

Adjusting to Retirement: Considerations for Counselors

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The purpose of this article is to examine retirement while focusing on issues older adults face in adjusting to retirement and to suggest implications for counseling people who are making this transition.

During the past decade, the number of workers retiring each year has increased dramatically. According to Feldman (1994), more than 2.5 million people retire each year, and the proportion of those under the age of 65 who retire is increasing. He also stated that by the year 2000, World War II "baby boomers" will be reaching an age at which retirement becomes a viable option. Recent research by the American Association of Retired Persons (AARP, 1992) estimated that more than 28 million people are considered to be "older persons," or persons over 60 years of age. Furthermore, the AARP estimated an increase in this population to about 65 million by the year 2030 compared with 25 million in 1980. This increase in the older population is based on a longer life expectancy. In addition, if one lives long enough to retire around age 65, it could be assumed that he or she will live another 15 to 20 years after retirement (Hanisch, 1994).

Retirement involves a transition that may be viewed not only as a change in roles, but as an expansion and redefinition of previous career roles. Because career roles are associated with status, identity, power, and money, this transition could be seen as a potential period of crisis (Jenson-Scott, 1993). Myers (1992) stated that "the loss of employment at retirement can be equally as devastating to the older individual as job loss at any time in life" (p. 285). Retirement also requires an adjustment to increased lei-

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sure time, decreased income, increasing health concerns, and changes in identity and interpersonal relationships (Atchley, 1975). Furthermore, people's reasons for retiring, such as seeking more leisure time, may mirror their feelings toward this transition. In turn, these feelings may influence their attitudes and behaviors, thus potentially affecting their adjustment in retirement (Hanisch, 1994).

The purpose of this article is two-fold. First, we attempt to examine retirement and some of the issues older adults face in adjusting to retirement according to adjustment theories. Second, we present implications for counseling people who are making this transition. Awareness of adjustment theories provides a relevant background for individuals who provide career, retirement, and leisure counseling. Counselors should also be aware that the theories presented represent beliefs that may not be applicable to all groups, because many theories were developed based on White, middle-class male norms (Tinsley & Schwendener-Holt, 1992).

DEFINING RETIREMENT

Atchley (1976) defined retirement as "a condition in which an individual is forced or allowed to be employed less than full-time (whatever that may mean in his particular job) and in which his income is derived at least in part from a retirement pension earned through prior years of service as a job holder. Both of these conditions must be met for an individual to be retired" (p. 1). Richardson (1993) cited Atchley's (1988) definitions of retirement, in which a retired person is defined as "(1) any person who performs no gainful employment during a given year, (2) any person who is receiving a retirement pension benefit, or (3) any person who is not employed year round" (p. 9), as the most comprehensive definitions available. These definitions are considered economic ones, and, like most traditional definitions of retirement, they do not fully reflect the heterogeneity in the retired population of this country (Richardson, 1993).

Social definitions of retirement emphasize the meaning that retirement has for retirees. These definitions also emphasize a view of retirement as a gradual process incorporating different phases and enabling some individuals to move back and forth from partial to full retirement for several years (Richardson, 1993). According to Atchley (1988), most retirees pass through the following eight stages during the process of retirement: (a) preparation phase, (b) honeymoon phase, (c) the retirement routine period, (d) rest and relaxation, (e) disenchantment, (f) reorientation, (g) routine, and (h) termination.

The social-phenomenological definition of retirement rests within the individual retirees and maintains a relevance for the counselors who work with them (Richardson, 1993). Counselors working from this definition

should recognize that the definitions of retirement for retirees are constantly changing and should focus on exploring the retirees' feelings about retirement in the here and now.

ADJUSTING TO RETIREMENT

A number of issues can have an effect on whether a person can make a successful adjustment to retirement. Some of these issues include finances, social network, voluntary or involuntary retirement, physical health, emotional health, marital status, family, gender, and sociocultural factors (Kimmel, 1990). Numerous theories have been proposed to describe the phenomena of personal adjustment in light of these issues as well as to offer general intervention strategies to help retirees cope with this adjustment.

Role Theory

According to role theory, society is structured around the varied roles people play. These roles shape the norms and expectations regarding behavior and attitudes and are critical to self-identity (Carter & Cook, 1995). The roles that people have (e.g., parent, sibling) are frequently self-defined and are sometimes socially defined (e.g., teacher, doctor). These roles may emerge through close personal relationships with others (e.g., friend, parent, sibling), group affiliations (e.g., Veterans of Foreign Wars, civic clubs, volunteer organizations), activities experienced in employment roles (e.g., law enforcement, nursing, sales), and from recreational and leisure activities (e.g., fishing, hunting, participating in sports, Carter & Cook, 1995).

