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C.T. WHELAN and B.J. WHELAN

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THE TRANSITION TO RETIREMENT

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GENERAL SUMMARY

Introduction

Retirement now represents a long and significant stage in the life cycle of many Irish people. The number of retired persons in Ireland is increasing and seems likely to continue to do so. In this monograph we report on the results of a survey of employees who were in the early stages of retirement. Our objective is to examine the impact of retirement and not the ageing process as a whole. Since there is no single, generally accepted definition of retirement, our target population comprised members of the sampled households who defined themselves as having retired from work as an employee in the past five years.

Background to the Study

Retirement is primarily a twentieth century phenomenon which has arisen through improvements in life expectancy and developments in pension provision. In Ireland, the proportion in the older age groups appears to be rising, but at a rather slow rate, especially in comparison with other developed countries. It is likely to continue to rise slowly until about 2010 when a rapid increase will take place if present trends in migration and fertility are maintained. The proportion of elderly persons who are economically active appears to be falling quite substantially. In 1985, only 16 per cent of males aged 65 or over and 3.5 per cent of females in this age group were gainfully occupied.

Irish pension provision includes a fairly comprehensive social welfare pension scheme and a large and expanding number of private occupational schemes. About 80 per cent of all persons aged 65 and over were estimated to be benefiting from State social welfare pensions in 1986. This does not include retired public servants. The level of benefit paid under the State social welfare pension schemes has improved both in real terms and relative to take-home pay. About half of the current labour force are eligible for an occupational pension, the main excluded groups being farmers and other self-employed and many of those employed in small service sector firms.

Adjustment to Retirement

Our findings show that the majority of retired people adjust well to their situation and that retirement is not necessarily an unsatisfactory or stressful

experience. Almost 40 per cent of our respondents feared retirement when it happened. A smaller number — 32 per cent — had some difficulty in settling down. However at the time of the survey less than 30 per cent indicated that they continue to experience difficulties in adjustment. Only 1 in 7 were quite clearly unhappy about retirement, although an additional 1 in 4 still had some reservations. However, while adjustment difficulties in retirement are far from inevitable, the absolute numbers who do confront such difficulties ensure that, in overall societal terms, adjustment can constitute a significant social problem.

There is not one process of retirement but many. This is illustrated by the striking variations we observe in enjoyment of retirement across social classes. While almost 80 per cent of the professional and managerial class were enjoying retirement, this was true of less than 70 per cent of routine non-manual retirees and of just over 50 per cent of manual respondents. The stressfulness of the events is related to its predictability, its timing and the expectations and resources with which it is associated.

Reasons for Retirement

Almost 30 per cent of respondents had retired on health grounds, one-third had reached a compulsory retirement age and almost 1 in 8 had arrived at retirement by means of redundancy. There were significant variations by social class in the reasons given for retirement. Thirty five per cent of manual workers had retired on the grounds of ill health compared with 14 per cent of the professional and managerial group. The corresponding figures for retirement at a compulsory age were 48 per cent and 28 per cent.

Age at Retirement

The conventional image of retirement is still of a discrete event that takes place at a fixed point in time with 65 generally thought of as the "usual" retirement age. In fact our results show a wide dispersion around this age. Only one quarter of employees had retired at 65. Those in the lowest social classes are most likely to retire earlier and later. Almost 1 in 4 manual workers retire before 60. Seventy two per cent of those retiring before 60 did so on health grounds or because of redundancy.

The absolute number retiring, reasons for retirement and age at retirement are all directly related to the overall demand for labour. The overwhelming concern in recent times with youth unemployment creates a climate favourable to the early retirement through redundancy of older workers. Even where redundancy is not formally defined as early retirement, the disadvantages experienced by older workers in the labour market help to ensure that for many this is the de facto solution. Worsening labour market conditions are also likely to produce an increase in the proportion of men seeking and settling for the

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status of “disabled”. There are interesting parallels at both ends of working life; the attachment of adolescents and retirees to the labour force is weakening and the employment statuses of both groups are becoming increasingly heterogeneous.

