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ADAPTATION TO RETIREMENT: ROLE CHANGES AND PSYCHOLOGICAL RESOURCES

In this review, the influence of social and work roles are incorporated into a model of retirement adjustment, along with two psychological moderators that may aid the retirement transition. These psychological resources, locus of control and retirement self-efficacy, are those behavioral predispositions that would lead one to engage in proactive strategies for mastering the role changes inherent in the retirement transition. The implications of social and work-related role changes and psychological resources for retirement planning and adjustment are discussed.

Contemporary discussion of the retirement process seems to be characterized by description rather than by explanation. Although variables that significantly correlate with retirement adjustment have been identified, inconsistencies in the predictive strength of these variables often emerge across studies. This suggests a need for a greater understanding of the processes constituting the retirement transition. Reviewers have provided very useful frameworks for consolidating past research on predictors of retirement (Atchley, 1979; Talaga & Beehr, 1989), yet less information is available on the psychological factors that underlie retirement adjustment.

Role theory is a potentially useful framework for examining the retirement transition. Roles consist of activities and behaviors that characterize a person in a given social context and may be fundamental in understanding adjustment to change (George, 1990). Role theory suggests that certain socially prescribed and personally relevant roles are critical in self-identity. These self-defined roles may emerge through one's relationship to close personal associates (e.g., mother, friend) and may also stem from valued activities experienced in the work roles (e.g., physician), from voluntary group affiliations (e.g., bridge clubs), and from leisure activities (e.g., gardener, photographer).

Individual differences in adjustment to change can be understood by examining the shifts in

critical role activity that accompany life transitions. Research by George (1990) has shown that role theory can be used as a foundation for understanding retirement adjustment. She used role theory to predict how older people negotiate age-related changes and reported that a person's success in negotiating and managing the necessary shifts in activities that result from role change and redefinition determine adjustment. This role-based approach may be applied to the retirement process, because leaving the workforce necessitates a shift in roles and activities. Variation in retirement adjustment may be attributable to individual differences in the ability to make these role and activity shifts.

Retirement may be viewed, then, as a transition that involves role expansion, redefinition, and change. Role activities that may diminish are those that depend on contact with coworkers and activities involved in the execution of work functions. Thus, social roles whose maintenance depends on coworker interactions and professional roles that are based on work behaviors would be strongly influenced by workforce exit. The influence of such postretirement role loss on the individual would depend on the self-rated importance of these work-dependent roles and on the availability of other satisfying substitutes for the old roles.

This literature review integrates research on these social and work-oriented roles and explores their relationship to the retirement experience. The influence of social and work roles is incorporated into an overview of retirement adjustment, along with two psychological factors that may aid the retirement transition. First, we report empirical research on the relationship between social roles and adjustment. These social roles include relationships with friends and family members, affiliations with social groups, and leisure activities. Next, we discuss roles that are based on work activities and the effect of workforce exit.

We also address the significance of psychological resources in managing role change. These psychological resources are those behavioral predispositions that would lead one to engage in proactive strategies for successfully making the role changes inherent in the retirement transition. The two main psychological variables of interest are locus of control and retirement self-efficacy. In the overview of retirement adjustment, we hypothesize that adaptation to change is fostered by these two psychological resources because they relate to positive coping strategies. Finally, we discuss the implications of social and work-related role changes and psychological resources for retirement planning and adjustment.

ROLES, SELF-IDENTITY, AND THE RETIREMENT TRANSITION Social Roles: Family, Friends, Social Groups, and Leisure

Social connections offer a means of support for individuals as well as a source of identity. A number of studies have been conducted suggesting that there is a positive relationship between the quality of retiree social connections and postretirement affect. A common finding among researchers is that social support may buffer against stress and stressful changes (Antonucci, 1990; Cutrona, Russell, & Rose, 1986; Krause, 1987). In addition, there is a consistent relationship between retirement satisfaction and social connections such as friendship networks, family members, and group affiliations (Dorfman, Kohout, & Heckert, 1985). Examining the roles associated with family, friends, informal organizations, and leisure activities allows us to understand their importance in retirement adjustment.

