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Contrary to widely held impressions, Americans do not contemplate retirement with doubts and fears.

Academics and the changing nature of retirement

By Eugene A. Friedmann
and William Lane

The Emergence of Retirement

Retirement is a creation of modern industrial society, an emerging pattern of social life without historical precedent. The advent of industrial society moved work from the setting of the home and the family enterprise into the factory and office. In the ensuing "employee society," the pace of work activity, work time, and entry and exit from work activities were no longer under the worker's control. These conditions were set by the employer, typically without regard to individual abilities or preferences.

The forced withdrawal of older workers from the labor force through industry's development of retirement practices was accompanied by the growth of pension systems which offered varying degrees of economic provisions for retirement. In the United States, public supported pension systems developed during the 19th century. These initially applied to police, firemen and others in hazardous occupations; and in the middle and later parts of the century public pension systems were extended to public school teachers, judges and civil service employees. Industrial workers' pensions also had their origins in the late 19th century in the United States, but it was not until the 1950s—a decade after the introduction of our national social security system—that we developed widespread systems of company and union-related pensions which supplemented the federal social security benefits. Currently over 90 percent of all American workers are covered under the Social Security system and 46 percent receive additional employment-related pensions.

The development of a national social security system and private pension plans has been accompanied by the spread of aged-based compulsory retirement practices, the accelerated withdrawal of the older worker from the labor force, and a shift in workers' attitudes toward retirement. During this century retirement has been transformed from a catastrophic event which befalls the worker to an expected and often preferred period of leisure at the end of the work life and for which society has established economic provisions.

Along with the institutionalization of retirement have been advances in medicine and public health which have increased life expectancies and delayed the onset of physical deterioration. Thus, retirement has created not only an entirely new stage in the life cycle of industrial man, but also, in all probability, history's first mass leisure class.

Workers Response to Retirement

The past two decades have produced rapid changes in establishing retirement as a normative expectation and its acceptance by the worker. Studies in the early 1950s indicated that more than half of all retired workers regarded retirement as an involuntary decision, and they gave physical disability or compulsory retirement requirements as the major reasons for withdrawal from the labor force. One survey of auto and steel workers in the Detroit and Pittsburgh area in 1950 indicated that 60 percent of those eligible for retirement were unwilling to accept retirement at age 65. Other studies conducted in the United States and Great Britain indicated a widespread dissatisfaction with retirement at age 65.

Further analyses of worker attitudes toward retirement showed sharp variations depending upon their perceptions of adequacy of retirement income. Prior to the 1950s, workers viewed retirement as an undesirable period of life characterized by economic hardships. As retirement benefits increased in the 1960s and 1970s, a marked change in degree of acceptance of retirement emerged. A 1965 Harris poll concluded that "contrary to widely held impressions, Americans do not contemplate retirement with deep doubts and fears. Instead of thinking that retirement means being put on a shelf, the majority of Americans see it as a chance to lead a different and not unpleasant life." Approximately 61 percent of the respondents stated that retirement met their expectations of a "good life" (as the question was phrased). Only 33 percent

found retirement less than satisfactory for reasons of financial hardship or poor health; and seven percent indicated that they missed working (1965).

By the end of the 1960s studies consistently reported a favorable outlook toward retirement among manual workers and many categories of white collar workers, provided they had an adequate income (e.g. Simpson, Bach and McKinney, 1966; Streib and Schneider, 1971). Although studies of managerial, executive and professional personnel in this decade indicated that they preferred to continue at their jobs beyond age 65, research showed that such workers made a highly satisfactory adjustment once they retired (Streib and Schneider, 1971).

The Growth of Early Retirement

A particularly powerful indicator of the institutionalization of retirement as an expected phase of the life cycle is retirement behavior in recent years. There has been a progressive and dramatic increase in the number of workers leaving the labor force at or before age 65. In 1900, 63 percent of men 65 years and over were in the labor force; this proportion declined to 47 percent in 1950, 32 percent in 1960, 27 percent in 1970, and 20 percent in 1977. Undoubtedly, the application of age compulsory practices in the 1940s and 1950s had much to do with the declines, but over the past 20 years the rate of decline has far exceeded the growth rate of compulsory retirement practices.

