

IS THERE LIFE WITHOUT WORK?

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ABSTRACT

The present study examined the way retirees perceive retirement and continue to work post-retirement. Using a longitudinal design, qualitative and quantitative analyses were performed to examine the effect of preoccupation with work on adjustment to retirement. The findings indicate a wide range of attitudes toward cessation of the working life on the eve of retirement. In addition, most retirees reported increased well-being and decreased distress one year after retirement. Although for all participants a correlation was found between adjustment and preoccupation with work on the eve of retirement, no difference in the adjustment measures emerged a year later between those who were fully retired and those who continued to work. The implications of the findings for both personal well-being and social policy are discussed.

Over 30% of retirees in the industrialized world continue to work after official retirement age, a trend generally encouraged by government policies that support delayed or flexible retirement. As Ozawa and Lum (2005) state, the policy "has shifted from the encouragement of early withdrawal from the labor force to the encouragement of continuous participation in the labor force" (p. 41).

Many people continue to work out of a desire to avoid a drop in their standard of living (Hyde, Ferrie, Higgs, Mein, & Nazroo, 2004) and/or to fill the psychological and social void created by retirement. Post-retirement work may take a variety of forms (Cohen-Mansfield, 1989; Whitbourne, 2001). Data collected in 2000 show that 15% of Americans of retirement age return to the labor market

(blurred retirement), about 25% choose a transitional job, which is not the same work they did for most of their life (bridge employment), and about 30% do not retire at all (Whitbourne, 2001).

Despite these statistics, the issue of whether it is good or bad for older people to continue to work has not yet been sufficiently investigated. Indeed, no theoretical framework for such an examination appears to exist (Phillipson, 1999; Settersten, 2003). In psychosocial terms, the questions that need to be asked are whether older people want to continue to work, what kind of retirement they envisage, and how their decisions affect their post-retirement adjustment and well-being.

These questions are further complicated by old age development theory, which holds that an examination of adjustment must consider both the internal processes and the increasing interpersonal variance characteristic of old age (Baltes, 1997; Baltes & Baltes, 1990; Elder, 1995). Thus, the question becomes whether continuing to work coincides with these processes and suits the needs of all individuals. Do people wish to continue to work or do they prefer to enjoy the fruits of their working years, receive a monthly pension, and do whatever they please? Or is it possible that continuing to work in old age is a way to project the voice of the older person at a time of increasing interpersonal differences?

The complex nature of development theory is reflected in research results. Some studies have shown that continuing to work increases well-being and adjustment to retirement. Kim and Feldman (2000), for example, found that bridge employment was strongly related to both retirement satisfaction and overall life satisfaction, and that volunteer work and leisure activities complemented bridge employment in facilitating adjustment to retirement.

In contrast, other researchers claim that as long as the work market harbors negative prejudices against older workers, the encounter between the retiree and reality will be frustrating, and therefore might reduce well-being (Phillipson, 2004).

The inconsistency of the research results has been attributed to the faulty methodology of existing studies, such as a comparison between different cohort groups or a cross-sectional rather than longitudinal design (Kim & Moen, 2001). Thus there appears to be a real need for more appropriate methodology to explore the nature of the retirement experience in terms of both successful adjustment to retirement and the social and personal opportunities for a new post-retirement lifestyle.

One such methodology is suggested by Whitbourne (1985), who developed a broader view of the adjustment process that makes it possible to examine how adults prepare for and construct their expectations of a life transition. Her approach is based on the concepts of a "life story," which consists of subjective perceptions of the past, and a "life scenario," which represents a hypothetical narrative of future expectations. The life scenario is shaped by internal and external factors, salient themes in the individual's life, and the norms and expectations of his or her age cohorts. The life story thus sheds light on the effects of major events, while the

life scenario reveals the individual's dreams, fantasies, fears, feelings, and cognitive perceptions. Moreover, by translating tentative expectations about the future into tangible experiences, the scenario is a means of anticipatory coping with expected life events. Thus, when constructed on the eve of a life event, it reveals not only the person's perception of the anticipated event, but also the internal negotiations conducted in order to cope with it.

