

PERSONAL MAJOR EVENTS AND REACTIONS TO RETIREMENT: PRELIMINARY FINDINGS¹

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Abstract

The lifestyle concept of Personal Major Events is proposed as a measure to predict an individual's reactions to retirement. The personal major events of 44 retired professional men were categorized into the mutually-exclusive categories of work events, family events, and leisure events. Preliminary findings suggest a significant negative relationship between the work proportion of personal major events and adjustment to and enjoyment of retirement. A significant positive relationship was found between the family proportion of personal major events and enjoyment of and prior attitudes to retirement. Implications of these findings suggest that the concept of personal major events is relevant for pre-retirement planners and as a research area in social gerontology.

Résumé

L'auteur propose d'adopter le concept de mode de vie qui ressort des principaux événements d'ordre personnel comme une mesure servant à prédire les réactions de l'individu envers la retraite. Les principaux événements d'ordre personnel de 44 membres des professions libérales de sexe masculin ont été classés dans des catégories nettement distinctes, à savoir: les événements relatifs au travail, relatifs à la famille et relatifs aux loisirs. Les résultats préliminaires laissent entendre qu'il existe un rapport négatif significatif entre la proportion 'travail' des principaux événements d'ordre personnel d'une part et l'adaptation à la retraite et le plaisir qu'on en retire d'autre part. Un rapport positif significatif a été trouvé entre la proportion 'famille' des principaux événements d'ordre personnel d'une part et le plaisir que procure la retraite et les attitudes précédant celle-ci d'autre part. Ces conclusions impliqueraient que le concept des principaux événements d'ordre personnel offre aux planificateurs de la pré-retraite un champ de recherche valable en gérontologie sociale.

With the significant demographical changes in most industrialized societies, retirement is a social phenomenon that is affecting an increasingly greater proportion of the work force. This greater prevalence of retirement plus recent discussion on philosophical and policy-oriented questions about mandatory or flexible retirement has contributed to considerable research on this phenomenon.

Research on retirement tends to focus on adjustment to this new phase of life as a dependent variable (Sheppard, 1976). Several independent variables such as health, marital status, leisure pursuits, and socioeconomic level have been investigated to determine which combination of circumstances contributes to a positive adjustment to retirement.

Apart from the practical concerns of health and income for the retiree, there is considerable evidence that mandatory retirement engenders ". .

. a sense of rejection and feeling of depression" (Hobman, 1978, p. 3) among many retired people or those approaching retirement. As such, there is a need for research on the psychological aspects of adjustment to retirement.

Much of the psychological research on adjustment to retirement has been descriptive. It has focussed on positive and negative aspects of retirement (Davis, 1967; Hochman, 1960) or why retirement is a crisis for some individuals and not for others (Goldman, 1971; Soddy & Kidson, 1967) or how different personality types adjust to retirement (Richard, Livson & Peterson, 1962; MacDonald, Note 1, Snow, Note 2). This research has also tended to be post facto, as it has looked at individuals after they have retired, examining why they have or have not adjusted well.

There has been minimal psychological research that has investigated variables related specifically to the prediction of, rather than the description of, adjustment to retirement. Simpson, Back, an McKinney (1966a, 1966b, 1966c) in an extensive socioeconomic study on retirement found that such

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variables as orientation toward work, involvement in society, and exposure to information on retirement were related to positive adjustment to retirement. Streib and Schneider (1971), in a longitudinal study, found that prior attitude to retirement was related to adjustment to retirement. Therefore, these variables can be considered in trying to predict favourable adjustment to retirement.

Because of the greater proportion of individuals reaching retirement age and surviving many years in retirement, research should try to develop predictive measures of adjustment to this phase of life. Predictive measures could offer considerable assistance to those experiencing normal and excessive anxiety about retirement. Such measures could also be valuable to those offering pre-retirement planning courses.

Future research on adjustment should also consider this variable in a more specialized way. Retirement is becoming too complex to be defined by the single variable of adjustment. It may be more realistic to think of reactions to retirement, rather than simply adjustment. Other reactions, apart from adjustment, could be plans for retirement and prior attitudes toward retirement. From a psychological point of view, another reaction could be enjoyment of retirement. As it is possible to adjust to certain aspects of life without enjoying these aspects (work, death of another, illness), it may be possible to adjust to retirement without enjoying the experience. Therefore, enjoyment may be a different, although related, variable from adjustment. As such, it should be considered as a valid reaction to retirement.

The purpose of this paper is to report on preliminary research that has attempted to devise a predictive measure of reactions to retirement. As individual differences play an important role in one's reaction to retirement (Brearly, 1978), this research focusses on the life style of the individual. Life style has been shown to influence one's adaptation to aging (Havinghurst, 1968) and adjustment to retirement in an empirical sense (Havinghurst & de Vries, 1969) as well as in a practical sense (Mitchell, 1972). Therefore, one's life style will probably be instrumental in influencing his reactions to retirement.

