RETIREMENT EXPECTATIONS AND EFFECTS

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ABSTRACT

In New Zealand, as in other Western societies, retirement has become a distinct and lengthy phase of the life-cycle. Some researchers have directed attention towards this topic but at present the potential for in-depth research on people in later life is largely untapped. Such research would progress beyond the statistical facts of the percentage of the population who have retired and the resulting population dependency ratio to explore the phenomenon of retirement in different social and cultural contexts. These accounts of retirement and aging could then be used to form and test theories about the personal and social significance of retirement and could become the basis for policy development.

This study explores the effects and experiences of retirement on the lifestyles of a small number of people living in Wellington. The participants were seventeen former teachers and public servants who, when interviewed, were aged from 59 to 84 years and who had been retired from a few weeks to over twenty years. This allowed investigation of the effects of retirement over time.

Open-ended interviews and time diaries were the main data sources. Ten men and seven women were interviewed about their expectations of and preparation for retirement, their activities, the way they spent their time in retirement and the composition of their social networks. Some spouses were also interviewed about the changes retirement had caused to their household routines and to the marriage itself.

An underlying theme is that many people experienced much continuity between their pre- and post-retirement lifestyle. Retirement gave people more opportunity to select how they used time and this aspect was greatly valued. The degree of personal freedom and independence experienced was in sharp contrast to the obligations and responsibilities people had held when working.

The Introduction outlines the general frame of reference for the topic of retirement, the research approach adopted and the main concepts and definitions. The contribution which research from an anthropological perspective can make to the study of aging and later life is identified.

Chapter 1 discusses the scope of the project and the research methods. In addition to open-ended semi-structured interviews, participants were asked to complete a time diary which recorded their activities over a seven day period. The diaries supplemented the data obtained in

the interviews about people's activities and enabled the data to be cross-checked for consistency.

Chapter 2 outlines the procedures for selecting the study participants. Only former teachers and public servants were included to limit the effects of occupational differences on retirement expectations and experiences. The ages, educational qualifications, household composition, accommodation and income of the participants are outlined.

The planning and preparation people had made for retirement and their expectations of it are discussed in Chapter 3.

Chapter 4 describes the range of activities participants were doing or had done in retirement. Their leisure interests, involvement with different organisations and the kinds of jobs people had taken up after retiring from permanent full-time work are outlined.

Chapter 5 discusses the social networks of the participants. Contact with family, friends, neighbours and contact with former colleagues and the actual work-place are described.

Chapter 6 presents the conclusions of this study and compares the findings with the results of other research. General suggestions for future research efforts are also made.

PREFACE AND ACKNOWLEDGEMENTS

Interest in the topic of retirement developed from the experiences of relatives and family friends who seemed to be almost puzzled at the fact that their full-time working life was over. Work had been such an integral part of their life that at times it seemed as if retirement must cause major, if not overwhelming, change. However, it soon became apparent to them that there are many ways of passing time apart from work and most people managed the transition from a life based on work to one of 'non-work' without great difficulty.

This study was undertaken in attempt to explore what people did when they were no longer bound by the constraints of work, how they perceived this stage of their life and their expectations and subsequent experiences of retirement. I was fortunate enough to receive a study award for one year from the State Services Commission which enabled me to carry out the fieldwork for the study. I am grateful for this opportunity.

Many people have helped with various stages of this project, only some of whom can be named. I would like to thank my supervisors, Dr Ian Duncan, Dr Judith Johnston and Professor George Shouksmith for their encouragement and guidance throughout all stages of the project. While I take full responsibility for all the material presented, I would like to thank each of them for their many helpful suggestions and comments.

The study participants have of course been given false names to protect their identity. Some revealing personal characteristics have also been omitted for the same reason. Carrying out the interviews was a particularly enjoyable phase of the project, in part because of their cheerful good humour which I hope will be as obvious to readers as it was to me. My deepest thanks and warmest wishes go to them collectively, if anonymously, for their time, their thoughtfulness and their tolerance of the research process.

Finally, I would like to thank those friends and members of my family who were willing to provide helpful comments throughout the many stages and drafts of the project. Their interest in the study was appreciated.

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INTRODUCTION

This introduction provides a general frame of reference for the topic and the approach of this study. The key concepts and issues are discussed and both the social and research implications of aging and retirement are briefly outlined. The contribution of anthropology to the study of aging within and between cultures and the steps required to develop greater theoretical understanding of the processes involved are also outlined.