Constructing a life story and life scenario has been found to be a common feature of the aging population, coinciding with universal normative processes at this age (Haight & Webster, 1995; Viney, 1993). In addition, it appears to meet the need to cope with anticipated events (Grob, Krings, & Bangerter, 2001; Ruth & Coleman, 1996; Whitbourne & Weinstock, 1981). As retirement is a major developmental event in adult life (Viney, 1993), individuals nearing retirement can be expected to create a life story which will include their perception of their work life (Levinson, Darrow, & Kline, 1978), and a life scenario revealing how they perceive their retirement and post-retirement lives.

In view of the trends in the labor market, as well as the internal processes and increasing variance characteristic of old age, the goals of the present study were twofold. First, using a framework based on the adult adjustment model (Whitbourne, 1985), we wished to explore the attitudes toward work in general on the eve of retirement and whether or not they represent part of the perception of the future. Secondly, in light of the debate in the literature, we sought to examine the connection between continuing to work after retirement and post-retirement adjustment.

The two aims were pursued longitudinally, with attention to both the pre- and post-retirement periods. Although pre and post comparisons are not uncommon in quantitative studies of adjustment to retirement, they are rare in phenomenological investigations. Only a few qualitative studies (using small samples) examine adjustment from the pre-retirement to the post-retirement period (Harper, 1993; Savishinsky, 2000; Theriault, 1994). Thus, the strength of the current study lies in its longitudinal design, its use of quantitative and qualitative data, and its grounding in a theoretical tradition.

Two hypotheses were framed on the basis of life course development theory.

1. The preoccupation with the theme of work on the eve of retirement will adversely affect post-retirement adjustment, correlating negatively with psychological well-being and perceived health and positively with distress.
2. Post-retirement employment will adversely affect post-retirement adjustment, correlating negatively with psychological well-being and perceived health and positively with distress.

Retirement in Israel

In Israel, retirement is regulated by collective labor agreements that apply to some two-thirds of the work force and have the power of law. At the time of this

study, the arrangements mandated retirement at age 65 for men and 60 for women (Center for Planned Retirement, personal communication, December 2002; changes were introduced in 2004). Despite these regulations, however, it is estimated that some 15% of Israelis continue to work beyond mandatory retirement age (Central Bureau of Statistics, 2002). Nonetheless, all the study participants were employed within the framework of the collective labor agreements and were thus compelled to retire at age 65 whether or not they wished to do so.

METHOD

As noted, the study employed a longitudinal design combining quantitative and qualitative research methods. The data were collected in the years 1997-1999. Adjustment to retirement was measured by the participants' personal interpretation of the situation as presented in their life stories and life scenarios, as well as by the commonly employed adjustment measures of well-being, distress, and evaluation of health condition (Antonovsky, 1984; Reitzes & Mutran, 2004; Warr, Butcher, Robertson, & Callinan, 2004), along with specific questions concerning employment, occupational format, and leisure time activities (Sivan, Sela-Katz, & Pe'er, 2003).

Participants

The sample consisted of 56 Jewish males, up to six months younger than the Israeli mandatory retirement age of 65. Thus age ranged from 64-65 years ($M = 64.89$, $SD = .59$), with mean age closer to 65.

The participants were identified with the help of welfare workers and were drawn from 14 different workplaces, evenly divided between the service and production sectors. In each workplace, most of the employees who were about to retire (86%), with the exception of those known to suffer from diagnosed psychological disorders, were interviewed. Just under two-fifths (39.2%) held managerial positions, with the other three-fifths (60.8%) in line positions. A majority of the participants (65.4%) took part in a workshop at their workplace aimed at preparing them for retirement.

While the age and gender of the respondents were constant, they represented different variables of socio-demographic status, health, and family characteristics. Most had immigrated to Israel, arriving in the country in their teens or early adulthood from America or Europe (39.2%) or from Asia or Africa (42.8%); under one-fifth (18%) were Israeli born. The vast majority (78.6%) had at least some high school education. Almost all were married (93%) at the time of the interview and had two or more children (96.6%). About half described themselves as being in good health (48.8%), with the other half reporting poor health (51.8%), such as high blood pressure or a heart condition, but were nevertheless perceived, both by themselves and their employers, as basically healthy individuals. Most identified

themselves as either traditionally observant (58.9%) or religious (32.1%). The socio-demographic data for the participants appears in Table 1.