Sources of Income

The recently retired derive their income from two main sources — State pensions or allowances and pensions from previous employers with the former playing the dominant role. Just over 50 per cent of the recently retired had a pension from a previous employer and 38 per cent of their total income came from this source. Professional and managerial retirees were more than twice as likely as their manual counterparts to have such a pension. Public sector respondents and those who had worked in organisations with more than 500 employees enjoyed similar advantages over those in the private sector and those in organisations with fewer than 25 employees.

Levels and Adequacy of Income

Our data tend to confound the stereotype of a retired person necessarily being poor. Mean disposable income does tend to fall on retirement. For our sample the mean disposable income fell from £132 per week while in employment to £83 after retirement. However, the overall net replacement ratio is about 73 per cent. This means that the average respondent suffered a drop of about a quarter when we contrast his pre-retirement and post-retirement situations. Social class, gender and size of organisation had significant effects on pre-retirement income. Gender is the only one of these variables that is strongly related to present income indicating that women continue to suffer disadvantages in the transition to retirement.

The central question relating to levels of income among the retired is the issue of adequacy. As well as calculating the replacement ratio described above, the study includes some limited analysis of the recently retired by reference to two possible poverty lines. In each case, the results suggest that the recently retired are somewhat less prone to poverty than the population as a whole. The recently retired also appear to possess relatively high levels of consumer durables and live in good housing conditions. Two groups among the recently retired who do appear to encounter serious problems are those who retire early through ill health and those who experience redundancy. Of course, our sample does not reflect the situation of all elderly people since it is confined to recently retired employees. It therefore excludes a number of significant categories including those who had been self-employed, the very old, the long-term unemployed and those who had not been economically active such as many widows. Some of these groups are likely to encounter more severe problems of income adequacy

than the recently retired. However, there does appear to be an increasing heterogeneity in the elderly population, and it would seem worthwhile to carry out further research, re-examining the living circumstances and incomes of all elderly persons. Such investigation would lead to better targeting of social welfare spending on the needy groups among the elderly and the retired.

Employment Deprivation, Leisure Adjustment and Enjoyment of Retirement

It is not just the financial situation of the retiree which is changed; a complete shift in life-style is often involved. It has been argued that, for those who have worked in dull, monotonous jobs demanding low skill levels, retirement is enjoyable for what it does not entail. This argument suggests that, when we have allowed for such factors as income and health, manual respondents should actually be deriving the greatest enjoyment from retirement. In fact, our results show just the opposite.

This finding demonstrates the need to develop a more sophisticated understanding of the psychological importance of work and the process of adjustment involved in retirement. Employment serves a variety of functions, over and above the provision of financial rewards, by embedding the individual in a web of social relationships. It provides psychological benefits by providing access to the following categories of experience

- (i) enforced activity;
- (ii) social contacts;
- (iii) pursuit of a collective purpose;
- (iv) a temporal structure;
- (v) social status/validation of personal identity.

Our survey asked respondents about a wide variety of such aspects of work. There was a consistent tendency for those at the lower end of the social class hierarchy to miss each aspect mentioned to a greater extent than did respondents from higher classes. Thus, it is clear that a substantial number of retired people miss a variety of aspects of their previous work roles, particularly those elements relating to the intrinsic content of the work and contact with fellow workers.

High levels of job satisfaction are clearly not incompatible with subsequent enjoyment of retirement. Those people for whom work has had the most positive value are also those who are most successful in finding positive values in retirement. The quality of retirement experience is determined by the assets and potentialities which the retiree brings to it. We have argued that such assets and potentialities go well beyond the economic. A crucial dimension relates to leisure.

Myths about leisure are frequently central to misunderstandings of the retirement experience. The role of leisure is expected to increase and to

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compensate for aspects of employment which may be missed. While we found that with retirement the overall number of hours devoted to leisure did increase, variations in enjoyment of retirement could not be explained either by amount of time spent in leisure or by increases in time devoted to leisure activities after retirement.

