysis	Crisis Incongruity Dissonance	Acceptance Accommodation Resolution					
	No problem	Anxiety	Anxiety/Action	Goals	Values									
									-2	-1	0	+1	+2	
Preparatory Tasks														
Outlook - Visualisation, Optimism	●													
Planning - Information, Decisions	●													
Personal Development - Interests	●													
Contextual Tasks														
Financial - Planning, Management		●	●	●	●	●								
Accommodation - Location, Type			●	●	●	●								
Biological Issues														
Health - Assessment, Practices			●	●	●	●								
Aging - Understanding, Acceptance							●		●					
Initial Work Loss Issues														
Phased Introduction	●													
Structure - Patterns	●													
Releasing Past	●									●				
Reviewing Values - Work/Leisure	●									●				
Internal Processing														
Analysis of Self - Identity	●								●	●				
Analysis of Past - Acceptance	●									●				
Analysis of Present - Satisfaction			●				●		●	●				
Analysis of Future - Meaning			●						○	●				
Use Of Time - Decisions														
Exercising choice, Expand options			●	●	●		●	●	●	●				
Individual - Flexibility								●		●				
Group - Belonging			●							●				
Social/Family - Relationships			●	●	●	●				●				
Community - Contribution									●	●				
Cultural - Creative										●				
Physical - Energy, Health			●	●	●	●				●				
Education - Growth										●				
Mobilising Support Systems														
Marital - Relationships			●	●	●	●	●		●	●				
Family - Interaction			●	●	●	●			●	●				
Friends - Establishment	●									●				
Spiritual Growth														
Spiritual Outlook			●						●	●				

SYMBOLS:

- Very Important
- Important
- Some Importance
- Partially Resolved
- Partially Resolved
- Partially Resolved

DEVELOPMENTAL TASKS PROCESSES LIFE-SATISFACTION MATRIX

DEVELOPMENTAL TASKS	PROCESSES OF LEARNING AND ADJUSTMENT									LIFE - SATISFACTION				
	Problem Identification			Situational Solutions			Internal Resolutions							
	No problem perceived No problem	Problem not perceived Anxiety	Problem perceived Anxiety/Action	Reflection Analysis Goals	Strategies Consequences Values	Plan Action Change	Needs Reflection Analysis	Crisis Incongruity Dissonance	Acceptance Accommodation Resolution	-2	-1	0	+1	+2
Preparatory Tasks														
Outlook - Visualisation, Optimism			●				●		●					
Planning - Information, Decisions			●				●		●					
Personal Development - Interests			●	●	●	●	●		●					
Contextual Tasks														
Financial - Planning, Management			●	●	●	●	●		●					
Accommodation - Location, Type			●	●	●	●	●		●					
Biological Issues														
Health - Assessment, Practices			●	●	●	●	●		●					
Aging - Understanding, Acceptance			●				●		●					
Initial Work Loss Issues														
Phased Introduction	●		●	●	●	●								
Structure - Patterns			●	●	●	●								
Releasing Past	●													
Reviewing Values - Work/Leisure			●	●	●	●	●		●					
Internal Processing														
Analysis of Self - Identity	●								●					
Analysis of Past - Acceptance	●								●					
Analysis of Present - Satisfaction	●								●					
Analysis of Future - Meaning			●						●					
Use Of Time - Decisions														
Exercising choice, Expand options			●	●	●	●								
Individual - Flexibility			●	●	●	●								
Group - Belonging			●	●	●	●								
Social/Family - Relationships	●		●	●	●	●			●					
Community - Contribution			●	●	●	●	●	●	●					
Cultural - Creative	●													
Physical - Energy, Health			●	●	●	●								
Education - Growth			●	●	●	●			●					
Mobilising Support Systems														
Marital - Relationships	●			●	●	●			●					
Family - Interaction			●	●	●	●			●					
Friends - Establishment			●	●	●	●			●					
Spiritual Growth														
Spiritual Outlook	●													

SYMBOLS:

- Very Important
- Partially Resolved
- Important
- Partially Resolved
- Some Importance
- Partially Resolved

