

# PERSPECTIVES ON RETIREMENT



Newsletter of the International Society for Retirement Planning  
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## REFLECTIONS ON CULTURE

### A Missing Ingredient in the Retirement Planning Curriculum

by Gail S. Eisen

When human resource development specialists, staff benefits representatives and trainers in the field of retirement education present retirement planning materials

requiring that we closely examine the distinctive values that have been transmitted to us since early childhood about what it means to grow older and to retire eventually. That missing element is culture.

without my work and my identity as a worker."

These concerns are frequently rooted in the tremendous emphasis placed on hard work and productivity as preeminent values in American society. Such core values are rarely discussed openly in formal preretirement planning programs, yet they are implicitly present in the questions and anxieties that so many older workers bring to the seminar environment. These core values play a definite role in each individual's adjustment to retirement. Hence, it is important that retirement educators help preretirees explore the cultural context in which they have grown to maturity and the particular value system that has molded and guided them through the years.

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to groups of older workers, they usually emphasize financial planning and money management. As reported by Siegel (1986) and others, psychological and interpersonal topics are often neglected in the conventional preretirement planning programs offered by businesses in the United States.

Another element in the mosaic of retirement adaptation that is also frequently overlooked is a subject that demands some self-scrutiny,

Those of us who work with companies and universities in the field of preretirement planning, crafting and leading seminars in the social aspects of the retirement process, may be accustomed to hearing older workers voice such concerns as:

"What will I do with all of that extra time in retirement?"

"How will I find ways to keep busy and be productive?"

"I can't imagine a life

been genetically designed to fade over time.

In contrast, almost no emphasis has been placed on deeper-level human traits, such as the cultivation of wisdom through experience and insight. In many of the more traditional cultures of the world, this is much revered. It is particularly valued in societies where change comes less quickly and where elders are viewed as reservoirs of the accumulated cultural and experiential knowledge of the group. (See Cowgill, 1986, for a comprehensive introduction to cross-cultural perspectives on aging.)

In much the same way that aging is generally cast in a negative light, the predominant values of American society can work to

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## SOCIETAL ATTITUDES ABOUT AGING

General societal attitudes toward aging are a case in point. In the United States, the very natural processes of aging are made more difficult by the society's emphasis on youth, beauty and glamour. Objectively, this emphasis on such superficial features is truly baffling; distinctive only as surface qualities, they have

# Missing Ingredient

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undermine the experience of retirement. Most members of the current cohort of preretirees and recent retirees have grown up with a very strong work ethic and have been duly taught that productivity and activity are critically important at all stages of life. In retirement, when the work role is relinquished, many people struggle desperately in their search to replace work with activities they consider to be sufficiently "productive."

## FEAR OF LEISURE

Although many retirees are definitely ready to leave a world of rigid schedules and unrelenting pressures and are quite willing to experiment with continued learning, unstructured travel and recreation in retirement, there are many others who find the prospect of leisure very disconcerting.

Many preretirees and recent retirees do not relish the thought of long periods of unstructured time, and they often scramble frantically to re-impose a firm structure on their newly acquired "free" time and their daily activities in retirement. It is not unusual for recent retirees in the U.S. to actually boast of being "more busy now than ever before," or to complain of having such a tight schedule with volunteer activities and social engagements that their days in retirement bear a strong resemblance to their previous 8 to 10-hour work-days.

And, if you stop to listen, some will also tell you that they have been made to feel very guilty by friends and

relatives when they are simply resting or reading or relaxing at home during this new stage of life. These retirees report that others in their social world do not like to see them idle and without a defined work-style "agenda." Quite often, they are asked, "Why don't you get busy with something?" by perturbed spouses, siblings and children.

This is a very interesting scenario—the case of the retiree who is not fully allowed to retire—and is perhaps an indication of others' association of idleness with uselessness, or, perhaps, of others' interpretation of a lack of productivity with a more rapid course of aging in their loved one.

## RE-ESTABLISHING IDENTITY

A related issue and a source of stress for many is the question of re-establishing an identity following the loss of the work role. During the course of my seminars with preretirees and recent retirees, I often hear individuals express concerns about personal identity in retirement. For many people, retirement represents a time of redefinition, a time of seeking out new sources of meaning and gratification.

For some, this quest takes on a strong existential quality. In recent months I have heard a number of retirees say, "I need to know who I am, now that I am retired," followed directly by the comment, "And I also have to figure out who I want to become in this new stage of life."

The struggle to establish a new identity in retirement can be especially pronounced for individuals who were heavily invested in their work roles and for those who had cultivated few non-work-related hobbies and interests at earlier points in their lives.

## CULTURAL CONTEXT IS OFTEN TAKEN FOR GRANTED

At times it seems that we are so deeply embedded in our own culture that we are oblivious to its influence and impact. We often take this cultural context for granted, in much the same way we do our personal perceptions of events in the world. Yet, it is important for those who work with preretirees and individuals in various stages of adjustment to retirement to take a good look at some of these broader "social messages."

What messages did our parents try to impart about independence and hard work and individual initiative? Are those necessarily the most useful or constructive values when one considers the natural progression of human aging and the fact that, as people begin to slow down physically, they often need additional care and assistance? When considering the natural processes of aging, many would argue that interdependence, rather than independence, is a much more desirable goal.

What messages are we sending our children about leisure and idleness, about time for contemplation or pockets of spirituality in an after-school schedule filled with music lessons, karate practice and the ever-pre-

sent, verbose babysitter known as television? What messages are we sending to them about self-esteem, when in this media culture it is often dictated by the most superficial of traits and by popularity with peers?

The field of retirement education is still in its infancy, particularly in relation to the psychological, social and interpersonal issues encountered by recent retirees. We can never ignore the cultural messages about both aging and retirement if we are to fully offer assistance and understanding to the population with whom we work.

This approach lends a broader perspective to the teaching of preretirement planning concepts. It encourages older workers to examine in advance of their retirement the cultural messages they have received since early childhood about what constitutes self-esteem and self-identity. It can help preretirees understand that the "work ethic" may serve a worthy purpose, but it does not have to be a driving force in the later years, especially if its influence deprives some retirees of the ability to relax and rest and recuperate from the pressures and strains of a very intensive work life.

A final benefit of this approach is that it can encourage preretirement planning educators and trainers to look deeply within themselves to examine their own attitudes toward, and perhaps anxieties about, the aging process.

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