Social roles are often operationalized as interactions with family, friends, and informal affiliations. Recent research has suggested that it is useful to examine each of these

sources separately, because friends, family, and affiliations may fill different needs for the individual and may be associated with quite distinct roles (Simons & West, 1984-1985). For example, satisfying family interactions are more strongly associated with feelings of security than are interactions with friends. Being part of a friendship group is more closely associated with feeling useful, whereas being married is not closely associated with this feeling.

The nature of the activity that defines family and friendship roles is also distinctive, lending additional support to the idea that these social roles are separate. Research has suggested that time spent with the spouse may be in more passive leisure, whereas time spent with friends may be spent in more active socializing (Larson, Mannell, & Zuzanek, 1986). Families may impose needs as well as offer resources (Hagestad, 1990), leading some researchers to suggest that networks of friends are more closely related to well-being (Antonucci, 1990) than is family. Given the independent effects of these roles, they are presented as separate influences on retirement adjustment.

A conclusion that can be drawn from this research is that friendship roles have a significant impact on retirement adjustment. Those individuals who derive many of their meaningful social activities from colleagues in the work setting may have a relatively difficult retirement transition. Maintaining these interactions after leaving work can be difficult, and it may be necessary for the individual to replace them after retirement. Continuity of friendships after retirement may be an important determinant of adjustment.

A second question of interest is whether retirement adjustment differs for married and unmarried retirees. Results of research on the influence of this second social role, being a wife or a husband, and its relationship to retirement satisfaction are mixed. Although some researchers have reported that being married is associated with more positive postretirement satisfaction levels (Beck, 1982; Wan & Odell, 1983), others have found no effect (Burkhauser & Quinn, 1983). From a role theory perspective, it seems that the importance of the husband or the wife role and the extent to which one gains satisfaction from role-related activities would be a stronger predictor of postretirement adjustment than would simple marital status. Therefore, we may learn more about this variable by going beyond a rudimentary examination of whether participants are married or not. One variable that may moderate the influence of marital status on postretirement satisfaction is the extent of satisfying interactions with others and with the spouse. Research that focuses on involvement with one's family as a predictor of adaptation to retirement finds positive effects of this variable on retirement adaptation (MacLean, 1982). There seems to be some variability in the nature of family involvement. Some research has suggested that those who are not married spend a greater amount of time interacting with friends and with other individuals, whereas those who are married spend more time with their spouse or alone (Larson et al., 1986). The nature of the activities carried out in the role of spouse or friend and the extent to which these activities are satisfying may predict retirement adjustment. Thus, the family-oriented role may be a second social role that predicts adjustment.

Of course, it may be argued that simply holding a social role does not ensure greater adjustment. Some studies have reported that there is no relationship between such social involvement and adjustment when the involvement increases the anxiety of an individual (Simons & West, 1984-1985). This suggests that it is important to assess the social support offered by family and friendship roles as well as the importance of the role to the individual.

A third source of social interactions that may create roles central to self-identity is participation in clubs, churches, and other voluntary organizations. The level of activity in formal and informal associations before retirement predicts participation after leaving the workforce (Long, 1987; Wan & Odell, 1983), suggesting that involvement in these groups is valued by individuals and continues beyond retirement. This continued involvement implies that such social roles expand after retirement.

Research bears out the expected relationship between involvement in voluntary groups and retirement adjustment. Voluntary activities such as affiliations with service clubs are related to actual and anticipated retirement satisfaction and well-being (Dorfman et al., 1985; Dorfman & Moffett, 1987; George, 1990; Kilty & Behling, 1985). Research consistently reveals a positive relationship between memberships in voluntary associations and feelings of satisfaction and usefulness (Simons & West, 1984-1985; Usui & Keil, 1987). These roles may be particularly important in retirement adjustment because they do not depend on work-based interactions.

