

**A STUDY ON THE IMPACT AND EFFECTS OF RETIREMENT  
ON RETIREES IN THE NORTHERN PROVINCE**

**by**

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## **DECLARATION**

I hereby declare that this dissertation is the result of my independent investigation, and that all the sources used have been acknowledged by means of complete references.

I hereby certify that this dissertation has not been accepted in substance for any other degree, and it has not been submitted concurrently for any other degree.

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**Candidate's signature**

**DATE.....**

## DEDICATION

This work is dedicated to my parents Simon and Emmah Phaswana, my four sisters: Motlatšo, Sebolaiši, Kagišo and Matete and my two brothers, Robby and Silas.

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## **ABSTRACT**

Gerontological researchers in the RSA ( particularly in the Northern Province) have so far, not offered a generic theory that incorporates the social and psychological consequences of the loss of work role through retirement. Several South African Social Scientists have focussed on the desirability of pre-retirement programs, the influence of retirement on male identity, and, more recently, the economics of ageing.

The present study seeks to enhance the understanding of the dynamics of retirement by providing new evidence on the impact and effects of retirement on retirees in the Northern Province. Two major findings emerged from the study. The first finding is that, obligatory age - determined retirement impacts negatively on the retirees' lives. They suffer severe economic, social and psychological hardship after retirement. It is necessary to emphasize that, based on the growing numbers of elderly people in the RSA , the implications of retirement are heavily felt by both the public and government, as their capacity to absorb this growth is severely limited.

The second major finding is that gradual, as opposed to abrupt disengagement from the labour force, provides a smooth transition from an active work life to an inactive, non - working life. Researchers should, therefore, generate more research on phased retirement, to determine its applicability in the South African context.

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## CHAPTER ONE

### GENERAL ORIENTATION OF THE STUDY

#### 1.1 INTRODUCTION

This chapter gives a broad description of the study. It conveys information about why? the researcher became interested in conducting the study, what? question was investigated and also what? the researcher hopes to achieve by collating information. The chapter also highlights the assumptions that were verified. The researcher demonstrates that the study was objectively executed and that, it will make a contribution to the society at large. The study will also contribute to improving the standard of living of the subjects in question. The chapter ends with the definition of some terms, a description of the referencing system and a systematic layout of the study format.

#### 1.2 BASIS OF THE STUDY

The birth of the new South Africa has brought a lot of challenges to society at large. The concept of 65 years as defining old age and therefore retirement has become all pervasive and topical, as it has regrettable consequences that impinge on the human rights for a significant proportion of people. In the Republic of South Africa, policy and attitude changes are necessary to service the rainbow nation which is faced with an increasing number of both voluntary and involuntary retirees. As retirement is a global issue, Hobman (1981) remarked that it has become a complex social pattern that touches on the lives of almost everyone. Retirement, therefore, occupies a place of central concern in contemporary society as a subject of recurring popular and scientific discussion.

Age-determined retirement has occasioned more discussion and controversy in recent years. Levi (1987), contends that age-determined retirement is filled with



dilemmas and ironies. On the one hand, companies set individual competence (not sex, race nor age) as the test for employability; yet, ironically, reinforce the stereotype that age is an accurate yardstick of a person's psychological state and competence. Retirement therefore, according to Erikson (in Kimnel, 1980) is a developmental transition that has the potential of turning into either a crisis or fulfilment, depending on one's coping skills.

As contemporary society is inundated with contradictory philosophies of social care it is therefore, necessary to establish what empirical evidence exists about retirement. In this study the researcher has built a knowledge base on the impact and effects of retirement on retirees in the Northern Province. This would then serve as a guide in formulating a coherent social philosophy from which skills can be developed to enhance proper service delivery to the retirees.

### **1.3 STATEMENT OF THE PROBLEM**

There is a dearth of information on the problems experienced by retirees especially in the Northern Province. The main thrust of most retirees' problems hinges on the inappropriateness of research on ageing. This subsequently leads to insufficient commitment to take reflex action towards meeting the needs of the aged. The current study unpacks the impact and effects of retirement on retirees in the Northern Province.

Policy makers in South Africa compound the problems experienced by retirees by paying lip service to the idea of a paradigm shift from "imported" policies to proactive home based "Ubuntu" policies. This is clearly reflected in the South African Social Assistance Act (Act No. 59 of 1992, as amended) and the 1996 Northern Province: Social Assistance B II. The Act stipulates a target state pension age as 65 years for men and 60 years for women. These age limits also apply to the retirement ages for both men and women respectively, since people are compulsorily retired at the minimum state pension age. This kind of retirement overlooks important individual

differences in capacity, productive potential and the unique circumstances of retirees. Some retirees may experience "shock" when they involuntarily lose their careers in which years of training had been invested. They may experience loss of friends, status, and a significant part of income, at a time when their need for companionship, respect and money is higher (McMillan, 1993; Gerdes, 1997; Levi, 1987).

The South African Social Assistance Act also reinforces early retirement with reduced benefits (i.e. a certain percentage is deducted per year from one's pension), with the aim of creating timely employment opportunities for younger workers and subsequently a lower rate of societal unemployment. This reflects an oversight on the prolonged life expectancy that people are faced with, as a result of advanced medical science, technology, and improved welfare services. It is ironic that women who have a longer life expectancy than men, are being forced to retire even earlier than men. The prolonged life expectancy and shortened work life implies an increase in the number of people who are living in retirement for a greater number of years without a valued role to look forward to and without having accumulated enough income to provide for their retirement (Joubert, 1990a; Snyman, 1990; Ferreira, 1986; and Møller 1984a). This, then, according to Steyn (1985), poses an adaptive challenge to retirement on the part of retirees.

#### **1.4 MOTIVATION FOR UNDERTAKING THE STUDY**

Intellectual curiosity, the desire for self-knowledge, and the quest for a better life, aroused the researcher's interest to undertake the study. The researcher chose to focus on the elderly, because her casual observations revealed that elderly people are accorded relatively little attention by society; because of its general negative attitude. They are classified as one homogenous, amorphous, undifferentiated and impersonal group which runs counter to the major value of the uniqueness of every individual. Society perceives elderly people as constraints, rather than assets to be conserved, developed and utilized.



The researcher was further motivated to focus on the field of gerontology by her innate love for the elderly people. Her empathy and interest in them was aroused by the fact that it has become apparent that most of them fall under an economically disadvantaged group. A substantial number of them often seek welfare aid and services that are not readily available. She was concerned that vigorous doubts are expressed about the effectiveness of social workers. They are accused by other professionals (e.g. health workers) of: deploying their resources where they are least needed, neglecting the poor and the severely disordered; as well as being unknowledgeable and lacking understanding in the field of gerontology. The researcher further seeks to acquaint herself with the elderly people, as they form a high caseload in most social welfare agencies.

Finally a review of literature highlighted old age as an area of need within which the effectiveness of trained social workers can be measured. The researcher however, wants other professionals to accord social work its rightful place in the multi-disciplinary services that are needed by the elderly, in order to promote their well-being. Acknowledgement of complementarity of disciplines, as opposed to negative competition, will be more beneficial to the consumers of service and more cost-effective to the state.

## **1.5 BROAD AIMS OF THE STUDY**

### **The broad aims of the study are:**

- 1.5.1 to explore the impact and effects of retirement on retirees in the Northern Province in order to develop a knowledge base that would provide a more informed discussion on how to mitigate the effects of retirement in advance;
- 1.5.2 to develop hypotheses that would sharpen the design for future research endeavours; and
- 1.5.3 to build a foundation of general ideas and tentative theories on retirement, that would be explored later with more complex research designs.

## 1.6 **SPECIFIC OBJECTIVES**

**The specific objectives are:**

- 1.6.1 to bring together existing relevant information on retirement;
- 1.6.2 to determine the essential character of retirement by exploring the subjective viewpoints of retirees on retirement; and
- 1.6.3 to critically revise and review policies on retirement: with the aim of formulating basic guidelines that may assist policy makers to make informed policy decisions on the varied needs of retirees.

## 1.7 **BASIC ASSUMPTIONS**

**For the purpose of this study, the following assumptions were formulated, that:**

- 1.7.1 sudden, inevitable, unplanned, obligatory age-determined retirement creates undue economic, social and psychological hardship on retirees. This in turn affects the dimensional quality and quantity of the retirees' life;
- 1.7.2 the elderly are relegated to a position of socio-economic dependency by age-determined compulsory retirement; as it disregards individual differences in terms of capacity and the productive potential;
- 1.7.3 retirement, whether it comes voluntarily, or in response to management policy, necessitates pre-planning which enhances coping mechanisms on the part of the retiree;
- 1.7.4 while retirement may be a source of relief to those workers who are dissatisfied with their work. it is a source of discontent to those who are satisfied with their work;

- 1.7.5 there are as many definitions of retirement as there are retirees. The definition of retirement therefore, rests ultimately with the individual;
- 1.7.6 people in the lower socio-economic class are more vulnerable to anger and frustration which stems from resentment of the losses suffered during retirement; and
- 1.7.7 phased retirement facilitates a smooth transition from an active work life to an inactive non-working life.

## 1.8 DEFINITION OF CONCEPTS

### 1.8.1 Retirement

Researchers contend that retirement is a multifaceted phenomenon without any single definition (Atchley, 1980; Levi, 1987; Steyn, 1986; Lowy, 1979 and George, 1980). However, for purposes of this study, the researcher has used the concept retirement to refer only to permanent withdrawal from the labour force, whether by coercion, voluntarily or due to illness. The concept will be used in the current study, in reference to all people; whether they were self-employed or in the employment of others, e.g. government, non-governmental organisations, private organisations and community-based organisations.

### 1.8.2 Retiree

Levi (1987) points out that a retiree is any person who has participated in formal or informal employment: e.g. professionals, civil servants, farmers, self-employed traders and craftsmen. This definition was adopted in the current study. Only people who have never been economically active were excluded (e.g. housewives).



### 1.8.3 **Obligatory age-determined retirement**

Durbin et al (1984) and De Frank & Ivancevick (1986) describe obligatory age-determined retirement as a type of retirement in which the worker is forced to retire by strict age policies. In the current study, all people who retired at the state pension age (i.e. 60 and 65 years for women and men respectively) have been considered to fall under obligatory age-determined retirement.

### 1.8.4 **Flexible ability-related retirement**

Levi (1987) describes flexible ability - related retirement as retirement from a full-time job based on the free will of the individual. For purposes of this study all the people who retire due to voluntary reasons (e.g. marriage) have been considered to fall under flexible ability-related retirement.

### 1.8.5 **Early retirement**

Early retirement is defined as a premature withdrawal from the work situation (Parker, 1987; Jacobson, 1980; Fryer and Payne, 1986). In the current study, early retirement refers to retirement before the state pension age.

### 1.8.6 **Phased retirement**

Blyton (1982) describes phased retirement as a planned reduction in an employee's normal working hours in order to assist the retiree in making a smooth, ordered, unhurried transition to a new pattern of life. In the current study, all those people who are still continuing to work after their retirement (e.g. less than 8 hours a day or less than 40 hours a week), will be considered to be undergoing phased retirement.

### 1.8.7 **Retirement shock**

Kimmel (1980) describes retirement shock as the psycho-social problems which retirees experience in coping with their new personal and social circumstances, due to the change on the physiology and personality organisation of the individual. For purpose of this present study, all those people who experienced a breakdown in health, mental illness, depression, apathy, insomnia, isolation and lower life satisfaction will be taken to have experienced retirement shock.

### 1.8.8 **Pre-retirement education**

According to Ferreira (1986), pre-retirement education involves educating people and making them conscious about the eventual prospect (e.g.hazards and frustrations ) of retired life long before it occurs . For purposes of the current study, all people who were exposed to financial planning, vocational guidance and/or how to use leisure, for example, will be considered to have been prepared for their retirement.

### 1.8.9 **Affirmative action**

Qunta (1995) describes 'affirmative action' as a strategy that covers all purposive activity designed to eliminate the effects of apartheid and to create a society where everyone has the same chance to get on in life, regardless of age, race, colour, gender and creed. In this study, all anti-poverty and anti-discrimination measures are regarded as affirmative action.

### 1.8.10 **Developmental Social Welfare**

The White Paper on welfare and population development describes developmental social welfare as a community based model which enhances principles of economic empowerment and autonomy of communities, by involving them to a greater extent in their own development. The same definition has been adopted in the current study.

### 1.8.11 **Ageism**

Fisk (1986) describes ageism as a process of systematic stereotyping of and discrimination against people because they are old. Just as racism and sexism (which refer to skin colour and gender respectively), ageism, too has acquired a negative connotation which emphasizes disability and disempowerment based only on age, without consideration of each person's uniqueness. In the current study, the same definition applies to all people who experienced negative attitudes from society after their retirement.

## 1.9 **REFERENCING SYSTEM**

The researcher used the American Psychological Association (APA) reference format. Inverted commas in the text indicate where quotations have been made and page numbers, have been provided for authors whose views have been directly quoted. Boldface represents important phrases and sub-topics. Capitalization of words was minimized. A bibliography at the end of the chapters lists all the material to which reference has been made. Article and chapter titles are not underlined, but bolded. For journal articles, both volume and issue numbers have been stated unless the journal is paginated continuously for the issues of that year. Addendums (A-J) form part of the appendices of the text.



## 1.10 STUDY OUTLINE

<b>CHAPTER ONE</b>	:	General Orientation of the study
<b>CHAPTER TWO</b>	:	Literature review: The synopsis of different viewpoints on the anatomy of retirement
<b>CHAPTER THREE</b>	:	State of the art review: Unpacking the impact and effects of retirement on retirees
<b>CHAPTER FOUR</b>	:	Methodology
<b>CHAPTER FIVE</b>	:	Data analysis
<b>CHAPTER SIX</b>	:	Discussion of findings
<b>CHAPTER SEVEN</b>	:	Summary of findings, conclusions and recommendations.

## 1.11 CONCLUSION

This chapter, perhaps more than the others, attempted to bring together information on the comprehensive view of the study. It is evident that the study is worth researching in the new South African dispensation which emphasises equality regardless of age, gender, race, colour and creed.

## CHAPTER TWO

### THE SYNOPSIS OF DIFFERENT VIEWPOINTS ON THE ANATOMY OF RETIREMENT

#### 2.1 INTRODUCTION

Modern gerontology researchers contend that by and large, retirement is perceived as an ambiguous, problematic institution, which most elderly people can justifiably perceive and experience in many ways ( Durbin et al., 1984; Levi, 1987; Brown, 1991; Gerdes, 1997; Gerber, 1984 and Atchley, 1981). However, researchers also recognize the apparent need to come up with a clear universal definition of retirement. This is necessitated by the current problem of retirement as one that is vast and continuous to grow with a life expectancy that has increased fourfold since the 60s (Hofmeyr & Mostert, 1989; Skidmore et al, 1994; Barrow & Smith, 1979; Bergman et al., 1989; Corson & Corson in Levi, 1987 and Hobman, 1981). In this chapter the researcher analyzes a variety of definitions, theories and types of retirement.

#### 2.2 DEFINITIONS OF RETIREMENT

Defining the term "retirement" is neither simple nor straightforward. Retirement is a multifaceted phenomenon. No single definition of retirement incorporates the research needs of all disciplines; hence, there are numerous and varying definitions of retirement. Some researchers maintain that retirement is a **specific event scheduled to take place on an appointed day** (Atchley, 1980; Steyn, 1986; George, 1980; Lowy, 1979; Levi, 1987 and Møller, 1984a). However, others view retirement as a **process which unfolds and is marked by a series of developmental stages that can be distinguished and differentiated** (Atchley in Isaacs, 1992; Johnson et al, 1980; Kinnaird et al, 1981; Lowy, 1979 and Williamson et al, 1980). Richardson (1989) views retirement as a **significant role-change**

**because it heralds a far-reaching change in a person's social role as a functioning member of society;** as such, it carries with it consequential implications of changes in status. Still, other researchers regard retirement as **a crisis which raises problems of the dynamics of social and institutional relationships** resulting in the **loss of object activities, familiar surroundings and people** (Erikson, in Kimmel, 1980; Daatland, in Levi, 1987; McMillan, 1993; Snyman, 1990 and Gerdes, 1997). Brown (1982), concurred with Hobman's (1981) perception of retirement **as a justly earned right to stop work and to enjoy life by doing the thousand and one things that the retiree has always wanted to do, but never had time for.** Yet Steyn (1986), contends that retirement can be viewed as the **"Sabbath of life"**, which means the time of rest.

Previous literature took a very dismal and apprehensive view of retirement. Semanticists, government officials, social scientists and gerontologists differ in their views on retirement. The diverse meanings of retirement affect the continued development of the phenomenon. The discrepancies and varying viewpoints regarding retirement, highlight the predicament of researchers who must wade through diverse literature in which there seems to be no consensus on the meaning of retirement. There is a need for more cross disciplinary research and exchange, to further the understanding of the phenomenon of retirement. Although comprehensive research results about the meaning of retirement are not at hand, in this study, the researcher attempts to delineate common factors which are found in the above-mentioned definitions. The common factors are discussed in the following subsections : 2.2.1-2.2.5.

### **2.2.1 Retirement as a major life event**

Retirement is viewed by some researchers, as a major crucial life event which demands adaptation to **new situations and new orientations.** The event is characterised by the cessation of work for the elderly person (Isaacs, 1992; Atchley, 1980; Steyn, 1986; McMillan, 1993; Lowy, 1979 and George, 1980). Kinnaird et al



(1981), contended that the event of giving up work, either totally or enough to be considered out of work, marks the transition point from one social position to another. This may occur unceremoniously and even unnoted, as an item of public interest (Ferreira, 1986 and Møller, 1984a). The occasion of retirement may be regarded as dichotomous, embracing a blend of the **pleasant** and the **unpleasant, opportunity** and **pitfall, joy** and **tedium** and **challenge** and **drudgery** (Phillipson et al, 1986; Skidmore et al, 1994; Bergman et al, 1988). Retirement may be unhappy for some workers especially those who retire from work without anything to retire to. Yet, for some, it may be a socially desirable event which is unfamiliar, yet potentially stimulating and fulfilling (Steyn, 1986; Durbin et al, 1984; Johnson and Williamson, 1980; Gerber, 1984 ).

### 2.2.2 Retirement as a role change

Some researchers (Vinokur-Kaplan and Bergman, 1987; Skidmore et al, 1994; McMillan, 1993; Steyn, 1986; Snyman, 1988; Malan, 1990; and Hobman, 1981) describe retirement as a roleless role. They hold that retirement role-set is one which is beset with divergence and ambiguity of conception. Society does not have any clearly defined role categories with which to identify retirees. This lack of a creative role for retirees may cause retirees to experience a relative loss of contact with meaning and values. The experience may be temporary if the individual succeeds in carving out for him/herself a new role which has a complete specification of meanings and values as his/her earlier role (Brown, 1991; Celliers, 1986, NASW, 1987; Thambodala, 1992 and Van Rensburg and Joubert, 1992).

The challenge of retirement for contemporary society is, to successfully create and clearly define, a meaningful social role for the retirees. Such a role, must provide the individual, with a sense of function and value. Retired people within the community should be kept as active participants, instead of living as passive observers. Hobman (1981), contends, that many elderly people continue, for many years, to be active citizens in one way or the other. They see retirement as a time, in which they

are free to rediscover their spontaneity and originality, as characterised by **less external, less technical, more cultural and personal activities** which will survive the moment of retirement and provide the way forward into positive living afterwards (Mortimer, 1982; Van Rensburg, 1987c; Goldberg and Connelly, 1982; and Jacobson, 1980).

### 2.2.3 Retirement as tantamount to the loss of status

The loss of status that comes with retirement is, a problem which confronts every retired person in a greater or smaller measure. Loss of status occurs, because of the inactivity of the retiree. Researchers have observed that retirement is accompanied by a sudden loss of status, authority and influence; while many resources (e.g. social, natural and/or manufactured) are summarily cut-off. The loss of status which many people experience as they retire, reflects the indictment of a **sick, dehumanised** society; where old people are "**hidden away**" because they are viewed as no longer important (Fisk, 1986; Foresman et al, in Levi, 1987; Daatland, in Levi, 1987; Steyn, 1986; Watkins, 1987; Kimmel, 1980; Skidmore et al, 1994 and George, 1980).

The retirees who can successfully handle the problem of loss of status are those who have characteristics such as, a **realistic self-concept, emotional stability, a sound perspective on life, continued development of intellectual potential and self-actualization**. Such people are often found amongst those retirees who are in the upper and middle socio-economic classes. Empirical findings further attest, that people in the lower socio-economic class, are more vulnerable to anger and frustration. This stems from resentment of the losses suffered and the feelings of being neglected or forgotten (Theunissen, 1983; Viscusi, 1979; Van der Merwe, 1995; Thambodala, 1991; and Atchley, 1981).



For most retirees, retirement does not mean the end of life. It may rather usher in a new life, full of adventure and challenge, if successfully handled. Yet, if not successfully handled, it may serve as a "**bitter pill**" that must be swallowed, thus creating mental breakdown, feelings of depression and loss of self-confidence (Hakim, 1982; Fryer and Payne, 1986; Jacobson, 1980; Johnson and Williamson, 1987).

#### 2.2.4 Retirement as a crisis

The loss of status and, change in role and lifestyle during retirement, may create personal trauma on retirees; thus, resulting in **psychological and physiological constraints**. These psycho-somatic constraints may create debilitating **social and occupational identity loss, feelings of loneliness, instability and depression**. Sudden retirement may occur as an "**overnight**" switch, from full-time activity to inactivity, which involves a complete change in the pattern of living. This may be overwhelming to the retiree (Erikson, in Kimmel, 1980; and Snyman, 1990).

Retirees who focused their entire development around their work role by building their self-esteem, interests, energies, values and social role around it, may experience an identity crisis. Their self-esteem may rise and fall as their occupational status rises and falls. For them, retirement may entail, not only the loss of their jobs, but also the loss of their identity (Gerdes, 1997; Gerber, 1984; Fryer & Payne, 1986; Ross, 1985; Thambodala, 1994; Tinker, 1981 and Møller, 1988d). To many people, jobs provide a feeling of importance which comes with being needed at work. The loss of a job, therefore, is subsequently accompanied by feelings of personal worthlessness and depression. Retirement, therefore, poses a challenge which requires a major psychological adjustment in dealing with the loss of a sense of self-sufficiency and feelings of being needed at work. Preparation for retirement is very essential, as it provides emotional readiness on the part of the retiree. Armed with knowledge and insight, the person can then embark on retirement, with sober assurance and hopeful anticipation (Brown, 1991, Behling et al, 1983, Isaacs, 1992,

al, 1983; Isaacs, 1992; Jacobson, 1980; Joubert, 1990a; Shortland, 1985; Snyman, 1990; Steyn, 1986; Thambodala, 1993; Thambodala, 1992; Thambodala, 1991 and Blyton, 1982).

### 2.2.5 Retirement as a process

As a process, retirement begins with the person's realization that someday s/he may have to leave his/her job. The process ends when the person can no longer play the retired role (Atchley, 1980; Steyn, 1986; and Isaacs, 1992). Researchers contend that retirement is characterised by seven phases which the retirees may "**travel through**" in the process of retiring. Of the seven phases, two, (the remote and the near phases) are **pre-retirement phases**, while five, are **post-retirement** phases. These phases however, are not watertight compartments. There is no particular timing to the phases of retirement. People may retire at various ages, under a host of different circumstances. Some people may not experience all the seven phases, or experience them in the presented sequence (Isaacs, 1992; Atchley, 1981; Marshall, 1990; Steyn, 1986; and Levi, 1987). Described below, are the seven phases of retirement.

#### 2.2.5.1 Remote phase: Avoidance versus Anticipation

This phase is fraught with **denial**, as a result of **lack of awareness and planning**. During this phase, people may view retirement as an occupational cycle which is still at a reasonable distance into the future. People usually avoid to think about retirement in this phase. They neglect planning for it as they associate it with death and old age. This necessitates intervention. Social workers and other professionals in the caring professions, should demonstrate the benefits of anticipating and planning for retirement. They should help potential retirees to think about the inevitability of retirement realistically, by providing them with information and opportunities for discussions on it (Goan, in Richardson, 1989; Behling et al, 1983 and Beck, 1984)

### 2.2.5.2 Near phase: Approach versus Avoidance

During the last few months of a person's work life, there may be a growing awareness of the imminence of retirement. Whenever future work plans are discussed, one may have feelings of redundancy; whereas when problems arise s/he may feel relieved. Mixed feelings and tensions are hence not unusual and may provoke anxiety, especially in persons who only know what it is they are retiring from, without having any ideas about what they are retiring to. These feelings may generally lead to negativism. However, with guidance towards a more task oriented and directive role, prospective retirees may start anticipating retirement and approach it positively by planning for it. The success of the retirement programs and the relief experienced once uncertainties and anxieties are confronted, shared and dealt with, help the retiree to face the reality of retirement and to welcome it fearlessly.

### 2.2.5.3 Honeymoon phase

The honeymoon phase is the first of the post retirement period. It immediately follows the termination of work. Retirees who have been helped to prepare for retirement may welcome it as a "somewhat euphoric period", in which they are free to do all the things they "never had time for", during their work life. Yet, for retirees who have either been forced into retirement, or have scarce resources, this period may be a stage of outrage and indignation.

The length of the honeymoon period may last from a few weeks, up to several years, depending on the retiree's financial resources, imaginative use of leisure, good relations and continued good health. Most researchers point out that money is a major determinant of the length of the honeymoon phase. This phase may eventually give way to a routine. If the routine is satisfying, adjustment to retirement can be relatively swift and painless.



#### 2.2.5.4 Disenchantment phase

When the money for exploring options has diminished, the honeymoon phase terminates and another phase, the "disenchantment phase", begins. The retiree may experience feelings of being "let down". Poor people tend to experience disenchantment earlier than "well to do" people. When the retiree is unable to develop a satisfying, stable routine, in order to come to terms with the new role s/he has to play in retirement, s/he may feel depressed. This, may result in the entire structure of imagined options being in jeopardy. The prospect of having to plan again, from scratch, may precipitate more negative feelings.