An objective measure of life style is difficult to obtain. It is necessary to have a simple, direct measure that objectively reflects the individual's way of life and yet is a satisfactory representation of him from his point of view.

The measure of life style used in this study was a scale of personal major events of the individual's life. The concept of life events has been studied previously. However, these studies focussed on stress events (Dohrenwen & Dohrenwald, 1974). Recent research with the elderly on life events has

suggested it may be valuable to investigate the individual's major events from his own perspective, rather than focussing on general life events (Guttman, 1978; MacLean, 1976). By asking an individual to state the most important events of his life, as he sees them, it may be possible to develop a measure of life style. If these events are classified into the three categories of work, family, and leisure events (based on the premise that all personal major events can be included in these categories), it may be possible to determine the relative importance of each of these aspects of life for the individual.

The hypotheses of this study relate to the relationship between personal major events and reactions to retirement. It is hypothesized that the greater the work proportion of personal major events, the more unfavourable the reactions to retirement. This hypothesis is based on the assumption that the more important work is in the life of the individual (as measured by the work proportion of personal major events), the less positively he will approach retirement because it replaces this source of importance. The second and third hypotheses suggest that the greater the family and leisure proportion of personal major events, the more favourable the individual's reactions to retirement. The assumption is that the greater the importance of family and/or leisure to the individual, the more positively he will react to retirement because it will provide him with more time for family activities and leisure pursuits.

METHOD

Forty-four retired professional men from a large urban area of England volunteered to participate in the study. These men were between ages 57 and 82 years ($\bar{X} = 66.52$ years). They had been retired from six months to seven years ($\bar{X} = 3.25$ years) and had retired from several professions (e.g. teaching, banking, accounting, the civil service).

These men were interviewed for four to five hours each over several weeks to obtain information on family and friend relationships, health, income, work history, and leisure activities. Each individual was also asked to state what he thought were the major events of his life before retirement. It was stated that these events did not have to be "earth shattering" but simply events which were important or major to the person at the time they happened. These events could relate to any aspect or any time of the person's life. These events did not have to be important to anyone else but the individual or they could have been of importance to others who associated with this individual. Specific examples were not given to the respondents as the researcher did not want to influence them in any way. Each event cited by

the individual was accepted as a major event of his life.

After the person listed all his major events, he was asked to think of the satisfying events of his life. These were defined as events during his life that he found particularly satisfying but which were not as significant as the major events he stated. Each person was explicitly asked to recall satisfying events which were different from his major events. Again, it was stressed that the researcher was interested in what the person himself felt to be satisfying. All the events in this category were accepted without question.

In order to avoid the possibility of retirees focussing solely on positive events, each individual was then asked to try to recall dissatisfying events of his life. Any event the person cited as being a source of dissatisfaction or displeasure at the time it happened was accepted without question.

In order to avoid unintentional bias by the respondents focussing only on work related events (in that this was a retirement study), the researcher began to probe. Each person was asked to focus on three aspects of his life — work, family, and leisure — and to think of any other events that were either satisfying or dissatisfying in these spheres. Each focus point was cited individually and in no particular order. Each event was accepted as stated.

Four categories of events were noted for each retired man to determine if any one category had a stronger relationship with the reactions to retirement than the other categories.

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| 1. TOTAL EVENTS | = all events obtained spontaneously and through probing |
| 2. MAJOR EVENTS | = only those events obtained by asking the individual to state spontaneously the major events of his life |
| 3. SATISFYING & DISSATISFYING EVENTS | = those events obtained by asking the individual to state spontaneously satisfying and dissatisfying events of his life |
| 4. MAJOR EVENTS & SATISFYING EVENTS & DISSATISFYING EVENTS | = the combination of events in category 2 and category 3 as a result of some respondents stating that many of their major events were also very satisfying or dissatisfying. |

Each event was assigned, by an independent judge, to one of the following mutually exclusive classification:

1. WORK EVENTS
2. FAMILY EVENTS
3. LEISURE EVENTS

All personal events — those related to the respondent individually — were categorized as family events (e.g. “the effect of the war on my life”). All events which could be considered as overlapping events were categorized according to the most salient aspect of the event for the individual. For example, an event such as “a holiday with

the children” was categorized as a family event whereas “a holiday with my wife” was considered a leisure event. (The total number of events ranged from 11 to 43; $\bar{X} = 26.5$ events.)

The proportion of work, family, and leisure events to all the events in each of the four categories was calculated for each respondent. These proportions were correlated with the scores of the reactions to retirement of these men. Adjustment to, enjoyment of, and prior attitudes to retirement were rated by each individual on five point scales denoting the extremes of these reactions. Plans for retirement was rated on a three point scale.