A fourth source of social roles and identification stems from leisure activity. Recreational activities that bring a sense of satisfaction are open to expansion after retirement. Available research shows that involvement with these activities before retirement predicts the involvement level after retirement (Cutler & Hendricks, 1990), suggesting that people continue with those leisure activities after leaving the workforce. In addition, having satisfying leisure activities is associated with greater interest in early retirement (McPherson & Guppy, 1979), suggesting that these may serve as an attractive source of activity after retirement and may lead people to anticipate more positive retirement experiences. These activities may serve as a source of self-identity for retirees in that one may also define oneself in terms of leisure accomplishments (e.g., golfer, painter).

Leisure also may contribute to a feeling of belonging when these activities are shared with others. The relationship between leisure-oriented club participation and life satisfaction is due, in large part, to the satisfaction derived from relating to others (Steinkamp & Kelly, 1987). Thus, shared leisure interests may define valued social roles for the retiree.

Although more research is needed to clarify how shifts in family, friendship, informal group, and leisure roles occur during and after retirement, it seems clear that these affiliations are important in creating an enjoyable retirement experience. Those who lack club affiliations and leisure activities, those whose closest friendships are at work, and those who lack central family-oriented roles may find the transition to retirement more difficult. For these individuals, retirement may bring a struggle to find meaningful, satisfying activities and new roles to replace the ones lost in the workforce exit. This suggests that it is critical to plan ahead for social activities in retirement and to develop affiliations independent of the work setting.

The presence of satisfying relationships with friends and family, and affiliations in voluntary groups and leisure activities decrease the chance that retirement adjustment will be difficult. Those individuals who define themselves in terms of these roles will be able to maintain role-relevant activity after retirement. In fact, these roles may expand past retirement. These social activities may serve as satisfying substitutes for the social activity at work. Research supports this proposition, because satisfying family and friendship networks are associated with positive affect (Krause, 1987; Levitt, Antonucci, Clark, Rotten, & Finley, 1985), general life satisfaction (Usui & Keil, 1987), and favorable ratings of subjective well-

being among retirees. These subjective perceptions of social support and involvement are closely related to satisfaction (Steinkamp & Kelly, 1987).

A second important facet of retirement adjustment is the extent to which one's self-identity is closely linked to the work role. The level of identification with a company, an occupation, and work in general may predict the success of workforce exit.

The Work Role

The relevance of the work role to the individual is a logical predictor of retirement adjustment. Nevertheless, the influence of affective reactions to work on retirement decisions and subsequent retirement adjustment is usually quite small. Although some researchers have stated that retirement may serve as a form of withdrawal from jobs with dissatisfying characteristics (Beehr, 1986; Hanisch & Hulin, 1990; Kremer, 1984-1985) many studies have reported very weak effects of job satisfaction on the retirement decision and on retirement attitudes (Dobson & Morrow, 1984). Similarly, organizational commitment and occupational characteristics do not strongly predict psychological well-being and retirement adjustment (Adelmann, 1987; Bell, 1978). This leads one to question why the work-related variables often have an insignificant influence on retirement adjustment.

One reason why work-oriented measures may not serve as strong predictors is that financial and health related concerns may be the overriding drive for staying in or leaving the workforce for most people (Taylor & Shore, 1994). Pragmatic concerns may shape the retirement decision for many individuals. This is supported by the finding that job-oriented variables account for less variance in retirement status than do health and financial concerns (Schmitt, Coyle, Rauschenberger, & White, 1979).

It seems quite possible that workers may hold favorable attitudes toward their job and toward the organization while simultaneously planning to leave the organization. This is supported by findings that favorable job characteristics alone do not serve as a powerful predictor of retirement behavior (Schmitt & McCune, 1981). Although there is some research that has suggested that feeling alienated at work is linked to increased probability of leaving a job (Kilty & Behling, 1985; Monahan & Greene, 1987), job satisfaction alone may not be enough to keep someone in a job past normal retirement age.