#### 2.2.5.5 Reorientation phase

As depression persists, the retirees begin to accept the realities of their changed life situation and seek help, to develop a satisfying routine. This may involve exploring new avenues of involvement. This is what is called the "reorientation-phase". At this phase, interventions may be successful because the retirees have come to terms with themselves. They have accepted the reality of the situation and their defenses have been lowered. They are ready to receive help, to cooperate and to discuss their problems. Professionals may help them in exploring options and assessing which ones are suitable for each person as s/he tries to "pull him/herself together".

#### 2.2.5.6 Stability phase

The stability phase may be regarded as the implementation or working phase. Having explored and assessed the options, the retiree develops a set of criteria for acting upon his / her choices. The individual knows what is expected of him/her and is aware of his/her own abilities and limitations. He becomes "at peace with him/herself". The retiree uses his/her potential to do whatever s/he can, and seeks assistance from others to do other things s/he cannot do.

### 2.2.5.7 Termination phase

The retirement role may be culminated by sickness, disability or by returning to full time work. As an individual becomes more dependent physically or economically, the role of "invalid" begins to dominate the self-concept, and it becomes difficult to find fulfilment in retirement. In the termination phase, the individual, therefore, moves from the retirement role to the role of dependent.

Having addressed the definition of retirement, an attempt is now made to integrate the existing theories and assess their relevance to the explanation of the phenomenon of retirement.

## 2.3 THEORIES OF RETIREMENT

In spite of the extensive research that has been undertaken, there is a severe lack of a theoretical framework to explain retirement. One of the reasons for this theoretical vacuum is that previous research has been hampered by substantial methodological problems, and too often, by a simplistic capsule perspective (Durbin et al, 1984; Brown, 1982; Gerber, 1984 and Isaacs, 1992). There is a need to provide a theoretical framework which can accommodate the phenomenon of retirement and guide research along systematic lines. Theory building is important, because, it may help to debunk the **prevailing fallacies, erroneous beliefs, indifferent attitudes,** and **ridiculous myths** and stereotypes that have shaped society's conception of retirement. In endeavouring to address the prevailing misconceptions, the "**activity**", "**analytic**", "**continuity**", "**role**", "**crisis**", "**disengagement**" and "**life cycle**" theories have been formulated (Gerdes, 1997; Van Rensburg and Joubert, 1992; and Williamson et al, 1980).

Generally, no theory on its own, is sufficient to adequately deal with all aspects of retirement; as each theory is not sufficiently advanced to make accurate predictors of the behaviour of ageing persons. While, it may be difficult, if not impossible, to

formulate an "**all-embracing**" theory that can explain retirement; aspects of each theory should be considered, until a more comprehensive paradigm evolves, in order to sharpen the design for future research endeavours (Barrow and Smith, 1979; Gerdes, 1997; Gerber, 1984 and Steyn, 1986). Theories of retirement are discussed below.

### 2.3.1 Activity theory

The activity theory holds that retirees **need activity in physical and mental terms; creativity to ward off staleness, contact with other generations and groups and a real living purpose** (Freed, 1987; Van Rensburg and Joubert et al, 1992; Smith and Barrow, 1979, and Levi, 1987). The exponents of this theory contend that the false sentimentalities that "**activity deteriorates with age**" and that "**all older persons want to be inactive**" should be challenged because a blanket approach like this is unhelpful and inaccurate. McMillan (1993) and Hobman (1981), observed that ability does not cease merely because an individual is eligible for social security. Age is not an accurate yardstick of a person's psychological state and competence. Regardless of advanced years, the older person remains a member of society and must be given an opportunity to play a role in it. (Watkins, 1987; Viscusi, 1979 and Thambodala, 1993).

### 2.3.2 Analytic theory

The analytic theory advances the proposition that "**an individual is situated in society and his/her behaviour is determined by complex societal structures**" This implies that the individual is not totally "free" (**indeterminism**), to construct and develop alternative roles. The construction of alternative roles will largely depend on the individual's personality structure, as well as the values and attitudes of those with whom s/he normally interacts.



The individual, upon retirement may be supported or constrained, by social networks like family, friendship groups or work systems (Gerber 1984; Snyman, 1997; Thambodala, 1992, Møller, 1984a; Parker, 1987 and Richardson, 1989).

### 2.3.3 Role theory

The role theory holds the belief that "**society is structured around various roles that prescribe norms and expectations regarding behaviours and attitudes**". These roles can be divided into **instrumental** (task oriented) roles and **expressive** (socio-emotionally oriented) roles. Upon the loss of instrumental roles during retirement and the gain of expressive roles, individuals give up valuable sources of **self-esteem, status, and sociability**. This theory emphasizes that **experience, skill** and most importantly, **wisdom**, are assets that are too valuable to thrust aside, neglect and/or allow to deteriorate. According to this theory, the conception that "**all abilities deteriorate and new skills cannot be learned as one gets older**" is completely fallacious. Given the opportunity, retirees can learn new skills, however, slowly (George, 1980; Steyn, 1986; Levi, 1987; Kinnaird et al, 1981; Richardson, 1989; and Gerber, 1984).

### 2.3.4 Continuity theory

The continuity theory holds that, for successful adjustment in retirement "**an individual must be given an opportunity to substitute work for other activities**" which will give him/her life satisfaction. This theory attempts to alleviate the misconception that "**poor adjustment problems in older people are inevitable and untreatable**". It further confirms that : any person may at any age need help in dealing with difficulties confronting him / her; and that given such help a person may then, be able to cope successfully (Steyn, 1986 and Kimmel, 1980).



### 2.3.5 Crisis theory

According to crisis theory, retirement is a life crisis which is accompanied by disturbances in the **"person-environment equilibrium"**. The crisis theory opposes the conception that **"the elderly are one amorphous, undifferentiated and impersonal group"**. It holds the proposition that **"each and every individual is unique"**. Successful adjustment to retirement, therefore, depends upon **personality traits, earlier patterns of coping in life**, as well as the **circumstances of the non-working situation of the retiree**. In this theory, retirees are described as **"survivors"** as their lives have transcended from a period of major social change from **early industrialist to modern technology**; from **"horse-drawn" vehicles to "jet planes"**; from **"gas and kerosene fuel" to "electricity"** and from **"water mills" to "nuclear power"**. They are survivors as they have endured in several major wars, changes in marriage patterns, speed of travel, and/or, crisis point difficulties- the list is endless (Steyn, 1986; Kimmel, 1980; Levi, 1987; and Hobman 1981; Erikson in Kimmel, 1980; Knesek, 1992; Goldberg and Connelly, 1982 and Haynes et al in Levi, 1987).

### 2.3.6 Disengagement theory

The disengagement theory advances the proposition that there is an **"inevitable mutual withdrawal (disengagement) between the ageing person and others in the social system to which s/he belongs"**. According to this theory, people have to adapt to both internal functional changes and external environmental changes of society. Society should also create an environment which will lead to the solutions of the problems of the elderly people. Adaptation should be a joint effort on the part of the retiree and the society of which s/he is part of (Johnson and Williamson, 1980; Vinokur-Kaplan, 1986; Kinnaird et al, 1981 and McMillan, 1993).

### 2.3.7 The life cycle theory

The life cycle theory attempts to alleviate the erroneous belief that **"the strengths of older people disappear once they are 65 years"**. It holds the belief that older people do not possess similar characteristics by virtue of their age. According to this theory: **"life is a continuum which constantly changes"**. The theory highlights the fact that **"no stage in life"** and/or **"no age category"**, can be adequately understood apart from the others. Society can understand the old, by studying the young and vice-versa. Later events are explained by antecedent events and vice versa. Society should, therefore, divest itself from the myth that: **"old is ugly and worthless"**. This theory emphasizes that negative images are not likely to encourage people to plan intelligently while young, but rather, people are more likely to grow old in a way that fulfils their pessimistic expectations (Lowy, 1979; Robinson et al, 1985; Behling et al, 1983, Beck , 1984 and Laczko and Phillipson, 1991 )

### 2.3.8 Reformulation of a theory - the eclectic theory

The researcher would like to announce that, for purposes of the present study, an eclectic theory has been formulated. The eclectic theory is not completely based on new ideologies. It is rather , a conglomeration of the above described seven theories, which the researcher feels are worth considering in this study. The main aim of formulating the eclectic theory is to accommodate a variety of social patterns encompassed by retirement. What makes the theory unique is the proposition that **"if retirement has to be fully understood as a phenomenon, then it should not be viewed from one angle"**. Much as there are individual variations on the conception of retirement, so are variations in the theories too. This study will attempt to find out the reliability of the eclectic theory. The theory will be elaborated on further, in the last chapter (Chapter 7), when the researcher interprets and summarise the findings of the study.

Having explored various theories on retirement, the researcher attempts to describe the various types of retirement below.

## 2.4 TYPES OF RETIREMENT

Researchers concede that retirement opportunities need to be spread over a wide spectrum depending on the retiree's circumstances. They have identified four types of retirement which may be practised under a host of different circumstances. The relative merits and constraints of each type of retirement are examined.

### 2.4.1 **Obligatory age-determined retirement**

Obligatory age-determined retirement is often referred to as "**mandatory retirement**" (Corson & Corson in Levi, 1987; Daatland in Levi, 1987; De Franks and Ivancevick, 1986 and Durbin et al, 1984). This is a type of retirement in which the worker is "forced" to retire by strict age policies. Proponents of this type of retirement hold that mandatory retirement has the following qualities:

- (i) It permits an orderly separation from work to employment. This occurs when declining health and productivity make it timely and appropriate.
- (ii) It provides a practical administrative procedure that is objective and impartial. This results in avoidance of charges of discrimination, favouritism and bias.
- (iii) It maintains open channels of promotion, ensures more upward mobility and strengthens incentives of younger persons. It also helps to facilitate a more efficient, effective and adaptive organisation.
- (iv) It encourages the individual to plan and prepare for his/her own retirement. It also facilitates the organisation to make plans for adequate reserves and replacement for those who have retired.



Opponents of mandatory retirement argue that, it creates undue economic hardship and resentment on the part of retirees as a result of the sharp reduction in income. They point out that mandatory retirement tends to disregard important individual differences in capacities as well as differences in job requirements. Therefore, it ignores the productive potential of older people thereby resulting in lost production and wasted human resources. Researchers of this persuasion argue that, mandatory retirement fosters age discrimination by using administrative procedures that maintain channels and opportunities for promotion of younger people; yet overlooking the potential and utilization of older persons (Hakim, 1992; Guillemard, 1985; Goldberg and Connelly, 1982; Human, 1993; and Jacobson, 1980).

Most researchers opposed to mandatory retirement contend that it has profound negative effects on retirees (Knesek, 1992; Brown, 1991; Poner, 1979; Phillipson et al, 1986 and Levi, 1987). They maintain that the major problem of mandatory retirement is that, it persists even when there are serious shortages of trained personnel. There are of course, isolated instances, where a few individuals pass the so-called "retirement age" and are retained for shorter periods because the need is particularly acute. In most instances, agencies resort to non-professional replacements, to handle the delicate problems of human needs while adhering strictly to the rule governing retirement.

The researcher maintains that, while the presence of market imperfections (e.g. unemployment) may provide some rationale for government sanctioning of flexible retirement, the magnitude of the imperfections should also be assessed to evaluate whether such intervention is warranted.

#### **2.4.2 Flexible ability - related retirement**

Researchers refer to flexible ability-related retirement as "voluntary retirement". It is viewed as retirement from a full-time job, based on the free-will of the individual (Levi, 1987; Isaacs, 1992 and Kimmel, 1980). Proponents of voluntary retirement hold that:



- (i) It is better to arrange for retirement on the basis of ability to perform specific functions, the nature of the job, the skills it requires and the demands it makes. They purport that "age alone is not an accurate indicator of ability".
- (ii) Flexible retirement utilizes the productive capacities of older persons in order to maintain higher morale, national output and more wage income for the elderly.
- (iii) Flexible retirement reduces the rate of dependency and poverty amongst elderly people, because, they are given the opportunity to stop or continue working depending on their economic status.

Opponents of flexible retirement argue that it creates confusion as to exactly when is the person going to retire. They argue that the retiree does not plan for retirement because s/he does not know the exact day and date of his/her retirement. However, there is an urgent need for intensive research efforts on which a considered economic and psycho-social cost-benefit analysis of flexible retirement can be based

## 2.5 EARLY RETIREMENT

Researchers point out that people are said to retire early if they do so **before the state pension age**. Early retirement is defined as, **a premature withdrawal from the work situation** (Parker, 1987; Jacobson, 1980, De Frank and Ivancevich, 1986; Fryer and Payne, 1986; and O'Brien, 1986). Most researchers contend that previous literature with regard to early retirement has been meager, probably because early retirement has only become more prevalent in recent years (Durbin et al, 1984). Researchers maintain that people may retire early, on the one hand, because they are dissatisfied with their work, and they retire as soon as they become economically viable.

On the other hand, employers often welcome early retirement schemes in order to control the size and characteristics of their work force (Isaacs, 1992; Gerber, 1986, and Gerdes, 1997).

Although early retirement is becoming more and more popular and is perceived by many people as a lucrative offer, a variety of arguments have been raised against it (Jacobson, 1980; Lehr, 1986; Durbin et al, 1984; Guillemard, 1985; Hakim, 1982). Critics of early retirement believe that:

- 2.5.1 It is frequently a "**forced choice**". Employees retire under "**silent compulsion**". Employees may feel compelled to retire early, because they may be subjected to "**moral pressures**" such as, given unattractive alternatives, transfer, demotion, reassignment and/or career statements.
- 2.5.2 It creates a "**psychic shock**" to the remaining employees. They may feel less secure about their future in the organisation. As a result, they may feel ambiguous, regarding organisational continuity.
- 2.5.3 It causes the loss of a large number of qualified personnel without any guarantee that ready replacement of equal skill and experience are available. The "**extrafunctional**" qualifications of older employees (e.g. reliability, trustworthiness, meticulousness) are thrown away.
- 2.5.4 It results in a growing financial burden. Longer payout periods on the one hand, and increasing life expectancy on the other, double retirees' economic hardship. Retirees may experience problems in mastering their new personal and social circumstances due to limited income.

- 2.5.5 It is more often the result of labour market policy rather than concern for the quality of life of the older persons. Faced with recession and unemployment, managers permit older employees to leave the labour force in advance of the formal retirement age.
- 2.5.6 It gives people second thoughts as to whether it is the best thing to do or not; because, the purchasing power of a fixed pension and the rampant inflation on the pension have grave social and psychological effects on retirees.

On the basis of the afore-mentioned, the researcher is tempted to assume that while early retirement may be a relief to those workers who are dissatisfied with their work, it may be a source of discontent, to those who are satisfied about their work. This assumption is subjected to criticism.

## 2.6 PHASED RETIREMENT

Blyton (1982) describes phased retirement as **a planned reduction in an employee's normal working hours**. It aims at assisting the retiree to make some transition to a new pattern of life, in an ordered, unhurried manner. Numerous studies have revealed that the transition from working life to retirement involving part-time work, has more advantages than full retirement (Blyton, 1982; Lackzo and Phillipson, 1991; and Kinnaird et al, 1981). Shortland (1985) indicated that the objectives of phased retirement are to introduce staff gradually to the concept of increased leisure within retirement and being away from work. Phased retirement facilitates the organisation to make arrangements for the smooth transition from work to retirement. Research on phased retirement is very limited. More research is still needed to determine other merits and demerits of this type of retirement. This study will reveal more other advantages and disadvantages of phased retirement.



## 2.7 GENERAL COMMENTS ON THE FOUR TYPES OF RETIREMENT

Having surveyed the literature on the types of retirement, their merits and demerits, the researcher's observation is that: generally, "**retirement has profound social, psychological, economic and health effects on retirees**". This, then, forms the basis of the current study. The researcher will embark on a further exploration to test her assumption. It is anticipated that the findings of this study will lead to further investigations in gerontology. These then could be tackled by other researchers.

The above-mentioned statement is the main research question of this study. Further exploration in this study will be made to prove or disprove the above statement. If this statement is proven, what next? This is another subject that could be tackled by other researchers if they deem it worth researching.

## 2.8 CONCLUSION

Although retirement has come to occupy a place of central concern in contemporary society and is a subject of recurring popular and scientific discussion, there has been a problem in defining its meaning. Researchers have concluded that, the significance of retirement and its definition rest ultimately with the individual (Joubert 1990a Goldberg and Connelly, 1982; Bergman et al, 1988 and Snyman, 1990). The impact and effects of retirement should, therefore, be assessed in terms of the meaning it has for a specific individual. Professionals who work with retirees should be sensitive to individual, subjective and objective meanings of retirement.

In the succeeding chapter (Chapter three), the researcher will unpack the impact and effects of retirement. The information gathered in chapter three will be compared and merged with the findings of this study. This will help to bring about a more holistic and integrated perspective, which is, broad enough to deal with the wide range and variety of social patterns encompassed by retirement.



## CHAPTER THREE

### STATE OF THE ART REVIEW: UNPACKING THE IMPACT AND EFFECTS OF RETIREMENT ON RETIREES

#### 3.1 ORIENTATION OF THE CHAPTER

The preceding chapter highlighted the predicament which confronts researchers because of the discrepancies and varying points of view regarding the definition of retirement. In this chapter, attention is focused on the impact and effects of retirement, which have to be assessed against the meaning that retirement has for each individual concerned.

The results of careful investigations carried out over the last decade failed to provide objective information on the impact and effects of retirement on retirees. Modern gerontology researchers argue that, previously there were serious methodological limitations, due to the fact that very few people lived up to the retirement age. Those who survived until the retirement age, in no way saw themselves as "**retired**". They worked until they died. Others worked until they became physically incapacitated (Williamson et al, 1980; Hobman, 1981; Durbin et al, 1984; Parker, 1987; Robinson et al, 1985 and Binstock and Shanas, 1985). Retirement was, therefore, not studied as a phenomenon, it was viewed as an idea in search of a method; hence its impact and effects are not yet fully understood. It has always not been seen as distinct from ageing. It is still seen as being synonymous with old age. The **validity** and **reliability** of previous research findings are thus highly questionable: and there is a need for retirement to be explored on its own, as a subject distinct from old age.

Currently, retirement is gaining a somewhat reluctant recognition. It is seen as a method in search of people with ideas. This is due to the fact that, the life expectancy of all people, as well as South Africans (in particular) has increased tremendously.

This offers researchers an opportunity to conduct more advanced research on retirement and ageing, in order to test the validity and reliability of previous findings.

Sheer demographics reflect that in the Republic of South Africa, the life expectancy of people is increasing, both nationally and provincially. National statistics reveal that by 1991, there were **1, 243 768** people in the Republic of South Africa, who were over the age of 65. This figure represented 3,7% of the total population which was **26 288 390**. Present projections are that between 1991 and 2010, the percentage of South Africans who will be older than 65 will increase from 3,7% to 4,8% (LUND Committee Report, 1996 and Hofmeyr and Mostert, 1989)- cf Addendums B - H.

In the Northern Province, where the current study is being undertaken, recent statistics (1991) have revealed that out of a population of **5,1** million, **4,7%** represent people aged 65 years and over. This percentage is envisaged to increase tremendously over the next ten years (Thambodala, 1992; Møller, 1986a; and Hofmeyr and Mostert, 1989). The constantly increasing life span, and the consequent growth in the percentage of citizens who are 65 years and over have produced increasing **social** and **economic** problems. Retirement is but one of those problems. More people are retiring early and are living in retirement for a greater number of years without a valued role to look forward to (Van der Merwe, 1995). Society, therefore, has to re think the relation between retirement and life expectancy. It has to discern certain significant shifts in motivation, needs, frustrations and problems. New strivings and new orientations based on intensive research efforts should evolve. It is against this background that in this chapter, the researcher reviews literature on the impact and effects of retirement. She has also focused on the role that is played by social workers in dealing with retirees.

## 3.2 THE IMPACT OF RETIREMENT

The consequences of retirement are a relatively unexplored research topic. They have only recently become a subject for discussion. In the current study, the researcher will attempt to delineate four major changes that are brought about by retirement: a prolonged period of economic inactivity; increased leisure time; a change in life style; and a change in health status.

These four factors highlight the problematic areas of all retirees irrespective of whether they have an adequate source of income or not.

### 3.2.1 A prolonged period of economic inactivity

The increased life span after retirement leads to a prolonged period of economic inactivity, which limits the potential for balanced economic growth and social development. The combination of a lengthened life span and shortened work life brings the need to cope with longer years of inactivity during which the person is completely separated from the world of work.

During this period, investments are dented and this results in heavier demands on social security (Joubert, 1990a; Snyman, 1988 and Møller, 1986c). Researchers observed that currently, social security is the greatest expense in the total national expenditures, because more people in South Africa are reaching the pensionable age (cf addendum I for estimates of expenditures on categories of social security in the Northern Province)

The National Department of Welfare and Population Development in the RSA spends approximately 88% of their total budget on social assistance. By the 31st May 1995, there were **2, 848 344** beneficiaries of all types of grants; yet there are still particular pockets where many eligible people do not get a grant. The impact of grant income on household income for people in poverty is dramatic. The majority of people in



poverty, who are not white, live in three generation households, and the grant is typically turned over for general family use. In 1993, there were **7,7 million** people in households which received a state grant. "For black South Africans, each pensioner's income helped five other people in the household" (Draft White Paper for Social Welfare & Population Development, 1996: 72-73 and Report of the LUND Committee on child and family support, 1996: 6)

The number of people who depend on social security and other forms of social assistance is bound to increase tremendously as long as "deep inequalities in the distribution of income, continue to exist in South Africa" (Proposed Policy Framework on Ageing, 1995: 4-5). Income distribution in South Africa is ranked among the most unequal in the world. An unusually small share of the national income, goes to the majority of the population. In that context, "black people are clustered at the bottom, while most whites appear at higher income levels" (Green paper on Employment and Occupational Equity, 1996: 16-17 and the Northern Province Social Assistance Bill, B.1, 1996).

Generally, the data show that substantial inequalities still exist between blacks and whites, even when they have similar occupational status and education. As compared to their white counterparts, most blacks in South Africa (**52,2%**) live below the **Poverty Datum Line**. The Human Awareness Programme (1984) revealed that **60%** of all white people made provision for their retirement years as they had sufficient assets in savings, home ownership, life insurance and pensions .

Blacks, therefore, are the most vulnerable people to experience unwelcome and undue economic hardship during retirement. After retirement, most of them have nothing invested and therefore, solely depend on social security which they find inadequate because of the increasingly frequent and often unpredictable swings in national and international economies. **Social security is not constantly adjusted**



to meet the ever rising cost of living. Yet the proposed policy framework on Ageing states that **'all persons have the personal responsibility to provide for their social and financial independence in ageing'** (1995:4). The health and state of independence of people, especially during retirement, is therefore not guaranteed. A number of researchers indicate that the financial prospects for retirement could be enhanced if all South Africans could receive an occupational pension which is equitably distributed ( Snyman, 1988; Steyn, 1986; and Forgarty, 1982). These researchers maintain that massive inequalities in income and status affect social cohesion and undermine efficiency as well as economic growth. They also have a devastating impact on families and individuals.

While it is abundantly clear that retirement has a bearing on the financial difficulties of a significant proportion of the elderly, money by itself is no guarantee against deprivation, if the services which people need are **unavailable and inaccessible** (Fisk, 1986; Brown, 1982; O'Brien, 1985 and Behling et al , 1983). These researchers recommend that contemporary society should strive to maintain a balance between a diminishing working population (due to high unemployment rate and early retirement) and the increasing "dependent" population by advancing the retirement age under certain circumstances.

It is also appealed to society as a whole to consider permitting retirees continued employment through **"re-employment"** or **"part-time"** work without any restrictions, in order to enhance their financial independence. It is however, unfortunate that society's attitudes towards retirees' continued employment, is generally conservative. In the **International Survey Research** which was conducted in 1996, it was revealed that work incentives and benefits are very low in instances where retirees are allowed to continue working after their retirement age. The survey also revealed that work incentives are very low, followed by communication, performance appraisal, job satisfaction and poor working relationships. These factors have an impact on the retirees' quality of life (Møller, 1988d).

### 3.2.2 Increased leisure time

In the contemporary productivity-oriented society, like South Africa, leisure has a somewhat negative connotation. Researchers argue that a society which values leisure greatly, has trouble in achieving large economic growth (De Frank & Ivankevick, 1986; Fryer and Payne, 1986; O'Brien, 1986 and Kinnaird et al, 1981). These researchers contend that society and industry must be served in order to sustain the economy. Steyn (1986), however, argues that leisure is "**retirement's blessing**" after a lifetime of hardwork. It is a commodity which must be conserved. Nevertheless, retirees are currently faced with a longer period of leisure, which they have never planned for. It, thus, becomes ironic to regard leisure as retirement's blessing, even when the financial problem is held at bay. Many old people spend several hours a day doing "**absolutely nothing**". Basic guidelines in determining how to use free time are necessary, since without them, a person may suffer **preoccupation, an inner restlessness, a sense of futility** and even **shame** (Marshall, 1990; Goldberg and Connelly, 1982 and Williamson et al, 1980).

Surveys have revealed that while some elderly people may achieve the realization of "**hidden**" or postponed ambitions (e.g. travelling, going to school and learning how to fly); others may experience a void in retirement and therefore face the prospect of a quick demoralization and debilitation (McMillan, 1993; Knesek, 1992; Gerces, 1997; and Gerber, 1984).

A number of researchers allege that most South Africans work hard and long, for their livelihood; yet they do not necessarily love work, nor do they like leisure at all. Retirement provides an opportunity to laze around for most of them. However, if retirement is by choice, then such an opportunity is most welcomed; yet, if retirement is enforced, emotional problems may occur for the retiree who feels compelled to be inactive. For most retirees in South Africa, the work role is irrelevant as a source of satisfaction, and therefore a pessimistic forecast about the personal and social consequences of retirement seems realistic. The social values of work are not



intertwined with the leisure ethic. While leisure is gaining in importance for the individual, work is at the same time not losing any. The two, create an **irreconcilable** and **irremediable** rift. There is need for society to transform its values, in order to accommodate the retirees (Kimmel, 1980; Thambodala, 1993; Levi, 1987; Vinokur-Kaplan and Bergman, 1987 and Eales, 1980).