DEVELOPMENTAL TASKS PROCESSES LIFE- SATISFACTION MATRIX

DEVELOPMENTAL TASKS	PROCESSES OF LEARNING AND ADJUSTMENT									LIFE - SATISFACTION				
	Problem Identification			Situational Solutions			Internal Resolutions			-2	-1	0	+1	+2
	No problem perceived No problem	Problem not perceived Anxiety	Problem perceived Anxiety/Action	Reflection Analysis Goals	Strategies Consequences Values	Plan Action Change	Needs Reflection Analysis	Crisis Incongruity Dissonance	Acceptance Accommodation Resolution					
<u>Preparatory Tasks</u>														
Outlook - Visualisation, Optimism	●							●						
Planning - Information, Decisions	●													
Personal Development - Interests	●							●						
<u>Contextual Tasks</u>														
Financial - Planning, Management	●		●			●								
Accommodation - Location, Type	●		●			●								
<u>Biological Issues</u>														
Health - Assessment, Practices														
Aging - Understanding, Acceptance														
<u>Initial Work Loss Issues</u>														
Phased Introduction			●											
Structure - Patterns			●											
Releasing Past			●							○				
Reviewing Values - Work/Leisure			●							○				
<u>Internal Processing</u>														
Analysis of Self - Identity		●												
Analysis of Past - Acceptance		●						●						
Analysis of Present - Satisfaction		●						●						
Analysis of Future - Meaning		●						●						
<u>Use Of Time - Decisions</u>														
Exercising choice, Expand options			●					●		●				
Individual - Flexibility		●	●											
Group - Belonging			●	●	●	●								
Social/Family - Relationships														
Community - Contribution						●								
Cultural - Creative														
Physical - Energy, Health	●													
Education - Growth			●											
<u>Mobilising Support Systems</u>														
Marital - Relationships			●					●		●				
Family - Interaction	●									●				
Friends - Establishment														
<u>Spiritual Growth</u>														
Spiritual Outlook														

SYMBOLS:

- Very Important
- Partially Resolved
- Important
- Partially Resolved
- Some Importance
- Partially Resolved

Appendix 7

Annotated profiles of the 'Time-phase / activity / satisfaction' for the eight participants.