Thus, at the time of the first assessment, all the participants were in their last year of employment before mandatory retirement at age 65, and all retired on time. A year later, 52 (92.8%) respondents were located and completed adjustment measures. (Of the other four, one refused to cooperate, one had left the country, and the other two could not be contacted.)

It must be noted that the generation of men investigated in this study share a historical and ideological background that undoubtedly colors their perceptions. Born between 1932 and 1934, they were all adolescents when the State of Israel was established in 1948 and were thus intimately involved in the arduous process of nation building in the early years of the country, participating in one way or another in transforming the barren backwater that was the Israel of their youth into

Table 1. Distribution of Demographic Characteristics

		N	%
Country of birth	Israel	10	18.0
	Europe/America	22	39.2
	Africa/Asia	24	42.8
Year of immigration to Israel	Before 1947	3	5.3
	1948-1966	25	55.3
	1967 or later	18	39.4
Education	Elementary	12	21.4
	High school (complete or incomplete)	38	67.9
	High education	6	10.7
Sector	Services	28	50.0
	Industry	28	50.0
Position	Managerial	22	39.2
	Line worker	34	60.8
Family status	Married	52	93.0
	Widowed	2	3.5
	Divorced	2	3.5
No. of children	0	1	1.7
	1	1	1.7
	2-3	31	55.3
	4 or more	23	41.3
State of health (self-report)	Good	27	48.2
	Poor	29	51.8
Religious observance	Observant	18	32.1
	Traditional	33	58.9
	Secular	5	8.9

a modern industrial state. As a group, they share the ethos of their generation that elevates work to a central value which defines personal identity and gives meaning to life.

In addition, most of this generation had very difficult lives. Many immigrated to Israel as adolescents or young men following the Holocaust in Europe or fleeing persecution in the Arab countries of the Middle East and North Africa, and were housed in tents or shacks in transit camps for extended periods. Typically arriving penniless, they undertook any sort of work they could find to support themselves and their families.

Instruments

Four standardized measures were employed:

The Personal Data Questionnaire (Sagy, 1989).

A Hebrew-language measure consisting of items tapping respondents' sociodemographic characteristics and post-retirement situations (year of immigration to Israel, level of education, family status, etc). An expanded version of the *MultiDimensional Health Scale* (Antonovsky, 1985), used to assess the respondents' subjective perceptions of physical health. The original scale consists of five items querying respondents' perceptions of their pain, limitations, need for medical care, and general health. The scale has been translated into Hebrew and used in several studies on retirees in Israel (Sagy, 1989). Participants respond to the items (e.g., "Do you now suffer any physical pain?"; "To what degree would you say that you are in perfect health in every sense of the word?") on a scale of 1 to 4, with higher scores alternately indicating better or poorer perceived health. A sixth question was added asking the respondents to rate their current health on a 5-point scale (1 = very poor to 5 = excellent) as a simple measure of subjective perception of general health (Drory, Florian, & Kravetz, 1991). Good internal consistency for the six questions was found in the present study ($\alpha = .71$).

The Mental Health Inventory (MHI; Veit & Ware, 1983)

Used to measure subjective well-being, this instrument consists of 38 items tapping feelings and experiences of distress and well-being in the previous month, for example: "How happy or satisfied with your life have you been in the past month?"; "For how much of the past month have you felt lonely?"; "For how much of the past month have you been in an irritable mood?" For each item, the respondent is asked to mark the frequency of the stated feeling on a 6-point scale (1 = all the time; 6 = rarely or never). Following Florian and Drory's (1990) suggestion, separate scores were calculated for well-being and distress ($\alpha = .95$ for distress; $\alpha = .94$ for well-being).