### 3.2.3 Change in life style

Retirement introduces new uncertainties into a person's life. The sudden **absence of a work role that structures any normal day, the loss of reference persons and social relations, the lowered social status** and the **generally lowered financial resources**, bring life rhythm changes. New orientations and the need to develop a new self-image may create insecurity on retirees. These may be compounded by fears concerning the possible financial situation in retirement. The retiree may be faced with the challenge of internalizing new values and norms and as a result develop a new behavioural repertoire (Jacobson, 1960; Steyn, 1986; Bergman et al, 1988; Durbin et al, 1984 and Foresman et al in Levi, 1987; Atchley, 1981).

Most gerontologists state that a change in the life style constitutes the most critical major adjustment that an older person has to make during retirement. Adjustment may be difficult, especially when change is abrupt rather than gradual. The changed conditions may affect the dimensional quality and quantity of the retiree's life. The retiree's image and perception of his/her meaningfulness to society may be adversely affected, and s/he may suffer **social loss, instability** and **depression**, especially if s/he fails to internalise new values and norms.

Some researchers, however, contend that adjustment to a changed life situation depends upon the personality type of an individual and the way s/he perceives retirement. With regard to personality type, the researchers argue that, retirees who are "**autonomous**" (i.e. persons bearing within themselves psychological sources of self renewal), are relatively immune to cultural changes. Those who are "**adjusted**"

(i.e. persons who lack the inner resources for cultural preservatives) sustain their life, as long as the cultural conditions remain stable and protective. Yet, the “**anomic**” ones (i.e. persons who lack both inner resources and cultural preservatives) are the most vulnerable group to experience a “retirement shock” (Ferreira, 1990; Mortimer, 1982; Richardson, 1989 and Levi, 1987). Researchers also hold that the way a person views retirement ultimately determines the nature of his/her reaction to it. Some people may view the change in life style that is brought about by retirement, as potentially enhancing chances for **achieving, obtaining** and **maintaining** important values, objectives and/or resources. It may, thus, of course, be viewed as a **challenge, a relief** or an **opportunity** for growth and development. Other people may view the change as harming their growth and development.

Although retirement is frequently overlooked or misunderstood, the earliest and most difficult hurdle, is to reorientate retirees about it, so that they may be prepared for the transition from worker to **retiree** and from **wage earner to beneficiary**. Jacobson (1980) maintains that pre-planning produces a post retirement life style in consonance with a pre-retirement life style. Whereas, some retirees may encounter difficulties in adapting to retirement, however, when they are helped to cope, they may overcome it. If retirees are helped to approach retirement sensibly, as a further state in human development they would benefit from it and acquire a suitable philosophy of life that would help them to face its challenges (Ross, 1985; Phillipson, 1986; Brown, 1991; Isaacs, 1992; Shortland, 1985; Steyn, 1986; Thambodala, 1993; Van Rensburg & Joubert, 1992 and Haynes et al. In Levi, 1987).

### 3.2.4 **Changed health status**

Empirical evidence is not consistent on whether people retire because they are sick, or that they are sick because they have retired (Isaacs, 1992; Atchley, 1981 and Steyn, 1986). A handful of studies concentrating on the relationship between retirement and health, reported no elevations in health, after retirement. Most research findings proved that there is an inverse relationship between retirement and



health. There is some modest evidence to support the statement that: "if retirement poses stressful experiences for workers, then, health deteriorates and consequently death occurs". This is particularly true for retirees who experience negative feelings during retirement. Some evidence suggest that, although tensions may be apparent in the period immediately following retirement, retirement per se, does not have any effects on health. The relationship between health and retirement is not clear. In this study, efforts have been made to explore the relationship between health and retirement. The question as to whether retirement changes health for better (longevity) or for worse (death) has been discussed in chapter six.

### 3.3 EFFECTS OF RETIREMENT

Well known gerontologists have drawn attention to the increasing psychosocial problems which retirees experience in coping with their new personal and social circumstances (Lehr, 1986; Skidmore et al, 1984; Ferreira, 1986; Gerdes, 1997; Atchley, 1980 and Snyman, 1990). The impact of retirement, especially if it is abrupt and based on chronological age, are described in negative terms as creating "retirement shock on the physiology and personality organisation of the individual". This creates severe psychosocial effects as a result of a revolutionary change from work to non work status. The psychosocial effects include **emotional dependency, loss of choice, loss of interpersonal relationships and loss of worth.**

#### 3.3.1 Emotional dependency

The effects of the cessation of productivity are inability to maintain a high independent mode of **existence**, and the need to adjust to a painfully changed situation. These may be overwhelming to retirees. There is a great deal of individual variation on the effects of retirement. Some retirees may persist, in their efforts to retain, at least, a remnant of their self reliance; however, others may take refuge in the knowledge that their advanced years confer legitimacy on manifestations of dependency (Gerdes, 1997; Kimme, 1980; Van Rensburg and Joubert, 1992;

Richardson, 1989; Mortimer, 1982 and Brown, 1982). For the latter, retirement means entering the "**down hill**" years. As such, the retirees find it hard to accept this. As a result, they try to cling to the past, thereby creating emotional hardships for themselves and those around them.

Retirees need to maintain a high degree of independence and self-mastery, resulting in self-respect and dignity. Skidmore et al (1994) maintain that elderly people treasure their independence "**like a pot of gold**". They need life that is "**challenging, meaningful and satisfying**". When denied these opportunities, retirees experience emotional and social torture

### 3.3.2 **Loss of choice**

Retirement without choice is an unenviable state. Research studies have shown that, no other adult age group has its options so severely curtailed and its freedom of choice so limited, as the so-called "**senior citizens**". The loss of choice and the reduction in the number of options which are open to the elderly people make them feel **worthless, helpless, neglected and desperate**. The myth that the "**emotional needs of the elderly people are different from those of the younger persons**" is completely fallacious. All people, whether young or old, need to feel responsible for their lives and to be given the opportunity to make choices. Retirees want to remain respectable individuals with the power of their **judgement, knowledge and skill**. The psycho-social well-being of many elderly people could be greatly enhanced if they could be given an opportunity to engage in choice (Skidmore et al, 1994; Steyn, 1986; Gerdes, 1997; Behling et al, 1983; Johnson and Williamson, 1980 and Ferreira et al, 1989).

Retirement should not be a fixed event. In order to minimise its effects, it should rather, contain freedom of choice (Corson & Corson in Levi, 1987; Daatland in Levi, 1987; Hobman, 1981 and Hakim, 1982). Older people need resources that recognise their intrinsic worth as human beings. Such resources should be

organised to provide services and give support to flexible intake policy which accommodates those who are currently working and are interested in planning for their retirement.

### 3.3.3 **Loss of interpersonal relationships**

When separated from the "work-a-day", retirees have a feeling of loss and need social support. Retirement contributes immeasurably to the erosion of family relationships and creates a considerable drop in social interaction (NASW, 1987; Snyman, 1990; and Golcberg and Connolly, 1982). On the one hand, some researchers argue that people who had invested themselves too exclusively in their jobs during their work lives, might face the tragedy of being rejected by their families during retirement; as family members might have learnt to live too well without them. Furthermore, there may be fewer or no common interests to be shared. Such retirees may have to face the difficulties of retirement without the companionship, or the interest of concerned children, friends and relatives (Williamson et al, 1980). On the other hand, researchers argue that people who did not adhere to the stereotype of being aloof and placing value on interpersonal relationships throughout their lives, may not experience a serious drop in self-esteem during retirement. People seek support for themselves in order to survive the stresses of old age. They want to know that they can depend upon their own grown up children, their friends and relatives without becoming burdensome (Tinker, 1981 and Vinokur-Kaplan and Bergman, 1987).

### 3.3.4 **Loss of worth**

Research has revealed that of all losses sustained by elderly people, none is harder for them to bear than the loss of the inherent feeling that they are human beings who are useful and needed (George, 1980; Parker, 1987; Kimmel, 1980 and Steyn, 1986).



Many elderly people are overcome by feelings of uselessness and frustrations as they find themselves removed from the social world.

In contemporary society, old age is viewed as "**ugly and worthless**" because the social utility of an individual is evaluated in terms of his/her economic contribution. The individual's worth lies in the position s/he is holding; not in the individual him/herself (Theunissen, 1983; Barrow & Smith, 1979; Shortland, 1985 and Watkins, 1987). The belief that once retired, the individual makes little or no contribution to the welfare of society is highly exaggerated and may make people needlessly apprehensive about retirement. The skills, knowledge and attitudes that older persons have are often rendered obsolete by the technical and social advances of contemporary society. Old people sense this lack of respect and consequently feel **alienated, worthless, useless, depressed, and confused**.

Retirement leaves most people in a peculiarly functionless position. This causes the retirees to spend the last quarter of their lives in sterile regret which is caused by involuntary worthlessness. The subsequent "**rolelessness**" and "**worthlessness**" in retirement can also cause people to feel **discontent, anxious** and even **depressed**. Surveys have revealed that the elderly people constitute one of the country's largest resource of human skill and experience; yet, this resource is generally wasted, because of society's attitude against it. Society must strive to eliminate the stereotype that work alone is worth and convey to people that, there are alternative ways of assigning worth.

### 3.4 THE ROLE OF SOCIAL WORK AND OTHER "CARING" PROFESSIONS IN DEALING WITH RETIREES

The expansion of social work services for the elderly is necessitated by the impact and effects of retirement on retirees. Implications for social work training have to be evaluated, if social workers are to develop more than an informed layman's understanding of retirement which is part of the ageing process. The presence of

older people in large proportions poses new and challenging demands and problems which await the attention of social workers. There is a magnificent necessity to search for new ground and new modes of utilising the enormous resource potential of retirees and elderly people (Richardson, 1989; Freed, 1987 and Fisk, 1986). Social workers should strive to promote the well-being of the retirees by involving them in pre-retirement planning and also by employing developmental social welfare in their daily practice.

### 3.4.1 Pre-retirement planning

At the beginning of the twentieth century, it was not necessary for the average retiree to determine how to spend his/her life in retirement. To date, minimal efforts have been made to address the problems of retirees. Concrete concepts regarding ways of coping with retirement problems hardly exist. However, in view of the fact that today, people live longer, the issue of retirement satisfaction has become increasingly important (Peltzer, 1989; NASW, 1987, and Van Rensburg and Joubert, 1992). Attempts to prepare workers for retirement have become essential.

Contemporary researchers maintain that retirement need not be viewed as a crisis. They insist that the hazards and frustrations of retired life can be managed with a little forethought. Gerontologists concur that retirement should not be an eleventh hour event. It should be a slow, block by block process which entails indoctrination and consultation (Joubert, 1990a; Phillipson et al, 1986; Celliers, 1986; Bergman et al, 1988 and Mortimer, 1982). When the process of retirement is introduced early (in the pre-retirement period - the remote and the near phases), this serves to improve the worker's response to the "retirement shock" and to influence his/her degree of satisfaction in retirement (Peltzer, 1989; and Morse and Gray in Knesek, 1992). The content of pre-retirement education should entail **health education** (nutrition, diet, and hygiene); **information on finance** which involves assessing the retirement income and also devising strategies on how best to manage the budget.

Retirees should also be made aware of **leisure activities** and ways of developing inner resources which could help them to make the best use of leisure. Social workers should encourage retirees to participate actively as volunteers or consumers in numerous forms of community work. Voluntarism in particular, serves to enhance a person's sense of self worth.

Pre-retirement planning is necessary because it may help retirees to face the challenges of retirement consciously and to be aware of imminent problems. It does not only give prospective retirees thoughts about the practical subjects of health, income and leisure, but, it also helps them to adopt the right psychological attitude towards retirement. It makes people alert about the problems they might face in retirement by providing them with information as to their rights.

Contemporary studies emphasise the need for homegrown knowledge in order to extend the scope of pre-retirement education to fit the peculiar needs of South Africans (National Pre-retirement Council, 1984). Researchers have developed the following three principles that could enhance effective preparation for retirement (Joubert, 1990a; and Gerdes, 1997).

- (i) **Role flexibility** - the role of pre-retirement education in cultivating this trait should be evident. This implies the ability to shift easily from one activity to another in daily life and to adapt to major life transitions. Preparation for retirement, thus requires "**ego differentiation**" versus "**work-role occupation**".
- (ii) **Social participation** - human contacts should be maintained throughout one's life span. Since most work contacts may be lost during retirement, the retiree should be prepared for this loss by encouraging him/her to cultivate new formal and informal relationships.



- (iii) **Gradual transition** - it refers to the transition from a working life to complete retirement involving part-time work. Researchers point out that classically the advantages one gets by working on after the retirement age, are more than the disadvantages one suffers by taking full retirement (Blyton, 1982).

The researcher acknowledges that for many retirees, problems stem from lack of pre-retirement planning. All human service workers including social workers should take responsibility of dealing with problems of ageing and retirement, as they are directly and indirectly involved. Social workers, however, should take the initiative responsibility for discovering whatever is needed, communicating that information and fulfilling the role of advocate both in service to individuals and in social planning. Society needs to re-envision and re-focus with regard to the needs and care of the retirees.

### **3.5 A PARADIGM SHIFT: TOWARDS DEVELOPMENTAL SOCIAL WELFARE**

Decades, even centuries of overt discrimination during the apartheid era have left many South Africans, blacks in particular, in a most paradoxical situation (Human, 1993). People were discriminated against in terms of age and race. This is clearly reflected in the then South African legislation for the aged, which, in essence, indicated conflicting and competing moral standards among people of various age groups. Elderly people were divided into segments (racial groups) and their programs were devised/tailored to meet society's needs rather than the needs of the elderly people. There was a tendency of bureaucrats to try to fit all people into a limited number of categories (geographically separate administrations) and to systematise problems for bureaucratic use. This manifested itself in segmented service delivery, as the elderly and retired people got shunted from one agency to another. Services were skewed towards white people and urban areas (Møller, 1986c; Human, 1993; Celliers 1986; Van Rensburg, 1987c; Thambodala, 1993; W.P1 '96; Snyman, 1990 and Gerdes, 1997; Report of the LUND Committee on child

addition, planning was ideologically driven, there were no adequate information systems in the welfare field (LUND, 1996 and Patel, 1993). This lack of reliable information created a lack of capacity in the national as well as in many of the provincial departments. The situation was made worse by the ongoing amalgamation of the welfare departments.

In the present era, however, important steps towards the development of a new dispensation on retirement and ageing have been taken. Ministries in the new South Africa are in the process of transforming basic policy directions while amalgamating previously racially separate administrations (Report of the LUND Committee on child and family support, 1996: 20). Their main thrust and guiding principle is to ensure a unitary **non-discriminatory social grant, inter-disciplinary assessment of needs, effective intersectoral communication and cooperation, interdepartmental coordination of services, a paradigm shift towards "developmental social welfare" and affirmative action**. The new proposed policy on ageing (1995) emphasises that solidarity should be **promoted, consolidated and strengthened** amongst elderly persons. It maintains that their needs should be prioritised and that services should be needs-driven and accessible.

Researchers contend that while formal discrimination which dominated during the apartheid era is being phased out, in the post apartheid era, practical discrimination remains largely intact; hence, more policy reforms are still underway to alleviate piecemeal solutions (Qunta, 1995; Gerdes, 1997; and National Programme of Action Sectoral Committees: Social Welfare, 1996:27) The latter is evidenced by the fact that elderly and retired people are still subjected to segmented service delivery. Currently, there is a growing concern among researchers as to what could be done to ensure effective implementation of the present changes in social security regulations. A representative Advisory Body on Ageing has been established to ensure effective planning, comprehensive legislation on ageing and to coordinate all ageing matters. Officials are also receiving training on how to implement the new system. However, there is still much to be done in order to ensure successful



implementation of the current system. (Social Assistance Act, No 59 of 1992 as amended). The implementation of the new regulations is being delayed by a major problem of integrating the information from the past separate welfare administrations, into one central data-base. Thus, there is a bottle-neck growing in the current system which is of great concern (Report of the LUND Committee on child and family support: 22).

In their capacity as planners and policy makers, social workers should devote a major portion of their professional life, to influencing policy in order to ensure more **equitable, accessible and affordable** services to the elderly persons. They should ensure that retirement legislation is formulated out of a thoughtful, rational response to potential future needs which emerge out of **available** and **pertinent** data, rather than out of **flimsy** and **inaccurate** data (Corson & Corson in Levi, 1987; Richardson, 1989; Ross, 1985; Skidmore et al, 1994; Thambodala, 1993; ). Phillipson et al (1986), contend that the latter is a blunt and harsh portrayal. According to the LUND Committee report (1996), social workers should undergo a substantial change of mind set in order to be able to carry out their duties in the new dispensation.

Social workers, as policy makers, should respond to the real needs of the retirees population, rather than respond to pragmatic realities. They should ensure that **respect for individual differences and preferences characterise all policies**. The utilization of the **'Developmental Approach'** in dealing with the elderly people is imperative in Social Work Practice. This approach was proposed by the United Nations in 1989. The pioneers of the developmental approach indicate that though welfare, traditionally subscribed to principles of empowerment and autonomy of clients, the new developmental social welfare approach seeks to invest this side of the work with meaning and to situate the development of models within the South African context (Report of the LUND Committee on child and family support, 1996: 20). The Draft White Paper on social welfare (1996) declares itself to be in line with the developmental approach. The approach is aimed at involving the community, in this instance, the aged, to a greater extent in their own development. Elderly people



are encouraged and also taught the necessary expertise to be more active functionally by playing a greater role in meeting their own needs and to improving their quality of life themselves (Malari, 1990). However, the approach has economic implications. It emphasizes that the economy should grow at 6% a year, so that 300 000 or more jobs can be created every year. The rationale is to cut back on social security (Report of the LUND Committee on child and family support, 1996: 23).

According to the developmental approach, it would be futile to attempt to enumerate the various ways in which the social work profession can make its services available to the elderly people, without listening to the voice of the victims, especially the elderly people who have been disadvantaged throughout their life time. Elderly people need a chance to be heard rather than to be steamrolled. Social workers should, therefore, listen to the elderly people with an **"artistic ear"**, which involves the ability to listen and hear, not to only what is being said, but also to what is left unsaid, which so often is, the more important of the two. The statement which was uttered by Jesus in the Bible, that **"man does not live by bread alone"** expresses an important truth to social workers about the inner needs of human beings, both in their feelings about themselves and as individuals and in their relationships to others.

Although some of the needs of the elderly cannot be met right away, it is imperative that they are placed on the national aged policy agenda and are given high priority. Social workers should strive to provide **preventive, therapeutic and restorative** services to the elderly people in order to contribute to improved quality of life and the well-being of the present and future cohorts of elderly South Africans ( Gerdes, 1997; and Skidmore et al, 1994).

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A study on the impact and  
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### 3.6 CONCLUSION

This chapter has attempted to review the impact and effects of retirement on individual well-being. In summarising the key points of the review, the researcher suggests that professionals whether administrators, social workers, psychologists, nurses or others in the "caring" professions must aim at providing the sort of service that they would wish for themselves when they reach retirement and old age. They should ensure that "ageism is stamped out" and the potential and expertise of elderly people is fully acknowledged and harnessed.

However, the welfare of the elderly is not exclusively the concern of professionals. There are also, many skills and resources available to help in the community, and some are found among the consumers of services. The government should also be **pro-active** as opposed to being **reactive**. Economic, social and cultural changes among future elderly cohorts should be anticipated. The future elderly people should be assisted by the encouragement and education of young and middle aged people to plan and prepare for old age and retirement (Proposed Policy framework on Ageing, 1995). In order to achieve these, society should challenge the current retirement scene, which indicates the lacunae in existing research in the RSA. Society should incorporate cross-national research findings with local ones, in designing future studies of the elderly people. Government should also promote a more informed public policy debate (Bergman et al, 1988). New avenues must be explored. The knowledge generated by more advanced research studies can help in improving strategies for managing the impact and effects of retirement. Programmes of elderly people should be based on scientific research findings, and be scientifically evaluated to determine their **relevance**, **suitability** and **efficacy** to the elderly.

## CHAPTER FOUR

### RESEARCH METHODOLOGY

#### 4.1 INTRODUCTION

This chapter provides information on what type of study was conducted, where and when, was the study conducted; who, were the subjects of the study; how was data collected, interpreted, processed and analysed. The chapter also highlights the limitations of the study. The researcher demonstrates to reviewers that the study is grounded in theory. It is methodologically sound, empirically advanced, practically organised and logical.

#### 4.2 METHODOLOGY

##### 4.2.1 Type of study

According to Feldman (1995), the type of study depends on the amount of data available on the subject. The current study was exploratory in nature, since there was no locus of information on the impact and effects of retirement on retirees in the Northern Province. The latter is a relatively unrecognised and unexplored avenue. An exploratory study is concerned about building a foundation of general ideas and tentative theories which can be explored later with more complex research designs (Hall & Hall, 1996; Mann, 1985; Van Maanen, 1983 and Grinnell (Jr), 1988).

##### 4.2.2 Sampling

Chadwick et al (1984) describes a sample as a representative group of research subjects whose findings can be generalised to the larger population of the study. In the current study, the researcher used what Rubin & Babbie (1989) refer to as



stratified random sampling in order to obtain the associational as well as the qualitative knowledge called for by the study's objectives. This kind of sampling is used when the researcher wants to ensure that a certain segment of the population is represented in the sample. The target population included retirees (both males and females) residing in both rural and urban communities of the Northern Province.

The researcher focused on retirees who have either participated in formal or informal employment, for example, professionals, civil servants, self-employed traders and craftsmen.

A sample of 222 racially, ethnically and religiously heterogeneous subjects was randomly drawn from the targeted population. The Northern Province regions were used as an explicit stratification variable. Within each stratum the same number of subjects (40) was randomly selected. All strata had an equal number of subjects except the bushveld region which had 22 subjects. The latter, is what Chadwick et al (1984) refer to as disproportionate stratified random sampling.

#### 4.2.3 Methods of data collection

Van Maanen (1983) maintains that qualitative and quantitative research methods are not mutually exclusive. Differences between the two approaches are located in the overall form, focus and emphasis of study. For purposes of the present study, the researcher employed <sup>both</sup> qualitative <sup>and quantitative</sup> research methods in obtaining data. These methods were used to get firsthand knowledge about the impact and effects of retirement on retirees. Ferreira et al (1989) maintain that qualitative methodology allows the researcher to "get close to the data" thereby developing the analytical, conceptual and categorical components of explanation from the data itself - rather than from the preconceived, rigidly structured and highly qualified techniques.

#### 4.2.4 **Data collection procedures**

In order to assemble as complete a picture as possible on the impact and effects of retirement on retirees, the researcher pursued her explorations in a variety of ways:

##### 4.2.4.1 ***Round-table discussion***

The researcher facilitated a round-table discussion amongst pensioners from Botlokwa, Sešhego and Mankweng. The aim of the discussion was to introduce the potential participants to the study.

##### 4.2.4.2 ***Brainstorming***

The researcher had a brainstorming session with stakeholders in the field of gerontology and research. These included experts (whose names have been indicated under acknowledgements); service providers (e.g. the SA Council for the Aged); and consumers (Botlokwa Association of Pensioners) who were essential in clarifying key issues on retirement and complement the descriptions and evaluation of service rendering to the retirees.

##### 4.2.4.3 ***Workshop***

A workshop was conducted with retirees who were identified by Ithusheng Community Association (NGO) through the help of the Tzaneen Transitional Local Council. The aim of the workshop was to get retirees' concerns. Many retirees attended the workshop because announcements were made in the local radio, alerting potential respondents about the study.

#### 4.2.4.4 *The pilot survey*

Gilbert (1993) and Grinnell (Jr) (1988) maintain that before a research instrument is submitted to the sample, it should be pretested, to be sure that individuals who are asked to answer questions understand them and have a favourable impression of the appearance and utility of the instrument. In complying with the latter, the researcher designed a structured questionnaire which she also used as an interview schedule.

She held discussions with colleagues around the questionnaire. The colleagues identified questions which seemed irrelevant and those that revealed lack of knowledge on the part of the researcher. Discussions were also held with potential users of data (i.e. Stakeholders) who provided information as to the difficulty of some of the questions and also highlighted some answer categories which could be added to the existing ones

Lastly, the researcher drew 5 people from the survey population and administered questionnaires to them. On the average, it took 50 minutes to complete a questionnaire. A few problems, however, were encountered with regard to the indirect repetition of some of the questions which made the original questionnaire to be too long. Some respondents had queries regarding the way some of the questions had been phrased. The researcher then modified the questionnaire accordingly and finalised it. The pilot survey, however, revealed that respondents were willing to answer all questions including the sensitive ones (e.g. their current monthly income).

#### 4.2.5 **Research Instrument**

Smit (1995) points out that there are two main types of survey methods: the interview and the questionnaire. The use of a particular data collection method (Hall & Hall, 1996) depends on what particular problem is being investigated. In the current study, the researcher employed both the questionnaire and the interview schedule.



#### 4.2.5.1 *Administering the questionnaire*

Respondents were given a choice regarding the method of questionnaire completion.

##### → **Self-administered questionnaires**

Grinnell (Jr) (1988) contends that a self-administered questionnaire is one in which the questions and instructions are complete and understandable, enough that the respondent can act as his or her own interviewer. Three hundred (300) of such questionnaires were hand delivered to groups of people in old age institutions (Martha Hoffmeyer, Gister-se-Jeug; Maroela Oord; Piet Potgieters, Rus-'n-bietjie and Pietersburg Old Age Foundation); churches (Lebowakgomo SDA, Ga-Kgatla SDA, Mankweng Uniting Dutch Reformed Church, Seshego and Mankweng Lutheran Churches); clinics (Sibasa and Eisleben) and Welfare Offices (Botlokwa and Thohoyandou). The respondents filled the questionnaires privately and mailed them back to the researcher. Only 180 questionnaires were returned.