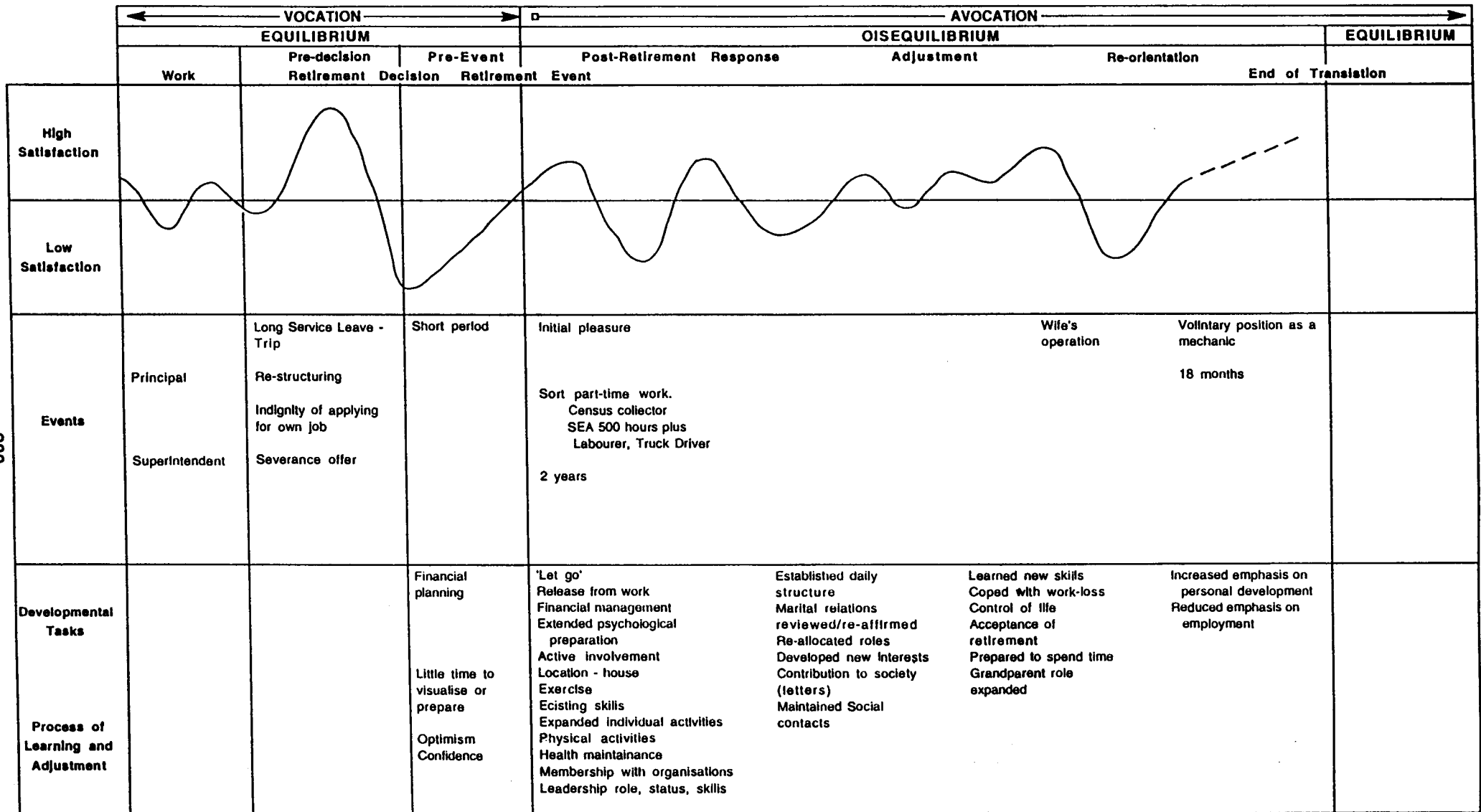
PHASES OF THE RETIREMENT TRANSITION

		← VOCATION →			← AVOCATION →					
		EQUILIBRIUM			DISEQUILIBRIUM					EQUILIBRIUM
		Pre-decision	Pre-Event	Post-Retirement Response						
		Retirement Decision	Retirement Event	Adjustment		Re-orientation			End of Transition	
		Work								
High Satisfaction										
Low Satisfaction										
Events	Responsible high stress job Enjoyed in earlier years	Information on health and early retirement Changed social attitudes to early retirement Changed legislation	Short period of psychological preparation (18 months)	Travel	Return to normalcy Void in life Heart attack	Re-evaluated life satisfaction Resisted suggestions to continue with previous activities eg. Rotary	Foundation member of the "Peace Foundation" Organised conferences Attended university extension courses			Emotional harmony Spiritual development
Developmental Tasks	Stress management	Information Acquisition Self-analysis Financial planning		Dream fulfillment	Anxiety Identified Problems:- - health - purpose	Re-assessed health practices eg diet, exercise Postponed commitment to activities	Sought meaningful activities Choice - control important Increase options Cherished flexibility Goal setting Acceptance of changed status	Group activities Contribution to society Sources of self-esteem beyond work		Self-fulfillment Revised world views
Process of Learning and Adjustment										