Background to the Project

In recent years, New Zealand, like other 'Western' nations has undergone considerable changes in the demographic composition of its population. In addition to changes which affect the younger half of the population, such as increased age at first marriage and increased age of mother at birth of first child, change has also been occurring in the older age groups. In particular, the number of people in the older age groups is increasing (Hyslop 1982:23) and the average age at retirement has decreased. More people than ever before are retiring at around 60 years rather than the traditional age of 65 (Social Monitoring Group 1985:93) and life expectancy for the general population has increased to around 76 years for non-Maori men and 80 years for non-Maori women (Hyslop 1982:25). Life expectancy rates for both Maori men and women are around three years less than this.

The aging nature of the population combined with the lower age at which many people are retiring has meant that for many people the post-work phase of their lives consists of ten to twenty years or even more in some cases. The post-work phase is longer than that of childhood or adolescence yet to date has not received the same attention from researchers. During this phase of the life-cycle, as with any other, people undergo many changes which may include partial or total withdrawal from the paid labour-force, changes in sources of income and patterns of expenditure, as well as changes in housing, health, leisure activities, contact with family and friends, and possible loss of spouse and other peer group members. Some of these changes may be welcomed while others may be seen as undesirable or even viewed with fear. Individuals may also view the same change differently.

The variety of responses and experiences reflects both human individuality and those attitudes and values which are socially shared and culturally specific. Each of

these aspects of later life is worthy of research and it is appropriate for researchers to focus on such changes in order to understand the social, economic and personal implications of aging and retirement.

Aims of the Study

The complex interrelationships between personal experience, group norms and values and social change are fundamental to anthropology. How members of a particular society or culture view their own situation and the dynamic, often dramatic, interplay between personal behaviour and social expectations are concerns which underly many anthropological studies. Given the background of population change, it seemed timely to examine the effects of retirement from the perspective of retired people. Retirement is a major and perhaps unique feature of life in post-industrial Western society. It can bring new opportunities for self-fulfillment through leisure and recreation yet, at the same time, retirement can be seen as a threshhold between full, active participation in society and a time of reduced activity and responsibility[1]. It was therefore important to discover what the specific impacts of retirement had been for a few New Zealanders and how they viewed these changes.

A small group study was used to give the project a manageable focus. This project was seen as an initial study intended to generate suggestions for further more detailed research. The research investigated which aspects of people's lives altered once they left the permanent full-time work-force, the effects of retirement on their interests, activities and their relationships with other people, and the major issues in retirement as seen by them. The aims of this project were:

i) to describe the experiences of a small group of people who had retired;

ii) to identify what expectations these people had held of retirement and if these were realised;

iii) to discover whether people's social networks had undergone any change; and

iv) to discover any changes in people's leisure and recreational interests.

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1) if measured in terms of paid employment.

Implications of Retirement

Like most social phenomena, retirement is a complex issue which is related to other aspects of society. Work experiences, income support for non-workers, attitudes to aging and older people, the effects of ethnicity, class and gender differences, and the characteristics of people's former occupation/s may all affect how people perceive retirement, as well as what they expect and attempt to achieve after leaving the work-force.

Given the increases in life expectancy and improvements in health (and therefore the quality of life), and the lack of widely accepted roles for people who have retired, the growing number of older people has been identified as a major and problematic social issue:

> We talk and think and generally preoccupy ourselves with this new fate of an old age for everybody. But we never say, as we might with any other general advancement, 'How wonderful it is that by the year 2000 everybody will be more or less guaranteed of a full life!' Instead we mutter, our faces thickened with anxiety, 'Just think, in twenty years' time half the population will be over sixty.' (Blythe 1979:13).

New Zealand writers have commented in a similar fashion with, for example, Bowman (1983:160) suggesting that the elderly are largely seen as an emerging social problem which could disrupt the existing social order. Other publications have outlined the implications for New Zealand society of an aging population (Social Advisory Council 1984; New Zealand Planning Council 1985:93-100).

Changes in the composition of the population could cause changes in the distribution of social and economic resources and alter the present social order. In New Zealand pension and superannuation schemes are currently paid according to age, not need, and are largely funded through taxation. As the number of older people entitled to receive such assistance grows, tension may develop between people in the work-force and those who have retired. Workers may consider that they are supporting superannuitants through the taxation system and that the tax level will increase as the number of retired people also rises. Yet the situation is more complex than this as some people may have had no option but to retire as employers enforce policies which require people to resign at a particular age. This could lead to people with jobs indirectly supporting others who would prefer to work, but who are prevented from doing so solely because of their age. Income support for people who have left the work-force is a major public issue in New Zealand at present and has been the subject of much political

debate. A further consideration is that with the reduction in the rate of population increase, it is expected that in the future a smaller population of workers will be supporting a larger population of older people as the population dependency ratio alters. For these reasons research into retirement in New Zealand is timely.

