

# A LINE ON LIFE

1/5/97

## Challenges of Retirement \*

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Previously, people were legally forced to retire at age 65. This was based on misperceptions of the elderly. A survey was conducted by the American Association of Retired Persons (AARP) in 1995. Over one-third of adults in the United States mistakenly believe that older workers are less effective than younger ones. More than half incorrectly think that older workers have more on-the-job accidents and are less capable of changing.

Even though these myths still persist, the retirement laws have changed. Mandatory retirement was viewed as **age discrimination**. However, in 1993, Congress revoked age-discrimination protection for public-safety workers. The pressure for this change came mainly from their own unions. The unions were afraid that there would be essentially no opportunity for advancement, if senior workers were not forced to retire. Now only a few specific occupations – airline pilots, firefighters, police officers, prison guards – can be forced to retire because of their age.

When forced into retirement, people may have both psychological and physiological problems. The force may be applied by mandatory retirement laws, pressures from employers, or even ill health. A 27-year study was done on cardiovascular disease. Of the 1,103 patients, those who had retired involuntarily were *"more depressed, unhealthy and poorly adjusted to their retirement."* Most subjects were white-collar workers, who had psychological reasons for staying on the job, like preserving a sense of purpose.

In contrast, blue-collar workers want to continue working, because *"they need the money."* Another study found that public-safety employees are willing and able to work beyond mandatory retirement ages. When forced to retire due to age, firefighters and police officers from big cities often move to smaller towns. There they can continue working because of higher mandatory retirement limits.

The economic concerns are more important with older women. With their lower salaries and interrupted work histories, they lack adequate pension benefits. According to the AARP, widows, divorcees and never-married women are at even greater risk. In an Ohio study of 170 workers, older widows wanted to work longer than others. Most elderly widows wanted to work until they were at least 68. Most others in the study were planning for early retirement.

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***"It's more than an economic motivation that keeps older people working.  
It's a sense of purpose, whether they're cooks or CEOs."***

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However, economics is not the only reason to stay on the job. Only 10% of the widows said that salary was the best thing about their jobs. For almost one-third (29%), the best thing about the job was the work itself. For women who have economic concerns, some simply cannot afford to retire. This is especially true, if they don't have a partner. With longer life expectancies, some of these women are terrified of outliving their retirement funds.

Rather than opening new opportunities, retirement can cause additional pressures for women. Women are more likely to have an extra burden of caregiving. After retirement, they may spend years caring for ailing parents or husbands. The stress of caregiving can be intense.

If a woman is married to an older man, another problem can arise. He may retire, while she is just developing her career. Her retired husband wants to travel and enjoy their time together. She is caught in a conflict between his desires and her career goals.

Women can have other problems dealing with retired spouses. This is especially true if the couple holds **traditional gender roles** – distinct views of what men and women should do. The retired husband is separated from his usual activity patterns and colleagues. At home, he is likely to be uneasy and restless. He may try to be "*in charge*" at home. He may interfere with her normal routines or criticize the way she runs the household. This causes conflict.

However, these couples can work things out and become more **androgynous** – each expressing *both* masculine and feminine qualities. The wife can become more assertive, and the husband can be more nurturing. This is a best-case scenario.



There are several things you can do to master the challenges of retirement. First, as soon as possible, enroll in some retirement program that will allow you adequate finances when you retire. Get good counseling about your financial retirement needs. Set aside enough funds to meet these needs.

Next, don't restrict your life to just home (the traditional women's role) or work (the traditional man's role). Develop interests outside of these areas. When possible, find areas of interest that can be shared with your spouse.

Adequate preparation helps to ensure success. Rather than dreading retirement, it can be something to anticipate. Retirement can open up a wide variety of opportunities for you. For example, at most colleges, people – retired or not – can take courses to develop new skills or revive old ones. These can be anything from playing a musical instrument, golfing, or cooking to learning how to use a computer. Do you want to accept the challenge?

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\* Adapted from Rebecca A. Clay's "Some elders thrive on working into later life," and "Retirement poses different challenges for women," [The APA Monitor](#), December, 1996, pages 35-36.