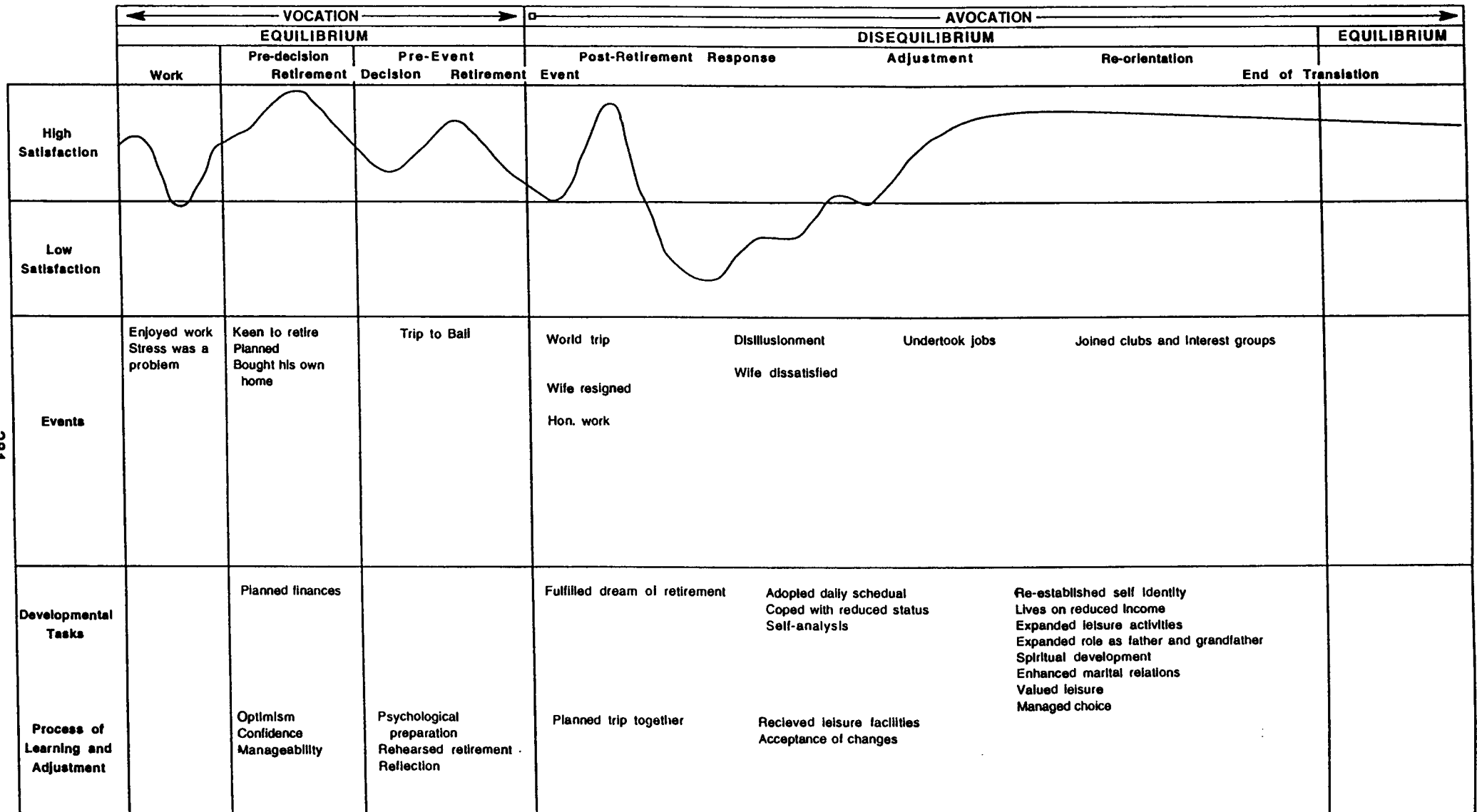
PHASES OF THE RETIREMENT TRANSITION

	← VOCATION →				← AVOCATION →			
	EQUILIBRIUM		Pre-Event		DISEQUILIBRIUM		EQUILIBRIUM	
	Work	Pre-decision Retirement	Decision Retirement	Event	Post-Retirement Response	Adjustment	Re-orientation	End of Transition
High Satisfaction								
Low Satisfaction								
Events	Navy Chef		Mandatory retirement at the age of 60		Financial limitations evident Supplemented income - gardening Car accident - litigation - reoperation Accommodation rent free	Travel - holiday to see kin	Joined the Red Cross (executive role) Telecross - assisted Hobby - ceramics, reading PROBUS co-ordinator	
Developmental Tasks	Health Alcoholism problems	Outlook - optimistic Financial problems identified			Autobiographical review Self analysis Family support structures enhanced Wife relationship - respect Role enhancement - adult children		Group member/contribution to society Individual activities Spiritual development - Re-incarnation Creativity Compensation for past abuse - make amends Alcoholism	Spiritual harmony
Process of Learning and Adjustment		Recognise the need for a positive approach	Little thought given to personal preparation as this was overshadowed by his work life	Considered a positive plan Living within means Reconciliation Accepted physical limitations			Choice/Control - sought inner peace - searched for truth - wisdom of experience Re-integration of self identity	