One of the unusual features of retirement is that it can be described in terms of the *absence* of paid employment rather than the *presence* of any particular activities. This has led some researchers to describe retirement as a type of 'roleless role' (see Keith 1980:358). The lack of widely accepted roles after people have stopped working can be attributed in part to the recent origins of retirement. It is a relatively new phenomenon in a society where the Protestant work ethic has been dominant. Because of the heavy emphasis placed on work and the limited attention given to leisure and personal pursuits generally, one author has suggested that Western society teaches people how to make a living but not how to live (Russell 1984:7). As no firm roles have been established, retirement offers considerable scope to individuals to select how they spend their time and what activities they undertake. Yet not all individuals will be adept at using time in ways which bring satisfaction, enjoyment and feelings of worth. A lifetime spent developing work-habits may not enable people to prepare for retirement and not everyone will be able to appreciate the opportunities it provides. One of the reasons for investigating the experiences of a small group of retired people was to discover whether and how people had adapted to a lifestyle *not* based on work and the extent to which work habits had persisted in retirement. Interest in these aspects of life after retirement is reflected in aims i) and ii) above.

Work and Retirement

Work and retirement are closely connected and one researcher has suggested (Clark 1972:118) that in order to understand what the absence of work means, it is necessary to consider what work does provide. It is the main source of income for most people and occupies much of the week. Beyond this basic level, other issues arise such as the relationship between occupation and social status, the importance of social relationships established at work and the feelings of self-esteem or personal worth which work may generate. This has led two researchers to comment that "Because work is a central psychosocial pivot of life, retirement and employment policies have profound extra-economic implications" (Selby and Schechter 1982:122).

The approach used in this study reflected an interest in identifying what the absence of work had meant for the *participants* and which aspects of their lives had changed as a result of their retirement. This interest is reflected in aims iii) and iv) above.

Attitudes to retirement, like attitudes to work, are influenced by many factors including occupation, gender, class and ethnicity. Considering these in turn, it appears that how people regard their jobs will affect how they view retirement, although the exact connection is not known. It has been suggested that research has shown links between job attachment, occupational status, income level, identification with the worker role and individual reactions to retirement (Price-Bonham and Johnson 1982:124).

In addition to attitudes, *access* to both work and retirement may also be determined by these factors. The kind of work which people take up (assuming that they can find employment) will determine their income, ability to save, security of employment, and their ability to set their own retirement date and access to pension schemes. Because the research was carried out with a small group of people, it was decided to focus on two occupations to limit the amount of variation which could be attributed to occupational differences. This also enabled the research to consider the extent to which people from similar occupations had views and opinions which were shared.

Retirement, Aging and Social Status

As well as the ways in which occupational status affects people's enjoyment or otherwise of retirement, research on retirement in a particular society needs to take into account the status of older people. The standing of the elderly in any society or culture is determined by such factors as the relevance of their life experience to younger members, their involvement in the socialisation of young children, the means and timing of passing material possessions on to members of younger generations, and the extent to which old people have control over their own lives and the lives of others. The issue of status and the elderly has been discussed by anthropologists such as Keith (1980:340-343) and Amoss and Harrell (1981:1-24). The latter suggest that in any group the key elements in determining the status of old people are the cost/contribution balance, that is, the amount older people contribute to their society compared to the costs they impose on the group, and the degree of control exercised by older people over resources valued

by the group (Amoss and Harrell 1981:6). Little research has been done to date on the status of the elderly in Western societies. Some authors, however, have investigated stereotypes of the aged and age-based prejudice, labelled ageism. In New Zealand a limited amount of research on ageism has been done. Prejudice against people because of their age is held to be partly responsible for decreasing the number of elderly workers in the work-force (Department of Labour 1977:29). Such prejudice has led to the development of negative stereotypes of old people which focus on ill-health, forgetfulness and slowness. These stereotypes reflect and simultaneously reinforce prejudice which extends beyond the work-force to other aspects of social life as "...although common stereotypes of the aged may have no basis in fact, they do provide implicit justification for excluding older people from roles in the economy, the family, and other areas of society" (Bowman 1983:165).