##### → **Group interview**

Hall and Hall (1996) contend that self-completion of the questionnaires in the presence of the researcher is a very useful alternative to that of mailing questionnaires, in terms of anonymity. The researcher handed out questionnaires and explained the questions before respondents could fill them in, in order to establish a common understanding of the questions. 30 respondents participated in the group interview and gave the researcher completed questionnaires thereafter.

##### → **Face-to-face interviews**

Feldman (1995) contends that face to face interviews are those interviews in which the researcher has a direct contact with the respondents. The researcher asked the respondents questions as outlined in the questionnaire and completed the

questionnaire on their behalf . Respondents who opted for this type of questionnaire completion were those who could not read and write due to ailments (e.g. loss of eyesight and illiteracy). Only 12 respondents were interviewed in this category.

#### **4.3 ANALYSIS AND INTERPRETATION OF DATA**

Feldman (1995) contends that analysis of data is one stage in the process of research. It is preceded by data gathering and succeeded by a process of relating one's interpretations to the questions one is trying to answer and to existing theories. In the current study various methods of data analysis were used to reveal answers to central theoretical questions of the study. These methods include bar graphs, pie charts, frequency distribution tables, inferential and statistical tables. The findings of this study have been clearly written and well exemplified and will, therefore, serve to inform policy issues on retirement.

#### **4.4 BRIEF DESCRIPTION OF THE NORTHERN PROVINCE**

The Northern Province is the 4th largest in terms of population size amongst the 9 (nine) provinces in South Africa (Central Statistical Services Preliminary Report, 1997) The total population size of the Northern Province comprises 4,128 million of which 1,878m are males, and 2,250m are females. Females, like in all other provinces in South Africa, except the Gauteng Province, count for a larger proportion of the population. The Northern Province constitutes only 10,9% of the total South African Population which is 37,859m. The province is predominantly non-urban (88%), with only 11,9% inhabitants residing in urban areas. The province has six regions namely; Western, Southern, Bushveld, Northern, Lowveld and Central regions. The latter is densely populated, more urban and middle class in character. The last trend indicates that many families are moving to the central region, as it is highly developed and they rather commute in the other regions for work.

## 4.5 LIMITATIONS OF THE STUDY

- 4.5.1 The most serious limitation is the dearth of literature and research data concerning the psycho-social effects of retirement on retirees in South Africa. The researcher had to use information gathered from other countries. However, she was cautious not to generalise such results from one country to another.
- 4.5.2 Access to certain institutions and racial groups was difficult due to cultural beliefs, biases and prejudices.
- 4.5.3 Admittedly, the percentage of various racial groups, permit only limited generalization, because of the small number of subjects which contributed to the non-representativeness of the racial groups. Nevertheless the consistency of results of the study with other studies argues for considerable validity of some of the study's findings. The researcher subjected the study to rigorous statistical analysis which accounts for objectivity
- 4.5.4 The results of the study were not universally tested. They therefore are invalid to some situations as the study was conducted in the Northern Province only and there were no respondents drawn from the other 8 provinces in the Republic of South Africa.
- 4.5.5 The findings of the study do not lay down definite blue prints of how the impact of retirement may be dealt with; however, they provide useful guidelines on how to mitigate those effects in advance. These findings should, therefore, be viewed as trends and tendencies rather than firm conclusions.
- 4.5.6 The fact that questionnaires were constructed in English might have affected the response rate of retirees who are not proficient in the language.



## 4.6 CONCLUSION

This chapter presented central issues of the study. It conveyed empirical information which justified the significance of the study, namely: the type of the study, sampling methods, data collection procedures, research instrument, how the data will be analyzed, interpreted and discussed as well as a brief description of the Northern Province.

## **CHAPTER 5**

### **DATA ANALYSIS**

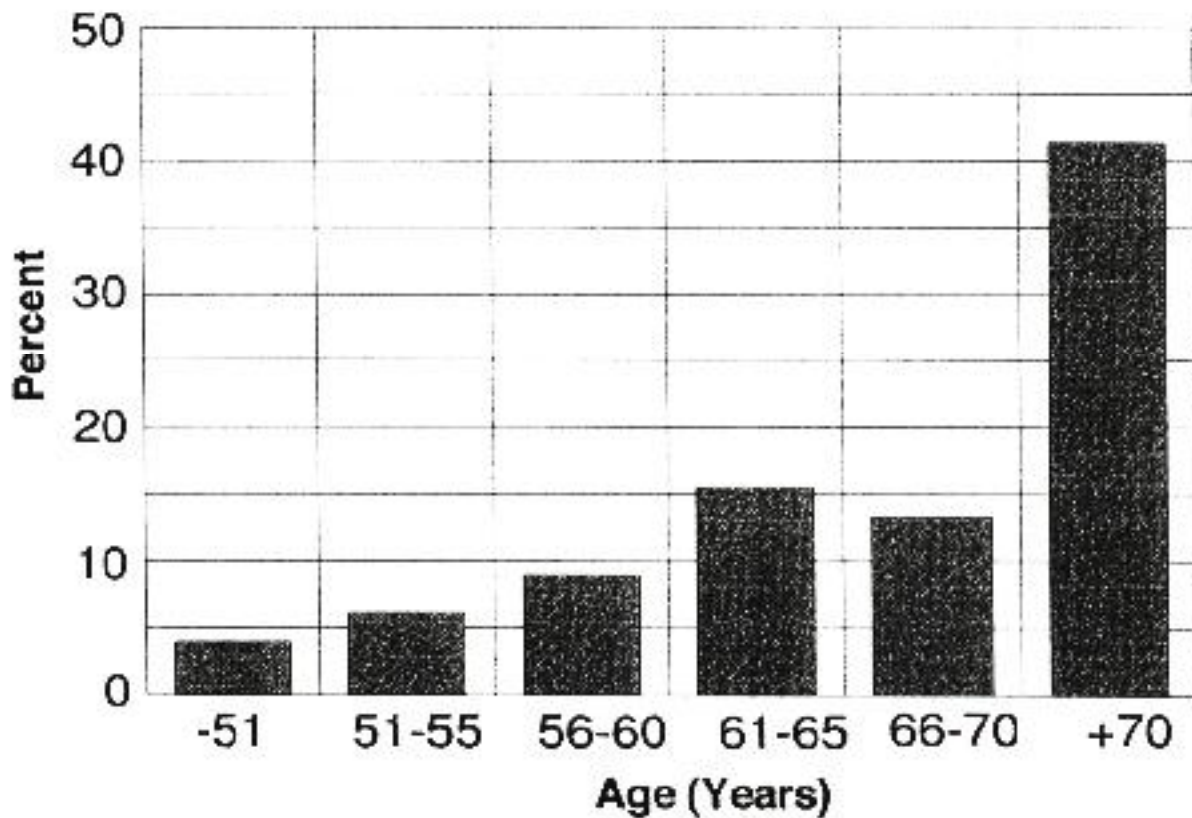
#### **5.1 INTRODUCTION**

This chapter contains an analysis of the variables which were investigated in the present study. Frequency distribution tables, numerical, pie charts, bar graphs, inferential and statistical tables have been used in presenting the findings of the study. These statistical analysis methods were used in order to organise data into simpler accounts and to emphasise features of the data which are more relevant to the study. This chapter presents fresh and vital information which is valuable, firstly to all service providers in the field of gerontology, and secondly to researchers since it provides insight into the needs of retirees. Below, follows a distribution of responses based on the questionnaire.

#### **5.2 DEMOGRAPHIC CHARACTERISTICS**

The age, marital status, religious affiliation, number of respondents, racial group, respondents' residential areas and their level of education have been analysed under this sub topic.

**Figure 1 : Age distribution**



The data in figure 1, reveal that respondents' ages ranged from 50 to over 70 years. About four fifths (80.3%) of the respondents were 61 years and over (41,1% were above the age of 70. 20,5% were in the 61 - 65 years age range and 18,7% were between 66 and 70 years of age). Only a few respondents (19,7%) were below the age of 61, of these 9,7% were in the 56 - 60 years age range, while 5,9% and 4,1% were in the 51 - 55 years and below 51 years age groups respectively.



**Table 1: Gender and marital status distribution**

Gender	Single		Married		Divorced		Widowed		Separated		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
Male	3	1,36	43	19,55	0	0,00	4	1,82	1	0,45	51	23,18
Female	14	6,37	51	23,18	12	5,45	90	40,91	2	0,91	169	76,82
Total	17	7,73	94	42,73	12	5,45	94	42,73	3	1,36	220	100,0

\*\*Frequency missing = 2 ; \*\*X<sup>2</sup> (4)= 49,868;\*\* p<0,001;\*\*phi= 0,476

From table 1 above, it could be deduced that respondents were overwhelmingly female (76,82%), while males constituted less than a quarter (23,18%) of the survey group. It is further deduced that in terms of marital status, 7,73% of the respondents were single (1,36% males and 6,37% females). 42,73% of the respondents were married (19,55% males and 23,18% females); 5,45% of the respondents (who were all females) were divorced; 42,73% respondents were widowed (1,52% males and 40,91% females) and 1,36% of the respondents were separated (0,45% males and 0,91% females).

\*\* Frequency missing as reflected in table 1 and in succeeding tables refers to respondents who did not respond to a particular question (missing data).

\*\* X<sup>2</sup> = refers to the value of the chi square

\*\* p = refers to the level of significance

\*\* Phi = refers to correlation coefficient

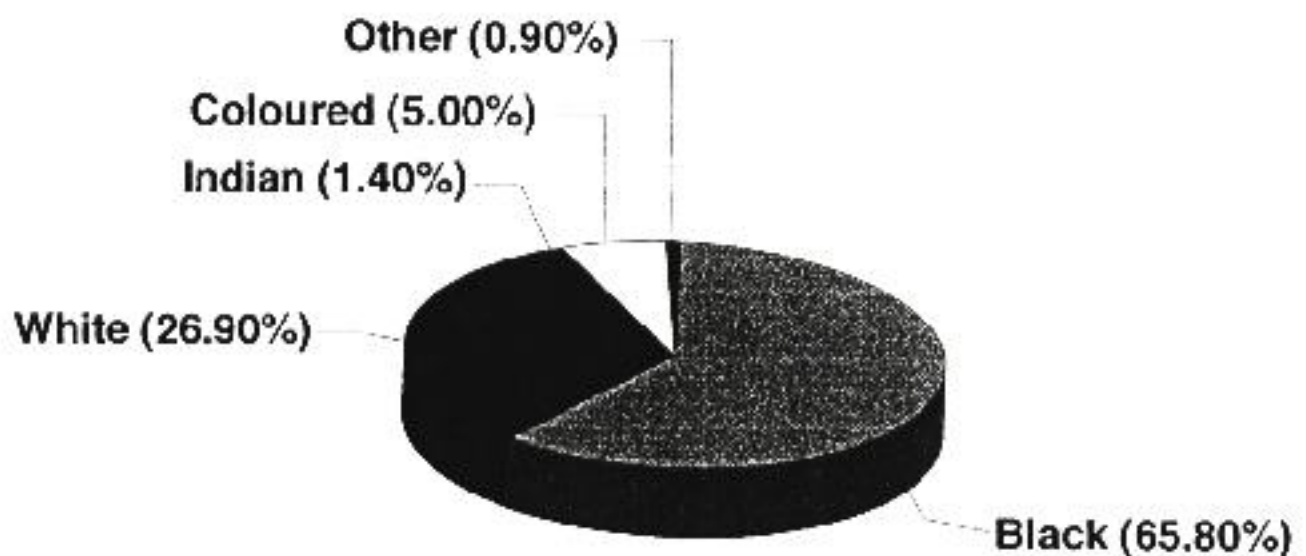
**Table 2: Religious Affiliation and Gender distribution**

Gender	Christian		Moslem		Jew		Non affiliate		Total	
	N	%	N	%	N	%	N	%	N	%
Male	44	20,95	1	0,48	0	0,00	5	2,38	50	23,81
Female	143	68,10	3	1,43	2	0,95	12	5,71	160	76,19
Total	187	89,05	4	1,90	2	0,95	17	8,10	210	100,0

Frequency missing =12;  $\chi^2(3)=0,930$ ;  $p<0,818$ ;  $\phi=0,067$

The responses given in table 2 reveal that a strikingly high percentage (90,90%) of the respondents were affiliated to various religious denominations, namely: Christianity (89,05%)- 20,95% males and 68,10% females; Islamic (1,90%)- 0,48% males and 1,43% females ; and Jewish (0,95%) females. Only 8,10% of the respondents (2,38% males and 5,71% females ) were not affiliated to any religious denomination.

**Figure 2: Distribution of responses on the number of respondents, in terms of racial group as reflected on the pie chart below**



The data in figure 2 reveal that the majority of respondents were black (65,8%), followed by whites (26,9%), coloureds (5,0%), and Indians (1,4%) respectively. Respondents who did not identify their racial group (hence forth referred to as an anonymous racial group) constituted the smallest percentage (0,9%) of the survey group.

**Figure 3: Distribution of respondents according to regions**

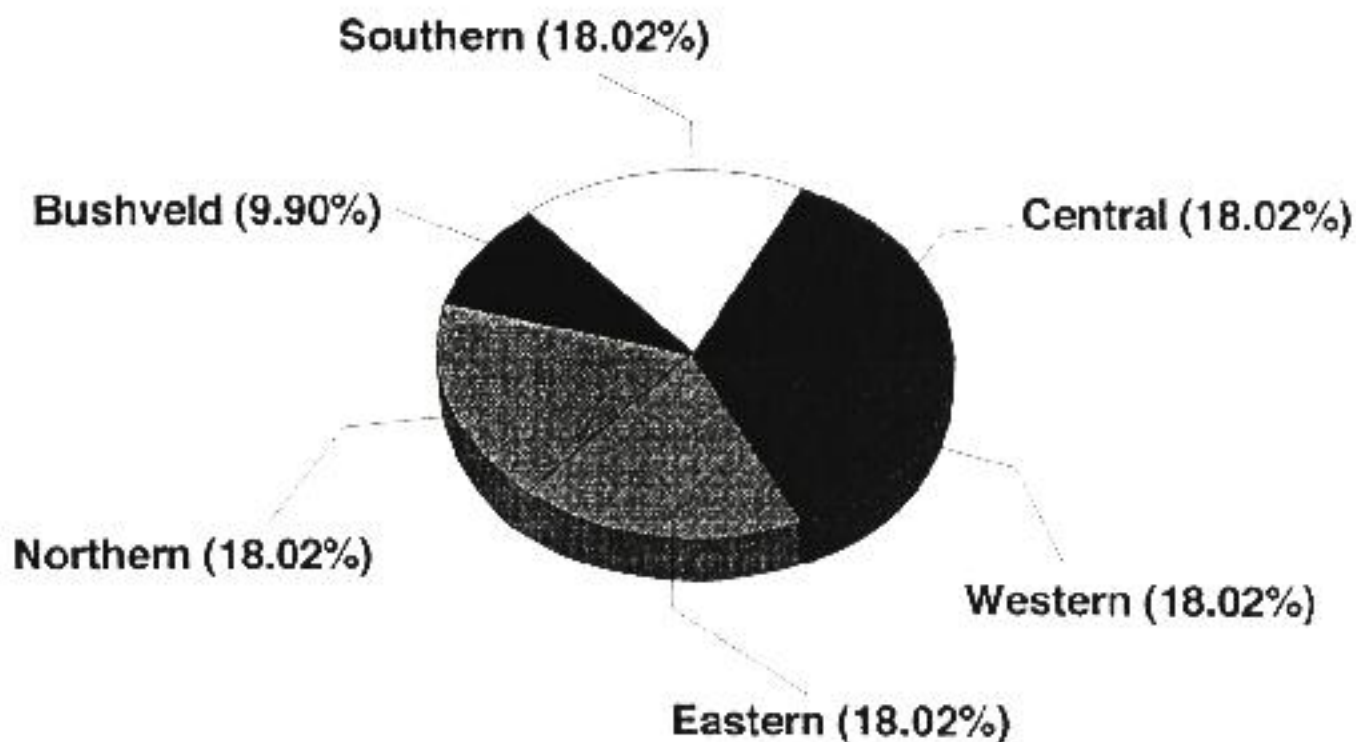


Figure 3 demonstrates that all the regions were equally represented . There were 18,02% of the respondents in each region except the bushveld region which had 9,90% respondents and was thus under-represented.



**Table 3: Distribution of responses on the highest standard passed in terms of racial group**

Racial Group	No edu.		Primary edu.		High school edu.		Post Sec.		Tertiary		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
Black	51	23,61	44	20,28	23	10,60	21	9,68	4	1,84	143	65,90
White	0	0,00	5	2,30	42	19,35	4	1,84	4	1,84	58	26,73
Indian	0	0,46	0	0,00	3	1,38	0	0,00	0	0,00	3	1,38
coloured	0	0,00	1	0,46	8	3,69	1	0,46	1	0,46	11	5,07
Other	0	0,00	0	0,00	1	0,46	0	0,00	1	0,46	2	0,92
<b>Total</b>	<b>51</b>	<b>23,51</b>	<b>50</b>	<b>23,04</b>	<b>77</b>	<b>35,48</b>	<b>26</b>	<b>11,98</b>	<b>10</b>	<b>5,99</b>	<b>217</b>	<b>100,0</b>

Frequency Missing =5;  $\chi^2(16) = 98,444$ ;  $p < 0,001$ ; phi = 0,674

Table 3 , demonstrates that.

- \* 23,51% of the respondents (who were all black) had no education at all;
- \* 23,04% of the respondents (20,28% blacks; 2,30% white; 0,46% coloured) had primary school education only;
- \* 35,48% of the respondents (10,60% blacks; 19,35% white; 1,38% Indian; 3,69% coloured; 0,46% anonymous racial group) had high school education;
- \* 11,98% of the respondents (9,68% black; 1,84% white; 0,46% coloured) had post secondary education; and
- \* 5,99% of the respondents (1,84% black; 3,23% white; 0,46% coloured and anonymous racial group respectively) had tertiary education - degree or diploma

## 5.2 DEFINITION OF RETIREMENT

This sub-topic comprises one question on the definition of retirement.

**Table 4: Distribution of responses on the definition of retirement**

<b>Retirement Is:</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>A Process</b>	<b>72</b>	<b>37.3</b>	<b>72</b>	<b>37.3</b>
<b>An Event</b>	<b>19</b>	<b>9.8</b>	<b>91</b>	<b>47.2</b>
<b>Role change</b>	<b>11</b>	<b>5.7</b>	<b>102</b>	<b>52.8</b>
<b>Loss of status</b>	<b>4</b>	<b>2.1</b>	<b>106</b>	<b>54.9</b>
<b>A Crisis</b>	<b>10</b>	<b>5.2</b>	<b>116</b>	<b>60.1</b>
<b>A Right</b>	<b>77</b>	<b>39.9</b>	<b>193</b>	<b>100.0</b>

Frequency Missing = 29

From table 4 above, it appears that:

- \* 37,3% of the respondents perceived retirement as a process;
- \* 9,8% of the respondents perceived retirement as an event;
- \* 5,7% of the respondents perceived retirement as a role;
- \* 2,1% of the respondents perceived retirement as a loss of status;
- \* 5,2% of the respondents perceived retirement as a crisis; and
- \* 39,9% of the respondents perceived retirement as a right.

### 5.3 PRE-RETIREMENT WORK HISTORY (PRWH)

In this section, the responses on the kind of jobs that respondents got retired from and their involvement in voluntary work during their work life have been analysed.

**Table 5: Distribution of responses on the kind of job that respondents retired from and whether they encountered problems in terms of adjusting to retirement**

Adjustment problems	skilled		semi-skilled		unskilled		Total	
	N	%	N	%	N	%	N	%
No	27	14,59	11	5,95	38	20,54	76	41,08
Yes	51	27,57	18	9,73	40	21,62	109	58,92
Total	78	42,16	29	15,68	78	42,16	185	100,0

Frequency missing =37;  $X^2(2) =3,346$ ;  $p<0,188$ ;  $\phi=0,134$

Table 5 above demonstrates that the percentage (42,16%) of skilled and unskilled labourers was the same. Amongst the skilled labourers, 27,57% of them experienced problems in terms of adjusting to retirement whilst 14,59% did not encounter any problems. Amongst unskilled (43,16%) labourers, 20,54% reported that they did not encounter any adjustment problems whilst 21,62% reported that they experienced problems. Only a few (15,68%) respondents indicated that they were semi-skilled labourers.



The majority (9,73%) of the latter group of labourers encountered problems in terms of adjusting to retirement ; only a small percentage (5,95%) reported that they did not encounter any problems in terms of adjusting to retirement.

**Figure 4 : Distribution of responses on respondents' involvement in voluntary work**

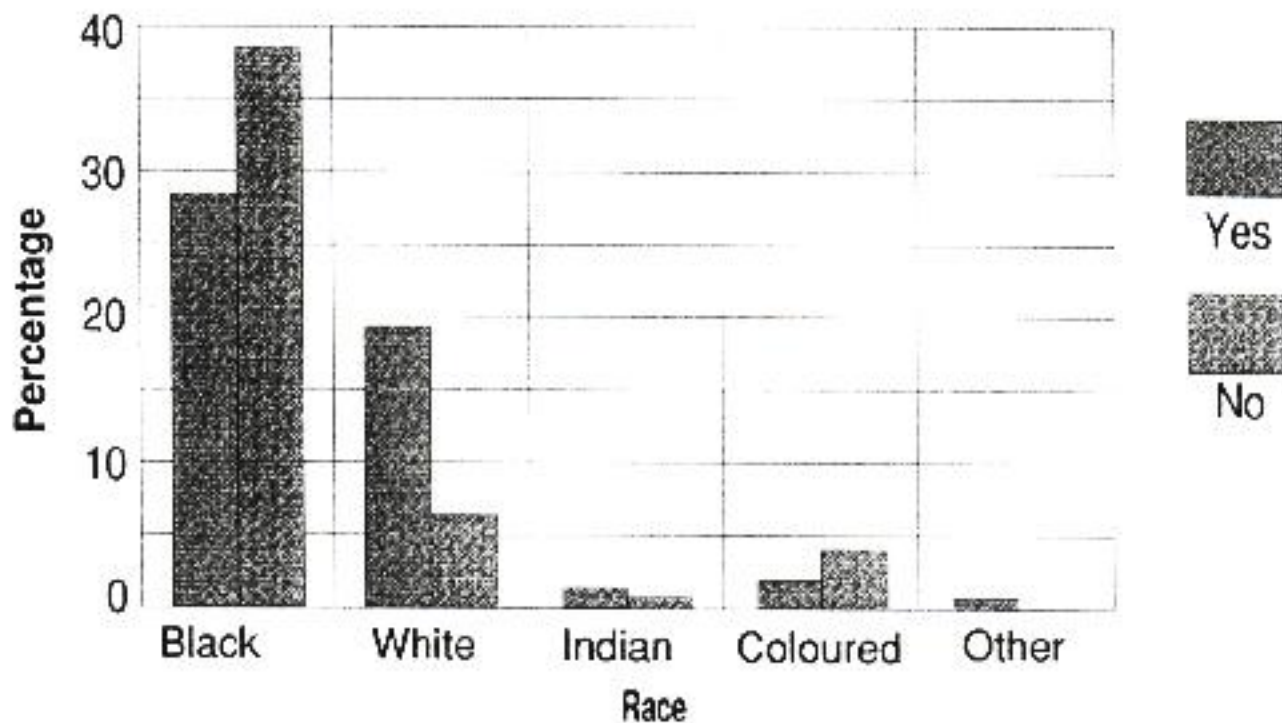


Figure 4 demonstrates that 51,72% of the respondents (24,06% blacks; 19,70% whites; 0,99% Indians; 1,48% coloureds and 9,49% others) were involved in voluntary work.

These respondents indicated that they had ventured into voluntary work because:

- \* they wanted to while away time, to remain healthy, to socialize to impart knowledge, and experience as well as to discover more from other fields of life;
- \* voluntary work gave them a sense of self-worth, usefulness and inner satisfaction; and
- \* they had the welfare of other people at heart hence it was part of their lifestyle to serve other people.

40,28% of the respondents (38,42% blacks; 5,91% whites; 0,49% Indians and 3,45% coloureds) indicated that they were not involved in any voluntary work during their work life. The following reasons were common amongst the responses that were given :

- \* they had time constraints as their jobs were demanding, they had health problems and had other businesses to attend to during their spare time (e.g. looking after their grandchildren and / or livestock);
- \* they always had to work for wages in order to earn a living;
- \* they wanted to have time to themselves;
- \* they were too old to work after hours.

#### **5.4 POST-RETIREMENT WORK HISTORY**

This sub-topic includes an analysis of respondents' current activities, the number of years that respondents have been working since they were retired, the number of hours that respondents work per week, and their level of duty performance prior and after retirement.

**Table 6 : Distribution of responses on the activities that respondents are currently involved in according to gender**

Gender	Left labour force		continue working		part-time worker		voluntary worker		other		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
Male	17	8,50	3	1,50	8	4,0	14	7,00	5	2,50	47	23,50
Female	52	26,00	1	0,50	3	1,50	70	35,00	27	13,50	153	76,50
Total	69	34,4	4	2,00	11	5,50	84	42,00	32	16,00	200	100,0

Frequency missing =22;  $\chi^2 (4) =24,064$ ;  $p<0,001$ ; Phi=0,347

The data in table 6 reveal that only a minority (34,50%) of the respondents (8,50% males and 26,00 % females) had permanently left the labour force after retirement. Some (2%) of the respondents (1,50% males and 0,50% females) continued to work for wages, whilst others (5,50% - 4,00% males and 1,50% females) worked on a part-time basis . Interestingly, the majority (42%) of the respondents were involved in voluntary work (7,00% males and 35,00 females). The remaining percentage (16,00%) of the respondents indicated that they were doing absolutely nothing (2,50% males and 13,50% females).