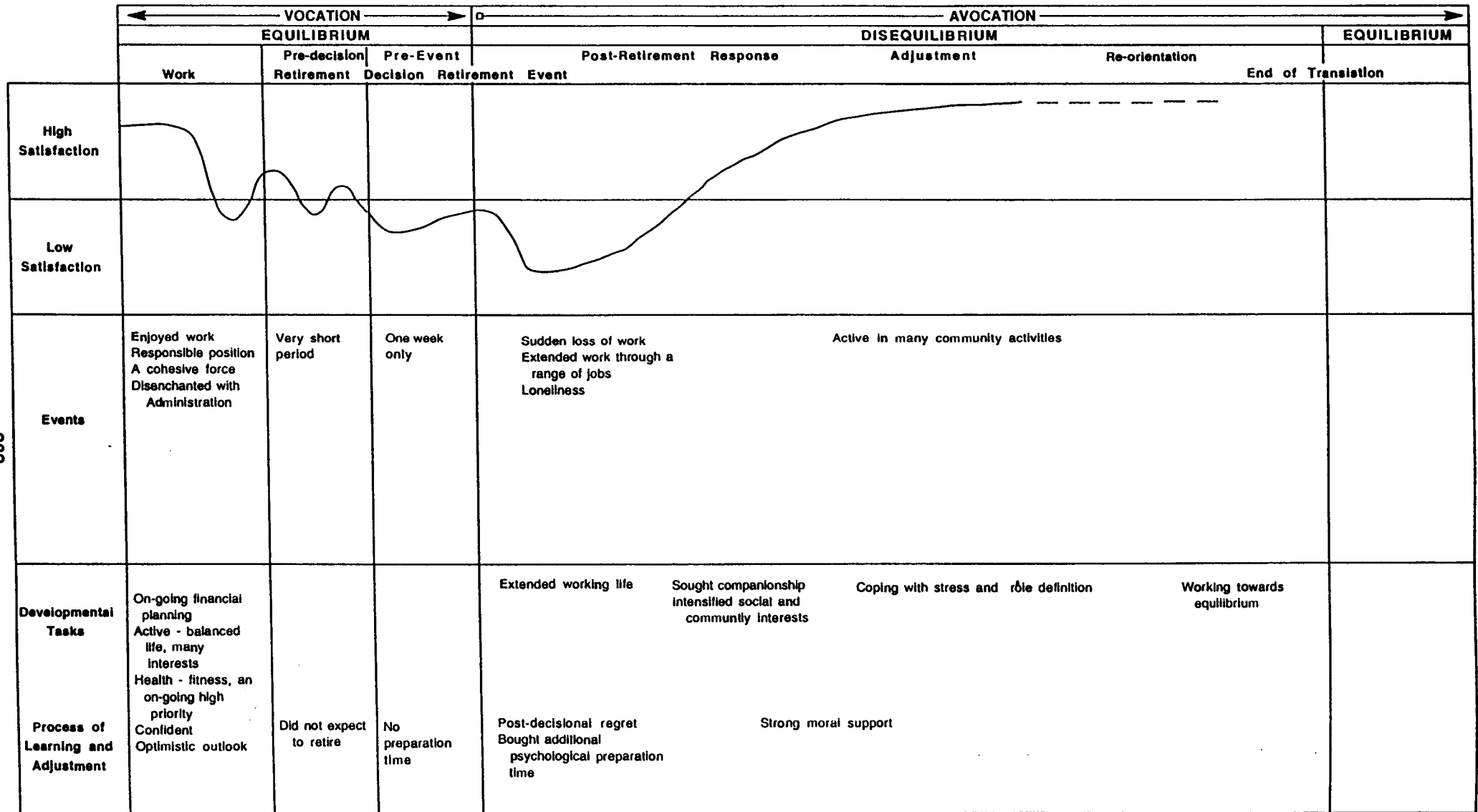
PHASES OF THE RETIREMENT TRANSITION



PHASES OF THE RETIREMENT TRANSITION



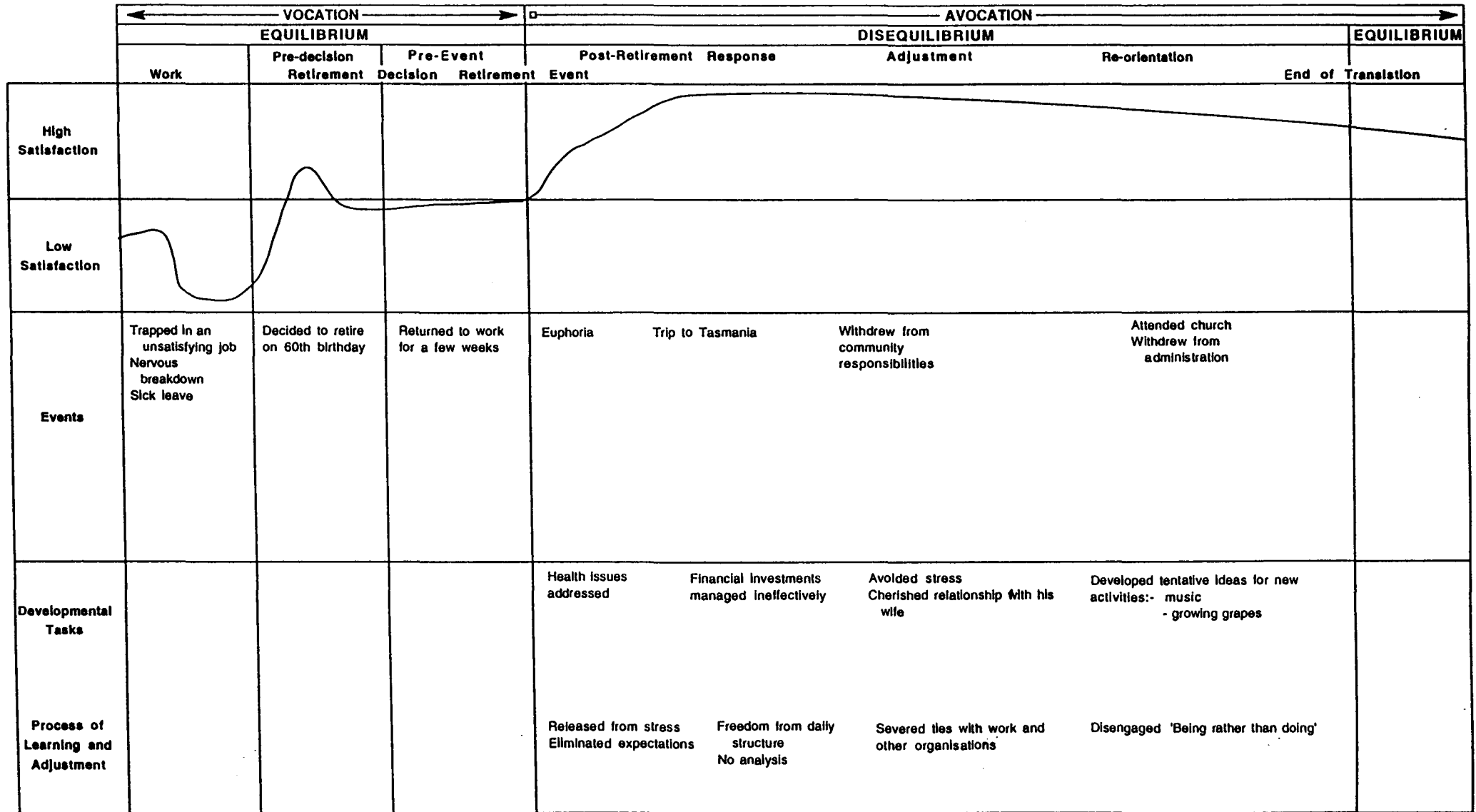
PHASES OF THE RETIREMENT TRANSITION



PHASES OF THE RETIREMENT TRANSITION

		VOCATION			AVOCATION		
		EQUILIBRIUM			DISEQUILIBRIUM		EQUILIBRIUM
		Work	Pre-decision Retirement	Pre-Event Decision Retirement	Post-Retirement Response Event	Adjustment	Re-orientation End of Transition
High Satisfaction							
Low Satisfaction							
Events	<p>High stress job</p> <p>Poor health -diabetes -bloodpress.</p>	<p>Relief - sense of control at the age of 55</p> <p>L.S.L. rehearsed retirement</p>	<p>Planned to retire be postponed it by use of sick leave</p>	<p>Relief</p> <p>Wife continued to work</p> <p>'House-husband' role</p> <p>Worked on caravan</p> <p>Daily interest in investments</p> <p>Maintained investments</p> <p>Happy relationship with wife</p> <p>Daily walks</p>	<p>Reduced involvement with church and R.I. Association</p>	<p>Trips to the S.W.</p> <p>Regular caravanning</p> <p>Plans for trip to New Zealand end/or Tasmania</p>	
Developmental Tasks		<p>Financial - Superannuation planning</p> <p>Planned to retire early</p>		<p>Addressed health issues</p> <p>Changed roles</p> <p>Continuity of interests</p>	<p>Planned to reduce commitment to the community</p>	<p>Expanding interests eg. computing, geneology</p>	
Process of Learning and Adjustment		<p>Sought financial security</p> <p>Changed health practices</p> <p>Attended financial seminars</p> <p>Planned well in advance (10 years)</p>	<p>Concerns about living on reduced income - acceptance</p> <p>Extended due to sick leave (2 years)</p>	<p>Diet/Exercise