Understanding the influence of work-related variables on retirement requires a consideration of the meaning of the work role, a given profession, and a particular job in an employee's life. In examining the influence of the work role on retirement, it may be useful to think of the different ways employees may view their work. First, one may not derive a major source of identity from the employing organization or one's profession. These individuals are called "low work role attachment" in the diagram (see Figure 1). For these people, leaving the job does not entail role loss because the job is not a prominent source of self-identity.

It may be the case that a significant proportion of individuals look forward to retirement and do not believe that they will miss work. These individuals may concentrate on other social roles as retirement approaches. This proposition is supported by research providing evidence that many of those approaching retirement may view the job as less important and less central to happiness than do those in middle age (Ryff, 1989). Similarly, having a career orientation may be less important in an older person's definition of an ideal person than it is in that of a younger person. These individuals may see other roles as more

important in retirement and may not miss leaving the workforce. Nonwork roles (e.g., voluntary associations, leisure activities, family interactions) may be more important than work roles to many retirees.

For those who do not view their affiliation with a given employer as central in their identity and for those who do not have a professional affiliation as a central role, retirement may not demand work-related role changes. For these individuals, an interest in postretirement employment may stem from financial or social needs rather than from the need to fulfill a work role. Even though they may feel a need to be productive, other activities and roles outside work may readily fill this need.

The second level of identification with the work role is found in the individual who has the need to occupy a formal work role but has little attachment to a given profession or company. These individuals may feel a need to be in a formal work role because of a strong work ethic or because social satisfaction is derived from being with others at work, but they may not regret leaving a particular job.

Although there is little research on this particular level of attachment, data suggest that feelings of deprivation after leaving the workforce are linked to dissatisfaction in retirement. Those individuals who report lower willingness to leave the workforce (Cherry, Zarit, & Krauss, 1984; Kremer, 1984-1985) and higher feelings of job deprivation (George & Maddox, 1977) report less satisfaction with retirement. These measures capture feelings of an attachment to general aspects of work rather than unique aspects of a given job, suggesting that, for some people, work in general may serve as an important part of self-identity. Work may fulfill a general need to feel productive.

For those individuals who value work in general, other jobs can satisfy this general need and maintain the role of "productive individual." These individuals would have an attachment to the general role of "worker" rather than identifying themselves closely with a profession or a company. To maintain this role, they may take on part-time roles in related or even completely different organizations after retiring from a particular firm.

If one is attached to work in general, other voluntary organizations may serve as satisfactory replacement for the old work role. To the extent that some substitute for the satisfaction from the professional activity is available, the individual may be able to retire without discomfort. For example, one who has been a manager for a number of years and enjoys the activities central to the profession may find satisfaction in taking a leadership role in a volunteer association, or in taking on part-time work that involves critical elements of the old job.

The third level of attachment to work is found in the individual whose identity extends beyond a general attachment to work. For these retirees, being an employee of a given firm or a member of a profession have additional significance. They may view their professional activities and their affiliation with a company as an important part of their self-identity. This source of identification cannot be easily replaced by other activities or other work. Thus, satisfactory substitutes for the strong organizational or professional role may not be readily available. Those workers who derive a major source of identification from their particular job find retirement from a given professional role to be aversive, because retirement for this individual carries with it a loss of identity (Ogilvie, 1987).

These individuals may view self as inseparable from work. For example, those whose life activities have revolved around work roles may find themselves at a loss when these activities are not part of their day-to-day existence. Individuals who would be most influenced would be those who do not have other roles that bring satisfaction. For those who have centered their self-identity around a particular job, leaving the workforce entails the loss of critical roles. Retirement adjustment would necessitate developing new roles and adjusting to the loss of formerly central work-related roles.

These three levels of work attachment may not be captured by our typical measures of affective reactions to work and to the organization. One would expect that general satisfaction and commitment measures and a general measure of retirement affect would not capture differences among these three types of individuals. To distinguish among these subtypes, one would need to identify those who strongly identify with the job or profession and believe that it offers an irreplaceable source of identity, those who simply express a continued need to work because they need work to feel productive, and those who do not express an interest in continuing formal work roles. These individuals may be indistinguishable based on their general satisfaction and commitment scores. If professionals are to assist with the retirement transition, they need to understand the depth of individuals' attachment to work and also to examine the extent to which these individuals have invested time and energy in developing alternative, satisfying roles.