One further consequence of such stereotypes is that features which in other stages of the life cycle are held to be significant (such as gender and class) are overlooked as age and age alone is regarded as the dominant characteristic of the elderly. Thus *individual* differences are ignored as well as the effects of occupation, class and ethnicity. Research from the social science disciplines can usefully examine whether such stereotypes are accurate or not, how they are formed and whose interests they protect. This study set out to document the range of ideas and experiences held by some retired people about their *own* situation. Some of the results are in direct contrast to the stereotypes of people in later life.

Beyond Age: the Influences of Gender, Class and Ethnicity

To progress beyond the stereotypes of aging, researchers need to document the diversity of interests, abilities and personalities of older people. It is likewise important to investigate how major social characteristics cut across age and what effects these characteristics have on people's perceptions and expectations of work and retirement. Taking ethnicity as a major feature of personal and social identity, it seems unrealistic to suggest that ethnic identity suddenly becomes less important and less influential in people's lives once they stop working. The processes of aging and retirement are likely to be regarded differently by different ethnic groups and New Zealand writers have contrasted Maori and Pakeha views of aging. One author has pointed out that Maori elders are treated with respect and regarded as the keepers of traditional knowledge. Their advice is sought on many matters as they are seen as wise and knowledgeable

about Maori customs and behaviour. Based on different cultural norms and values, different approaches to retirement have developed:

> When Europeans reach middle-age they tend to ponder upon the subject of retirement and to plan for its eventuality. By comparison, Maoris generally do no enjoy quite the same freedom. Their kinship obligations, societal pressures and expectations of elders have the effect of urging them to work outside of self, to be mindful of the interests of the extended family and further to the sub-tribe, race and nation. Serving the community is all important (Parker 1982:13-14).

Although people may share membership of New Zealand society, ethnicity is one feature which can cut across age. New Zealand has people from different ethnic groups and some cultural variation in retirement expectations and perceptions can be expected. As only people from within the dominant pakeha group were interviewed for this study, no conclusions can be extended to the population as a whole. In the long term, parallel research with other ethnic groups is needed to allow ethnic differences in retirement and aging to emerge.

Class is held by some researchers to be another feature which by itself determines how retirement is experienced and viewed. One author has contrasted the experiences of working class men from the London suburb of Bethnal Green with the image of a middle class retirement lifestyle:

> They had no cottage in the country, no book-list for old-age and no opportunity to grow prize-winning roses, take the chair at committee meetings, write memoirs, or perfect their bridge....*The inescapable conclusion was that after retirement most men in Bethnal Green could not occupy their time satisfactorily.* Their life became a rather desperate search for pastimes or a gloomy contemplation of their own helplessness, which, at its worst, was little better than waiting to die. *They found no substitute for the companionship, absorption, and fulfillment of work* (Townsend 1963:169). (Emphasis added.)

Other British writers support the view that class affects health, income and attitudes to old age and retirement. One researcher has suggested that the entire process of retirement is an integral part of the capitalist economy. In this view, retirement is a mechanism which controls the supply of labour as, when workers are in demand, people are encouraged to remain in the work-force longer. By contrast, when work itself is scarce, older workers are labelled unproductive and are forced to retire through compulsory retirement policies (Phillipson 1982:3-5, 18-17).

As former public servants and teachers were selected for this study, it was expected that Townsend's image of the middle-class retiree would more accurately describe their experiences than the picture of discomfort experienced by the working

class men. This study is perhaps best regarded as a case study based on middle class retirees. In the future, the extent to which class affects or determines people's perceptions and experiences of retirement in New Zealand will require detailed investigation.

Gender is another major feature which differentiates how older people are treated and perceived. Two anthropologists have described sex-differentiated behaviour as a human universal which is apparent in *all* stages of the life cycle (Myerhoff and Simic 1978:239). In many cultures it appears that behavioural expectations alter with increasing age and become less rigid[1] but that gender-differences are reflected even in this as "loosening up of previous constraint is the compensation available especially to old women in many cultures" (Keith 1980:351).

In Western society, paid work has been the traditional domain of the male with females providing care within the home for their husband and children. This may explain why much of the research on retirement has only considered men's retirement and until very recently has largely ignored women retirees. Szinovacz (1982:14) has suggested that until the mid 1970's few investigations had been conducted on the topic of women's retirement. This is surprising as one of the major social trends since World War II has been the growth of women's participation in the work-force. Although many women take a break from work to raise a family, increasingly women are returning to the work-force afterwards. While at present the percentage of women working is not as high as for men, it may increase in the future. The trend in New Zealand is for a growing number of 50 - 59 year old women to be in the work-force. One researcher has noted that "This trend can only be expected to continue, particularly as generations of women with higher educational qualifications and smaller families move into this age group" (Rochford 1985:4).