regime</p> <p>Acceptance of revised roles</p> <p>Relatively short period of disequilibrium</p> <p>Few issues to be addressed</p> <p>Considerable preparation</p>		<p>Acceptance of self</p> <p>Attending to personal growth</p> <p>Continuity the feature</p> <p>Equilibrium achieved quickly</p>	

PHASES OF THE RETIREMENT TRANSITION



PHASES OF THE RETIREMENT TRANSITION

	VOCATION			AVOCATION				
	EQUILIBRIUM			DISEQUILIBRIUM				EQUILIBRIUM
	Work	Pre-decision Retirement	Pre-Event Decision Retirement	Post-Retirement Event	Response	Adjustment	Re-orientation	End of Transition
High Satisfaction								
Low Satisfaction								
Events	Principal Commitment Purpose Satisfaction		Compulsory Age of 65	Without meaning Visited school	Isolation	Active in Rotary Club Executive role Established PROBUS		
Developmental Tasks	Financial planning - Superannuation			Coping with loss of work Community involvement		Altered marital roles		
Process of Learning and Adjustment		Did not visualise	Accepted the Inevitable	Regret Lacked structure and purpose Could not 'release' from career		Acceptance without re-Integration Resignation		

Appendix 8

Codes used to classify the transcripts of the interviews.

(A) ACTIVITY:

: CONTINUITY OF INTEREST/SKILLS	(A) CONTINUITY
: NEW INTEREST	(A) NEW
: IMPORTANCE	(A) IMPORTANCE
: ORGANISING - CONTRIBUTION TO OTHERS	(A) CONTRIBUTE
: PERSONAL - INDIVIDUAL ACTIVITIES	(A) INDIVIDUAL
: MEMBERSHIP - GROUPS	(A) GROUP
: PHYSICAL FITNESS	(A) PHYSICAL
: SOCIAL eg. CRABBING, CARDS	(A) SOCIAL
: MENTAL - INTELLECTUAL	(A) MENTAL
: TIME MANAGEMENT	(A) TNGT
: TRAVEL - AFTER RETIREMENT	(A) TRAVEL
: DISENGAGE - WITHDRAW FROM ACTIVITIES	(A) DISENGAGE