The research reviewed thus far has suggested that work and social roles are important forces in the ability to make a successful transition to retirement. There must, however, be individual differences in adjustment among those who have similar social and work-related roles. Individual differences may stem from psychological factors that determine an individual's response to the retirement change. The next section explores these psychological variables as influences on the retirement transition.

Making the change from work to retirement entails a shift from days during which most of the individual's time and activities are associated with work and coworkers to days that are usually unstructured and may involve no contact with the work setting. Making this transition to a less structured environment and making the social changes associated with retirement may be eased by a general sense that one has control over life's outcomes as well as by a feeling that one possesses the knowledge and skills required to handle the transition. Thus, these internal psychological resources may determine whether one takes advantage of available resources.

Internal Resources for the Retirement Transition

The ability to develop new roles may be viewed as a psychological predisposition that varies among individuals. Two constructs have repeatedly emerged as significant predictors in this ability to adapt to change. The first, locus of control, involves a belief that one possesses the power to shape life's outcomes. Those with an internal locus of control believe that they can control many events in life, whereas those with an external locus of control believe that many of life's outcomes are the result of luck and chance and are not under their control. Understandably, those individuals with an internal locus of control would be more likely to seek out information and resources that may aid the retirement transition.

The second psychological factor, retirement self-efficacy, is the belief that one possesses the knowledge and skill needed to effectively negotiate retirement. It consists of the self-assessed ability to deal with the changes that accompany retirement. Those with high self-

efficacy or high retirement self-confidence may be more likely to plan for and adapt to retirement changes.

Therefore, the extent to which one effectively uses available resources to assist with role changes that accompany retirement may depend on psychological characteristics of the individual. It is proposed that one's success in redefining roles and role activity during the retirement process is influenced by these internal psychological resources. Central in making this transition are a sense that one has control over the period of change and that one has the skills and knowledge required to handle the changes associated with retirement. Thus, an internal locus of control and a positive sense of retirement self-efficacy may help one make the retirement transition.

Internal Locus of Control as a Resource

Internal locus of control has been associated with a number of psychological criteria related to effective coping skills, including more positive levels of self-esteem (Sherman, 1985) and fewer negative reactions to stressful life changes (Moos & Billings, 1982). In older adults, an internal locus of control has been associated with more positive coping strategies when faced with challenging life events, greater life satisfaction, and more positive psychological functioning in retirement (Abel & Hayslip, 1986, 1987; Hickson, Housley, & Boyle, 1988). In terms of this overview, locus of control may have an influence on adjustment because those with an internal locus of control may take charge of restructuring their activities and redefining their roles after retirement. By accepting personal responsibility for life changes, an internal locus of control retiree may take advantage of available resources to successfully redefine or expand existing roles.

Locus of control could influence retirement adjustment in a number of ways. First, high locus of control individuals may be more likely to engage in proactive strategies to meet the retirement changes. They may seek out retirement planning in anticipation of retirement change. In addition, high internal locus of control individuals may actively seek out new activities and roles after retirement, whereas external locus of control individuals may use more passive strategies for coping and may not be as successful in pursuing substitutes for the upcoming changes in work and social roles. After retirement, they may be less likely to seek out replacements for lost activities and roles. Thus, locus of control may influence adjustment through its influence on coping strategies.

Some research has found a weak effect for the locus of control variable on retirement adjustment (Hale, Hedgepeth, & Taylor, 1985-1986; Sherman, 1985). One of the reasons for inconsistent findings may stem from the use of general affective criteria or broad indices of satisfaction. These variables are somewhat imprecise and are influenced by a number of factors other than locus of control. Using more specific criteria that directly assess retirement adjustment may enhance the predictive strength of locus of control.

A second psychological variable that is logically related to the retirement transition is retirement self-efficacy, or the belief that one has the resources needed to make the retirement transition. Given that positive feelings of self-efficacy are associated with more confidence in the ability to handle challenging events, this variable may predict retirement adjustment.