Roles people play have an influence on their adjustment to life after retirement. Retirement involves a movement from a worker role that has been an integral part of life for some time to the retiree role. This shift in roles may be detrimental to the health of retirees who are not properly prepared for it (Atchley, 1976). Carter & Cook (1995) discussed how social connections provide a means of support and a source of identity that help retirees make a positive adjustment after retirement. The authors argued that family involvement, voluntary activities and affiliations, and interaction with friends may be strong predictors of postretirement adjustment.

Disengagement Theory

Disengagement theory states that as people age they gradually withdraw from the roles they occupied during their middle years and become preoccupied with their own lives (Papilia & Wendkos-Olds, 1992). According to disengagement theory, retirees can become socially isolated when they find themselves in a sudden role discontinuity from work and social activities when they retire and no longer fill the same roles. Tinsley and

Schwendener-Holt (1992) referred to several criticisms of this theory including the age discrimination perspective it maintains and little empirical support.

Activity Theory

Proponents of activity theory suggest that people adjust best to old age and retirement when they maintain high activity levels similar to what they had in middle age (Papilia & Wendkos-Olds, 1992). Atchley (1976) proposed that for people to successfully adjust in retirement to the loss of a job, they must find activities that serve as a substitute for the personal goals that they worked toward in their jobs. This theory also states that for people to grow old successfully, they need to find ways to be integrated into society, make contributions, and feel needed and useful (Tinsley & Schwendener-Holt, 1992).

Parker (1982) stated that activity theory is more of a developmental aging theory than a retirement theory. According to Richardson (1993), this theory places unrealistic expectations on older people to engage in activities at levels similar to those of their middle years. Older people who try to meet these expectations could experience failure if they are unable to maintain the pace they did when they were younger.

Continuity Theory

According to continuity theory, retirees will cope with retirement by increasing the time spent in roles with which they are already familiar, instead of finding new roles (Tinsley & Schwendener-Holt, 1992). This idea is based on an assumption that older people want their lives to remain in a state similar to that before retirement. Atchley (1989) proposed three general categories of continuity: (a) discontinuity, which occurs when life becomes too unpredictable; (b) optimum continuity, when the retiree experiences an optimal amount of change; and (c) too little continuity, when the person feels that life has become too routine and thus boring.

Continuity theory, like other retirement theories, has been criticized. The main criticism of continuity theory is its view that certain aspects of life are unchanging. This theory fails to consider changes in income, social resources, and psychological well-being that may occur after retirement (Tinsley & Shwendener-Holt, 1992).

Crisis Theory

Richardson (1993) proposed that crisis theory "is a more appropriate theory for understanding adjustment problems during retirement because it does not assume that development is pathological and because it is a psychosocial theory that emphasizes situational and individual aspects of change" (p. 34). According to crisis theory, retirement is seen as a major transition

that has the possibility of becoming a crisis. Issues encountered during retirement, such as financial constraints, medical problems, and psychological needs, also have the potential to create crises (Myers, 1992). Therefore, crisis intervention approaches are effective in dealing with retirement problems. In using these approaches, counselors focus on the personal meanings and the explanation or interpretation of experiences from the retiree's perspective (Richardson, 1993).

Compromise/Negotiation Theory

Proposed by Atchley (1976), compromise/negotiation theory is a synthesis of the major elements of activity theory and disengagement theory. *Compromise* relates to the internal negotiation people engage in when establishing a hierarchy of personal goals. These goals are organized in three categories: (a) those that we are taught, (b) those that grow out of our own experiences, (c) and those that are held by others that we seek to imitate (Parker, 1982). A person's ability to adjust to retirement is contingent upon their personal goals. An example is the individual who has pre-established nonwork-oriented goals and therefore experiences little internal compromise. However, if a person views goals as being work oriented, then the individual may experience stress in trying to restructure priorities.

Negotiation refers to the process of discussing goals with others. In this discussion process, individuals learn to negotiate between the external social world and their internal world and to reach an internal compromise related to their goals that leads to feedback from significant others (Parker, 1982).

GENDER AND CULTURAL ISSUES

The availability of literature regarding women's retirement has been limited until recently (McGoldrick, 1994). Furthermore, the literature regarding gender differences in retirement has traditionally focused on transition and adjustment issues of men (Szinovacz & Washo, 1992). One reason for this disparity in the literature is that many women were not employed outside of the home (Tinsley & Shwendener-Holt, 1992). In addition, traditional definitions of work used in research do not fit well with women (e.g., delayed entrance, work stop-outs, Belgrave, 1989). Another reason is that research in retirement adjustment has shown that women have lower levels of life satisfaction after retirement than men (Tinsley & Schwendener-Holt, 1992). These lower levels of life satisfaction may be due to a greater vulnerability to postretirement life events that negatively impinge on retirement adjustment (Szinovacz & Washo, 1992), reasons for retirement, or financial status (McGoldrick, 1994). Logue (1991) re-

ported that one sixth of all unmarried women retirees are financially stressed in the early years of retirement following a career of full-time work. Moreover, research indicates that women from low occupational status jobs may be the most vulnerable to problems adjusting to retirement (McGoldrick, 1994).