(B) BEING:

: ACCEPTANCE	(B) ACCEPTANCE
: RESOLUTION	(B) RESOLUTION
: PATIENCE	(B) PATIENCE
: BALANCE	(B) BALANCE
: BEING - INNER-PEACE	(B) BEING
: EMOTIONAL - UNDERSTANDING	(B) EMOTIONAL
: LESS FACE	(B) FACE-LESS
: LET GO	(B) LETGO

(C) COMPREHENSIBILITY:

: STRUCTURE - ORDER	(C) ORDER
: FLEXIBILITY - FREEDOM, OPPORTUNITY	(C) FREEDOM
: IMPORTANCE	(C) IMPORTANCE
: FILLED TIME - OCCUPIED	(C) TIME

(D) DECISION TO RETIRE:

: SEVERANCE PAY (VOLUNTARY)	(D) SEVERANCE
: OBLIGATORY AGE	(D) OBLIGATORY
: DIFFICULTY	(D) DIFFICULTY
: RELIEF	(D) RELIEF
: PUSH FACTORS - STRESS	(D) PUSH
: SHORT PREPARATORY TIME - UNCERTAINTY	(D) SHORT
: THINKING ABOUT RETIREMENT - PLANNING	(D) THINK
: EARLIER RETIREMENT POLICY	(D) E.POLICY
: HEALTH - LONGEVITY, EARLY RET.	(D) LONGEVITY-E
: RESISTANCE TO PLANNING - SLACK	(D) PLAN SLACK

(E) EVALUATION OF LIFE SATISFACTION:

: IMPORTANCE	(E) IMPORTANCE
: THINKING PROCESS	(E) THINK
: VISUALIZE RETIREMENT	(E) VISUALISE
: ACTUAL	(E) ACTUAL

(F) FINANCE:

:PRIOR PLANNING	(F) PRIOR PLAN
:BUDGETING - AFTER	(F) BUDGET
:OBLIGATIONS - MORTGAGES PAID-OFF	(F) OBLIGATIONS
:CONCERN ABOUT DECISION	(F) CONCERN
:THINKING	(F) THINKING
:IMPORTANCE	(F) IMPORTANCE
:SOLUTION - RESOLUTION	(F) RESOLUTION
:WORRIES	(F) WORRIES
:FINANCIAL SUPPLEMENTARY INCOME	(F) SUPPLEMENT
:FINANCIAL ADVICE	(F) ADVICE
:FINANCIAL PROBLEMS	(F) PROBLEMS
:FINANCIAL DECISION MAKING	(F) DECISIONS
:LIMITATIONS TO ACTIVITIES	(F) LIMITATIONS

(G) GOAL SETTING:

:THINKING - HOW MUCH TIME	(G) THINKING
:IMPORTANCE	(G) IMPORTANCE
:PLANNING GOALS	(G) PLANNING
:ACHIEVEMENT	(G) ACHIEVEMENT

(H) HEALTH:

: IMPORTANCE/ATTITUDE	(H) IMPORTANCE
:PERSONAL ASSESSMENT	(H) ASSESS
:PERSONAL HEALTH RISK	(H) RISK
:HEALTH PRACTICES eg. DIET, EXERCISE	(H) PRACTICES
:PRIOR THINKING	(H) THINKING
:DEATH - ACCEPTANCE OF MORTALITY	(H) DEATH
:ILLNESS - HASTENING RETIREMENT	(H) ILLNESS

(I) INDIVIDUAL SELF ANALYSIS:

:DID NOT ANALYSE SELF	(I) NOT ANALYSE
:INDIVIDUAL SELF ANALYSIS	(I) SELF
:WORTHY OF MY TIME AND EFFORT	(I) WORTHY
:NEW ROLE	(I) NEW ROLE
:MAKE AMENDS	(I) AMENDS

(K) KIN:

:FAMILY - GRANDCHILDREN	(K) GRAND CHN.
:IMPORTANCE	(K) IMPORTANCE
:CHANGE	(K) CHANGE
:POSITIVE	(K) POSITIVE
:NEGATIVE	(K) NEGATIVE

(L) LOCATION:

:MAINTAIN	(L) MAINTAIN
:DIFFICULTIES	(L) DIFFICULT

(M) MANAGEABILITY:

:OPTIMISTIC - CONFIDENT, CAN COPE	(M) CONFIDENCE
:ELIMINATE BLOCKS	(M) ELIMINATE
:SKILLS DEVELOPMENT	(M) SKILLS
:PLANNING LIFE DURING RET.	(M) PLANNING
:THINKING - HOW TO MANAGE	(M) THINK

