



## Reconceptualizing retirement: A status-based approach



David B. Hershenon\*

University of Massachusetts Boston, Boston, MA, USA

University of Maryland, College Park, MD, USA

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### ABSTRACT

The one thing on which essentially all retirement scholars agree is that there is no generally accepted definition of the term “retirement.” Hence, it is not surprising that a plethora of competing models of the stages of retirement has been generated. To cut this Gordian knot, this paper proposes that the concept of statuses, which are not necessarily mutually exclusive or sequential, replace the idea of stages. Statuses better reflect observed human behavior and are more open to multicultural application, thus facilitating retirement research and clinical practice. The retirement statuses proposed here, which can exist in any combination or sequence, are retrenchment, exploration, try-out, involvement, reconsideration, and exiting (forming the acronym RETIRE).

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“In the beginning, there was no retirement. There were no old people. In the Stone Age, everyone was fully employed until age 20, by which time nearly everyone was dead ...” (Weisman, 1999, p. 1). Over the course of the past 10,000 years, more and more people have been living further and further beyond their time as reproductive and economic contributors, eventually growing numerous enough to form a distinct population cohort. In the past 150 years, individuals in that cohort who formerly earned an income have come to be labeled “retired.” Not surprisingly for a term of such recent origin and widespread use, there is little agreement on what this term means. As Ekerdt (2010, p. 70) stated, “The designation of retirement status is famously ambiguous because there are multiple overlapping criteria by which someone might be called retired, including career cessation, reduced work effort, pension receipt, or self-report.” Denton and Spencer (2009, p. 63) noted, “The confusing array of definitions reflects the practical problem that underlies the concept of retirement. It is essentially a negative notion, a notion of what people are not doing – namely, that they are not working.” In his chapter entitled “From Retirement to ‘Productive Aging’ and Back to

Work Again,” Bass (2011) called even Denton and Spencer’s negative criterion into question. Wang, Henkens, and van Solinge’s (2011) review of the literature on psychological adjustment to retirement similarly concluded that the meaning of retirement was multifaceted, changed over time, and could no longer be defined as a single, one-time event. McVittie and Goodall (2012, p. 75) further noted, “As cultural understandings of retirement change, so too do the forms of individual activity that come to be recognized as comprising retirement.” Beehr and Bowling (2013) concluded that until the various competing definitions of retirement are empirically tested, their relevance and predictive validity remain unknown.

Given this ambiguity as to the definition of retirement, it is not surprising that attempts to define the stages of retirement have arrived at widely differing conclusions. Richardson (1993) posited three phases: the anticipatory phase of preretirement, the phase of deciding to and actually retiring, and the phase of postretirement adjustment. Feldman and Beehr (2011) also proposed a three-phase model of retirement decision making: imagining the future, assessing the past to decide when to let go, and putting one’s retirement plan into action. Wolfson (2009) suggested a four stage model: preretirement, active pursuit of retirement dreams, slowing down, and letting go of expectations and control. Victor (1994) identified five stages in the

\* 70 Park Street, Apt. 42, Brookline, MA 02446, USA  
E-mail address: [dhershen@umd.edu](mailto:dhershen@umd.edu).

transition to retirement: growing interest in retirement as it approaches, initial euphoria, some stress, adjusting to a new lifestyle, and settling down. The Editorial Staff of the *Retirement Income Journal* (2010) listed six emotional stages of retirement: imagination (6–15 years before retirement), hesitation (3–5 years before retirement), anticipation (2 years before retirement), realization (the first year of retirement), reorientation (2–15 years after retirement), and reconciliation (16+ years after retirement). Similarly, Cussen (2015), also a financial planner, delineated six stages of retirement: preretirement planning, the big day of retiring, the honeymoon phase of freedom, disenchantment, a reorientation phase of building a new identity, and creating and following a new routine. Finally, Atchley (2000), a social scientist specializing in aging, posited a six stage process: preretirement (having two phases, remote and near, and involving both disengaging from the workplace and planning for the future), retirement (with three possible paths: “honeymoon” time to try previously unattainable activities; “immediate retirement routine,” continuing all prior activities other than employment; or “rest and relaxation”), disenchantment, reorientation (creating a new, satisfying lifestyle), retirement routine (living that lifestyle), and termination of retirement (due to incapacitation). Although most social scientists follow Atchley’s model, there is no more consensus on the stages of retirement than there is on its definition.