There has been an increasing focus in the literature concerning retirement issues relating to race and ethnicity, with the majority comparing Black Americans to White Americans (McGoldrick, 1994). Research indicates that Blacks experience more adjustment problems due to financial constraints, inadequate resources, health decline, and greater risk for disability (Gibson & Burns, 1991; Hubbard, 1992). Retirement adjustment for Black women may be particularly difficult because of longer work histories, less education, discrimination, and reduced likelihood of positive retirement opportunities (Logue, 1991; McGoldrick, 1994). However, Black professionals may adjust to retirement similarly to White counterparts but are still less likely to have private pension plans (McGoldrick, 1994; Tinsley & Schwendener-Holt, 1992).

In summary, the previously mentioned theories provide a relevant background to assist counselors in providing services to retirees. However, counselors should be aware that these theories grew out of a White, middle-class perspective and may not apply to members of ethnic minority groups (Tinsley & Schwendener-Holt, 1992).

RETIREMENT COUNSELING

The increasing proportion of older adults in society calls for increased attention to their counseling needs. As adults age, they reach points in their lives in which counseling can help them cope with life changes. This aging population also continues to confront and struggle with developmental tasks such as choosing a second career if needed, addressing death, and accommodating retirement (Sinnick, 1977). More than 20 years ago, Atchley (1975) discussed the need for career counseling specialists to work with older adults and highlighted the importance of techniques designed to be responsive to their particular needs.

Richardson (1993) addressed these issues in her preretirement and retirement adjustment counseling models. Preretirement counseling, from her perspective, involved the following three phases: (a) listening, which resembles a primary phase of bereavement counseling; (b) assessment, in which the counselor evaluates the severity of the retiree's problem; and, (c) intervention, in which the counselor focuses on assisting the retiree to identify an appropriate preretirement plan.

Richardson's (1993) retirement adjustment counseling model included these same three phases, but with different foci. In the listening phase the counselor helps the retiree manage, accept, and gain control of emotions

and to find meaning in retirement. Assessment focuses on data collection. The counselor collects information regarding the retiree's income, occupational status, health, marital status, and social supports. The retiree's retirement plans and preretirement expectations are reviewed at this time. Richardson's model includes three specific intervention strategies: (a) a non-directive approach, (b) a collaborative approach, and (c) a directive approach, with each approach designed to accommodate retirees with specific needs. Specific interventions range from active listening in the nondirective approach to electroconvulsive shock therapy (ECT) in the directive approach.

A PROPOSED MODEL FOR RETIREMENT ADJUSTMENT COUNSELING

Depending upon a counselor's perspective, Richardson's (1993) models address counseling of adults approaching retirement and may be viewed as benign to very invasive. We suggest that a more broad-based intervention model be considered, because retirement may be an issue for any working adult, regardless of age. The proposed model for retirement adjustment counseling consists of three stages, each consisting of three phases (see Appendix).

Stage 1: Preretirement

Stage 1 involves the counselor assisting clients to prepare and plan for eventual retirement. Although typical clients will be within 5 years of retirement, the proposed model is designed to accommodate an individual of any age who has retirement concerns.

Phase 1: Assess. In this phase, the counselor focuses on the client's preparation for retirement. Traditionally, financial concerns receive the most attention in retirement planning. However, other variables exist that must be considered for the client to experience positive adjustment to retirement. It is imperative that the counselor not only help the client assess financial plans but also personal variables such as social functioning, including support systems and family issues and responsibilities, and health, including leisure and recreation, interests, and physical and psychological well-being. In addition, self-concept and life satisfaction are important factors to be considered.

The counselor should be mindful of gender issues, such as the fact that women typically have planned less than men (McGoldrick, 1994). McGoldrick also noted that Black Americans experience more adjustment problems than do White Americans. Finally, client age must be considered; younger clients face potentially longer retirement periods.

Phase 2: Intervene. Based on outcomes from the assessment phase, the counselor and client develop and implement appropriate interventions. The counselor is free to work within any chosen theoretical orientation, given that this is a generic model. For example, the assessment phase may

have uncovered the client's irrational beliefs that lead to a perceived void, and a behavioral counselor may assist the client in creating a list of possible social support systems and then assign the client the "in vivo" task of evaluating these systems through personal communications, either by telephone or in person.