Semi-structured Interviews

Interviews were conducted to obtain the life story and life scenario of each participant. Interviewees were asked to tell their “life story” and to describe how they envisaged the future (life scenario). Additional questions were posed to probe for information when respondents had difficulty expressing themselves. At the end of the interview, further questions were asked to obtain information on issues missing from the responses (e.g., family, friends, and work) that was needed to interpret the specific interview and compare it with those of the other participants.

Procedure

In the first stage, men approaching retirement age were located in collaboration with occupational and industrial social workers and interviewed in the workplace following Kaufman’s (1986) approach: one interviewer conducted all the interviews with the help of written guidelines to ensure reliability. The sessions were recorded and transcribed. The respondents gave written consent to participate in the study, and agreed to forego anonymity in order to make it possible to contact them at the second stage of the research. The interviews were conducted during working hours, and each lasted for one to three hours. Following the interview, the participants completed the three questionnaires.

In the second stage, about one year post-retirement (a time interval common in the literature; e.g., Gall, Evans, & Howard, 1997), the interviewees were contacted and asked to complete the two adjustment questionnaires for a second time, and to respond to questions concerning their continued employment. In view of the time elapsing between the two administrations, it may be assumed that the respondents did not remember the questions, and many of them stated as much in the post-retirement interview. Moreover, if any measurement effect did emerge, it would apply across the sample.

Data Analysis

For reasons of reliability, the interviews were analyzed by both the researcher and another senior social worker, following the three main steps of the content analysis guidelines (Patton, 1990; Unrau & Coleman, 1997): general understanding of the text; division of the text into units of meaning; and grouping the themes into main content clusters. The 11 clusters defined in the current study were: family, self, work, life events, retirement, leisure, health, social reference, aging, interpersonal relations, and bridging between life periods. The present report deals only with the work cluster, which includes interviewees’ statements about their work and related meaning issues that helped in understanding their perceptions and anticipations. After content analysis, each interview was quantified by counting the number of times the themes in the work cluster

were mentioned. The correlations between these scores and the adjustment measurements were then calculated.

RESULTS

References to Continuing to Work in Life Stories and Life Scenarios

References to work appeared in 96.4% of the life stories. In addition, 69.6% of the respondents referred to working in the post-retirement period, that is, in their life scenarios.

Four units of meaning relating to work emerged from the life scenarios constructed on the eve of retirement.

As can be seen in Figure 1, almost 70% of the respondents claimed “there is no life without work.” Approximately one-third (32.1%) believed that work protects against fear and stagnation, and almost 10% saw it as a default in post-retirement. Only 8 participants regarded retirement as freedom from work or as the antithesis

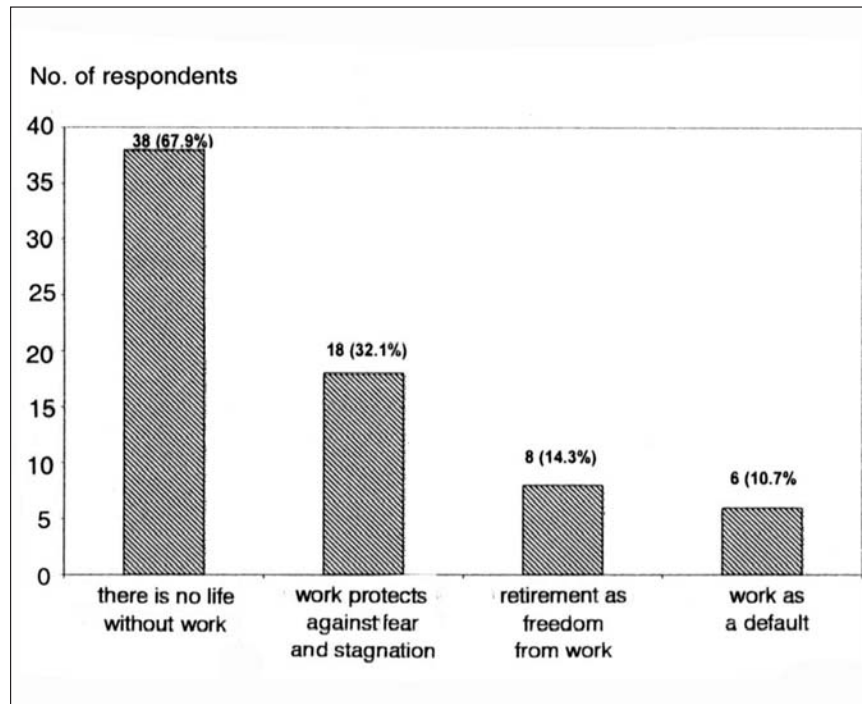


Figure 1. Frequency of the content of themes in the life scenario work cluster.

