LONGITUDINAL EFFECTS OF RETIREMENT ON MEN'S WELL-BEING AND HEALTH

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ABSTRACT: The National Longitudinal Surveys of Labor Market Experience of Mature Men provided the opportunity to look at the effects of retirement on longitudinal well-being in a sample of men aged 54 to 69 in 1976. A conceptual model predicted that the decision to retire would affect subsequent well-being through the effect of retirement on such resources as income and health. The retirement decision in turn, was predicted to be a function of prior well-being and resources. Five categories of retirees were established: voluntary early age, voluntary normal age, health, mandatory, and discouraged. The analysis restricted the sample to men who were in the labor force at the 1976 interview, had not retired before that time, and who were interviewed in 1981. About half of the sample retired in the five years between interviews. Using several different measures of well-being, voluntary retirees were found to consider themselves better off than did other retirees or comparable men still working. Negative responses to retirement were concentrated among men who retired for health reasons, probably due to their continued ill-health. The effect of retirement on well-being seems highly related to the other circumstances (especially financial security and health) surrounding the individual, rather than to the event of retirement, per se.

INTRODUCTION

This paper explores both the psychological and physical quality of life of retired men, using data from the National Longitudinal Survey of the Labor Market Experience of Mature Men (NLS). The analysis con-
The transition from work to retirement can be considered either as a specific life event that creates a potential crisis of identity, or as an expected transition from one phase of life to another. The negative impact of retirement on the quality of life derives from the attendant loss of occupational identity and the social and other benefits obtained through work (Elwell and Maltbie-Crannell, 1981). Because work can create strain as well as satisfaction, however, retirement may actually improve health by removing work stress, if the psychological and financial needs fulfilled by employment can be met through other sources (Thompson and Streib, 1958). Loss of the work role is accompanied by a dramatic increase in leisure time—well over 40 hours per week for most men, when transportation and preparation for work are added to actual work hours. Much of the growing literature on use of leisure time among retirees addresses the question of whether and how leisure time is used as a substitute for satisfaction once found on the job.

An alternative way of looking at retirement is provided by continuity theory, which emphasizes that retirement is an accepted social role itself, anticipated by men and for which some men actively prepare (Larson, 1978). Retirement is thus considered a normatively specified transition, so retirement effects should be restricted to those factors most directly associated with retirement itself, such as increased time for other activities and reduction in income. Health, happiness, and satisfaction should be largely functions of the man’s total situation, including social ties, interests, and resources, which may not be substantially changed by the fact that he is retired. Thus, the effects of retirement should depend on how the retired status interacts with these more general statuses for the individual (Palmore, Fillenbaum, & George, 1984).

Research based on the continuity theory has pointed out the need to look at the circumstances of retirement in order to assess its outcomes. Men who retire because of poor health (a large proportion of early retirees) will continue to report poor health after retirement. Similarly, men who are retired against their will should have more negative reactions to retirement than voluntary retirees, who should perceive themselves as having more control over their lives. Control has been associated with positive outcomes on many psychological dimensions (Walker, Kimmel, & Price, 1980–81).

Much of the previous literature on the quality of retired life has serious limitations: these stem from the lack of comparability of retired men with non-retired men on critical dimensions such as health, age, income, and prior occupation. Few previous studies have taken into account factors associated with the decision to retire. Actually, very few men retire because they reach a mandatory retirement age. Retirement before the