Again, gender may arise as a concomitant factor in developing appropriate interventions. Men and boys often view themselves as providing the support for others while neglecting their own social support requirements (Stoop, 1995). Women and girls, on the other hand, are typically acculturated to be nurturing and supportive (Bradley, Gould, & Hayes, 1992).

Phase 3: Evaluate. After the planned interventions have been implemented, counselor and client should evaluate the effectiveness of those interventions together. If they agree that the interventions have helped the client achieve desired changes, counseling progresses as dictated by client needs and desires. If, however, this evaluation reveals outcomes other than client success, then they may want to return to Stage 1 and go through the stages again.

Stage 2: Retirement

From a developmental perspective, Stage 2 is the anticipated "location" for a client who is within 6 months from retirement to 6 months after retirement. During this stage, counselors assist clients in making a smooth transition from the everyday world-of-work to a new lifestyle. In short, the focus is retirement adjustment.

Phase 1: Assess. Together, counselors and clients examine the client's short-term readiness for a lifestyle adjustment. Of primary concern are the emotions that the client is experiencing. Regardless of counselor theoretical orientation, rapport building and active listening should be the "tools" of choice. The counselor listens for both the positive emotions that lead to successful adjustment and the negative emotions that may hinder success.

Phase 2: Intervene. Intervention goals are simple. The counselor helps the client experience and express positive emotions. The counselor works with the client to discern the foundations of those emotions that preclude adjustment success and to identify and express more positive emotions.

Phase 3: Evaluate. In this phase, like Phase 3 of the preretirement stage, counselor and client evaluate the success or lack of success of the chosen interventions. Successful adjustment indicates that future counselor-client interaction can focus on meeting other client needs and desires. If adjustment is deemed to be less than successful, counselor and client should repeat Stage 2.

Stage 3: Postretirement

The postretirement stage is one of maintenance. The primary counseling objective is to ensure that the client continues to enjoy positive adjustment

experiences during retirement. That is not to say, however, that counselor-client interaction is low. On the contrary, every day brings new experiences and emotions that demand attention.

Phase 1: Assess. First and foremost, counselor and client must continue to assess the client's adjustment to retirement. Should they deem that the client is adjusting with less success than before, it becomes necessary to "recycle" through the retirement stage. Otherwise, this assessment phase focuses on emotional responses to those new experiences brought about by retirement.

Phase 2: Intervene. In this phase the counselor addresses those emotional responses "uncovered" during the assessment phase.

Phase 3: Evaluate. As in the previous stages, counselor and client evaluate the results of the interventions. As before, success suggests progress, whereas a lack of success indicates that a recycling occur within the stage.

SUMMARY

There are a number of issues that contribute to retirement adjustment problems in older adults. These issues include, but are not limited to, culture, gender, financial status, leisure activities, social functioning, health, and interests. In addition, there are many theories of adjustment that attempt to explain the problems retirees must face. As noted earlier, these theories provide those helping retirees with a relevant background from which to work. However, these theories represent beliefs that are pertinent to certain groups but may not hold true for persons of other groups; thus, interventions that may prove effective for one group may not be as effective for another.

There have been very few attempts to develop appropriate and viable counseling interventions to help retirees cope with adjustment to new and different lifestyles. As America's "baby boomers" continue to age and begin to retire, society will begin to note a significant increase in the total number of retirees. Consequently, the need for proven interventions for preretirement and retirement counseling will increase. This need for counseling is intensified by the fact that the work environment is rapidly changing. Because of advances in science, technology, transportation, and communication, workers may need to acclimate themselves for occupations that are in constant change. They may be required to acquire new skills or change occupations to keep up with these advances, and these changes may have a drastic effect on retirement.

In response to consideration of the aforementioned issues, we created the proposed model of retirement adjustment. The model was designed to provide a framework for more effective counseling interventions to accommodate the ensuing demand by preretirees and retirees of various ages,

genders, or cultures. Detailed discussion of the proposed model and interventions involved is warranted; however, further discussion is needed. By acknowledging the growth of the aging population, the changing society, and the importance of counseling interventions, counselors may assist older persons in making the transition to retirement in a more personally satisfying manner.

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APPENDIX

A Proposed Model of Retirement Adjustment Counseling

Stage 1: Preretirement (Preparation and Planning)

- Phase 1: Assess
- Phase 2: Intervene
- Phase 3: Evaluate

Stage 2: Retirement (Action)

- Phase 1: Assess
- Phase 2: Intervene
- Phase 3: Evaluate

Stage 3: Postretirement (Maintenance)

- Phase 1: Assess
- Phase 2: Intervene
- Phase 3: Evaluate