Table 1. Labor Force Participation of Persons 65 and Over, 1950-1977

Percent Distributions	1950		1960		1970		1977	
	Male	Female	Male	Female	Male	Female	Male	Female
Employed	45.5	16.5	30.9	9.9	26.2	10.0	18.0	8.1
Unemployed	1.8	.3	1.7	.4	1.0	.3	1.3	.4
Not in Labor Force	52.7	83.2	67.3	89.7	72.8	89.7	80.6	91.6

Source: U.S. Bureau of the Census, *Current Population Reports*, Series P-20 and earlier reports.

There are a growing number of "early retirees" from the work force. An "early retiree" is one who has elected to retire before mandatory retirement age, often receiving retirement benefits to do so. While the numbers cannot be determined with precision, it is estimated that as much as 80 percent of the labor force has retired by age 65. A substantial proportion of these are early retirees. The rapid improvement in pension benefits over the past 20 years has accelerated the trend toward early retirement. This phenomenon has been explored for only a few occupational groups, most notably automobile workers (Pollman, 1971; Barfield, 1978). Barfield stated a case for retirement rather strongly: "... it does not seem possible that expressions of satisfaction in retirement on the part of most automobile workers derive primarily from simple relief at having escaped a bad situation. We remain convinced that for many people the satisfaction of a life free from the demands of work are both pervasive and abiding." Nor is the trend confined to blue collar workers alone, as various studies report. A rising trend in early retirement has been reported among civil service employees, teachers and clerical employees (Friedmann and Orbach, 1974).

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Adjustment Processes: Contrasting Views

Along with the increasing acceptance of the institutionalization of retirement over the past two decades, conceptions of the process of adjustment to retirement have also changed. The literature of the 1950s and the 1960s typically portrayed transition to retirement as a crisis point in the life cycle and produced debate over two alternative prescriptions for resolving the crisis. Advocates of the "activity prescription," who based their argument on the work of Havighurst and Albrecht (1953), contended that satisfactory adjustment depended upon maintaining undiminished levels of activity and social participation during the transition to retirement and old age. Conversely, advocates of the "disengagement prescription," drawing upon the work of Cumming and Henry (1961), argued that old age is a period of diminishing energy and activity levels accompanied by a shrinking of lifespan. Successful adjustment to retirement and old age, in this view, consisted of recognizing and accepting changes that are inevitable with age and withdrawing gracefully into the twilight of life. Both sides of the debate drew upon inconclusive evidence represented either by selected clinical case studies or survey data lacking a longitudinal dimension.

A more conclusive, adequate, and balanced study of retirement was the longitudinal Cornell Study of Occupational Retirement conducted during the decades of the 1950s and 1960s. Drawing upon their researches,

Streib and Schneider (1971) addressed the issues raised above as follows:

"... the assertion that retirement results in a sharp decline in social lifespan is not tenable for persons in many occupations. Work is... (not) an interesting and stimulating social experience for many persons who may tolerate the social side of work... but consider it unimportant in the long run... It seems questionable whether the loss of work role may lead to a crisis for most older workers. Our longitudinal studies of the impact year point to the fact that retirement is usually not a crisis... Cessation of work does not necessarily result in automatic disengagement in familiar, friendship, neighborhood and other role spheres. It has been assumed by those who view retirement as a crisis that retirement was the precipitant for a series of retrenchments in role activities. This may occur in some instances—indeed, it may be the only kind which comes to the attention of physicians, social workers, psychiatrists, clergymen and other therapists—but these dramatic instances should not be used as the modal pattern (pp. 177-179).

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Streib and Schneider found that retirement is not experienced as a major crisis for most workers nor is it a "roleless role" as it has often been depicted. Rather, they indicated that work roles were often replaced by family, friendship, community and other role spheres. Similar conclusions have been reached in comparative studies contrasting retirement experiences in England, Denmark and the United States (Shanas, et al., 1968).

What is clear from the extant literature is that the effect of retirement on individual activity patterns is complex and varied and depends critically upon personal health, socio-economic and marital status, ecological and social environment, and previous life-time pattern of adaptation. Life-styles and adjustment patterns may be as heterogenous in retirement as they are in the period of adult life that precedes it. Broadly generalizing current attitudes toward retirement we could suggest that:

1) Most persons today hold a generally positive attitude toward retirement.