Given this state of affairs, this paper suggests a different approach to conceptualizing the structure and course of retirement that circumvents many of the problems inherent in trying to define the stages of a protean construct like retirement. This alternative approach replaces the idea of stages of retirement with Helms’s (1995) construct of statuses. Helms developed this construct as a better explanatory principle for her theories of white and non-white racial identity development than the stage models she and others had employed in the past. Her rationale for making this conceptual shift was that, unlike stages, statuses are not necessarily mutually exclusive or sequential and so more validly represent empirical observations of people’s behavior. That is, a person could be in more than one status at the same time and did not have to have completed any other status as a prerequisite to being in any given status. Moreover, because stages are largely defined by their cultural context, statuses could be more applicable multiculturally. Helms and Piper (1994) suggested that the idea of statuses could also be productively applied to the career development process. This suggestion was implemented by Beveridge, Craddock, Liesener, Stapleton, and Hershenson (2002) and by Hershenson (2005). Given the demonstrated utility of this model in the analysis of racial identity development and of career behavior, this paper will apply the construct of statuses to an analysis of retirement behavior.

### The six statuses of retirement

This paper posits that the phenomenon of retirement can best be conceptualized as including six statuses, which can coexist in any combination or sequence. These statuses are retrenchment, exploration, try-out, involvement, reconsideration, and exiting, which form the acronym RETIRE. These statuses were identified by applying two criteria: (1) that they

could each be found in at least some members of a variety of economically and culturally diverse population groups and (2) that there does not appear to be any retirement behavior exhibited by members of any of these diverse groups that does not fall within one of these statuses. There is, of course, no implication that every individual necessarily experiences all six statuses in the course of her or his retirement.

The first of these statuses, retrenchment, follows from the definition of retirement and involves fully or partially cutting back on one’s principal employment (which can include homemaking). Retrenchment can be voluntary or involuntary, such as being laid off or becoming disabled. A partial retrenchment may later become total. While retrenchment is a marker status for retirement, it is not necessarily the first status a retiree enters. Other than those who enter the status involuntarily without warning (for example, an unanticipated layoff or a disabling trauma), most people have thought about and possibly tried out some aspects of their retirement plans in anticipation of the event. Thus, exploration and possibly try-out may well precede retrenchment. Retrenchment may also involve a change in lifestyle, either intentionally sought or involuntarily imposed by the concomitant change in one’s economic or social status.

Exploration status involves thinking about and gathering information on possible activities and lifestyles in which to engage during retirement. Simon (1995) suggested that persons may develop a personal narrative script that can become their paradigm for deciding which retirement activities are likely to satisfy them. Another factor that may shape people’s search for options is their retirement self-efficacy (the personal belief that one has the skills and abilities needed to succeed in particular retirement activities). Carter and Cook (1995) concluded that retirement self-efficacy “is an important determinant of anticipated and of experienced retirement satisfaction” (p. 77). Exploration may also be affected by the person’s energy level, adventurousness, and longevity expectations.

Try-out status involves selecting and trying out options for retirement activities (including inactivity) and lifestyles. Once again, retirement self-efficacy may affect which options prove successful. Related to this, Donaldson, Earl, and Muratore (2010, p. 279) found that “[a]fter controlling for the effects of demographics and health, a higher personal sense of mastery ... significantly predicted adjustment to retirement.” Try-out status for any given activity lasts only until a determination has been made to pursue or to reject that activity. This is usually, but not necessarily, a short process. The success of any try-out is inevitably affected by the intrapersonal, family, and community supports for and barriers to that activity or lifestyle.

Involvement status is the retiree’s long-term participation in those retirement activities and lifestyles that have been successfully vetted by try-out or have been carried over from the preretirement period. Involvement status may last for decades, for as long as the person finds these activities or lifestyles to be both doable and satisfying. As Harper and Shoffner (2004) and Foley and Lytle (2015) suggested, the idea that satisfactoriness and satisfaction determine tenure in a retirement activity, derived from the Theory of Work Adjustment (Dawis, England, & Lofquist, 1964), offers a useful basis for understanding how long the involvement status will continue.

When involvement loses its allure or attractive new options present themselves, reconsideration status is activated. It

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