of work. It should be noted that the occurrence of one unit of meaning in a given life scenario does not necessarily exclude the presence of others. For example, the same respondent who stated that retirement represents freedom could also have claimed that work is a protection against stagnation. In addition, it is important to stress that the units of meaning do not appear to be influenced by demographic characteristics. No systematic differences were found for these variables across the four patterns.

There Is No Life Without Work

For some of the participants, it was obvious that they would continue to work after formal retirement. Joseph, for example, stated:

I will take a long vacation. I neglected many things that are very important to me because I had no time, and I want to find out a lot of personal things. I want to carry out more plans, to soak up a different environment. If God gives me the strength, I will find work, but not the same work I did before.

Another theme that reinforces the need to continue to work reflects the perception of work as the essence of life. It is expressed in phrases such as:

Without work there is no life.

Or in the words of Menasheh:

Work is a drug; I have to find a framework to prevent myself from getting bored, and I hope I do.

Work Protects Against Fear and Stagnation

Some participants expressed indecision regarding continued employment post-retirement within the context of distress and fear of decay resulting from being inactive and unproductive. For example, Reuven voiced the desire to be occupied because of a fear of deteriorating, but his life scenario described his difficulty in deciding between employment, studies, and volunteer work.

Today I am preoccupied by how I will fill my time . . . I know that being busy is important to prevent boredom and mental and physical decay. You can travel abroad for a while, but it isn't . . . it's only two-three weeks a year, and then . . . what do you do? It is impossible to stay at home and do nothing. So I'm inquiring into studying, completing things that I never did, I'm looking for a place where I will be useful [volunteer work]. I hope to succeed. In the meantime, I'm still working.

Work as a Default

Despite the belief of some respondents that work guarantees physical and mental existence, they revealed doubts, fears, and a lack of knowledge about how

to continue to lead a productive life without working. Moshe called on the Bible to explain that a pre-retirement training period is needed to feel developmental continuity post-retirement:

“Man is born unto trouble.” And then what happens? When a person retires he really feels that he has finished his role. People should be taught how to live after retirement. They shouldn’t feel guilty and should know how to use their time. They should know how to build themselves. They need to learn to sense their own development and they need dreams. Only then will people be creative and constructive.

Retirement Is Freedom from Work or the Antithesis of Work

Some asked why one should continue to work after retirement. Others claimed that work is not part of post-retirement life, and that there should be a clear break between work and retirement, stating that “there is no place for work after retirement.” Meir described retirement as “discovering the light” in comparison to his working life:

Discovering the light, after being closed off in the office all the time. It means going out in the light, in the air, the sun, to see the green and the brown, such beautiful colors. . . . The first thing I’ll do after I retire is just to travel for a little while and enjoy the sun, just enjoy . . . being idle for a month or two and during this time I’m definitely thinking of broadening my education in the field of history, a little interpersonal relations, and sociology, and I don’t know what else. I haven’t really made a decision yet . . . I’ll cross the bridge when I get to it. I’ll do a, b, or c, whatever takes my fancy at the moment, because I’m free and not under the pressure of tomorrow. On the contrary . . . I’ll do whatever I enjoy tomorrow, without worrying about it.

Meir wondered how people could choose to continue to work after retirement and not let themselves rest and develop new fields of interest.

I watch retirees going to work in another job and say: why did you retire early? You’re working someplace else? I don’t understand them. . . . Everyone has their own crazy ideas, but why work somewhere else? . . . Stay here . . . I won’t look for another place. For that I don’t have to leave my job.