Retirement studies should therefore be careful to state whether both male and female retirement was considered. Until research is done which establishes how work is regarded by men and women, part- and full-time workers and never married and married women (and men), current assumptions about the greater importance of work to men are likely to continue unchallenged and untested. Thus, a simplistic view will persist which holds that work is a male domain with women working only to supplement the family income and in jobs which are not important for their own sake. Referring to many

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1) Unruh (1983:67) has discussed this in the context of American society.

American studies of retirement, one author has said while it is presumed that employment represents a central life interest for men, women are expected to be less committed to work and to rank their work lower in the hierarchy of life interests (Szinovacz 1982:17)

Because of changes in the work-force and in family composition (smaller families and more one parent families), assumptions about male/female roles which may have been valid in the past now need to be re-examined. Researchers need also to remember that the amount of time spent on an activity is not necessarily a reflection of its importance. Women who work part-time or whose careers are shorter than men's may still regard their jobs as important and as more than a source of income. Some differences exist between married and unmarried women as women who never married have a pattern of labour force participation which is similar to that of men (Rochford 1985:4). It is therefore possible that never married women and men may view work in similar ways. One of the reasons for including the predominantly female occupation of teaching in this study was to ensure that both men and women took part, and that at least some of the women had been employed in lengthy full-time careers.

In addition to their contribution to the work-force, many women also occupy a central role within the home and family, looking after most or all of the household duties, taking care of sick relatives and bringing up children. Part of the interview schedule used in this study focused on changes in household organisation in order to investigate the extent to which women retained these responsibilities after leaving paid employment.

Research from England has identified major differences in male and female attitudes to retirement. This was attributed to the greater continuity experienced by women, both after retirement and as they reached old age, because their roles *within* the household and family did not change after they left the work-force. Townsend (1963:67) described men's retirement as violent and unsettling but considered that this was not true for retired old women because of the greater continuity they had experienced. Any reduction in household tasks for women occurred gradually as the women could no longer manage for themselves. After retiring, much continuity existed in the lives of the women because they carried out the same household and family duties as they had when working. As they grew old, they were still able to provide valued services within the family by caring for grandchildren and providing meals for relatives, and this in turn meant that they accepted help more readily from other relatives as they

needed it (Townsend 1963:58-61). The contrast between men's and women's retirement suggests that not only may men and women experience retirement differently but also that the roles played by retired and elderly people within the family and household unit/s have an important function in helping people make the transition to a lifestyle without work.

Terms and Definitions

In any study, careful consideration needs to be given to the terms and definitions used to describe the main concepts. In this study, definitions of retirement and of old and elderly, and the distinction between these terms were crucial.

Definitions of Old and Elderly

Most studies carried out in New Zealand and elsewhere have defined old in chronological terms, taking the age at which state pensions, such as national superannuation, are payable as a marker between 'young' or middle-aged people and old people. However, a major problem with such a definition is that people do not age at the same rate. Chronological age alone is not necessarily a good indicator of lifestyle and behaviour as others have clearly found "A woman in her early sixties had resigned herself to her room, her stick, her black cat and her fire. Yet a man in his late eighties still talked alertly and moved swiftly about the house and neighbourhood" (Townsend 1963:24).

A second problem with age-based definitions is that those people who may all be regarded as old by researchers do not see themselves as being in the same age category. The twenty years between someone aged 60 and someone aged 80 are as significant as the gap between 20 and 40, and 40 and 60. While it may be convenient for researchers to define the elderly by chronological standards alone, such definitions are arbitrary and in many cases highly superficial. People aged 60 to 65 who are still working, living with their partner and perhaps supporting other relatives may be maintaining an independent active lifestyle similar to the way they were living 10 or 20 years before. This is likely to be very different to the lifestyle of an 85 year old who is bedridden, perhaps in a residential home or hospital with few surviving friends or relatives. *To refer to people in each case as 'old' is to overlook important differences in ability and lifestyle (including level of independence).*

A concern that individual and cohort differences in aging are not overlooked has led some researchers to use more specific terms than the 'old' and the 'aged'. In particular, the terms young-old, middle-old and the frail-aged or elderly have been used to refer to different groups of people generally classed together as the old or the retired age group. For example, one researcher (Cann 1982) has suggested that with the increase in the average period between retirement and death, three separate decades of retirement can be identified, each of which has different characteristics. The young-retired are taken as those people aged between 58-70 who have taken normal or early retirement. They are likely to be looking forward to several years of active involvement in various interests. Most will be fit and healthy and may not feel that they are old. Next, the years from 70 to 82 contain the middle-aged retired, who are likely to want more peaceful activities which are based during the day rather than in the evenings. People in this group may prefer activities which take place in their neighbourhood rather than travelling further afield. In contrast to these two groups, people aged over 82 form the elderly retired. Members of this group are more likely to need care and supervision from family members and/or social service agencies (Cann 1982:269-271; see also Austin and Loeb 1982:263-267). While attaching chronological ages to these different groups may be misleading, the general point that major differences exist among retired and older people in terms of interests and ability is accepted.