(N) NETWORKS:

:FRIENDS	(N) FRIENDS
:GROUP MEMBERSHIP	(N) GROUPS
:IMPORTANCE	(N) IMPORTANCE
:MISS FROM WORK - COMPANY	(N) MISS
:SOCIAL ACTIVITY - SP(SPORT)	(N) SOCIAL SP
:FAMILIAR LOCATION	(N) FAMILIAR
:NO NEW FRIENDS	(N) NO
:PLAN FRIENDS IN NEW SITUATIONS	(N) PLAN NEW

(O) OPPORTUNITIES:

:CONTROL	(O) CONTROL
:FREEDOM	(O) FREEDOM
:CHOICE	(O) CHOICE
:IMPORTANCE	(O) IMPORTANCE
:AVOIDING EXPECTATIONS, INTERFERENCE	(O) AVOIDANCE
:CREATIVITY	(O) CREATIVITY
:FLEXIBILITY	(O) FLEXIBILITY

(P) PURPOSE/MEANINGFULNESS:

:WORK AS A SOURCE OF PURPOSE	(P) WORK
:IMPORTANCE	(P) IMPORTANCE
:THINKING - MAKING MEANING	(P) THINKING
:COMPENSATING ACTIVITY	(P) COMPENSATE
:WORTHY OF MY TIME	(P) WORTHY

(R) RELATIONSHIPS (WIFE/HUSBAND):

:COMMITMENT	(R) COMMITMENT
:STABLE	(R) STABLE
:GROWTH	(R) GROWTH
:POSITIVE CHANGE	(R) POSITIVE
:NEGATIVE - PROBLEMS	(R) NEGATIVE
:SPACE - INDIVIDUAL GROWTH	(R) SPACE
:INFRINGE ON TERRITORY/TIME	(R) INFRINGE
:SHARE ACTIVITY eg BUSINESS	(R) SHARE
:DIFFERENT INTERESTS, EXPECTATIONS	(R) DIFFERENT
:DEPENDENCE ON SPOUSE	(R) DEPENDENT
:HUSBAND TO GIVE IN - ACCOMMODATE	(R) ACCOMMODATE

(S) SELF ESTEEM - STATUS:

:STATUS	(S) STATUS
:SELF ESTEEM	(S) SELF ESTEEM
:IMPORTANCE	(S) ESTEEM
:LEVEL 1-5	(S) LEVEL

:BEFORE RETIRE	(S) BEFORE
(T) THEOLOGY:	
:IMPORTANCE	(T) IMPORTANCE
:SUPPORT	(T) SUPPORT
:ACTIVITY	(T) ACTIVITY
:THINKING, EVALUATION	(T) THINKING
(V) VALUE TO SOCIETY:	
:IMPORTANCE	(V) IMPORTANCE
:ACTUALLY MAKING A CONTRIBUTION	(V) CONTRIBUTION
:WISDOM - WATCH DOG	(V) WISDOM
:WORTH	(V) WORTH
(W) WORK TO RETIREMENT:	
:INTERIM ADJUSTMENT	(W) ADJUSTMENT
:ATTEND PREPARATION	(W) CLASSES
:MISS WORK	(W) MISS
:PLANNED RETIREMENT - THINKING	(W) THINKING
:LESS STRESS - PRESSURE	(W) STRESS-LESS
:DISSATISFACTION WITH WORK	(W) PUSH
:STATUS IN WORK (BEFORE RET.)	(W) STATUS
:ENJOY WORK	(W) ENJOY
:PHASED - INTERIM JOBS FT.	(W) PHASED
:CONTINUE TO USE SKILLS OF WORK	(W) CONTINUE
:VOID AFTER RETIREMENT	(W) VOID
:PRESSURE AT WORK	(W) PRESSURE
:RELAXED AFTER WORK	(W) RELAXED
:PREVIOUS TRANSITIONS	(W) TRANSITIONS
:EXPERTISE	(W) EXPERTISE
:POSITIVE ANTICIPATION	(W) POSITIVE A.
:SATISFIED NEEDS	(W) NEED SATISF.
(X) XPERIENCES AFTER RETIREMENT	
:ONE DAY AT A TIME	(X) ACCEPT
:CLEAR THINKING (NO WORK CHORES)	(X) CLEAR
(Y) YEAR ONE:	
:VOID	(Y) VOID
:HONEYMOON	(Y) HONEYMOON
:TRIP	(Y) TRIP
:UNSETTLED	(Y) UNSETTLED
:ADJUSTMENT	(Y) ADJUSTMENT
:REDUCED SATISFACTION	(Y) LESS SATISF.
(Z) ZEAL FOR LIFE:	
:LIFE SATISFACTION	(Z) SATISFACTION