In sum, most of the interviewees spoke of working after retirement and emphasized the fact that they preferred to continue to work, especially as a defense against the uncertainty and the sense of the unknown that is an integral part of the future. Only a few of them regarded a future without work as a favorable way of life. This raises the question of the connection between being pre-occupied with the subject of continuing to work on the eve of retirement and post-retirement adjustment.

Table 2. Means and Standard Deviations of Pre- and Post-retirement Measures

Measures	Time				<i>F</i> (1, 48)
	Pre-retirement		Post-retirement		
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	
Well-being	61.88	15.36	64.18	15.99	1.12
Distress	45.19	19.32	39.75	17.05	4.24*
Perceived health condition	50.23	7.24	49.92	8.47	.08

**p* < .05

Pre- and Post-retirement Adjustment

The dimensions of well-being, distress, and perceived health condition were used to measure adjustment 4 to 6 months prior to retirement, and again 11-16 months following retirement. The means and standard deviations of these measures, as well as the results of variance analysis to examine differences between the two points in time, are presented in Table 2.

As Table 2 shows, a statistically significant difference between pre- and post-retirement was found only for distress, with a decrease in the feeling of distress post-retirement. Although an increase in the feeling of well-being post-retirement can be observed, it was not found to be significant. Perceived health condition remained almost the same. Thus the expected effects on post-retirement adjustment were confirmed only in part.

Interrelationships Between Reference to Work in the Life Story and Life Scenario and Measures of Adjustment

As mentioned above, it was predicted that greater preoccupation with work would be an indication of lower adjustment to retirement. Tests were therefore performed to elicit the correlations between life story and life scenario references to work and the pre- and post-retirement measures of adjustment. These variables were examined for the entire sample, as well as separately for each group of retirees (working and non-working post-retirement). The findings appear in Table 3.

As can be seen in Table 3, for the sample as a whole, significant correlations were found only for references to work in the life story, which yielded a significant positive correlation with well-being and significant negative correlation with distress both pre- and post-retirement. Thus, contrary to expectations, respondents referring more to work in their life story tended to express higher well-being and less distress at both points in time.

The same trend was found when the sample was divided into those who did and those who did not continue to work. Full retirees employing more work idioms in their life story indicated a higher level of well-being and a lower feeling of distress

Table 3. Correlations Between Life Story and Life Scenario References to Work and Measures of Adjustment Pre- and Post-retirement among Full Retirees and Those Who Continued to Work

Group	Adjustment measures	Well-being		Distress	
		Pre	Post	Pre	Post
Entire sample (<i>N</i> = 56)					
	Life story	.43***	.35**	-.35**	.24**
	Life scenario	.06	.01	-.17	.08
Working (<i>N</i> = 18)					
	Life story	.56**	.06	-.48*	-.6
	Life scenario	.32	.12	-.43*	-.12
Full retirees (<i>N</i> = 36)					
	Life story	.33*	.48**	-.32*	-.35*
	Life scenario	-.7	-.4	-.03	.17

* $p < .05$; ** $p < .01$; *** $p < .001$.

both pre- and post-retirement. The correlations between reference to work in the life scenario and the measures of adjustment were not significant.

Among respondents who continued to work post-retirement, reference to the work cluster in the life story correlated positively with well-being and negatively with distress pre-retirement, but not post-retirement. In addition, a significant negative correlation was found between the appearance of the work cluster in the life scenario and the feeling of distress pre-retirement.

Interrelations Between Post-retirement Employment and Measures of Adjustment

About 36% of the retirees continued to work after formal retirement age. The data showed that 55% of the working group remained in the same workplace, but under different conditions (lower salary, fewer hours, less influential job), 25% worked for another employer under a retiree wage agreement, one was self-employed, and one did not retire at all, but continued in his previous position. In demographic terms, all categories were represented in this group: managers and line employees; the industrial and the service sectors.

As it was assumed that working post-retirement would affect adjustment, Pearson correlations were calculated between the adjustment measures and each of the two groups of retirees, those who continued to work post-retirement and those who did not. MANOVA 2×2 analyses were then conducted to examine whether the difference in distress pre- and post-retirement could be explained by full or partial retirement (retirement \times time), with repetitive measurements for the

two points in time. Neither the difference between full retirees and those who continued to work ($F(3, 46) = .95, p > .05$), nor the interaction of time x retirement were found to be significant ($F(3, 46) = .43, p > 0.5$). Thus continuing to work after retirement does not appear to account for the decreased distress that emerged for this period.