Definition of Retirement

The focus for this study was placed on people who had retired rather than on the elderly as such. Although people from a range of ages were interviewed, the emphasis was on how their present lifestyle differed from when they had been working rather than on the processes of aging. Retirement, rather than old age, was the key concept for this thesis. *Retirement was defined as withdrawal from the permanent full-time work-force with no expectation of taking up permanent employment again*[1]. With this definition, people who worked part-time or even full-time but for a specified period were counted as retired. Before carrying out the interviews, it was unclear to what extent people would remain involved with the work-force after retiring. One New Zealand study discovered that the great majority of male workers retired from working full-time and did not work at all afterwards, rather than reduce their hours gradually by working part-time. For some, however, retirement began as a gradual process whereby they cut down

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1) Rochford 1985 (a New Zealand researcher) similarly regarded retirement as withdrawal from the full-time work-force.

on the number of hours worked by going from full-time to part-time employment (Rochford 1985:7; see also New Zealand Planning Council 1985:93).

One advantage of the definition I used is that it does not depend on chronological age but is instead based on people's participation in the labour-force. Although it is culturally biased as it is inappropriate for societies where 'work' is not recognised by financial gain, this is perhaps excusable as one researcher has said that many dimensions of work must be defined using culturally specific terms (Clark 1972:119). While defined in this way retirement may *not* be a valid concept for other cultures, at least this definition is readily applicable in New Zealand where the fieldwork for this study was carried out.

In one sense, the act of retiring can be seen as a turning point in the life cycle which eases people out of the work-force and recognises this as a major life event. However, while retirement may mark the route to old age, merely being retired does not make someone old. Other factors can be used to provide a *functional* definition of old age rather than one which is merely *chronological*. For instance, a definition could be based on such factors as the number of interests outside the home, mobility, the amount of help given to others, degree of independence in daily living, health, and the extent of contact with health and welfare services. In this way, it would be easier to distinguish the retired from the old. This in turn may lead to greater understanding about the similarities and the differences between the groups, and how these phases of the life cycle compare to people's working life.

For this study, the looser terms of older people or people in later life have been used in preference to the inappropriate term of 'old'. From the outset of the study, an exploratory approach was wanted so that the terms and definitions used by retired people to describe themselves would emerge. Their attitudes to aging; whether they saw themselves as old once they had retired; or whether they saw the old and the retired as separate groups were also issues of interest.

Generational Differences: the Effects of Time on Age

While concern with definitions, individual differences and the search for human universals and diversity within and between cultures are all legitimate and necessary issues for researchers to consider, it must also be noted that when studying peer groups or age cohorts, each generation and cohort has occupied a unique position in history.

Lessons may be learnt from the experiences of the previous generation but the exact social conditions in which they lived will not be repeated. For the generation of New Zealanders born 60 to 80 years ago, the 1930's Depression and World War II are significant examples of such unique historical events. These events reinforce the point that even in one society, no two generations age in exactly the same way as "...*social change everywhere makes the process of aging different for each new generation of old people*" (Amoss and Harrell 1981:6). (Emphasis added.)

While there is much to be learnt from the experiences of people who are in the process of retiring now, future generations of people may face a different situation when they come to retire. In New Zealand and perhaps elsewhere, the general attitudes held about retirement and the likely experiences of retirees will be influenced by economic and social factors such as the composition of and conditions in the work-force. More specifically, aspects of social organisation, the work-force and labour market such as the extent to which the State remains prepared to provide income support for non-workers, the working conditions, hours worked and wage rates for people in the later stages of their careers, and the general trend towards reduced working hours will all have an effect on the availability and desirability of retirement. Reduced working hours may enable older workers to make the transition to retirement more gradually than has been the case in the past. Social attitudes to older people in the work-force and other aspects of the economy such as the possibility of owning a freehold house by the time people retire and the cost of living and inflation will likewise affect people's decision to retire.