**Table 7: Distribution of responses on the number of years that respondents had worked since their retirement**

Number of years	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1 - 10 years	75	57	75	57
11 - 20 years	33	25	108	82
Irregular	24	18	132	10

Frequency Missing = 90



The data in table 7 above reveal that the majority of respondents (57% ) had worked for a period lasting from 1 to 10 years after their retirement, whilst 25% of the respondents had worked for a period lasting from 11 to 20 years. These respondents indicated that they had continued working, in order to supplement their income, to while away time, to achieve a sense of fulfilment and also to maintain their status. The last 18% of those who continued working after retirement, worked on an irregular basis ( whenever work was available) . These respondents availed themselves to temporary employment which could last for days, weeks or months per year.

**Table 8: Distribution of responses on the number of hours that respondents work per week**

Number of hours	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1 - 10 hours	54	60.7	54	60.7
11 - 20 hours	10	11.2	64	71.9
30 - 39 hours	5	5.6	69	77.5
+ 40 hours	20	22.5	89	100.0

Frequency Missing = 133

Table 8 above demonstrates that the majority (60,7%) of the respondents worked 1 - 10 hours per week. Of the remaining, 22,5% worked 40 hours, 11,2% worked 11 - 20 hours and only 5,6% worked 30 - 39 hours per week

**Table 9: Distribution of responses on the respondents' ability to work prior and after retirement**

Ability to work	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Better	13	9.6	13	9.6
Same	29	21.5	42	31.1
Less	62	45.9	104	77.0
Much less	31	23.0	135	100.0

Frequency Missing = 87

It could be deduced from table 14 above, that only 9,6% of the respondents considered their level of duty performance as better than before they got retired. About 21,5% of the respondents considered their level of duty performance as similar prior and after retirement. However, respondents who perceived their level of duty performance as less (45,9%) or much less (23,0%) since their retirement constituted the majority of the survey group

**Table 10: Distribution of responses on the nature of involvement in voluntary work**

Nature of involvement	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Very active	42	24.3	42	24.3
Active	82	47.4	124	71.7
Very passive	13	7.5	137	79.2
Passive	36	20.8	173	100.0

Frequency Missing = 49

Table 10 above, demonstrates the findings with regard to patterns of individual participation in voluntary work. It was found that generally, respondents (71.7%) were actively (47,4,3%) and very actively (21,3%) involved in voluntary work; while only about a quarter of the respondents ( 28.3%) were either very passive (7,5%) or passive (20,8%).

## 5.5 RETIREMENT AND LIFE SATISFACTION

Dimensions of retirement satisfaction were measured. Focus was on the respondents' feelings of satisfaction as well as their quality.

**Table 11: Distribution of responses on respondents' feelings about life in retirement**

Level of satisfaction	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Very satisfied	114	53,8	114	53,8
Satisfied	48	21,2	159	75,0
Dissatisfied	28	13,2	187	88,2
V. dissatisfied	25	11,8	212	100,0

Frequency Missing = 10

Table 11 demonstrates that respondents indicated their feelings about retirement life on a 4- point scale from very satisfied to very dissatisfied. The majority of respondents (75%) were very satisfied (53,8%) and satisfied (21,2%); whilst only a quarter (25%) were either dissatisfied (13,2%) or very dissatisfied (11,8%)



**Table 12: Distribution of responses on the respondents' quality of life**

Number of years	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Very good	28	13,0	164	13,0
Good	136	63,3	136	76,3
Bad	39	18,1	203	94,4
Very bad	12	5,6	215	100,0

Frequency Missing = 7

Table 12 above, demonstrates that the majority (76,3%) of respondents felt good (63,3%) and very good (13,0%) about life in retirement; whilst less than a quarter (23,7%) felt bad (18,1%) and very bad (5,6%).

## 5.6 RETIREMENT AND SELF-ESTEEM

This sub-topic covers an analysis of 2 variables namely: respondents' feelings about themselves and their level of confidence.

**Table 13: Distribution of responses on respondents' feelings about themselves**

Number of years	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Overwhelmed	9	4,2	9	4,2
Depressed	18	8,5	27	12,7
Mournful	10	4,8	37	17,5
Sad	17	8,0	84	25,5
Happy	148	69,8	202	95,3
Excited	10	4,7	212	100,0

Frequency Missing = 10

Table 13 shows that generally, (74,5%) respondents had positive feelings about themselves since 69,8% felt happy and 4,7% felt excited. However, about one quarter (25,5%) of the respondents had negative feelings which ranged from feelings of being overwhelmed (4,2%) , depressed (8,5%); mournful (4,8%) to sad (8%).

**Table 14: Distribution of responses on the respondents' level of confidence**

Level of confidence	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Lot	92	42.4	92	42.4
Fair	71	32.7	163	75.1
Little bit	44	20.3	207	95.4
None	10	4.6	217	100.0

Frequency Missing = 5

From table 14, it could be deduced that:

- \* 42,4% of the respondents had a lot of confidence in themselves. They advanced the following sentiments about themselves :
  - had been able to attain the goals which they had set for themselves;
  - derived pleasure and satisfaction from what they were involved in currently;
  - felt self sufficient and self-reliant;
  - were optimistic in everything they did;
  - did not have doubts about themselves, whenever they were involved in activities, they performed to the best of their abilities;
  - felt that though they may be physically weak, they were emotionally strong; and
  - still felt proud of themselves and believed that they could still do much in life.

- \* 32,7% of the respondents felt that they had a fair amount of confidence. They justified their level of confidence as follows:
  - that they could not manage to do everything they wished to do;
  - that their abilities had deteriorated. They were less capable of doing certain things now as compared to before. They could not do as much as they used to do.
  - that they were uncertain about the future; and
  - that they were ill and felt that their time on earth was over
- \* 20,3% of the respondents had a little bit of confidence in themselves because they felt that they did not have enough money to sustain themselves.
- \* 4,6% of the respondents had no confidence at all in themselves because, they relied on other people for everything they needed.

## 5.6 RETIREMENT AND HEALTH STATUS

Four variables were analysed here; namely : the respondents' health prior and after retirement, their state of health, their health experiences following retirement and the activities which respondents were involved in, in order to maintain good health.

**Table 15: Distribution of responses on respondents' health status prior and after retirement according to gender**

Gender	Same		Better		worse		total	
	N	%	N	%	N	%	N	%
Male	17	7,94	14	6,54	18	8,41	49	22,90
Female	53	24,77	46	21,50	66	30,84	165	77,10
Total	70	32,71	60	28,04	84	39,25	214	100,0

Frequency missing= 8;  $X^2 (2)=0,186;p<0,911$  phi =0,029



Table 15 above reflects respondents' comparison of their health prior and after retirement on a 3- point scale. The majority of respondents (39,25%) perceived their health as worse than before ( 8,41% males and 30,84% females) ; however 32,7% of the respondents (7,94% males and 24,77% females) perceived their health as being the same as before. The smallest percentage (27,8%) indicated that their health during retirement was better than prior to retirement:( 6,54% males and 21,50% females)

**Table 16 : Distribution of responses of the respondents' current state of health and their quality of life**

Current health status	Good		Very Good		Bad		very bad		Total	
	N	%	N	%	N	%	N	%	N	%
Satisfactory	33	15,42	4	1,87	2	0,93	0	0,00	39	18,22
Very good	11	5,14	4	1,87	1	0,47	1	0,47	17	7,94
Good	44	20,56	8	3,74	3	1,40	1	0,47	56	26,18
Not so good	43	20,09	11	5,14	22	10,28	8	3,74	84	39,25
Bad	4	1,87	0	0,00	10	4,67	0	0,00	14	6,54
Very bad	1	0,47	1	0,47	0	0,00	2	0,93	4	1,87
Total	136	63,55	28	13,08	38	17,7	12	5,61	214	100,0

Frequency missing =8;  $X^2(15) =71,625$ ;  $p<0,001$ , $\phi =0,57$

Table 16 reflects an analysis of the respondents' health state and their quality of life. More than half of the respondents (53,74%) rated their state of health and quality of life on the whole as satisfactory. Of these, 18,22%, regarded it as satisfactory, while 26,18% said it was good 7,94% stated that it was very good. More than one- third of the respondents (39,25%), were, however, not totally satisfied , as they rated their health and quality of life as being not so good. Less than one- tenth (8,41%) of the respondents rated their health and quality of life as unsatisfactory; of these, 6,54% said it was bad, while 1,87% rated it as very bad.

**Table 17: Distribution of responses on respondents' health problems in terms of gender**

Experienced health problems	Female		Males		Total	
	N	%	N	%	N	%
Yes	153	74,62	32	15,61	185	90,23
No	2	1,00	18	8,77	20	9,77
Total	155	75,62	50	24,38	205	100

Frequency missing=17;  $\chi^2 = 47,86$ ;  $p < 0,00001$

Table 17 above, demonstrates that an overwhelming majority of respondents (90,23%) experienced health problems following their retirement, females (74,62%) suffered more health problems than males (15,61%). Less than one-tenth (9,77%) respondents did not experience health problems following their retirement (1,0% females and 8,77% males). Most respondents reported that they suffered from hypertension, declining strength, vision, stress, severe insomnia and severe headache.

**Table 18 : Distribution of responses on whether respondents were involved in any health activities in order to maintain a good health status**

Involved in health activities	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	160	71,72	160	71,72
No	62	28,28	222	100,0

Frequency Missing = 0

The data in table 18 demonstrates that the majority (71,72%) of respondents were involved in health activities in order to maintain good health. Such respondents mentioned that they were involved in exercises, enjoying a balanced diet and also thinking positively all the time in order to avoid stress. However 28,28% of the respondents were not involved in any health activities due to lack of money.

## 5.7 RETIREMENT AND ECONOMIC ASPECTS

Four variables were analysed under this sub-topic, namely: respondents' income category per month, sufficiency of funds to meet respondents' needs, involvement in financial activities and opinions of respondents regarding necessity for financial planning.

**Table 19: Distribution of responses on respondents' income per month**

Income category	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Less than R400	58	30,69	58	30,69
R401 - R999	71	37,57	129	68,26
R1000 - R1599	33	17,46	162	85,72
R1600 - R4499	19	10,05	181	95,77
+ R4500	8	4,23	189	100,0

Frequency Missing = 33

Table 19, demonstrates that the majority (68,26%) of respondents earned less than R1,000 per month; of these, 30,69% earned less than R400 per month, while 37,57% earned between R401 and R999 per month. Less than one-third (31,74%) of the respondents earned more than R1,000 per month; of these 17,46% earned less than R1,600 per month, while only 4,23% earned more than R4,500 per month.



**Table 20 : Distribution of responses on whether respondents had sufficient money to meet their needs and how the latter correlate with their quality of life**

Quality of life	Yes		No		Total	
	N	%	N	%	N	%
Good	40	18,87	94	44,34	134	63,21
Very Good	11	5,19	17	8,02	28	13,21
Bad	1	0,47	37	17,45	38	17,92
Very bad	0	0,00	12	5,66	12	5,66
Total	52	24,53	160	75,47	212	100,0

Frequency Missing = 10  $X^2(3)=19,087;p<0,001;phi=0,300$

Table 20 demonstrates that 75,47% of the respondents did not have enough money to meet their needs because their income had decreased, whilst their needs had increased. From the latter percentage, 44,34% and 8,02% of the respondents rated their quality of life as good and very good respectively. Only 17,45% and 5,66% rated their quality of life as bad and very bad respectively. Less than a quarter (24,53%) of the respondents reported to have enough money to meet their needs since they had made financial plans for retirement long before they retired. From the latter category of respondents, 18,87% and 5,19% rated their quality of life as good and very good respectively; whilst less than one percent (0,47%) perceived their quality of life as bad.

**Table 21 : Distribution of responses on whether respondents are involved in any financial activities**

Involved in financial activities	Frequency	Percent	Cumulative frequency	Cumulative percent
Yes	28	14,41	28	14,41
No	190	85,59	218	100,0

Frequency missing = 4

Table 21 demonstrates that the majority of the respondents (85,59%) were not involved in any financial activities because they did not have any money to save during their work life. "They lived from hand to mouth". Only, 14,41% of the respondents (less than one quarter) indicated that they were involved in income generating activities like farming, venturesome investments (e.g. business), traditional investments (e.g. stock, bonds and endowments), bank accounts and annuities and pension coverage.

**Table 22 : Distribution of responses on whether financial planning before retirement is necessary or not**

<b>Is financial planning necessary</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>Yes</b>	<b>185</b>	<b>88,10</b>	<b>185</b>	<b>88,10</b>
<b>No</b>	<b>25</b>	<b>11,90</b>	<b>210</b>	<b>100,0</b>

**Frequency Missing = 12**

It appears in table 22 above that an unquestionably high percentage (88,10%) of the respondents were of the opinion that financial planning before retirement is necessary because it alleviates uncertainties about the future as one is able to develop plans for the future. Only, 11,90% of the respondents felt that financial planning was not necessary, because they were left with a short life span and they had paid all their debts.

**Table 23 : Distribution of responses on the level of satisfaction of respondents in terms of meeting their needs**

Level of satisfaction	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Very satisfied	28	11,8	28	11,8
Satisfied	22	10,4	50	22,2
Not satisfied	100	47,2	150	69,4
V. dissatisfied	65	30,6	215	100,0

Frequency Missing = 7

According to the data in table 23 above, the majority of respondents ( 77,8%) were not satisfied at all. Of these, 47.2% indicated that they were not satisfied, while 30,6% indicated that they were very dissatisfied (30,6%). However 22,2% of the respondents expressed satisfaction in terms of meeting their needs; of these, 11,8% claimed to be very satisfied, while 10 4% stated that they were satisfied.

## 5.8 RETIREMENT AND INTER-PERSONAL RELATIONSHIPS

This sub-topic includes an analysis of items measuring respondents' personal relationships. Focus is on the nature of personal relationships, level of satisfaction with those relationships, respondents' views towards creating new friendships and the feelings that were experienced when they had to part with colleagues, after their retirement.



**Table 24: A cross-tabulation of responses on the nature of respondents' personal relationships and adjustment to retirement**

Problems of adjustment to retirement	Interpersonal Relationships				Total %
	Very Good	Good	Bad	Very Bad	
Yes	0	0	4,21	4,67	8,88
No	37,85	53,27	0	0	91,12
<b>Total</b>	<b>37,85</b>	<b>53,27</b>	<b>4,21</b>	<b>4,67</b>	<b>100,0</b>

Table 24 above, demonstrates that a total of 91,12% respondents had no problems of adjustment after retirement, as 53,27% expressed their interpersonal relationships as being good, while 37,85% stated them as very good. Only 8,88% of the respondents mentioned that they had problems of adjustment to retirement. Of these, 4,67% described their adjustment problems as very bad, while 4,21% described them as bad.

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**Table 25: Distribution of responses on whether respondents were prepared to make new friends and social contacts or not, according to gender.**

Prepared to make friends	Yes		No		Total	
	N	%	N	%	N	%
<b>Males</b>	31	13,08	20	10,00	51	23,08
<b>Females</b>	160	70,00	9	6,92	169	76,92
<b>Total</b>	<b>191</b>	<b>83,08</b>	<b>29</b>	<b>16,92</b>	<b>220</b>	<b>100,0</b>

Frequency missing=2 ;  $X^2 (1)=36,41297; p<0,0000$

The data in table 25 , reveal that.

- \* 83,08% of the respondents (13,08% males and 70,00% females) said they were prepared to make new friends and social contacts at their ages because:
  - they like interacting with people from all walks of life;
  - one can relax and have fun with friends as retirement has provided them with a lot of time without activity;
  - friendship helps one to develop emotionally, socially and otherwise;
  - friends provide emotional and moral support in time of need;
  - friends help one to adjust to a changed life style;
  - friendship provides companionship;
  - friendship is a lifelong process, it never ceases as long as one is still alive - "it is a pleasant commodity which must be cherished";
  - friendship is next to Godliness;
  - Its humane to have friends- man is a social being;
  - One learns a lot from other people -getting advices and different points of view; and
  - It is better to have friends than none
  
- \* 16,92% of the respondents (10% males and 6.92% females) said they were not prepared to make new friends and social contacts at their age because they:
  - did not have enough money to entertain friends;
  - felt that time to make new friends is over;
  - had ill health, and therefore could not roam around with friends;
  - felt that new friends may not understand what they went through because they come from different worlds and probably have nothing in common; and
  - did not want friends because friends may be trespome. They just wanted to have "acquaintances".

**Table 26: Distribution of responses on how respondents felt when they parted with friends and colleagues as a result of retirement**

<b>Feelings when parting with friends</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>Very good</b>	<b>17</b>	<b>8.3</b>	<b>17</b>	<b>8.3</b>
<b>Good</b>	<b>40</b>	<b>19.4</b>	<b>57</b>	<b>27.7</b>
<b>Not so good</b>	<b>88</b>	<b>42.7</b>	<b>145</b>	<b>70.4</b>
<b>Bad</b>	<b>33</b>	<b>16.0</b>	<b>178</b>	<b>86.4</b>
<b>Very bad</b>	<b>28</b>	<b>13.6</b>	<b>206</b>	<b>100.0</b>

**Frequency Missing = 16**

From table 26, it appears that:

- \* 8,3% of the respondents said they had felt very good about parting with friends and colleagues as a result of retirement because they did not worry about the things of yesterday, (pessimism) as their focus was on the future (optimism) and they felt that : "life should go on".
- \* 19,4% of the respondents said they had felt good about parting with friends as a result of retirement because they
  - know that "people meet to part and part to meet";
  - are still in contact with their friends;
  - were tired of working and could not continue anymore;
  - admitted that the period for serving their employers had lapsed;
  - retired due to marriage and as a result they did not feel bad about parting with colleagues.



- \* 42,7% of the respondents indicated that they did not feel so good about parting with friends and colleagues as a result of retirement. They indicated that they had experienced ambiguous feelings' more especially because they had to face a changed lifestyle and environment without anybody's assistance.
- \* 15,0% of the respondents mentioned that they had felt bad when parting with friends as a result of retirement because they:
  - had lost the strong ties and mutual support that had connected them with their colleagues for many years;
  - had not received any counselling to prepare them for retirement;
  - had passion for their colleagues;
  - had been forced to retire;
  - would no longer meet their colleagues regularly and chat with them the way they used to do since they would be operating from different levels.
- \* 13,6% of the respondents said they felt very bad about parting with friends as a result of retirement because:
  - their retirement came as a shock as they had not been told in advance about the time of their retirement, and
  - they could not visit their colleagues due to lack of money.

The following phrases were captured among the responses given by the respondents:

- "My colleagues are the people I lived with for my entire life and together we were a happy family".
- "It was a painful moment because I was staying with my colleagues at the compound and I had to leave and take care of myself alone".
- "It was a sad ending then, but anyway I'm starting to feel better".

**Table 27: Distribution of responses on the respondents' level of satisfaction with their personal relationships**

Level of satisfaction	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Very satisfied	80	36,9	80	36,9
Satisfied	119	54,8	199	91,7
Dissatisfied	11	5,1	210	96,8
V. dissatisfied	7	3,2	217	100,0

Frequency Missing = 5

The data in table 27 , reveal that 36,9% of the respondents were very satisfied, 54,8% were satisfied, 5,1% were dissatisfied and 3,2% were very dissatisfied with their personal relationships.

## 5.9 RETIREMENT AND PRACTICAL SOCIAL SUPPORT

Under this sub-topic, items measuring practical social support were analysed. They include the extent to which respondents could count on their families when they needed them and the nature of support that respondents receive from their families.

**Table 28: Distribution of responses on the extent to which respondents could count on their families when they needed them**

Can count on family	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Always	150	69,1	150	69,1
Sometimes	60	27,6	210	96,8
Never	7	3,3	217	100,0

Frequency Missing = 5

From table 28 it could be deduced, that the majority of the respondents (69,1%) could always count on their families; 27,6% of the respondents could only count on their families sometimes , whilst only 3,3% of the respondents could never count on their families whenever they needed help

**Table 29: Distribution of responses on the extent of support that male and female respondents receive from their families**

Extent of support	Male		Female		Total	
	N	%	N	%	N	%
Full	37	20,0	115	46,8	152	66,8
Partial	3	4,2	48	22,6	51	26,8
None	12	6,4	0	0	12	6,4
Total	52	30,6	163	69,4	215	100,0

Frequency Missing = 7;  $X^2 (2)=46,94;p<0,00001$

From table 29 , it could be deduced that more than half (66,8%) of the respondents were receiving full support (46,8% females and 20,0% males); more than a quarter (26,8%) were receiving partial support (22,6% females and 4,2% males); whilst only a few respondents (6,4%) who were all males were not receiving any support from their families.

## 5.10 RETIREMENT AND LEISURE

This sub-topic includes an analysis of three items, namely: the respondents' leisure pursuits, the meaning of leisure and respondents' level of satisfaction with their leisure pursuits.



**Table 30: Distribution of responses on the respondents' leisure pursuits**

Leisure pursuits	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	91	47.9	91	47.9
No	99	52.1	190	100.0

Frequency Missing = 32

From the data in table 30, it could be deduced that:

- \* 47,0% of the respondents confirmed that they do have leisure pursuits. They identified the following leisure pursuits:
  - venture into unknown places of interest;
  - pray for "preachers and sinners";
  - socialize by attending church gatherings;
  - join social groups e.g. clubs for the aged and burial societies;
  - take a lot of rest;
  - watch birds, TV and listen to the radio;
  - recommit themselves to God,
  - pursue their talents; and
  - be involved in community projects.
- \* 52,1% of the respondents said they did not have any leisure pursuits.

**Table 31: Distribution of responses on the definition of leisure**

Meaning of leisure	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Nothing but void	25	12,7	25	12,7
Journey's end	6	3,0	31	15,8
Non-working time	21	10,7	52	26,4
Free time	145	73,6	188	100,0

Frequency Missing = 25

Table 31 demonstrates that approximately three quarters (73,6%) of the respondents perceived leisure as free time. Of the (26,4%) remaining, 3,0% perceived it as the journey's end, 10,7% perceived it as non-working time and 12,7% perceived it as nothing but a void.

**Table 32: Distribution of responses on respondents' level of satisfaction with their leisure pursuits**

<b>Level of satisfaction</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>Complete</b>	<b>96</b>	<b>48,5</b>	<b>96</b>	<b>48,5</b>
<b>Partial</b>	<b>69</b>	<b>34,8</b>	<b>165</b>	<b>83,3</b>
<b>Dissatisfied</b>	<b>24</b>	<b>12,1</b>	<b>189</b>	<b>95,5</b>
<b>Very Dissatisfied</b>	<b>9</b>	<b>4,6</b>	<b>198</b>	<b>100,0</b>

**Frequency Missing = 24**

From table 32 , it could be deduced that almost half (48,5%) of the respondents were completely satisfied with their leisure pursuits. The latter percentage was followed by that of respondents who were partially satisfied (34,8%), while those who were dissatisfied (12,1%) and very dissatisfied (4,6%) were in the minority.

## **5.11 RETIREMENT AND PRE-PLANNING**

This sub-topic includes an analysis of the following variables: the respondents' viewpoint on the necessity of pre-retirement planning, the number of those who were exposed to it, and opinions on what pre-retirement training curriculum should entail.

**Table 33: Distribution of responses on whether respondents thought pre-retirement planning was necessary or not.**

Is pre-retirement planning necessary?	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	161	83.4	161	83.4
No	61	16.6	222	100.0

Frequency Missing = 0

According to table 33 -

- \* 83,4% of the respondents said pre-retirement planning was necessary because it:
  - helps one to be emotionally (e.g. not get embarrassed), psychologically (e.g. not get stressed out) and financially ( e.g save money) ready for retirement;
  - reduces anxiety, uncertainty and confusion about the future since one becomes fully aware of what the future holds and prepares for it
  - provides the prospective retiree with accurate information about the future; Without accurate information one can easily get depressed;
  - creates more chances for a better life during retirement. Some respondents expressed the sentiment that " one needs to have plans for his/her retirement, other wise s/he will stagnate and become a grumbling and nagging tart"; and only
  
- \* 16,6% respondents said pre-retirement planning is not necessary because at their age they felt that they had reached a "cul de sac". They mentioned that they were too old to think or even care about the future.



**Table 34: Distribution of responses on whether respondents were exposed to any pre-retirement education**

Received pre-retirement education	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	40	19,6	40	19,6
No	164	80,4	204	100,0

Frequency Missing = 18

Table 34 demonstrates that only 19,6% of the respondents confirmed that they had received pre-retirement education and had been prepared on how to use leisure, vocational guidance and recreation. The majority ( 80,4%) of the respondents stated that they had not received any pre-retirement education.

**Table 35: Distribution of responses on what pre-retirement training curriculum should entail**

Pre-retirement curriculum	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Financial planning	46	25,7	46	25,7
Living arrangements	18	10,1	64	35,8
Health education	14	7,8	78	43,6
Work and leisure	10	5,6	88	49,2
Personal adjustment	3	1,7	91	50,8
All of the above	64	35,8	155	86,6
None of the above	23	12,8	178	99,4
**Other (specify)	1	0,5	179	100,0

Frequency Missing = 43

Table 35 demonstrates that the majority of respondents (35,8%) expressed the wish that financial planning, living arrangements, health education, guidance on work and leisure and personal adjustment to retirement should all be included in the pre-retirement training curriculum. The second largest percentage (25,7%) was that of respondents who said pre-retirement planning should include financial planning only. However some respondents (10,1%) felt that pre-retirement planning should include living arrangements only; while 7,8% mentioned health education only; 5,4% stated work and leisure only; and only 1,7% wanted the curriculum to include only personal adjustment. The respondents who stated that pre-retirement training curriculum should not include any of the above mentioned, numbered only 12,8%. The smallest percentage (0,5%) of the respondents felt that the pre-retirement training curriculum should include other things like how to maintain a good standard in life.

\*\* Other as reflected in table 40 above, refers to those respondents who identified maintenance of good life as important for inclusion in the pre retirement curriculum.

## 5.12 ATTITUDE TOWARDS RETIREMENT

Three items were analysed under this sub-topic, namely: fear of retirement, respondents' perception of mandatory retirement and opinions on the criterion which should be used for retirement.