2) They are more likely to exhibit this attitude under conditions of higher retirement income, better health, higher educational and occupational level and attainment, and to the extent that work is not their only source of satisfaction in life.

The Retirement of Academics

The criteria discussed above suggest that academics might be expected to make good adjustments to retirement. This proposition is largely confirmed by research. Even the earliest studies of academic retirement have shown a high degree of satisfaction with retirement within this group. Moore's early study (1951) of 359 TIAA recipients found that 75 percent of those professors responding were very satisfied or satisfied with retirement. Level of satisfaction was positively associated with the degree of eagerness to retire, the number of hobbies and other interests, and general level of life satisfaction. Few respondents reported problems of remaining active or with declining energy and health. Loss of contact with former social groups was the most frequently mentioned problem. A more recent study by Ingraham (1974) of a national sample of 2,269 retired American college professors found that their median retirement age was 65 and that 47 percent had retired before reaching mandatory age in their institution. He reported that 75 percent of the respondents said they were satisfied or very satisfied with their retirement. Inadequate retirement income was the most frequently given reason for dissatisfaction. Health was the second most frequently cited reason; and inability to adjust to the loss of work was a distant third.

A growing number of studies of academic retirement have shown that retirees are satisfied and have established meaningful retirement roles and activity patterns. Academics have reported that retirement from the job provided opportunities and freedom to pursue a range of activities established prior to retirement which are meaningful and desired. Still others report increased freedom to pursue scholarly and professional commitments with even greater satisfaction once retired from the obligations from the job.

These observations have been developed further in recent studies which, while dealing with the retirement of educators, have relevance for understanding retirement adjustment among other professional workers. In a study of the retirement of academic scientists, Rowe reports

that, "even though they generally do not plan for retirement, [it] does not appear to be particularly disruptive for many of them. They tend to accept retirement as part of the life cycle and not especially disruptive to their happiness. [They view] their retirement situation as a relatively contented and independent time with the opportunity to engage in science" (1972, pg. 118). These retired scientists continued a fairly active level of reading in their fields, some continued research, and many attended professional society meetings. In interpreting his findings, Rowe developed a picture of two patterns of adaptation to retirement. First, he identified academic scientists who had achieved eminence in their careers and for whom continuation of professional activity remained a central theme in retirement. Rowe's studies as well as others suggest that for such people release from the requirements of the job may enhance the freedom to pursue scholarly and professional commitments and intellectual interests with less distraction. A second pattern of adaptation to retirement occurs for scientists who had not achieved academic or professional eminence. Such scientists, too, made satisfactory adjustments to retirement, but their retirement activities and commitments were built around family, community, church and other non-work related aspects of their lives. Differences between these two groups were not found so much in the quality of their adjustment, since both groups report satisfaction, but rather with their life style in retirement.

Patton's (1977) study of University of California faculty retiring between 1968 and 1976 revealed that 86 percent of all retirees indicated satisfaction with their decision. Early retirees reported even higher levels of satisfaction than those retiring at the mandatory retirement age, with a somewhat higher level of satisfaction among females than males. A trend towards increasing frequency of early retirement among University of California faculty was reported. Reasons cited for early retirement included desires to develop interest outside the University, poor health, not enjoying one's job, or retiring to relieve the pressure from a superior or colleague. The most common reason cited, however, was that recent improvements in the retirement annuity system had now made it possible for them to afford early retirement.

An in-depth study of early academic retirees from large universities by Kell and Patton (1978) indicated that 38 or 40 of the early retirees studied were very satisfied with their decision to retire; only two would have retired later if they could have made the decision again. The reasons given for early retirement were varied, including all the reasons cited in Patton's 1977 study as well as an additional motivation for some who simply felt they had worked long enough and had earned a change. One additional study of early retirement (Gernant, 1972) based on a sample of 814 retired academics (569 male and 245 female) in Michigan concluded that the trend toward early retirement will continue in higher education and that the age of retirement will probably continue to decrease. The author also noted that 80 percent of his sample reported that they felt they had retired at "the right time" and, except in the area of increases in cost of living, there were very few negative comments about the retirement experience.

A recent study by Snow and Havighurst (1977) of retired college presidents elaborated on the two approaches to retirement suggested in the Rowe studies. They identified two retirement life styles which they called "Maintainers" and "Transformers."