Anthropology and Gerontology: The Need for Collaboration

Researchers need to recognise and respond to changes in society. The widespread trend to an aging population with smaller families, longer life expectancy and more childless couples has received some attention from researchers in various disciplines. However, to date, no comprehensive or systematic approach to such research has been used. The methods used to carry out research have also been limited as "Outside anthropology, most of the available research on aging was treated in either a demographic or statistical manner, ignoring its qualitative aspects" (Myerhoff and Simic 1978:12).

Until recently anthropology as a discipline has overlooked old age as a subject of inquiry. One anthropologist noted that although anthropology has long been interested in *age*, it has *not* examined the process of aging nor the group of people in a

society who are regarded as aged (Fry 1980:1). Thus, despite the extensive use made by anthropologists of older people as informants who are knowledgeable about their culture, it is only recently that they have begun to ask older people about themselves. The rate at which anthropological research on older people has been carried out and the serious attempts which are being made to bring anthropology and gerontology closer together[1] are each indicators of the considerable interest in this subject.

Among the possible explanations for this interest by anthropologists are the insights to be gained from examining age as a basis for social and community organisation (for example, in old people's homes, retirement villages and age-homogeneous communities), the exploration across cultures of values such as independence and norms such as the freer behaviour allowed the elderly, and the need for observation of the lives of older people to balance the information obtained from surveys and questionnaires. As with other topics studied by anthropologists, the subject of aging raises the issues of cross-cultural comparison and participant observation.

Interdisciplinary Research

Each discipline has its own approach to research and brings its own methods and concepts to the topics studied. While anthropology may have neglected the study of aging in the past, recognition now exists that interdisciplinary[1] research will enhance both the discipline of anthropology and the field of social gerontology. Combining the methods and concepts of these approaches is necessary when discussing later life as people's previous life experiences and attitudes, the particular setting in which aging takes place, and the status of older people all affect the values and norms evident in later life. Adopting an interdisciplinary focus is seen as beneficial for both fields of research as "...the old questions have not yet been asked about age, old or otherwise. Asking them will provide new answers and quite possibly new questions for both anthropology and gerontology" (Keith 1980:360).

Other writers have expressed a similar interest in seeing the two approaches move closer together, suggesting that "In this marriage between anthropology and

1) See for example Kertzer and Keith 1984, Fry et al. 1980, and Amoss and Harrell 1981.
1) The phrase 'interdisciplinary research' is used in this section to convey the need for collaborative research or team research in which anthropologists and gerontologists work in cooperation. Some people may regard social gerontology as a subject or field of research rather than a distinct social science discipline.

gerontology we find a dynamic tension as disciplines collide, peer into each other's perspectives, question, challenge, and come back rejuvenated and enriched" (Fry 1980:ix).

The 'coming together' of disciplines and the increasing number of ethnographic accounts focussing on older people will eventually lead to the development of theories about aging. This will be a gradual process as any theories are in the early stages of development at present. Much of the research effort is being put into increasing the number of ethnographic case studies on aging and related aspects of social life. One researcher has indicated that the next stage in this process is the distillation of ethnographic cases into alternative hypotheses to guide a more systematic and explanatory phase of cross-cultural research (Keith 1980:340). Before this can take place, more ethnographic research is obviously necessary[2].

Eventually, once such hypotheses have been generated, both anthropological and gerontological theories will be used to develop and test these new concepts. This, in turn, will enable studies of old age to be 'brought home' to the theoretical frameworks already in use by anthropologists (Keith 1980:343).

Fry's statement that age, aging and the aged fall within the domain of anthropology (Fry 1980:11) has not been disputed. While aging and later life are clearly acceptable topics for research, both Simic (1978:11-12) and Amoss and Harrell (1981:1) have stated that few *cross-cultural* accounts of aging exist. As a result, the scope of gerontology has been narrow, resting on research done in Western societies by researchers from other disciplines, particularly sociology and psychology. Anthropologists now working on this topic are searching for concepts, hypotheses and eventually theories which can be applied to a range of societies and across cultures. Many gerontological concepts currently fail to meet this standard:

> ...anthropological gerontologists are finding that many generalizations and concepts developed by social gerontologists on the basis of life in one society (usually the United States) are valid only for that society and do not apply to mankind as a whole (Holmes 1980:274).