**Table 36: Distribution of responses on whether respondents feared retirement or not and the motivation thereof**

<b>Fear of retirement</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>Yes</b>	<b>71</b>	<b>34,5</b>	<b>71</b>	<b>34,5</b>
<b>No</b>	<b>135</b>	<b>65,5</b>	<b>206</b>	<b>100,0</b>

**Frequency Missing = 16**

It could be deduced from table 36 above that 34,5% of the respondents had felt afraid of retirement. The reason advanced was that retirement had brought about reduced income, loss of friends, fewer life experiences, less creativity and less respect. The majority (65,5%) of the respondents did not have any fear retirement. They indicated that they had been looking forward to it because they had plans for their retirement. Furthermore they appreciated it because of growing age and poor health.

**Table 37: Distribution of responses on respondents' perception of mandatory retirement**

<b>Mandatory retirement</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>Fair</b>	<b>57</b>	<b>30,8</b>	<b>57</b>	<b>30,8</b>
<b>Unfair</b>	<b>128</b>	<b>69,2</b>	<b>185</b>	<b>100,0</b>

**Frequency Missing = 37**

The data in table 37 reveal that more than two-thirds (69,2%) of the respondents felt that retirement should not be a forced event. They felt that people should work until they no longer have strength and energy to continue or until they feel inactive. However, 30,8% of the respondents were in favour of mandatory retirement. They felt that older people should give a chance to the younger generation, even if, they still felt strong. Furthermore, they described the people who continue to work beyond pensionable age, as having negative personal characteristics-selfishness and avarice.

**Table 38: Distribution of responses on whether respondents had chosen to retire or not**

<b>Chose to retire</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>Yes</b>	<b>83</b>	<b>39,9</b>	<b>83</b>	<b>39,9</b>
<b>No</b>	<b>125</b>	<b>60,1</b>	<b>208</b>	<b>100,0</b>

**Frequency Missing = 14**



The data in table 38 , reveal that the majority of respondents (60.1%) did not choose to retire. Only a small percentage (39.9%) of the respondents had chosen to retire.

**Table 39: Distribution of responses on the criterion for retirement**

<b>Criterion for retirement</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>Nature of job</b>	<b>12</b>	<b>6,1</b>	<b>12</b>	<b>6,1</b>
<b>Skills of job</b>	<b>9</b>	<b>4,6</b>	<b>21</b>	<b>10,7</b>
<b>Demand of job</b>	<b>8</b>	<b>4,1</b>	<b>29</b>	<b>14,8</b>
<b>Age of person</b>	<b>26</b>	<b>13,1</b>	<b>55</b>	<b>27,9</b>
<b>Health</b>	<b>53</b>	<b>26,9</b>	<b>108</b>	<b>54,8</b>
<b>Free will</b>	<b>89</b>	<b>45,2</b>	<b>197</b>	<b>100,0</b>

**Frequency Missing = 25**

The data in table 39 reveal that the majority of the respondents (45,2%) regard the free will of the individual as the best criterion for retirement. However, some of the respondents felt that other reasons like health (26,9%), nature of the job (6.1%), the skills required for the job (4,6%) and the demand of the job (4,1%) should be taken into consideration. Only 13,1% of the respondents considered age to be the best criterion for retirement.

### **5.13 ADJUSTMENT TO RETIREMENT**

This sub-topic includes an analysis of two variables, namely problems of adjusting to retirement, and the years in which those problems started.

**Table 40: Distribution of responses on whether respondents experienced problems of adjusting to retirement in terms of gender**

Gender	Yes		No		Total	
	N	%	N	%	N	%
Male	24	12,24	18	9,18	42	21,43
Female	91	46,43	63	32,15	154	78,57
Total	115	58,67	81	41,33	196	100,0

Frequency missing=26;  $X^2(1)=0,052$ ;  $p<0,820$ ;  $\phi=0,016$

Table 40 demonstrates that the majority of respondents (58,67%) had problems in adjusting to retirement (12,24% males and 46,43% females because:

- they experienced a problematic private life (e.g. marital conflicts). One of the respondents stated that "I lost all I had. My wife left me, my life style changed. I'm now dependent on my younger brother for everything I need";
- they had no real employment substitute. The sentiment was expressed as follows : "I was used to working and to getting up early in the morning for work. Now I have to sit the whole day doing nothing, and be served by my grandchildren";
- they had personal inability to confront new and unknown situations;
- they were faced with diminished income yet had many financial obligations;
- they experienced disruption of family ties;
- they experienced housing problems;
- they felt uncertain about the future;
- their retirement was unexpected and unplanned; and
- they felt lonely and bored due to lack of a valued role to play.

41,33% of the respondents (9,18% males and 32,15% females) said they did not have problems in terms of adjusting to retirement, because, retirement had brought them

feelings of liberation, a shared new beginning in their marital relationships and a time to fulfil plans made long ago. Respondents also indicated that they did not experience problems in adjusting to retirement, because they had received pre retirement education. The following response was extracted among some of the responses which were given: " I'm enjoying myself, I'm living like a queen in paradise"

**Table 41: Distribution of responses on the years in which respondents started experiencing adjustment problems**

<b>Adjustment problems</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
<b>1st year</b>	<b>72</b>	<b>60,0</b>	<b>72</b>	<b>60,0</b>
<b>2nd to 4th year</b>	<b>17</b>	<b>14,2</b>	<b>89</b>	<b>74,2</b>
<b>5th to 6th year</b>	<b>16</b>	<b>13,3</b>	<b>105</b>	<b>87,5</b>
<b>After 7 years</b>	<b>15</b>	<b>12,5</b>	<b>120</b>	<b>100,0</b>

**Frequency Missing = 102**

According to the data in table 41 above, the majority of respondents (60,0%) started experiencing problems during their first year of retirement, followed by those who experienced problems in their 2nd to 4th years (14,2%); 5th to 6th years (13,3%) and after 7 years (12,5%) of retirement respectively.

#### **5.14 CONCLUSION**

In this chapter, responses on 14 major variables of the study were analyzed, demographic characteristics, definition of retirement, pre-retirement work history, post-retirement work history, life satisfaction, self-esteem, health status, economic aspects, interpersonal relationships, practical social support, leisure, pre-retirement planning, attitudes towards retirement, and adjustment to retirement. The findings in this chapter form the base for interpretation of data in the succeeding chapter (chapter six).



## **CHAPTER 6**

### **DISCUSSION OF FINDINGS**

#### **6.1 INTRODUCTION**

The focus of this chapter is on discussing and interpreting the data which have been presented and analysed in chapter five. In order to ensure that the findings are communicated accurately and concisely, the researcher has made a cross-classification of the results of one question against the other, so as to discover if the different variables are related in some way to each other (Chadwick et al, 1984). The discussion of some responses, as pointed out by Hall and Hall (1996) is longer than others since some questions may be intrinsically more interesting and worth longer discussions than others. Similarities and dissimilarities of the findings of the present study with other studies have also been highlighted. Discussion of findings have revolved around 14 major variables which were highlighted in chapter 5.

#### **6.2 DEMOGRAPHIC PROFILE**

The survey group consisted of 222 respondents who were randomly selected from six regions in the Northern Province, namely: Northern, Southern, Eastern, Western, Central and the Bushveld regions. The proportion of respondents who were in the survey group was the same per region (18,02%) except for the Bushveld region (9,90%)- (cf Chapter 5, fig 3). It was difficult to get the required percentage of respondents in the latter region. This could be attributed to the observation that the Bushveld region has a relatively small population size. However, there is no empirical evidence to support the latter statement.

Most respondents were 61 years of age and above (cf Chapter 5, fig 1). The age distribution of the respondents may be rationalized on the assumption that since the

South African Social Assistance Act (Act number 59 of 1992, as amended) stipulates the target retirement ages as 60 and 65 years for women and men respectively, most people below the age of 60 are still in the labour force.

Respondents were overwhelmingly female in the survey group (cf Chapter 5, table 1). This, on the one hand could be attributed to the fact that in the Northern Province, females (54,5%) account for a larger proportion of the population (South African Central Statistical Services Preliminary Report, 1997). On the other hand, still stranger, is the fact that women, are expected to retire as much as five years earlier than men; yet their life expectancy is longer. Ironically, retirement policies have not taken this factor into account.

Blacks were over-represented in the sample (cf Chapter 5, fig 2). This finding might have been influenced by the fact that blacks constitute more than 50% of the total population in the Northern Province (Hofmeyr and Ferreira, 1990). This finding, however, does not undermine the fact that there is an enormous diversity among population groups in terms of life expectancy. Life expectancy for White South Africans exceeds that of blacks, coloureds and Asians ( U.S. Bureau of Census, 1997).

A significant relationship ( $X^2(4) = 49,86; p < 0,001$ ) was found between gender and marital status. There was a high positive correlation between sex and marital status ( $\Phi = 0,476$ ). The percentage of married and widowed respondents was found to be equal and coincidentally the highest: (cf chapter 5, table 1). Regarding the latter, more females (40,91%) than males (1,82%) were widowed. This vast difference could be attributed to the fact that women live longer on the average than men and they tend to marry men who are older than themselves. In supporting the latter, Kinsella and Ferreira (1997) point out that in virtually all nations of the world, women outlive men regardless of population group. This finding is further confirmed by Milletti's study (in Knesek, 1992) of 1 500 retired people, which revealed that more women than men experience the blow of losing a spouse since they live longer.

Furthermore, Peil (1988) in her study of Nigerian elderly, found that old women were more likely than old men to live alone, because, most are widows, while elderly men are inclined to marry younger wives.

Regarding religious affiliation, a strikingly high percentage of the respondents both males and females alike, were affiliated to various churches (cf Chapter 5, table 2). However, no significant relationship ( $X^2(3)=0,930$ ;  $p < 0,818$ ) was found between gender and religious affiliation. A low positive correlation was found between the latter variables ( $\Phi = 0,067$ ). This finding is in line with the results of Steyn's (1986) study in South Africa, which revealed that religious piety and practice increase with age and that the old are (both males and females) the backbone of the churches. The results of Peil's study (1988) however, challenges those of the present study, in that they revealed that most Nigerian elderly were traditionalists.

Finally, it is interesting to note that there was a significant relationship ( $X^2(16)=98,444$ ,  $p < 0,001$ ) between racial group and highest standard passed (cf Chapter 5, table 3).

A high positive correlation was found between the highest standard passed and racial group ( $\Phi = 0,874$ ). Approximately three quarters of the respondents had some form of education, whilst the remaining quarter of the respondents (who were all black) had no education at all. This finding is in line with Joubert's (1990) observation that amongst blacks in the higher age group (in South Africa), there are more people with limited school training than in the younger age groups, because, the education facilities for blacks have improved in the latter years. Furthermore, this finding is in line with data from the 1991 census, which reveal that more than one-third of the 65 years old and over population in the RSA had no formal educational experience (compared with 12% of persons aged 25 -34), while another 18% had completed less than 2 years of schooling. The survey also revealed that two-thirds of older blacks and Asians and half of coloureds, had less than five years of education. Three quarters of whites, by contrast, had completed ten or more years of schooling. Desjarlais et al (1995) point out that when the young are formally educated and their parents and grand parents are



not, this can result in the young not valuing their elderly relatives or their traditions and customs. This can lead to the elderly feeling useless, however, when the elderly are educated, they tend to be somewhat better off financially, as well as, being better at coping with the sweeping social changes around them.

### **6.3 DEFINITION OF RETIREMENT**

The subjective assessments made on the responses given on the definition of retirement revealed that the cessation of work is perceived and reacted to differently by different individuals (cf Chapter 5, table 4). However, retirement was widely perceived positively as a right, a process, as well as, an event. At the other extreme, retirement was perceived negatively as a crisis, due to role change and status loss. This finding lends support to the findings of Milletti (in Knesek, 1992) which revealed that the event of retirement may be a blend of the pleasant and the unpleasant, opportunity and pitfall, joy and tedium, as well as challenge and drudgery, depending on how much one has prepared for the new lifestyle. It could, therefore, be assumed that retirees who perceive retirement positively, have made plans for it. The finding also supports the assumption that there are as many definitions of retirement as there are retirees. Therefore the definition of retirement rests ultimately with the individual.

### **6.4 PRE-RETIREMENT WORK HISTORY**

This sub-topic encompasses an interpretation of the respondents' working history prior to retirement (cf Chapter 5, table 5 and Figure 4). The data on the latter are worth examining, because they give a clear indication of available resources of the respective respondents. Two vital observations were made from the assessments of the respondents' working history. One, is that, there is no significant relationship ( $X^2(2) = 3,346 ; p < 0,100$ ) between problems of adjustment to retirement and the type of work that respondents had retired from.

There is a low positive correlation between the latter ( $\phi = 0,134$ ). However, it is apparent that unskilled labourers are relatively more vulnerable to problems in terms of adjustment to retirement, since most of them suffer severe economic hardship after retirement.

The second deduction was that there seemed to be a positive relationship between an individual's economic status and participation in voluntary work. The economic distribution of the respondents revealed that, those who were involved in voluntary work were financially viable; whilst, the opposite is true for those who were not involved in voluntary work. The latter indicated that they had to work for wages in order to earn a living. It could therefore, be assumed that the more financially viable a person is, the more the likelihood of her/his being involved in voluntary work during his/her work life.

## **6.5 POST-RETIREMENT WORK HISTORY**

This sub-topic includes a discussion of the findings of respondents' work history after retirement. The analysis of variables on patterns of individual participation in the labour force (cf Chapter 5, tables 6-10) revealed that a statistically significant relationship ( $X^2(14) = 24,064; p < 0,0001$ ) exists between respondents' gender and activities which respondents are currently involved in. There is a high positive correlation ( $\phi = 0,347$ ) between the latter variables. On the average both male and female respondents remained actively involved in the labour force following their retirement, though for some, the level of activity performance had deteriorated due to ill-health. However, it could be assumed that the level of activity performance remained constant for those retirees whose health was still good. This finding reveals a gradual, rather than abrupt, disengagement from the work force and therefore lends support to the assumption that, phased retirement, rather than abrupt retirement may facilitate a smooth transition from an active work life to an inactive non-working life.

Volunteer activities were also found to be an important component to measure (in the present study), since they are frequently cited as alternative forms of work, through which retirees can maintain social contacts and feel useful (Hunter and Linn, in Vinokur- Kaplan and Bergman, 1987). Indeed, the majority (42,00%) of the respondents (with women constituting 35,00% and men 7,00%) were involved in voluntary work either collectively or individually. Thus, while workers may indeed be categorized as retired when they apply for social security or pension benefits at the required age or years of service, such action should not necessarily be taken to mean that workers in general, have withdrawn from their jobs or career, or that, their skills have been lost to their communities. The latter is further evidenced by the fact that the majority of the respondents continued to work after their retirement, though the number of working hours had been reduced (Cf Chapter 5 table 8). However, the majority of the respondents (68,9%) reported diminished ability in work performance (cf chapter 5 table 9).

The actual and desired participation of retirees in voluntary activities, is important for community programs seeking to recruit and deploy them. Thus, studies of retirement in general, need to examine if retirement is truly equivalent to departure from the paid labour market and community service.

## **6.6 RETIREMENT AND LIFE SATISFACTION**

Dimensions of retirement satisfaction were measured and the focus was on respondents' feelings of satisfaction with retirement. The data present strong evidence that respondents were generally satisfied with retirement (cf Chapter 5, table 11). The second dimension concentrated on the respondents' quality of life in retirement. It was widely acknowledged that respondents felt good about their quality of life in retirement (cf Chapter 5, table 12). These subjective assessments were not affected by the respondents' current work status and age of retirement. Quality of life was positively related to perceived income adequacy and to health. The researcher observed that respondents whose health was "satisfactory", "good" and "very good" were more



satisfied with their quality of life than those whose health was "not so good", "bad" and "very bad". In the same vein, it could be assumed, that those respondents whose health least affected their activities, were very satisfied with retirement. These findings support those of earlier researchers, which revealed that health and income were critical factors in shaping one's retirement experience (Miletti, in Knesek, 1992). Maslow's self actualization theory also predicts satisfaction in retirement only after basic needs have been met. According to the foregoing discussion, the assumption that retirees who are economically viable tend to be satisfied with retired life was proved to be a fact.

## **6.7 RETIREMENT AND HEALTH STATUS**

Respondents were asked specifically about four aspects of health. The data demonstrate that in general health problems remain static or increased with age (cf Chapter 5, table 16 ). A significant relationship was sought between health problems and gender (  $X^2 = 47,86; p < 0,00001$  ) - cf Chapter 5, table 17. Women reported more health problems than men. There was a high positive relationship ( $\phi = 0,579$ ) between respondents' current health status and their quality of life ( $\chi(15) = 71,625; p < 0,001$  ). Declining strength, hypertension, loss of vision, stress, severe insomnia and severe headache were reported as most prevalent ailments. This finding is in line with that of earlier researchers (Bazzoli in Knesek, 1992, Flesch, 1986, Bradshaw et al, 1995, Hirschowitz and Orkin 1995; Andrew, et al, 1986) who maintained that as workers advance in age, they realized the limits of their working life due to ill health and respond by leaving the labour force prior to mandatory retirement. However, it could be pointed out that people may claim poor health, in order to justify their decision to retire, because, it is more socially acceptable in a work oriented culture. The findings of the present study challenge those of Peltzer's (1989) study of the psycho-social contexts of retirement in Nigeria and the United States of America, which revealed that 95,0% of the respondents there, rated their health as good. Studies indicate that the elderly can avoid some health problems, if they maintain an active role in society (Chon-I, et al, 1985, Logue, 1990, Kendig et al 1991; and Phillips , 1990)

In terms of health activities, retirees were generally involved in health activities, which included doing exercises, avoiding stress and enjoying a balanced diet, in order to maintain good health (cf Chapter 5, table 18). The literature on activity in retirement, also appears consistent with this study's findings. Levi (1987) reports that activity is a factor predicting self-rated good health. The odds are high that if one is active, health will be rated high. Harris (in Vinokur-Kaplan and Bergman, 1987) suggests moderate physical exercise to improve the quality of life and to increase the duration and enjoyment of active retirement. The retirees in the present study, generally reflect a high score on activity scale, and therefore one would expect high overall satisfaction in retirement.

## **6.8 RETIREMENT AND SELF ESTEEM**

The items measuring the respondents' feelings about themselves and their level of confidence were analyzed. Interestingly, the majority of respondents (75,1%) had positive feelings about themselves hence they reported to have a fair to high level of confidence in themselves (cf Chapter 5, table 14). It could therefore be assumed that those respondents who had a positive self esteem were more satisfied with retirement than those who had a negative self-esteem. As expected, respondents who are very satisfied with retirement may adjust better, whereas the reverse could be true for those who are less satisfied with retirement.

## **6.9 RETIREMENT AND ECONOMIC FACTORS**

The retirees in the present study certainly reflect financial discontent, because, they considered their income to be insufficient (cf Chapter 5, table 20). A significant relationship ( $X^2(3)=19,087; p<0,001$ ) was found between income and quality of life. Most of the respondents who had enough money rated their quality of life as good and very good (cf Chapter 5, table 21). Only a few (14,41%) retirees were involved in financial activities like venturesome investments (e.g. business or real estate), traditional

investments (e.g. stock, bonds and endowments) and bank accounts and annuities. While the respondents in Peltzer's study (1989) drew their income from different sources such as: income generating activities, their own pension funds and their children's contributions, in the present study most retirees drew their income solely from the state's old age pension. Researchers contend that although pensions may enhance the economic self-reliance and self-respect of recipients, the mere fact of pension receipts does not necessarily ensure an adequate standard of living (Møller and Sotshonganye, 1996 and Snyman, 1996). A major finding of the 1993 project of statistics on living standards and development was that, elderly households (i.e. households with at least one elderly member) are poor by most standards. Only 30% of all surveyed elderly households were living above the poverty line (Møller and Devey, 1995). The latter lends support to the assumption that retirement creates undue economic hardship on retirees.

The respondents emphasized that financial planning before retirement is necessary because without it, the retiree might experience psycho-social problems in adjusting to retirement. One would expect those retirees who had made financial plans to cope better with retirement. Knesek (1992) reports similar findings which point out that financial planning before retirement account for 5% of the variation in life satisfaction. Bazzoli (in Vinokur-Kaplan and Bergman, 1987) in addition, suggests that economic variables play an important role in coping with retirement and also in retirement satisfaction.

## **6.10 RETIREMENT AND INTERPERSONAL RELATIONSHIPS**

Four variables measuring interpersonal relationships were tested. The study confirmed that old people still participate in exchange relationships. An extremely significant relationship ( $X^2(1)=36,41297;p<0,00001$ ) was found between exchange relationships and gender. Aged women maintain exchange relationships to a greater extent than males, perhaps, because this supports continued contact with their children (cf Chapter 5, table 25).



Furthermore, a strong relationship was sought between interpersonal relationships and adjustment to retirement. The majority of respondents who indicated that they had good relationships with other people, also mentioned that they coped better with retirement while the opposite is true for those respondents who reported to have bad relationships (cf Chapter 5, table 24).

## **6.11 RETIREMENT AND PRACTICAL SOCIAL SUPPORT**

The findings of the study reveal that the family, is still a strong basis for support for the elderly, although varying resources and opportunities produced different levels of support. The type of support given was not quantified in monetary value, because, the chance of reliable answers seemed small. From the social, rather than the economic point of view, most retirees were fully supported by their families. In spite of the help they receive, economic insecurity fostered by high inflation is a major problem. Increasing dependency is evident in the help given and received from children. An extremely significant relationship ( $X^2(2)=46,94$ ;  $p < 0,00001$ ) was found between the extent of family support and gender. Women, were more likely to receive full support from their families than men (cf Chapter 5, table 29). The data from a study in Kenya show that 92% of elderly women and 83% of elderly men received help from at least one child (Cattoll, 1990). Peil (1988) reports similar findings in her study of Nigerian elderly people where she discovered that women, received full support from their families because they also gave full support to their families in return, whereas, the reverse is true for men. One would expect retirees who receive full support from their families to encounter less or no problems in adjusting to retirement. This assertion is in line with Ogubameru's (in Flesch, 1986) finding that old people who are abandoned by their families experience more problems in adjusting to retirement.

## **6.12 RETIREMENT AND LEISURE**

Leisure was generally perceived as free time at which one could pursue his/her leisure activities (cf Chapter 5, tables 31 and 32). However, for some respondents (exceptionally few -12,7%) who had a strong work ethic, leisure was interpreted as "nothing but a void." It could be assumed that the latter group of respondents had dissatisfaction with their leisure activities. This finding lends support to the well-documented finding by Hooker and Ventis (in Knesek, 1992 ) where they found that retirees with strong Protestant work ethics were not as satisfied with retirement activities as retirees with weaker work ethics. Riddick and Daniel (in Knesek, 1992) report similar findings in a study they conducted in 1984, focusing on older women and life satisfaction. They found that life satisfaction among older women was positively related to leisure activities and income, while it was negatively related to health problems. The findings in this regard prove the assumption that retirement may be a source of relief to those workers who are dissatisfied with their work and a source of discontentment to those workers who are satisfied with their work, to be a fact.

## **6.13 RETIREMENT AND PRE-PLANNING**

Generally, respondents felt that pre-retirement planning is necessary because it allows the potential retiree as well as the employment agency, the time to contemplate a retirement decision. However, only a handful of respondents in the study had been exposed to pre-retirement education (cf Chapter 5, tables 33 and 34). It should be pointed out that pre-retirement planning and exploration of retirement concerns and issues including the question of how one makes the decision to retire, may be critical to the successful transition from working to retirement life. Morse and Gray (in Knesek, 1992), suggest that, knowing the date of one's retirement well in advance enables one to plan, or at least have more time to think through what s/he wanted to do in the future. Knowing one's retirement also increases the likelihood of satisfaction with retirement. The latter researchers, however, caution against a complete planner who has everything completely sketched out in his/her mind. They maintain that such



expectations are more concrete than flexible. There should always be room for disappointment, if things do not turn out the way they were envisioned. The findings in this regard are however, in line with the assumption that retirement, whether it comes voluntarily, or in response to management policy, necessitates pre-planning, which enhances coping mechanisms on the part of the retiree.

In terms of the pre-retirement training curriculum, the general feeling was that, it should entail financial planning, living arrangements, work and leisure differences, and personal adjustment to retirement (cf Chapter 5, table 35). Contrary to these findings, Termini (in Knesek, 1992) in a study designed to observe differences in the perceived level of importance assigned to specific issues concerning pre-retirement planning, found that such planning programs could best be based on age-related interests. He found that employees were interested in specific pre-retirement issues, throughout their working lives. He mentioned that, although some issues are important for all age groups, the younger employees are more interested in issues involving the care of dependents; while older employees are more interested in issues involving transportation and self protection.

#### **6.14 ATTITUDE TOWARDS RETIREMENT**

Three major findings were observed concerning the attitude of respondents towards retirement. Firstly, on the average (65,5%), respondents had a positive attitude towards retirement. Their main reason was that they were looking forward to retirement because of growing age and poor health. Only a few (34,5%) respondents feared it because of reduced income (cf Chapter 5, table 36). Williamson et al (1980) point out that the act of retirement and its immediate prospects may be a fearsome, traumatic, shattering event, for retirees who have not prepared for it.

Secondly, on the average (69,2%), respondents were in favour of continued participation in the labour force following retirement. They felt that mandatory retirement is not fair, and therefore, should not be enforced. The general feeling was



that people should work until they no longer had any strength and energy to continue, or until they felt inactive, because retirement relegates people to a position of socio-economic dependency. Only a minority (30,8%) of respondents felt that mandatory retirement is fair, because people should give a chance to younger ones even if they still felt strong (cf Chapter 5, table 37). The latter indicated that people who continue to work beyond the pensionable age have negative personal characteristics like lack of personal initiative, selfishness and avarice.

The implication of the foregoing analysis is worth noting and certainly deserves further research. It would appear, that retirees who made the decision to go on retirement, feel that the retirement process is fair and those who were forced to retire, feel that the retirement process is unfair. This finding highlights that, whether one chooses to retire or not, has an impact on retirement satisfaction. It further lends support to the South African Bill of Human Rights, which prevents people from being discriminated against in terms of age. This findings is limited and therefore is open to further research.