RESULTS AND DISCUSSION

The relationship of the Personal Major Events categories to reactions to retirement for this sample of professional men can be seen in Table 1. Adjustment to retirement shows a significant negative correlation ($r = -.34$, $P < .05$) with the work proportion of total events. That is, the greater the proportion of work events in the total events listed by the individual, the lower the rating of adjustment to retirement. This supports the initial hypothesis regarding the association between work events and the rating of adjustment to retirement. No other category of work events is significantly related to this reaction to retirement.

Enjoyment of retirement also shows a significant negative relationship ($r = -.43$, $p < .01$) with the work proportion of total events. This indicates that the greater the proportion of work events within the total events listed by the individual, the lower the rating of enjoyment of retirement. This supports the general hypothesis that the more the work events in an individual's life, the less favourable his reactions to retirement. No other category of work events, apart from total events, is significantly related to enjoyment of retirement.

Prior attitudes toward and plans for retirement are not significantly related to the work proportion of any category of events. These variables were examined retrospectively in that the respondents were asked to recall their attitudes toward and plans for retirement before they retired. This may have positively influenced the ratings of these reactions to retirement in that most of the respondents were quite happy in retirement. It would be useful to explore the relationship between work events and these reactions to retirement with a group of people who are approaching retirement.

Two reactions to retirement are significantly related to the family proportion of personal major events. Enjoyment of retirement ($r = .40$, $p < .01$) and prior attitudes toward retirement ($r = .30$, $p < .05$) are both positively related to the

TABLE I
Correlations between categories of Personal Major Events
and Reactions to Retirement

	Work (T)	Family (T)	Leisure (T)	Work (ME)	Family (ME)	Leisure (ME)	Work (MSD)	Family (MSD)	Leisure (MSD)	Work (SD)	Family (SD)	Leisure (SD)
ADJUSTMENT TO RETIREMENT	-.34*	.27	.06	-.11	-.05	.23	-.16	.10	.11	-.14	.22	-.08
ENJOYMENT OF RETIREMENT	-.43**	.40**	.03	-.18	.18	.05	-.25	.26	.04	-.23	.25	-.00
PRIOR ATTITUDES TO RETIREMENT	-.27	.30*	-.05	-.13	.19	-.05	-.05	.15	-.12	-.00	.10	-.14
PLANS FOR RETIREMENT	-.08	.05	.04	-.05	.11	-.12	-.06	.04	.05	-.13	.01	.19

df = 42 *p < .05 **p < .01

(T) = TOTAL EVENTS

(ME) = ONLY PERSONAL MAJOR EVENTS

(MSD) = PERSONAL MAJOR EVENTS & SATISFYING AND DISSATISFYING EVENTS

(SD) = SATISFYING AND DISSATISFYING EVENTS

family proportion of total events. This indicates that the greater the proportion of family events, the greater the tendency to rate enjoyment of retirement highly and to recall that prior attitudes toward retirement were positive. No other category of family events, apart from total events, was significantly related to any retirement reaction.

None of the reactions to retirement are significantly related to the leisure proportion of personal major events. It appears that the leisure proportion of personal major events does not have any significance with respect to the reactions to retirement by these men.

From this sample, it appears that the higher the proportion of personal major events that are related to work, the less the person tended to rate his adjustment to and enjoyment of retirement. As retirement removes work and many of the associations it involves, the more importance an individual attaches to the work aspect of his life, the greater difficulty that person will tend to have adjusting to retirement and the less he will tend to enjoy it. If a source of importance is removed from an individual, it will tend to be difficult to adjust to the replacement of this source and it is conceivable that the individual will not enjoy the replacement.

Similarly, if the family aspect of life is highly significant to an individual (as indicated by the proportion of family events versus other categories), being able to spend more time with family would probably be favourably received. Thus, retirement would probably be positively anticipated and it would probably be enjoyed by

those whose family is very important to them as they could be more involved with family-related affairs than when they were working.

For this sample, it appears that leisure events are not related to the retirement reactions considered in this research. This unexpected finding is possibly due to these respondents not listing many leisure events. It appears that leisure is not an important aspect of their lives. As this may be a generation-related finding, further research on personal major events should still consider leisure events as a significant category.

The concept of personal major events appears to have some merit in contributing to a predictive measure of reaction to retirement. However, as this study consisted of a relatively small sample of professional men and was retrospective in design, this concept should be explored in greater depth in additional research. Further research should consider a larger, heterogenous sample in a longitudinal study that could include a pre-retirement account of personal major events and post-retirement ratings of various reactions to retirement. This proposed research should also eliminate all categories of events other than total events, as significant relationships between personal major events and reactions to retirement were found only in the total events category.

The concept of personal major events could make a significant contribution to the growing field of pre-retirement courses. It could be used to suggest to individuals how they may react to retirement. Specific suggestions could be offered to individuals who have a high proportion of work-related events, so they could begin to develop

some interests in the non-work aspects of their lives.

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Reference Notes

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2. Snow, R. *Patterns of activity and productivity of educational administrators*. Paper presented at the meeting of the Gerontological Society, New York, October 1976.