DISCUSSION

The present study dealt with a population of men on the eve of retirement, and raised the question of whether preoccupation with work serves the needs of adjustment at this point in a person's life. The findings show that, as expected, individuals nearing retirement refer frequently to the subject of work both when describing their past and when envisioning their future. Almost all (over 96%) the respondents mentioned work in their life stories, and close to 70% referred to it in their life scenarios. Ruth and Oberg (1992), who obtained similar results for a population of younger men, reported that the life stories often sounded like resumes, and included references to their job, to turning points in their working life, to their achievements at work, and to their colleagues. These findings strengthen the notion of the importance of work in life and in shaping the personality of an individual throughout the life span.

A dominant effect of the theme of work has also been found post-retirement (Ruth & Oberg, 1996). It is commonly argued that continued preoccupation with work is a source of satisfaction for the aging population, preventing anxiety and depression (Harper, 1993; Kim & Feldman, 2000) and perhaps serving as a defense mechanism that shields against the need to contend with approaching old age (Featherstone & Hepworth, 1991; Ruth & Oberg, 1996).

The present study indeed found correlations, albeit not in the expected direction, between the adjustment measures and reference to work in both the life story and the life scenario. Similar results have also been reported by other studies (Harper, 1993; Ruth & Oberg, 1996). This might be explained in terms of the development theory approach to retirement, which supports the need for an adaptation process for certain members of this age group. For some of the retirees in our sample, this process may have taken the form of finding an adjustment solution to the mismatch they felt on the eve of retirement. The correlation between adjustment to retirement and their reference to work in the life story and life scenario could therefore reflect adjustment solutions based on their activities during their working life. It is also in line with the continuity theory (Atchley, 1989; 1999), as well as with the importance of continued activity posited by the activity theory (Havighurst, Neugarten, & Tobin, 1968).

Carter and Cook (1995) assert that continuing to deal with issues relating to the work life might fulfill the need to feel productive and secure. For individuals whose self-identity is tied to affiliation with a specific profession or organization, retirement poses special challenges for reestablishing or maintaining self-identity.

Thus, although finding substitutes for ongoing coworker contact and involvement in work activities can be difficult, many retirees find ways to continue career involvement despite their own limitations, agism, and the losses associated with retirement. This pattern of behavior might also function as a shield against old age (Featherstone & Hepworth, 1991), reflecting social attitudes that shape individual perceptions. Hence it may indicate that people facing retirement still feel young enough to continue to work. Whatever purpose it serves, however, this finding runs counter to the view that disengagement is a significant part of the aging process.

Reflection on work can cover a range of perceptions and feelings, from obligation to pleasure. For the majority of our interviewees, work appears to have been merely a source of income and survival, without their having made any deliberate choices or career decisions. The findings reveal that in many cases the “work story” was characterized by greater reference to the losses and deficits that accompany retirement and less to future gains. Similar findings are presented in the clinical reports of Bar-Tur and Levi-Shiff (1994) and Viney (1993), indicating that reevaluation of life upon retirement may revive hidden or forgotten problems and therefore cause pain. It is important to note here, however, that internal processes might contradict both concrete needs and market trends, as well as social policies regarding retirement age.

Our finding that aging processes are sometimes accompanied by a negative life evaluation, relating to developmental and other unsolved crises along with fears of the unknown future, may be due to the characteristics of the research population. The participants had experienced numerous significant transitions in their lives, such as the Holocaust, wars, the loss of friends, and/or immigration, so that retirement might have been perceived as yet another negative event. This attitude has previously been found to characterize the process of transition to retirement (Theriault, 1994).