The Maintainers "held onto professional activity successfully, generally pursuing part-time assignments after formal retirement and supplementing this with other activities in order to fill their time" (pg. 548). In contrast, the Transformers "changed their life style by reducing their professional activity through choice and creating for themselves a new and enjoyable life style." All of these retirees chose some non-work activities such as hobbies or community involvement for their major retirement participation. Seldom did they report retirement as an opportunity just to relax or to do nothing.

The Maintainers seemed to be committed to work not only as a major life focus but also as a pre-emptive one. They selected retirement activities which were consistent with the work themes that had dominated their adult lives. Transformers, on the other hand, while indicating an equally high level of commitment to their professional work prior to retirement, had not made work their exclusive life commitment. Rather, they had developed areas of participation and activity themes throughout their adult life in addition to work itself; these non-work commitments not only were sufficient to carry them into retirement, but also provided a welcomed avenue of pursuit in retirement.

The Future of Retirement: Implications and Concerns

These studies of academic retirement represent important inquiries into the retirement experience of white collar and professional occupational groups. They provide valuable insight into the changing nature of the retirement experience and suggest useful guidelines to assist in planning for retirement.

First, it seems possible to reject earlier pervasive notions found both in popular and professional opinions about retirement, i.e., that retirement is a major life "crisis." That retirement is a major change in roles and patterns of participation does not preclude its being anticipated with a sense of satisfaction. This new phase in the life cycle has challenges and gratifications all of its own.

Many of the above studies question the validity of earlier debates as to levels of desirable activity in retirement and the significance of separation from roles. They point to the significance which non-work activities assume in adult life, both in retirement and middle age as well. The different life styles of retirees that have been described may well also be different life styles for the working adults in the later stages of their careers. They speak profoundly about the changing relationship between work and non-work spheres of participation in the life cycle of the worker.

Such studies may also be of value for teachers, other academics and their institutions and organizations in considering retirement planning. In particular, the following observations derived from these studies may be relevant.

1) The economic factor

While on the whole, coupling of Social Security with a supplemental pension provides a modest but relatively secure financial base for retirement for academics when contrasted with most other workers, economic anxieties

are prominent in this group. In the various studies reported, between 70 and 80 percent of the respondents regarded their current income level as satisfactory for their needs; at the same time, most of them also listed financial concerns as a source of their current worries. They were, of course, referring to fears of the effects of inflation upon their ability to make ends meet in retirement. Beyond that concern, however, they were also reflecting the particular vulnerability to which the retired person is subjected by drastic changes in the economy. Institutional retirement provisions should be carefully reviewed both as to their adequacy when retirement begins and their ability to sustain a given standard of living over a period of years.

2) Pre-retirement planning

While it is a truism that pre-retirement planning is important, the few available empirical studies show mixed evidence as to its effectiveness. The experiences of retired academics may provide insight into the apparent contradictions which exist in this area. Paradoxically retired teachers and academics have made a favorable adjustment to retirement, well above the average of most groups; they indicate that they received practically no pre-retirement preparation, and they have fairly frequently recommended pre-retirement preparation as a service which their institutions can render. This is a well educated group who are able to obtain and analyze needed information for themselves, and apparently have done so with some degree of success. At the same time they feel they could have benefited from some systematic program of information which would have helped them in making their preparations. It may be that retired academics while able to adjust successfully to retirement better than most without preparation programs, might also benefit more than most from such programs.

3) Continuation of professional identity and association

For both the Transformers and the Maintainers, loss of contact with their former colleagues and institutions was an undesirable aspect of retirement. There are steps that academic institutions could take with relatively little cost to include retired members in their communication networks and enable them to feel that they are still associated with the academic enterprise. These are people who have had strong professional commitments, and many of them still wish to be identified with their former institutions, even though they are now retired.

4) Partial retirement

The evidence seems to suggest that the Transformers welcome retirement and make the transition to it without difficulty, often electing to retire early if they can afford it. The Maintainers are a proportionately smaller group for whom loss of work activity itself creates adjustment problems. This group tends to work until mandatory retirement age. A system of partial retirement prior to mandatory retirement age, where pension provisions permit part-time work activity, may be most helpful in providing a bridge to retirement for this group.

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