Self-Efficacy and Retirement Planning

Self-efficacy, or the belief that one can effectively cope with a given situation, has been

used to predict whether one will enter a new and unfamiliar situation as well as the affective reactions to the situation (Bandura, 1982). In addition, self-efficacy predicts confidence in the ability to deal with new changes. Given that retirement is a new experience, self-efficacy may serve as a predictor of postretirement adjustment. Those preparing to exit the workforce would be expected to respond more favorably to retirement if they believed that they had the skills and abilities needed to make the retirement transition.

This proposition has been supported by recent research. Retirees' self-rated ability to make the adjustment to retirement predicts planned retirement age (Taylor & Shore, 1994). In addition, more favorable estimates of ability to make the change are positively related to attitudes toward retirement, and higher self-efficacy is related to lower preretirement anxiety (Fretz, Kluge, Ossana, Jones, & Merikangas, 1989). We propose that self-efficacy, which may be increased by some types of retirement planning, is an important determinant of anticipated and of experienced retirement satisfaction.

Retirement self-efficacy may be malleable if it operates similarly to other forms of self-efficacy. Given that thinking about retirement increases for those planning to leave the workforce (McPherson & Guppy, 1979), it seems important to help individuals to prepare psychologically for the transition as it approaches. Beliefs about retirement, present before workforce exit, significantly predict subsequent retirement adjustment (MacLean, 1982). Retirement planning is an important way to clarify expectations of retirement and to transmit useful information to the retiree, thus raising self-efficacy. Clarification of retirement expectations has been identified as a positive consequence of retirement planning (Howard, Marshall, Rechnitzer, Cunningham, & Donner, 1982; Wan & Odell, 1983).

In summary, the psychological resources of individuals may predict their reactions to the retirement experience. Sensitivity to an individual's retirement self-efficacy and locus of control, and an understanding of their social and work-related roles leads to a more complete awareness of the retirement transition. Consideration of these individual differences may enhance the effectiveness of retirement planning.

DISCUSSION

We previously proposed that the retirement transition is influenced by basic social and work-related roles and by internal resources that lead to feelings of control over the process. The transition is viewed as a period of role change and redefinition. Examining differences in retirement adjustment may reveal differences in individuals' abilities to shift to satisfying role-defining activities. In addition, the findings on social roles, work roles, and psychological predictors of retirement adjustment lead to recommendations for retirement planning.

Retirement planning may aid the process by transferring knowledge relevant to role changes. Given the research on the importance of social roles in retirement adjustment, social planning seems as critical in retirement adjustment as financial planning. One suggestion made by researchers is that retirement planning should extend beyond financial planning to include activity-oriented planning (Braithwaite, Gibson, & Bosley-Craft, 1986). Available research has suggested that positive effects of retirement planning include plans to increase social involvement (Kilty & Behling, 1985). Although many retirement seminars may emphasize financial planning, a critical component of retirement adjustment (Kleinmack & Roff, 1983; Krause, 1987), it seems equally important to underscore the importance of activity planning.

In terms of role transitions, planning for social changes through retirement planning may help one generate and plan activities to expand old roles or to define new ones. Clearly, the retirement transition should be easier when the changes after retirement are minimal (Howard et al., 1982). In addition, planning may serve to make retirees more aware of the nature of retirement and sensitize them to the amount of unstructured time that will be at their disposal after leaving the workforce. Planning the activities central to roles may play an important part in the transition.

Implications of the findings on work roles have suggested that some individuals may be interested in part-time employment after retirement (Usher, 1981), particularly if they are dissatisfied with retirement activities (Dorfman et al., 1985). Depending on the level of identification with a particular work role, these individuals may prefer continued employment with their old firm, participation in voluntary associations, or employment in a new work role. Alternatively, those with low work attachment may have little interest in returning to work. It may be useful to explore the level of interest that those who are preparing for retirement have in continued employment and to make them aware of part-time opportunities.