Continuing the traditional concern of anthropology with human behaviour across cultures, anthropology can make a major contribution to gerontology by

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2) See Wither and Hodges 1987 for comments on the need for more research on older people in New Zealand which focuses on their personal experiences and communicates these in their own words.

extending the settings in which research on the aged and people in later life (including the retired) takes place. In this way, the human universals in aging will be revealed and assumptions can be tested about the wider relevance of research carried out in one context. Keith (1980:343) has described the preparation of ethnographic accounts of aging as the documentation of diversity. Implicit in texts such as Myerhoff and Simic 1978, Amoss and Harrell 1981, and Fry et al. 1980, is the belief that tribal groups, ethnic minorities in urban settings, peasants in rural areas, nomads, and hunters and gatherers may have different attitudes and values about aging and the aged. Such values may be similar or in contrast to the views held in Western societies and it is only by carrying out research in different social and cultural settings that these attitudes can be compared.

Furthermore, even among Western societies, historical and economic differences may lead to variation in the views held. As noted above, there may be differences between generations and age cohorts in one society and therefore the exact social and economic conditions in which members of one age group lived need to be recognised when comparing the experiences of different generations. Attitudes to work and leisure, composition of the labourforce, differences in the level and source of income support for non-workers and differences in household and family composition may vary between nations and affect how people view retirement and aging. It is only with research that the differences and similarities between retirement and aging in New Zealand and other countries can be identified. For this study, although New Zealand is generally held to be another country in the Western mould, the early development of a strong welfare state, and the present payment of a universal superannuation from the age of 60 may make some retirement experiences and attitudes unique to New Zealand.

Research on the processes of aging in societies and cultures where retirement is not common or where paid work is not the main means of satisfying daily needs will also shed light on the aspects of aging which are culturally and socially specific and those which are universal. In turn, such research will be able to identify the elements of human experience which need to be considered when developing theories about the *general processes* of human aging and the *specific experiences* of aging within one country or type of society.

Before anthropology can reach a state of theoretical complexity about these processes and experiences, it is necessary to undergo a phase of intensive field research where cases from different countries and groups are documented. The development of case studies from different societies will eventually enable the comparison across

cultures of the experiences of aging as the accounts of aging in one society are placed alongside the accounts of aging from other societies. The current lack of accounts from other non-Western societies, the recent awareness that anthropological research can and should contribute to issues previously tackled by gerontologists and others, and the limited theoretical concepts of aging are all reasons why this project concentrated on describing the experiences of people who have retired rather than presenting a theoretical analysis of retirement. One researcher has suggested that this kind of case study approach is needed:

> The subfield[1] may be better served, at this juncture, by the development of culture-specific understandings of life-span experience before cross-cultural ethnological models can be constructed and accepted as valid supersessions of the "insiders' views" of aging both as embedded in (a dependent variable) and the context of (an independent variable) culture (Weibel-Orlando 1985:941).

This study, like the other case studies of aging and retirement, is a starting point in a *process* of research. It is hoped that it will make a contribution to the generation of *concepts* and ideas which can eventually be woven into a more explicit and sophisticated theoretical framework. To achieve that framework, more data from New Zealand and other societies, more interdisciplinary research and more reflection and synthesis of these accounts will be needed.

In the long term, it is only through cross-cultural comparison that the variety of roles available to and played by older people will emerge, along with the social elements universally associated with a *productive* old age where older people are valued by other members of their society and where they themselves find reward in the later years of their life. Some work towards this goal is already underway; more is needed:

> Patterns to predict which cultures will constrain and which compensate their elderly are not yet clear. Most ethnographic research so far documents one case or the other, but the cases have not been woven together into general and testable propositions (Keith 1980:352).

Summary

This introduction has attempted to show that theory and method, aging and retirement, gerontology and anthropology are connected by a concern for human experience within and between societies. The essence of anthropological research lies in concern for how people come together, how we as human beings create, alter and

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1) That is, the branch of anthropology which is concerned with aging.

maintain beliefs, how these are transmitted, and the extent to which such beliefs are shared. This study explores how a small group of people used time once they had left the permanent work-force, how they regarded this phase of their life compared to when they were working (and were younger), and the extent to which they experienced both change and continuity from their previous lifestyles. Reflecting the anthropological approach adopted, it seemed essential to begin this inquiry by consulting people with direct experience of retirement:

> ...anthropological fieldwork is noted for involvement with data, the primacy of the data in our interpretations, and the diversity in the techniques through which we gather that data. *A primary goal of anthropological research is to comprehend the world as our informants see it and to grasp the important features in that context* (Fry 1980:14). (Emphasis added.)

For this study, the context was people who had retired from teaching or the public service and who lived in Wellington. Both men and women were interviewed and in some cases the effects of their retirement on their partners was also discussed.