Thirdly, some respondents (45,2%), felt that the free-will of the individual, should serve as a criterion for retirement (cf Chapter 5, table 39). Levi (1987) points out, that compulsory retirement regulations may increase the odds of retirement. The researcher has observed that, most difficulties encountered during retirement are based on outdated attitudes and beliefs, rather than with the realities of retirement per se. Social policies serve more to complement, than to supplant mandatory retirement.

## **6.15 ADJUSTMENT TO RETIREMENT**

It was discovered, that the majority (58,67%) of respondents in the survey group (both male and females alike) experienced problems in terms of adjusting to retirement (cf Chapter 5, table 40). The major reasons were that, they were faced with diminished income; yet, they experienced increased financial obligations. The retirees felt that, they had no real employment substitute. Yet, an exceptionally low proportion indicated that the transition from work to retirement had been swift and painless

because they had been made aware of the eventual prospects of retirement long before it occurred. There was no significant relationship ( $\chi^2(1)=0,052;p < 0,820$ ) between respondents' adjustment problems and gender. The correlation was positively low ( $\phi=0,016$ ). Riddick and Daniel (in Knesek, 1992) in a study focusing on women and life satisfaction reported similar findings. They suggested that retirement for older women was not as "trouble free" a role change as had previously been thought of. In contrast Milletti (in Knesek, 1992) found that retirement was less difficult for women than it is for men ( i.e. while men and women may experience retirement alike, the effects of and reactions to it, may differ for each gender); perhaps because women have been less ego involved in their occupation. He further contends that, most women combine several roles and so may not experience quite the same sense of loss like men, since certain activities such as household tasks may continue. However, Grafton and Hang (in Knesek, 1992) contend that both sexes may experience little difficulty in the transition from work to retirement.

Furthermore, unlike in Atchley's study (1980), it was discovered that most retirees (60%) experienced problems of adjusting to retirement, during their first year of retirement (cf Chapter 5, table 41). The percentage of respondents who encountered problems decreased with the increasing number of years in retired life. These findings parallel the results of most studies which revealed that the fewer the years in retirement, the lesser the problems ( Atchley, 1980). The latter suggest that the immediate post-retirement period is marked by more enthusiasm and that some degree of temporary letdown is likely, during the second year of retirement. It should be pointed out that, perhaps, retirees who had planned for retirement in advance, could be the ones who experience the honeymoon phase. However, the researcher is tempted to argue that retirement is particularly problematic, for those who have to stop work suddenly, as when an accident makes it impossible to continue.

## CONCLUSION

This preliminary review points to theoretical and methodological issues to be addressed in further research. First, the findings reflect that sudden, inevitable, unplanned, obligatory age-determined retirement creates undue economic, social and psychological hardship on retirees. Second, the findings reflect a gradual (phased), rather than abrupt disengagement from the labour force. A theoretical framework emphasizing phased retirement may provide the most relevant framework for retirement studies and should be further explored. The succeeding chapter will focus on restatement of the study's objectives and assumptions, conclusions, and recommendations.



## CHAPTER 7

### SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### 7.1 INTRODUCTION

This chapter reviews the whole study by providing a synopsis of the major aspects of the study. It takes a comprehensive view of the study ranging from restatement of the aims and objectives of the study, through to restatement of issues, which are of particular concern in the study (assumptions) and whether the results confirm those concerns or not. Finally, recommendations and conclusions are derived from the data.

#### 7.2 RESTATEMENT OF THE AIMS AND OBJECTIVES OF THE STUDY

##### 7.2.1 Broad aims of the study were:

- \* to explore the impact and effects of retirement on retirees in the Northern Province, in order to develop a knowledge base that would provide a more informed discussion, on how to mitigate the effects of retirement in advance.
- \* to develop hypotheses that would sharpen the design, for future research endeavours; and
- \* to build a foundation of general ideas and tentative theories on retirement, which would be explored later with more complex research designs.

##### 7.2.2 Specific objectives were:

- \* to bring together existing relevant information on retirement;
- \* to determine the essential character of retirement by exploring the subjective viewpoints of retirees on retirement; and

- \* to critically revise and review policies on retirement with the aim of formulating guidelines, that may assist policy makers, to make informed policy decisions on the varied needs of retirees.

### 7.3 RESTATEMENT OF THE PROBLEM

There is a dearth of information, on the problems experienced by retirees in the Northern Province. The main thrust of most retirees' problems hinges on the inappropriateness of research on ageing. This, subsequently leads to insufficient commitment, to take reflex action, towards meeting the needs of the aged. The current study unpacks the impact and effects of retirement on retirees in the Northern Province.

Policy makers in South Africa compound the problem experienced by retirees, by paying lip service to the idea of a paradigm shift, from "imported" policies, to proactive home based 'Ubuntu' policies. This is clearly reflected in the current South African Social Assistance Act (Act no. 59 of 1992, as amended) and the 1996 Northern Province : Social Assistance Bill. The Act stipulates a target state pension age as 65 years for men and 60 years for women . These age limits also apply to the retirement ages for both men and women respectively. This kind of retirement overlooks important individual differences in capacity, productive potential, and the unique circumstances of retirees. Some retirees may experience "shock", when they involuntarily lose careers in which years of training had been invested. They may experience loss of friends, status, and a significant part of their income , at a time when their needs for companionship, respect, and money is higher(Mc Millan, 1993, Gerdes, 1997, Levi, 1987).

The South African Social Assistance Act also reinforces early retirement , with the aim of creating timely employment opportunities for younger workers and subsequently a lower rate of societal unemployment. This reflects an oversight, on the prolonged life expectancy that the elderly are faced with, as a result of advanced medical science, technology, and improved welfare services. It is ironic that women who have a longer

life expectancy than men, are being forced to retire even earlier than men. The prolonged life expectancy and shortened work life imply an increase in the number of people who are living in retirement for a greater number of years, without a valued role to look forward to and without having accumulated enough income, to provide for their retirement (Joubert, 1990a; Snyman, 1990; Ferreira, 1994 and Møller, 1984a). This, then, according to Steyn (1986) poses an adaptive challenge to retirement, on the part of retirees.

#### **7.4 RESTATEMENT OF THE ASSUMPTIONS OF THE STUDY**

The discussion of findings has demonstrated that the assumptions which were posed at the beginning, have been proved to be correct, namely:

- 7.4.1 that sudden, inevitable, unplanned, obligatory age-determined retirement creates undue economic, social and psychological hardship on retirees. It leads to poor adjustment to retirement. This, in turn, affects the dimensional quality and quantity of the retirees' life (cf Chapter 6; item 6.9);
- 7.4.2 that the elderly are relegated to a position of socio-economic dependency, by age-determined compulsory retirement, as it disregards individual differences in terms of capacity and the productive potential (cf chap 6; item 6.14);
- 7.4.3 that retirement, whether it comes voluntarily or in response to management policy, necessitates pre-planning which enhances coping mechanisms on the part of the retiree (cf chap 6, item 6.13);
- 7.4.4 that while retirement may be a source of relief to those workers who are dissatisfied with their work; it is a source of discontent, to those who are satisfied with their work (cf chap 6; item 6.12);



7.4.5 that there are as many definitions of retirement, as there are retirees. The definition of retirement, therefore, rests ultimately with the individual (cf chap 6; item 6.3); and

7.4.6 that people in the lower socio-economic class are more vulnerable to anger and frustration, which stems from resentment of the losses suffered (cf chap 6; item 6.14).

## 7.5 HOW THE STUDY WAS UNDERTAKEN

The Northern Province regions (i.e. Central, Northern, Lowveld, Bushveld, Western and Southern Regions) were used as an explicit stratification variable. Forty (40) respondents were randomly drawn from each region except in the bushveld region where only 22 retirees were selected. Closed and open ended questions were incorporated into a structured questionnaire. The questionnaire was tested in a pilot survey which highlighted some few problematic areas in it (i.e. the wrong phrasing of some questions, the length of the questionnaire, etc). It was then modified accordingly and a final questionnaire was constructed. Respondents were given a choice regarding the method of questionnaire completion. The majority of the respondents (70%) completed the questionnaires on their own, whilst about 30% of the respondents requested the researcher to complete the questionnaires for them during a face to face interview. The data collected was then coded, analyzed and interpreted.

## 7.6 SUMMARY OF FINDINGS

The preliminary overview of the impact and effects of retirement on retirees highlights the following trends:

7.6.1 The survey group consisted of 222 respondents who were randomly drawn from the six regions in the Northern Province. The proportion of respondents who were in the survey group was the same per region

(18,02%) except for the Bushveld Region (9,90%) (cf Chap 5, figure 3). This could be attributed to the observation that the Bushveld Region has a relatively small population size. However, there is no empirical evidence to support the latter statement.

7.6.2 The majority (80,3%) of the respondents were 61 years old and above (cf Chap 5, figure 1). The age distribution of the respondents may be rationalized on the assumption that, since the South African Social Assistance Act (Act number 59 of 1992, as amended) stipulates the target retirement ages as 60 and 65 years for women and men respectively, most people below the age of 60 are still active in the labour force.

7.6.3 Respondents were overwhelmingly female (76,82%) in the survey group (cf Chap 5, table 1). This on the one hand, could be attributed to the fact that, in the Northern province, females account for a larger proportion of the population (54,5%)- South African Central Statistical Services Preliminary Report, 1997. On the other hand, it could be due to the fact that women, are expected to retire as much as five years earlier than men; yet they have a longer lifespan (South African Social Assistance Act, Act No. 59 of 1992 as amended).

7.6.4 Blacks were over-represented in the sample (65,8%). This finding might have been influenced by the fact that blacks constitute more than 50% of the total population in the Northern province (Ferreira, 1990). This finding however, does not undermine the fact that blacks are alleged to have a relatively shorter life span as compared to other racial groups in South Africa (Ferreira, 1989).

- 7.6.5 More females (40,91%) than males (1,82%) were widowed in the survey group (cf Chap 5, table 1). This finding is in line with Milletti's (in Knesek,1992) study which revealed that more women than men experience the blow of losing a spouse, since they live longer. In addition, Peil (1988) contends that old women are more likely than old men, to live by themselves, due to widowhood, while elderly men are inclined to marry younger wives.
- 7.6.6 A strikingly high percentage (90,9%) of the respondents were affiliates of various religious denominations (cf Chap 5, table 2). This finding supports that of Steyn's (1986), who discovered that, religious piety and practice increase with age and that, the old are the backbone of the churches.
- 7.6.7 Approximately three quarters (76,49% ) of the respondents had some form of education. It is however striking that the remaining proportion of the respondents (23,51%) who did not have education at all, were all black (cf Chap 5, table 3). This finding confirms Joubert's (1990a) observation that amongst blacks in the higher age group, (in South Africa), there are more people with limited school training than in younger age groups, because the education facilities for blacks have only been improved in the latter years.
- 7.6.8 There is no single definition of retirement. There are as many definitions of retirement as there are retirees. However, the majority of the respondents (87,0%) perceived it positively as a right, a process, an event ,whilst only a handful (5,2%), perceived it as a psycho-social crisis. This finding lends support to Milletti's study (in Knesek,1992) which revealed that ,retirement may be a blend of the pleasant and unpleasant, opportunity and pitfall,or challenge and crudgery, depending on one's preparation for it.



- 7.6.9 The more financially viable a person is, during his/her work life, the more the likelihood of being involved in voluntary work. The economic distribution of the respondents revealed that, those who were involved in voluntary work (51,72%) were financially viable whilst the opposite is true for those who were not involved in voluntary work.
- 7.6.10 Phased retirement, rather than abrupt retirement, facilitates a smooth transition from an active work life, to an inactive non-working life. The results in this study bear evidence to the latter (cf Chap 5, table 8). Most of the respondents worked 1-10 hours per week (80,7%) following retirement.
- 7.6.11 While workers may, indeed, be categorized as retired when they apply for social security or pension benefits at the required age or years of service, such action could not necessarily be taken to mean that workers, in general, have withdrawn from their jobs or career. The results of this study present strong evidence to corroborate with the latter (cf Chap 5, table 6). Most of the respondents (85,3%) worked part-time, for pay and voluntarily after their retirement.
- 7.6.12 The chances for satisfaction in retirement are predictable once the basic needs have been met. Perceived income adequacy and health were found to be positively related to life satisfaction in retirement.
- 7.6.13 Disability increases with age. More women (60,0%) than men (30,09%) experienced health problems like hypertension, declining strength, vision, stress, severe insomnia and severe headache (cf Chap 5, table 17). This finding confirms that of earlier researchers who maintained that, as workers age, they realize the limits of their working life due to ill health (Kinsella and Ferreira, 1997; Bradshaw et al, 1995)

- 7.6.14 There is a positive relationship between self-esteem and life satisfaction. The majority of the respondents had a positive self-esteem (85,4%) and were consequently very satisfied with retirement (cf Chap 5, table 14).
- 7.6.15 Financial planning before retirement, is necessary, because economic variables play an important role in coping with retirement (cf Chap 5, table 20)
- 7.6.16 Old people still participate in exchange relationships. Aged women (50.0%) maintain exchange relationships to a greater extent, than aged males (27.2%) - (cf Chap 5, table 25). A strong relationship was sought between interpersonal relationships and adjustment to retirement. The majority (91,12%) of the respondents who indicated that they had good and very good relationships with other people, also mentioned that they coped better with retirement; while the opposite is true, for those respondents who reported to have bad relationships (cf Chap 5, table 24).
- 7.6.17 The family is still a strong support base for the elderly, though varying resources and opportunities may produce different levels of support (cf Chap 5, tables 28 and 29). From the social, rather than the economic point of view, most retirees were fully supported (66,8%) by their families. Women (46,8%) were more likely to receive full support from their families than men (20,0%). Peil (1988) reports similar findings in her study of Niger an elderly where she discovered that women received full support from their families because they also gave full support to their families in return, whereas the reverse is true for men.

- 7.6.18 Retirement is a source of relief to those workers who are dissatisfied with their work and a source of discontentment to those workers, who are satisfied with their work. This is inherent in the finding that respondents who had a strong work ethic, perceived leisure as "nothing but a void" whilst those who had weaker work ethics perceived it positively as free time (cf Chap 5, table 31). Hooker and Ventis (in Knesek, 1992) reported similar findings in a study conducted in 1984 amongst retirees. The study revealed that retirees with strong protestant work ethics, are not as satisfied with retirement activities, as retirees with weaker work ethics.
- 7.6.19 Pre-retirement planning and exploration of retirement concerns and issues are critical to the successful transition from working to retirement life. However, only a handful (19,6%) of respondents, had been exposed to pre-retirement planning (cf Chap 5, table 34). The findings in this regard are in line with those of Morse and Gray (in Knesek, 1992) who maintained that knowing the date of one's retirement well in advance, enables him/her to plan, or at least have more time, to contemplate a retirement decision.
- 7.6.20 The majority (69,2%) of the respondents were in favour of continued participation in the labour force after retirement. They felt that mandatory retirement is not fair; people should work until they no longer had strength and energy to continue or until they feel inactive (cf Chap 5, table 37). The majority (45,2%) of the respondents felt that the free-will of the individual should serve as a criterion for retirement (cf Chapter 5, table 39). Hayward (in Flesch, 1986) points out that compulsory retirement regulations may increase the odds of retirement.



- 7.6.21 Beyond the simple need to be doing nothing, there is also a need to be engaged in something that is defined by most people as gainful in some way. Most (58,9%) of the respondents indicated that, they could not adjust to retirement because they had no real employment substitute following retirement.
- 7.6.22 Both males and females alike, experienced problems in terms of adjusting to retirement (cf Chap 5, table 40) due to diminished income and increased financial obligations.
- 7.6.23 Adjustment problems in retirement decrease, with the number of years in retirement (cf Chap 5, table 41). Most (60,0%) respondents experienced problems during their first year of retirement, followed by those who experienced problems in their 2nd to 4th year (14,2%), 5th to 8th year (13,3%) and 7th year (12,5%) respectively.

## 7.7 CONCLUSION

As a conclusion, and from the preceding explanation it could be said that:

- 7.7.1 Persons who are more likely to adjust successfully to retirement are those who:
- \* enjoy good health;
  - \* have a reasonable measure of financial security;
  - \* have enjoyed and felt fulfilled in their life and occupation;
  - \* have the emotional support, acceptance and concern of their families and spouses
  - \* have interests and activities to retire to;

- \* have undergone pre-retirement training;
- \* have chosen to retire;
- \* have positive self-esteem.

7.7.2 Most retirees in the Northern Province experience a crisis during retirement because:

- \* They were not exposed to the necessary programmes which would have facilitated both their transition from work to retirement and their adjustment to retirement. Such a programme could be in the form of individual approach, whereby a prospective retiree is exposed to one or more briefings before he retires or a group approach, whereby retirees are given lectures or involved in group discussions;
- \* They cannot properly handle the problems arising from retirement, due to lack of immediately available community based problem-solving mechanisms. The most important of those mechanisms are adequate capital.

7.7.3 Retirement, whether chosen by the individual worker, or mandated by the employer, is a life altering event. For some, it is as advertised, a graceful ascent into the "golden years", an endless weekend of free enjoyment. For others, it is a time of reassessment and readjustment, yet still for others, it is a "fool's gold", an illusion, devoid of pleasure and accomplishment, a period of lonely disappointment and despair.

7.7.4 The willingness to retire, coupled with realistic expectations is of fundamental importance, to the eventual retirement outcome and suitable retirement role.

## 7.8 RECOMMENDATIONS

The preliminary overview of the impact and effects of retirement suggests some key issues, that may be probed further, to enhance an understanding of the dynamics of retirement. The findings of the study do not lay down definite blue prints of how the effects of retirement may be dealt with, however, they provide useful guidelines, on how to mitigate those effects in advance. Recommendations have been divided into three categories, namely: public, government and research implications.

### 7.8.1 Public

The gathering of facts and conclusions contained in this report illustrates that:

- \* There is an urgent need to encourage and inform the general public, as early as possible, about retirement, so that they may give thought, not only to the practical subjects of health, income, leisure and social services, but, also to the necessity of adopting the right psychological attitude as the right frame of mind is an essential pre-condition, for the successful assimilation of the practical topics involved in pre-retirement education.
- \* Positive action should be taken, to accept the challenge set by the dependence of millions of pensioners on a decreasing percentage of workers. The principle of caring for each other's well-being, and a spirit of mutual support (UBUNTU) should be fostered.

### 7.8.2 Government

The present study surveyed the situation of retired people in the Northern Province. The study revealed that, there are greater social and economic pressures on retirees caused by retirement. On the basis of the aforesaid, the following recommendations are made:



- \* that the government should ensure that, there are ample opportunities and incentives for all people, to make provision for retirement;
- \* that economic and fiscal policies must be sensitive to the financial position of older persons, in order to enable them to remain self-supporting as long as possible;
- \* that government should adopt a holistic and positive approach towards dealing with the needs of retirees;
- \* that the Department of Welfare and Population Development should develop, as a matter of urgency, a strategic position with and in relation to other departments as to the limit of its responsibility in responding to the effects of retirement;
- \* that social security needs should be understood and designed, as a system in its own right;
- \* that an intersectoral approach should be adopted. Synergies must be sought and alliances built with other sectors.

### **7.8.3 Research implications**

The general belief, is that retirement is a crisis situation for most retirees. In South Africa, there have to date, only been much speculative writings, conjectures and "arm chair" deductions on retirement, and less serious effort; to study this issue as a social phenomenon. Perhaps, it is correct, to attribute this neglect of the social dimension, to the way many people in the South African society look at retirement itself. Rather than see it as a social problem, it has over the years been considered, as a personal or individual problem which is of no concern to those not affected by it. However, in South Africa today, one fundamental question which cannot be ignored about

retirement is that, it is not essentially a private issue, but a public one which should be studied, understood and tackled. It should be seen both as a social problem to be jointly solved by the people and government and as a public issue to which South African Social Scientists should address themselves. As a social problem, retirement calls for empirical research which hopefully, would lead to the formulation of policies on retirement.

The available literature, though basically not based on hard facts, shows that retirement is a possible crisis phenomenon for most South African retirees. The extent of the negative implications of retirement in South Africa, can only be confirmed by empirical findings. It is, therefore, important that South African Social Scientists should conduct empirical studies on retirement, to know, whether it is actually a crisis situation in the life cycle of South Africans. Scientists need to conduct further research, in order to provide more information on groups of retirees that actually face crisis upon retirement, the sources of such crisis and possible solutions. The present study has only revealed the impact and effects of retirement on retirees in one part of South Africa, the Northern Province, there is still a dearth of information, in the eight provinces.

## 7.9 CONCLUSION

It is seldom possible to come to definite conclusions or make forceful recommendations on the basis of a qualitative study. However, the findings of this study pave the way for more research on retirement. South Africans should challenge the counter-trend toward flexible retirement, because, this is indeed, the paradox of the moment, in view of the fact that the numbers of the elderly people has increased fourfold since the 60s.

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Table 5: Provincial Estimates of Expenditure on categories of social security, 1995/96

	Provincial Welfare Budget, Rands '000	Provincial Social Security Budget, Rands '000	Social Security as % of Provincial Welfare	Old Age as % of Social Security	Disability as % of Social Security	Child Care as % of Social Security	Relief of Distress as % of Social Security
Eastern Cape	R2,611,632	R2,205,394	84.4	63.1	25.2	11.6	0.2
Free State	R868,697	R731,606	84.2	71.5	20.7	7.4	0.3
Gauteng	R1,887,024	R1,437,783	76.2	71.3	20.4	7.6	0.7
KwaZulu-Natal	R2,941,354	R2,641,742	89.8	64.6	24.8	10.4	0.2
Mpumalanga	R676,982	R602,607	89.0	77.2	19.1	3.6	0.1
North West	R1,024,976	R944,219	92.1	66.2	24.1	1.4	0.2
Northern Cape	R406,615	R324,515	79.8	47.9	29.6	22.2	0.3
Northern Province	R1,394,499	R1,270,079	91.1	73.6	21.1	5.3	0.0
Western Cape	R2,039,683	R1,641,232	80.5	38.6	25.9	34.0	1.4
<b>Total</b>	<b>R13,851,462</b>	<b>R11,799,177</b>	<b>85.2</b>	<b>63.2</b>	<b>23.6</b>	<b>12.1</b>	<b>0.2</b>

Source: Elisabeth Ardingron

## ADDENDUM A

### INSTRUCTIONS

WRITE ANSWERS WHERE BLANK SPACES HAVE BEEN PROVIDED; AND MARK WITH AN X IN THE APPROPRIATE BOXES.

#### 1. DEMOGRAPHIC CHARACTERISTICS

##### 1.1. Age

1.1.1. 50 years	
1.1.2. 51-55 years	
1.1.3. 56-60 years	
1.1.4. 61-65 years	
1.1.5. 66-69 years	
1.1.6. + 70 years	

##### 1.2. Gender

1.2.1. Male	
1.2.2. Female	

##### 1.3. Marital Status

1.3.1. Single	
1.3.2. Married	
1.3.3. Divorced	
1.3.4. Widowed	
1.3.5. Separated	

#### 1.4. Religious Affiliation

1.4.1. Christianity	
1.4.2. Islamic	
1.4.3. Jewish	
1.4.4. Non- affiliate	

#### 1.5. Racial Group

1.5.1. Black	
1.5.2. White	
1.5.3. Indian	
1.5.4. Coloured	

1.5.5. Other, specify

.....

#### 1.6. Name of Region

1.6.1. Northern	
1.6.2. Southern	
1.6.3. Eastern	
1.6.4. Western	
1.6.5. Bushveld	
1.6.6. Central	

### 1.7. Highest Standard Passed

1.7.1. No education	
1.7.2. Primary education only	
1.7.3. High school only	
1.7.4. Post secondary diploma	
1.7.5. Technikon/ University	

## 2. Definition of retirement

2.1. What is retirement in terms of your experience ?

2.1.1. A process-transition from one stage to another within a life time.	
2.1.2. An event-the beginning of an important occasion in one's life cycle.	
2.1.3. A social role- assuming particular duties designed for retirees.	
2.1.4. A social status-occupying a particular position within society.	
2.1.5. A psycho social crisis- sudden and intense role change.	
2.1.6. A right- that every individual deserves.	

## 3. Pre -retirement work history

3.1. What kind of work did you retire from?

3.1.1. Skilled	
3.1.2. Semi - Skilled	
3.1.3. Unskilled	



3.2. Were you ever involved in any voluntary work during your work life?

3.2.1. Yes	
3.2.2. No	

If so, Why? (Please elaborate).....  
.....

**4. Post - retirement work history.**

4.1. What are you doing presently?

4.1.1. Permanently left the labour force upon retirement.	
4.1.2. Continue to work for pay after retirement	
4.1.3. Employed part-time	
4.1.4. Doing voluntary work	

Other  
(Specify).....  
.....

4.2. If you have been working, how long after retirement?

4.2.1. 1-10 years after retirement	
4.2.2. 11 - 20 years after retirement	

State reasons why you continued working following retirement.

.....

.....

4.3. If you are involved in voluntary activities, what is the extent of your involvement?

4.3.1. Very Active	
4.3.2 Active	
4.3.3. Very Passive	
4.3.4. Passive	

4.4. How many hours do you work for a week?

4.4.1. 1 -10 Hours	
4.4.2. 11 -29 Hours	
4.4.3. 30 -39 Hours	
4.4.4. + 40 Hours	

4.5. How would you rate your ability to work?

4.5.1. Better than usual	
4.5.2. Same as usual	
4.5.3. Less than usual	
4.5.4. Much less than usual	

**5. Retirement and life satisfaction.**

5.1. How do you feel about life in retirement?

5.1.1. Very satisfied	
5.1.2. Satisfied	
5.1.3. Dissatisfied	
5.1.4. Very Dissatisfied	

5.2. How would you rate your quality of life?

5.2.1. Very Good	
5.2.2. Good	
5.2.3. Bad	
5.2.4. Very bad	

**6. Retirement and Self-Esteem.**

6.1. How do you feel about yourself?

6.1.1. Overwhelmed	
6.1.2. Depressed	
6.1.3. Happy	
6.1.4. Mournful	
6.1.5. Sad	
6.1.6. Excited	

6.2. How much confidence do you have in yourself?

6.2.1. A lot	
6.2.2. A fair amount	
6.2.3. A little bit	
6.2.4. Absolutely none	

Motivate your answer .....