Not surprisingly, as the life stories of our respondents indicated a dominant negative perception of retirement, most of them continued to refer to work in their life scenarios. The main theme here was that “there is no life without work,” again revealing concern about elements of loss. The more moderate voices sought an appropriate compromise between the desire to continue employment and a job suited to their age, family needs, and social realities. However, the large majority indicated a preference to continue to work instead of dealing with aging and its meaning. These findings are in accord with Harper and Shoffner (2004), who report that one-third of the retirees in their study wished to continue to work after retirement.

Other participants claimed that they did not wish to continue to work or to deal with the theme of work post-retirement. Their life stories and scenarios mapped both losses and gains, as expected at this stage of life. Work in their life scenarios was related mainly to assessing past processes, with an emphasis on how to end their working life and part from the workplace. The life scenarios of more

moderate respondents showed a higher tendency for compromise and tolerance for contradictions and mismatching with regard to past and present activities. This lends empirical support to the theories regarding the processes that characterize maturing and aging (Jung, 1971). It is possible that whereas the life story allows for a processing of the job loss, the life scenario can be approached with a more balanced attitude. This is in line with Francis's (1989) claim that talking about work, including losses and mapping of strengths and skills, helps the developmental process by enabling the individual to view life as a wholeness and thus create continuity. Atchley (1989) similarly contends that to create a sense of continuity, one must relate to the past.

Another question regarding the place of work in the individual's life is raised by the fact that despite formal retirement arrangements, 36% of the sample continued to work post-retirement. The reasons for doing so ranged from the need for additional income to the fear of losing the primary meaningful axis of life. Freud held that work is significant for adjustment and marks the strongest connection with reality, stating: "Work is not only an economic necessity enforced by society, but part of the feeling of adulthood, which defines the identity of an individual and enables self-expression and creativity" (1933, p. 69). Moreover, the interviews suggest that continuing to work is often related to generational-cultural circumstances, as the participants in this study belong to a generation brought up on the work ethic.

The most interesting results are the fact that, contrary to expectations, as well as to other research results (Kim & Moen, 2001), no decrease in distress emerged in the group that continued to work post-retirement, and no differences were found on the adjustment measures between the full retirees and those who continued to work. These findings are an indication of the complexity of the phenomenon of retirement. On the one hand, the labor market is not ready to absorb aging employees, (Mor Barak, Nuttman-Shwartz, & Findler, 2005; Phillipson, 2004) and on the other, the workers feel a lack of coherence between their instrumental need and the mental and interpersonal processes they are undergoing. Thus, while there is a fear of retirement, there is also the knowledge that if they retire they will be like "everyone else." The lack of improvement in adjustment might also reflect a failure to cope with the transition from adulthood to aging, difficulty in defining a new self-identity, or an attempt to postpone the inevitable. In addition, continuing to work means denial of freedom in both concrete and mental terms, or as one of the interviewees remarked: "Retirement is waiting just around the corner." It should be remembered, however, that the respondents who continued to work after retirement were not obliged to adjust to life without work. It would be interesting to examine them again after they are fully retired to discover whether this population is more vulnerable to life changes and transitions. Such an investigation would have to take into account the fact that for some of our participants, continuing to work was a matter of economic need, which

has been found to be one of the explanations for postponing retirement in other countries and studies as well (Fernandez, Mutran, Rietzes, & Sudha, 1998; Phillipson, 2004).

The main limitation of this study is the sample size. While the sample of 56 men was substantial for a qualitative study, it was too small for a detailed quantitative analysis. Moreover, all the respondents were men. The decision to restrict the investigation to male participants was based on the assumption that the phenomenology of retirement differs for the two genders. However, the lack of female respondents limits the generalizability of the research findings. Further study is recommended to confirm the assumption of a difference between men and women in respect to post-retirement work and adjustment and to examine its implications.

The results shed light on the possible contradiction between the developmental processes that facilitate adjustment at this age and the trend to extend the working life beyond 65. Individuals might feel compelled to continue to work even when they do not wish to do so, that is, when the needs of interiority argue against it. Consequently, it is important to create a security network for the adult and aging populations that takes into account not only economic factors, but personal and developmental processes that might influence their sense of well-being as well. Future research might aid in developing new forms of intervention and new labor policies to help retirees shape their lives to suit their altered status.

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