Although it is often assumed that employers are not interested in rehiring retirees, research has suggested that this is not always the case. For instance, older executives may be viewed as valuable part-time employees because of their experience (Cronin, 1982). These studies show that, in certain circumstances, management may support part-time employment. This support and the advertisement of a number of part-time options to older employees is a means to encourage them to return to the workforce (Cahill & Salomone, 1987).

Alternatively, part-time work may be used as a means to slowly phase a worker out to retirement and may be viewed by some employees as an attractive alternative to total retirement. Past research has suggested that managers who see employees forced out of the organization by compulsory retirement believe that retirement was a crisis for some of these workers (Fritz, 1978) and that they believe that some of the workers would be receptive to part-time employment options. Although compulsory retirement is not allowed in most jobs, the modern day equivalent is the early retirement package that may make employees feel as if they are being pushed out of the organization. Such abrupt workforce exit is associated with poorer adjustment to retirement (Beck, 1982). Part-time employment may allow employees time to plan and psychologically prepare for retirement and may be attractive to those who are attached to work (Gray & Morse, 1980). This may be particularly important for those workers with deep attachment to the work role.

To adapt postretirement employment options to retiree needs, there is a need for more specific retirement measures. Differences in levels of identification with the job and a more precise definition of retirement (leaving a particular job versus leaving work in general) is needed. The idea that these differences in level and type of identification with work exist and that they relate to retirement behavior needs to be tested. At this point, an understanding of the way one shifts from work-associated roles to other roles during the retirement transition is quite limited. As noted by those who have reviewed the retirement research, more information needs to be gathered on the impact of these work-related and organizational factors on retirement (Talaga & Beehr, 1989).

The findings on the role of psychological factors in retirement adjustment suggest that these

variables can lead to a greater understanding of adaptation to role changes, which are a natural part of retirement. The research on locus of control indicates that those with an external locus of control may need more direction during retirement planning. In fact, those who expect to have little personal control over their lives show greater anxiety about adjusting to the social changes in retirement (Fletcher & Hansson, 1991). These individuals may need more encouragement from retirement counselors to actively seek out new activities and develop new roles. It may be the case that the transition is easier for those individuals with internal locus of control who actively seek out ways to make the retirement transition. Thus, although existing social resources are important predictors of retirement adjustment, the extent to which the individual takes advantage of existing resources or seeks out new resources may also determine retirement adjustment. Adjustment would be eased by a psychological orientation that favors an active approach to identifying social resources and to inspiring the confidence to seek out and develop new roles.

The findings on retirement self-efficacy suggest that this factor may be a second psychological influence on retirement adjustment. Suggestions for increasing retirement self-efficacy may be drawn from the research in this area. Some researchers have suggested that retirees should take an active role in the planning process rather than simply listen to people present information (Fretz et al., 1989). Specifying one's retirement goals and working through the steps to achieve them may provide one with a greater sense of knowledge of the process and of control over the process. In addition, Fretz et al. have suggested that when people who are preparing for retirement interact with retirees, this increases their information about the retirement experience and reduces their uncertainty. This is consistent with research on self-efficacy, which suggests that it may be raised by engaging in activities related to the event of interest (Bandura, 1982). This active planning should have a positive effect on retirement self-efficacy.

Consideration of the psychological underpinnings of adaptation to change may help with appreciation of individual differences in retirement adjustment. Knowledge of critical social and work-related roles and the way in which they will be influenced by workforce exit is a second important component of adjustment. Examining these differences may allow an understanding of the nature of the social-psychological aspects of retirement. In addition, this understanding will allow retirement planning to be tailored to individual needs.

In summary, leaving the workforce may involve role redefinition or expansion. The success of role redefinition may be determined by one's social roles, work roles, and the internal resources needed to negotiate role changes. Future research may track the changes in self-defined roles that emerge during retirement and whether planning can ease the transition. Given new knowledge on the concerns of retirees and the changes they experience, retirement planning may help workers to work through the transition period with greater success.

DIAGRAM: FIGURE 1: Roles and Psychological Resources as Determinants of Adjustment

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