.....

**7. Retirement and Health Status**

7.1. How is the current state of your Health?

7.1.1. Satisfactory	
7.1.2. Very good	
7.1.3. good	
7.1.4. Not so good	
7.1.5. Bad	
7.1.6. Very bad	

7.2. Compare your health before and after retirement with reference to a 3 point scale.

7.2.1. Same as before	
7.2.2. Better than before	
7.2.3. Worse than before	



7.3. Did you encounter any health problems following retirement?

7.3.1. Yes	
7.3.2. No	

If yes, specify them: .....

7.4. Are you involved in any health activities in order to maintain a good health status?

7.4.1. Yes	
7.4.2. No	

If yes, specify them : .....

**8. Retirement and Economic Aspects**

8.1. What is your retirement income category per month?

8.1.1. Less than R 400-00	
8.1.2. R 401 - R 999	
8.1.3. R 1000 - R 1 599	
8.1.4. R 1 600 - R 4 499	
8.1.5. R 4 500 and more	

8.2. Do you have enough money to meet your needs?

8.2.1. Yes	
8.2.2. No	

Motivate .....

8.3. Are you presently involved in any financial activities?

8.3.1. Yes	
8.3.2. No	

If yes, mention those

.....

If No, why

.....

8.4. Do you think financial planning before retirement is necessary?

8.4.1. Yes	
8.4.2. No	

Motivate your answer

.....

8.5. How satisfied and/or dissatisfied are you in terms of meeting your needs?

8.5.1. Very Satisfied	
8.5.2. Satisfied	
8.5.3. Not Satisfied	
8.5.4. Very dissatisfied	

### **9. Personal Relationships (PR)**

9.1. How are the personal relationships in your life?

9.1.1. Very good	
9.1.2. Good	
9.1.3. Bad	
9.1.4. Very bad	

9.2. How satisfied are you with your personal relationships?

9.2.1. Very satisfied	
9.2.2. Satisfied	
9.2.3. Very dissatisfied	
9.2.4. Dissatisfied	

9.3. Are you prepared to make new friends and social contacts?

9.3.1. Yes	
9.3.2. No	

Motivate

.....

9.4. How did you feel when you parted with your friends and colleagues as a result of retirement?

9.4.1. Very Good	
9.4.2. Good	
9.4.3. Not so good	
9.4.4. Bad	
9.4.5. Very bad	

Motivate why you felt that way.....

**10. Practical Social Support (PSS)**

10.1. To what extent can you count on your family when you need them?

10.1.1. Always	
10.1.2. Sometimes	
10.1.3. Never	

10.2.. How much support do you get from your family?

10.2.1. Full support	
10.2.2. Partial support	
10.2.3. None	

### 11.Retirement and Leisure

11.1. Do you have any leisure pursuits?

11.1.1. Yes	
11.1.2. No	

If yes, what are those?.....

11.2. What is leisure?

11.2.1. Nothing but void	
11.2.2. Journey's end	
11.2.3. Non- working time	
11.2.4. Free time	

11.3. How satisfied are you with your leisure activities?

11.3.1. Completely satisfied	
11.3.2. Partially satisfied	
11.3.3. Dissatisfied	
11.3.4. Very dissatisfied	



## 12. Retirement and Pre-planning

12.1. Do you think pre-retirement planning is necessary?

12.1.1. Yes	
12.1.2. No	

Motivate .....

12.2. Were you exposed to any pre-retirement education?

12.2.1. Yes	
12.2.3. No	

If so ,specify the aspects that you were enlightened about

.....

12.3. What should pre-retirement training curriculum entail?

12.3.1. Financial planning	
12.3.2. Living arrangements	
12.3.3. Health education	
12.3.4. Work and leisure	
12.3.5. Personal adjustment	
12.3.6. All of the above	
12.3.7. None of the above	

12.3.8. Other,(specify)

.....

13. Attitude towards retirement

13.1. Do you fear retirement?

13.1.1. Yes	
13.1.2. No	

Motivate .....

13.2. Do you think mandatory retirement is :

13.2.1. Fair	
13.2.2. Unfair	

Motivate your answer .....

13.3. Did you choose to retire?

13.3.1 Yes	
13.3.2 No	

13.4. What criteria should be used for retirement?

13.4.1. The nature of the job	
13.4.2. The skills the job requires	
13.4.3. The demands the job makes	
13.4.4. The age of the person	
13.4.5. The health status of the person	
13.4.6. The free will of the individual	

**14. Adjustment to retirement**

14.1. Did you experience any problems in terms of adjusting to retirement?

14.1.1. Yes	
14.1.2. No	

If so, specify them

.....

14.2. When did you start experiencing those problems?

14.2.1. First year of retirement	
14.2.2. 2nd -4th year of retirement	
14.2.3. 5th -6th year of retirement-4 years)	
14.2.4. After 7 years of retirement	

Thank you for your cooperation.

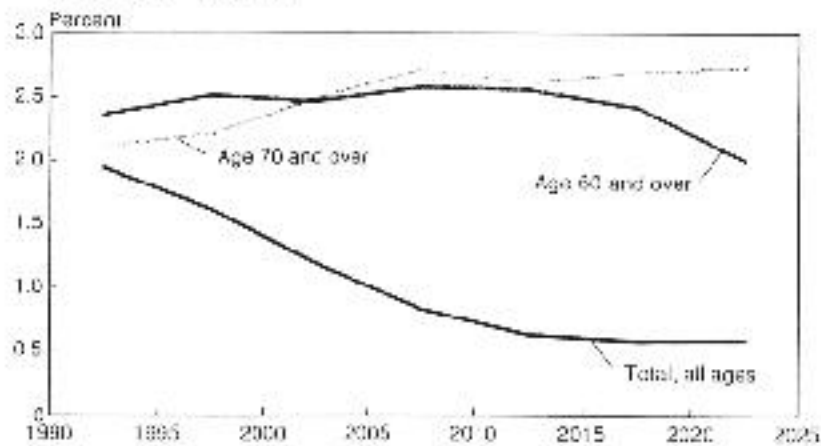
# ADDENDUM B

Table 2  
Percentages of South African Population  
in Older Age Groups: 1997 to 2025

Group	Year	Age group		
		50+	60+	70+
Asian	1997	16.1	7.2	2.4
	2010	22.0	11.1	4.0
	2025	29.7	16.4	7.1
Black	1997	11.2	5.6	2.2
	2010	13.4	6.9	2.9
	2025	12.9	6.0	3.8
Coloured	1997	12.3	5.9	2.2
	2010	17.7	8.0	3.0
	2025	27.2	14.0	5.1
White	1997	26.0	14.3	6.7
	2010	32.5	19.0	8.4
	2025	40.4	25.2	12.5

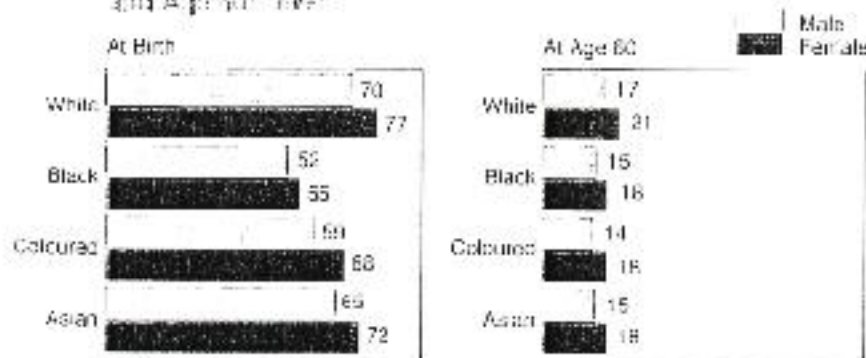
Source: U.S. Bureau of the Census, International Programs Center, International Database.

Figure 2.  
Average Annual Percentage Growth of Total  
and Older Population



Source: U.S. Bureau of the Census, International Programs Center, International Database.

Figure 3.  
Years of Life Expectancy at Birth  
and Age 60: 1997



Source: U.S. Bureau of the Census, International Programs Center, International Database.



Figure 3 indicates the percentage of urban dwellers in each province. It shows that the proportion of people living in urban areas is largest within Gauteng (96,4%) and smallest within the Northern Province (11,9%).

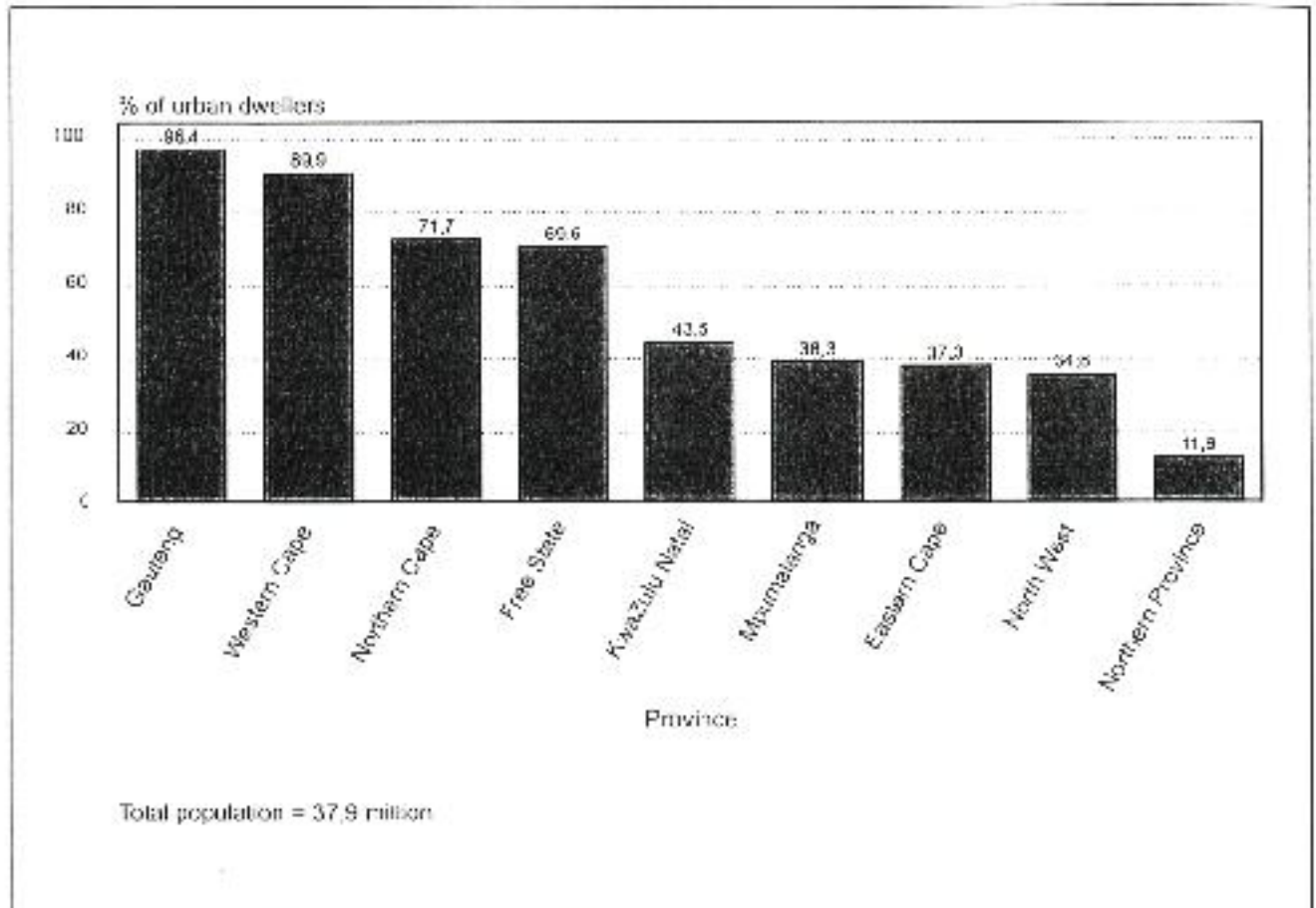


Fig. 3: Preliminary estimates of the percentage of urban dwellers in each province, based on the 1996 census, adjusted for under-count

### The information that was available for this preliminary estimate

At this stage, the CSS has sufficient information to estimate the size of the population by province, gender, and urban - non-urban distributions.

The preliminary estimates indicated in this chapter were derived from taking a 25% sample of enumerator areas or EAs, and then taking a 10% sample of census questionnaires in each EA and tallying the answers to a few questions on them. Finally, these tallies were adjusted for under-count by the findings of a post enumeration survey.

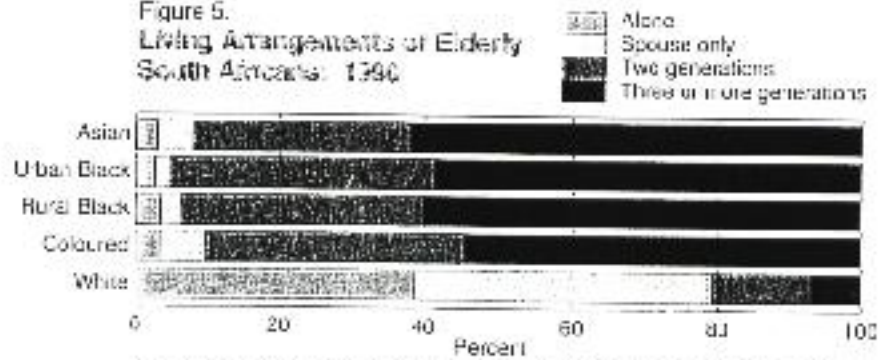
When the final count is published, information will be made available at national, provincial, regional and local levels, on the distribution of the population by population group, age, home language, religion, educational level, occupational status, income and the many other variables contained in the census questionnaire.

Figure 4.  
 Percentage Widowed at Older Ages: 1991



Source: U.S. Bureau of the Census, International Programs Center, International Database.

Figure 5.  
 Living Arrangements of Elderly  
 South Africans: 1996



Source: U.S. Bureau of the Census, International Programs Center, International Database.

## ADDENDUM E

Table 1.  
 Percentages of Population in Older Age Groups: 1997 to 2025.

Region/country	Year	Age group		
		50+	60+	70+
Southern Africa	1997	12.0	6.2	2.5
	2010	14.1	7.5	3.2
	2025	15.5	9.1	4.2
Botswana	1997	5.7	5.4	2.4
	2010	5.8	5.3	2.5
	2025	6.1	5.6	2.8
Lesotho	1997	11.7	6.7	2.8
	2010	12.1	6.5	3.0
	2025	14.1	7.7	3.3
South Africa	1997	13.3	6.8	2.8
	2010	16.2	8.6	3.6
	2025	18.0	10.8	5.1
Zimbabwe	1997	8.5	4.3	1.7
	2010	8.6	4.7	2.2
	2025	8.4	4.9	2.4

Note: The Southern Africa region comprises Botswana, Lesotho, Namibia, South Africa, Swaziland, and Zimbabwe.

Source: U.S. Bureau of the Census, International Programs Center, International Database.

## Distribution of the population by gender

Females tend to account for a larger proportion of the population than males in all provinces except Gauteng, where they constitute about 49,1% of all the people living in that province. This pattern is largely due to internal migration among males to more urban provinces.

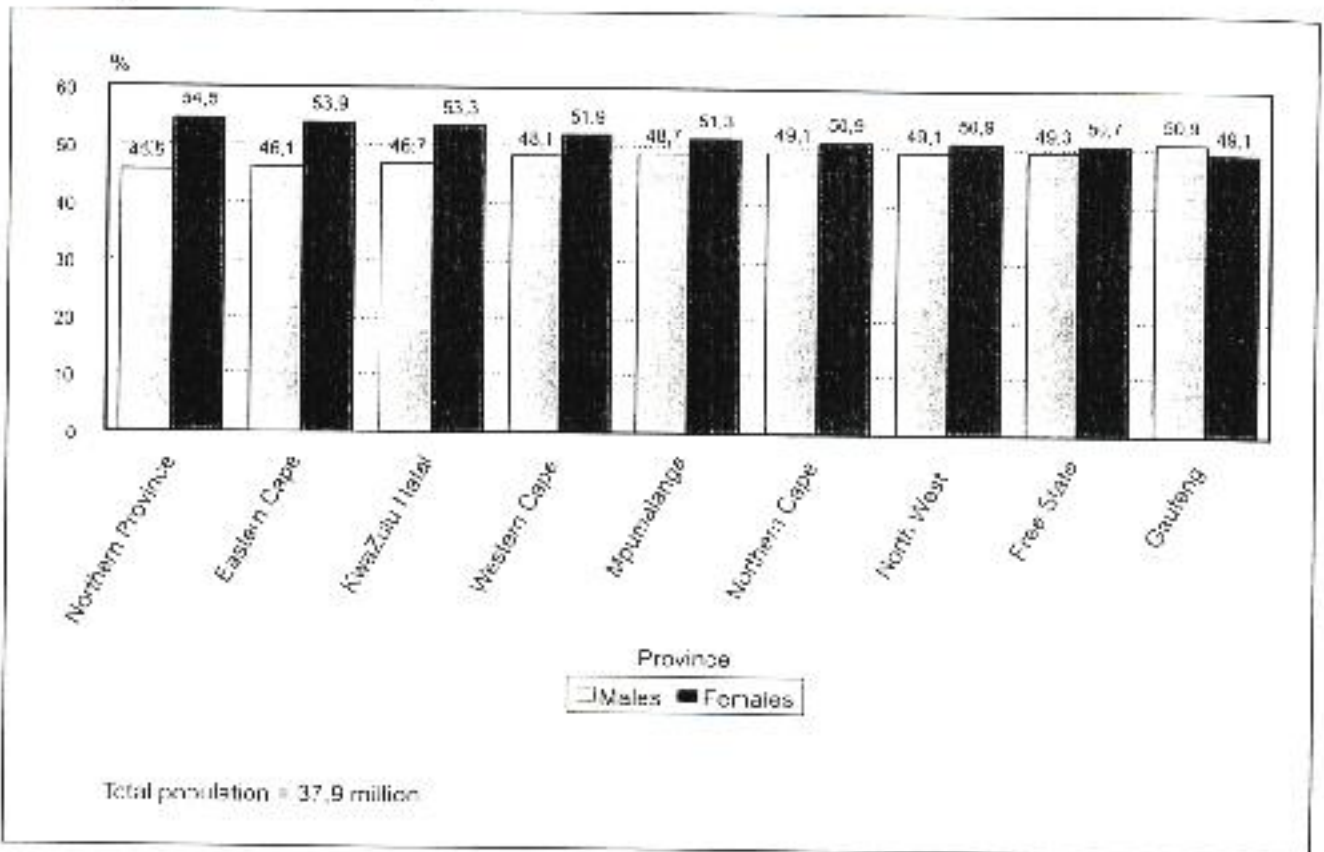


Fig. 2: Preliminary estimates of the percentage of males and females in each province, based on the 1996 census, adjusted for under-count.

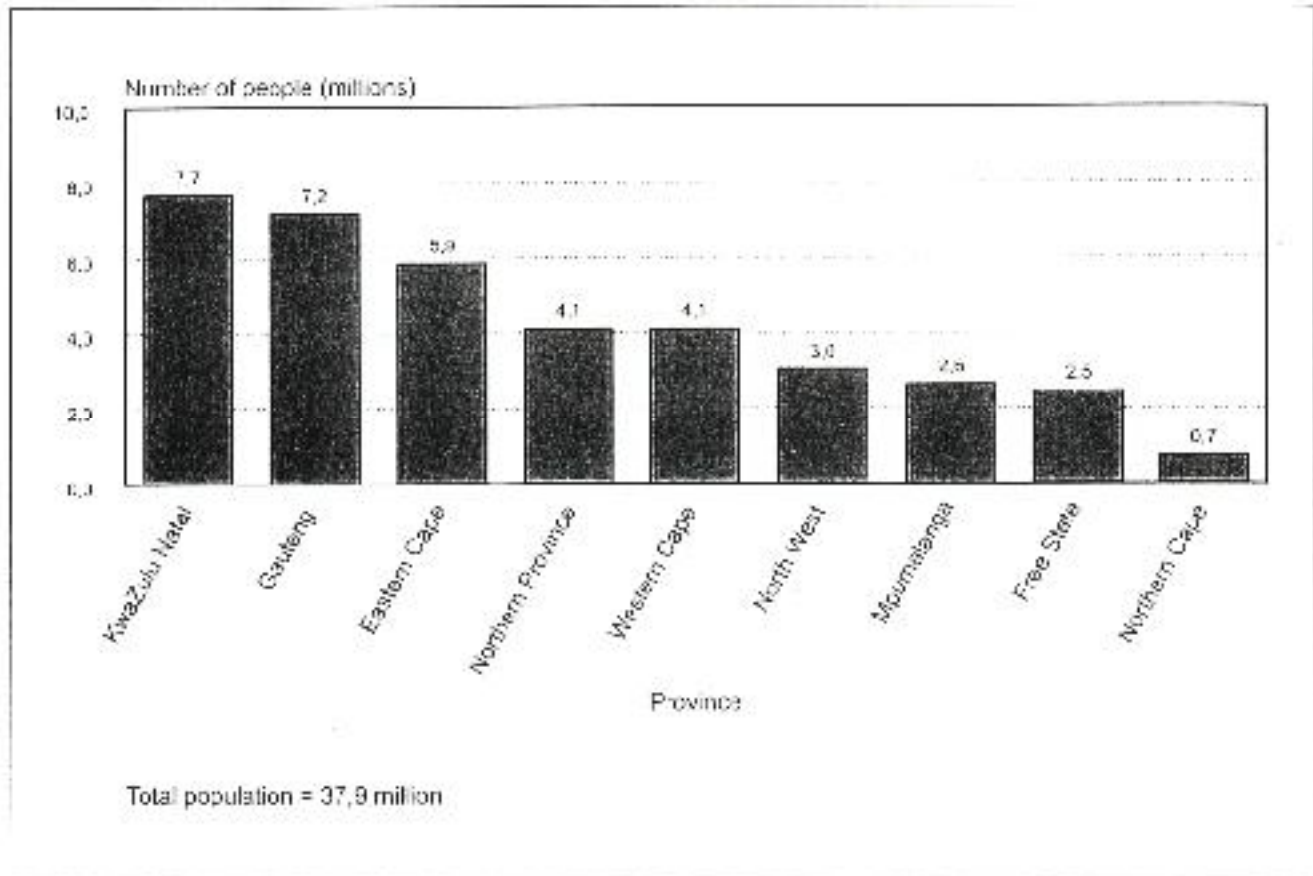
## Distribution of the population in urban and non-urban areas

The estimated number of people living in urban and non-urban areas in each province, adjusted for under-count, is shown in Table 2. The last three rows of the final column of the table show that more than half (55,4%) of the estimated population of South Africa lives in urban rather than non-urban areas.



## Distribution of the population by province

Figure 1 graphically illustrates the number of people living in each province. There are appreciable differences in the population size in each of the nine provinces.



**Fig. 1: Preliminary estimates of the population of South Africa in each province, based on the 1996 census, adjusted for under-count**

One sees from the figure that the largest province in terms of its population size is KwaZulu Natal with 7,7 million people, while the smallest is the Northern Cape with 0,7 million people.

# ADDENDUM H

**Table 2: Preliminary estimates of the size of the population of South Africa in urban and non-urban areas in each province, based on the 1996 census, adjusted for under-count**

Province		Males	Females	Total	
		Population in thousands	Population in thousands	Population in thousands	%
KwaZulu Natal:	Urban	1 615	1 726	3 341	43,5
	Non-urban	1 968	2 363	4 331	56,5
	<b>Total</b>	<b>3 583</b>	<b>4 089</b>	<b>7 672</b>	<b>100,0</b>
Gauteng:	Urban	3 511	3 400	6 911	96,4
	Non-urban	140	120	260	3,6
	<b>Total</b>	<b>3 651</b>	<b>3 520</b>	<b>7 171</b>	<b>100,0</b>
Eastern Cape:	Urban	1 025	1 163	2 188	37,3
	Non-urban	1 678	1 991	3 677	62,7
	<b>Total</b>	<b>2 703</b>	<b>3 162</b>	<b>5 865</b>	<b>100,0</b>
Northern Province:	Urban	233	257	490	11,9
	Non-urban	1 645	1 993	3 638	88,1
	<b>Total</b>	<b>1 878</b>	<b>2 250</b>	<b>4 128</b>	<b>100,0</b>
Western Cape:	Urban	1 773	1 929	3 703	89,9
	Non-urban	209	206	415	10,1
	<b>Total</b>	<b>1 982</b>	<b>2 135</b>	<b>4 118</b>	<b>100,0</b>
North West:	Urban	522	538	1 060	34,8
	Non-urban	971	1 012	1 983	65,2
	<b>Total</b>	<b>1 493</b>	<b>1 550</b>	<b>3 043</b>	<b>100,0</b>
Mpumalanga:	Urban	500	514	1 014	38,3
	Non-urban	788	843	1 632	61,7
	<b>Total</b>	<b>1 288</b>	<b>1 357</b>	<b>2 646</b>	<b>100,0</b>
Free State:	Urban	816	902	1 718	69,6
	Non-urban	403	349	752	30,4
	<b>Total</b>	<b>1 219</b>	<b>1 251</b>	<b>2 470</b>	<b>100,0</b>
Northern Cape:	Urban	256	279	535	71,7
	Non-urban	110	11	211	28,3
	<b>Total</b>	<b>366</b>	<b>380</b>	<b>746</b>	<b>100,0</b>
South Africa:	Urban	10 252	10 308	20 960	55,4
	Non-urban	7 911	8 987	16 898	44,6
	<b>Total</b>	<b>18 163</b>	<b>19 595</b>	<b>37 859</b>	<b>100,0</b>

ADDENDUM J