Factors which, however, were significantly and positively related to enjoyment of retirement were having a hobby and membership of voluntary organisations. Furthermore the manner in which leisure time was experienced was strongly related to enjoyment of retirement. Clearly factors such as reductions in income and a poor state of health may lead retirees to withdraw from significant areas of their one-time social lives and to experience feelings of having a great deal of time on their hands. However, such factors are far from providing a total explanation. Social class continues to be a significant factor and there are other important influences which are as yet poorly appreciated. The evidence we have presented does support the view that manual workers experience a greater degree of discontinuity between life in work and life in retirement. This discontinuity is reflected in their lower likelihood of involvement in hobbies and voluntary associations and lower probability of having general, as opposed to context-specific, friends, and it leaves them less well prepared for retirement.

A major factor in successful adjustment to retirement seems to be the development over a lengthy and, preferably predictable, pre-retirement period of a sufficiently varied and full life-style. It is this ability to draw on general skills and resources which seems most important rather than the making of specific plans or attendance at particular retirement courses. This conclusion does not involve a rejection of the need for pre-retirement courses but rather points to the limited impact which short courses given just before retirement can have. Increasingly, the argument is being made for longer courses and indeed for moving retirement planning back to the mid-life stage.

Our findings provide support for the introduction of more flexible work arrangements, retirement procedures and life styles generally. In particular they are consistent with arguments for greater flexibility of opportunity in movement from education to work to leisure and a view of adult education as lifelong learning. Progress along these lines is likely to be encouraged by the recognition that movement into and out of the labour market is becoming increasingly heterogeneous and by acceptance of the need to devise systems of income support which remove unnecessary obstacles to recipients' involvement in economic and social life.

Social Contact and Enjoyment of Retirement

Our survey shows that the family continues to be an important and preferred source of social contact. However, our findings also confirm the consensus

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emerging in the literature that contact with kin is unrelated to the morale of the elderly. Our discussion has drawn attention to the need for the elderly to avoid excessive demands for their children and perhaps, more importantly, to maintain a sense of independence and control and to avoid the embarrassment or humiliation that can accompany dependency.

While the results we have presented do not put us in a position to offer conclusive findings with regard to this issue they do demonstrate quite clearly that it would be dangerous to base policy on the "sentimental" or "utopian" assumption that increased contact between parents and their adult children necessarily increases well-being. Paradoxically, while retirees' feelings about the loss of their job can only be in small part explained by economic factors, the extent to which retired people receive social support from kin and friends is likely to depend on the conditions of economic exchange.

Chapter 1

INTRODUCTION AND BACKGROUND TO THE STUDY

Introduction

Retirement now represents a long and significant stage in the life cycle of many Irish people. It will become even more widespread in the years ahead since average retirement age is likely to continue to fall. It is, therefore, of considerable interest and relevance to examine objectively the situation of the retired. How well do they adjust to retirement and what problems do they have? Is the current framework of State and private arrangements for retirement adequate? How valid are the widespread stereotypes of retired people as being isolated and poor? Are the problems encountered by retired people mainly financial or economic such as inadequate pensions or lack of opportunity to engage in paid work, perhaps on a part-time basis? Or are their problems social and psychological in nature and better dealt with through improved retirement planning, more flexible retirement or various community development initiatives? These are some of the questions on which we hope our study will throw some light.

The opportunity to examine retirement in Ireland arose when the European Foundation for the Improvement of Living and Working Conditions approached the ESRI to carry out a study on this topic. The report submitted to the Foundation was based partly on existing data and literature and partly on a specially designed survey of the recently retired. The sampling methods and questionnaire used in this survey are described in Appendix 1.

The present paper analyses the results of this survey in greater depth. It begins by considering "retirement" as a concept and shows that it is only recently that significant numbers of people have been able to leave the labour force as they get older. Data are then presented documenting the growth in retirement in Ireland and on the basic structure of the pension system here. Chapter 2 examines the circumstances and conditions under which people retire, their reasons for retirement and their income levels after retirement. Chapter 3 deals with adjustment to retirement and demonstrates the strong effects of social class on various measures of post-retirement life satisfaction. Chapter 4 looks at contact with kin and friends and discusses some unexpected patterns revealed by the survey. The final chapter attempts to draw some conclusions from the study.

The Concept of Retirement

The idea of what constitutes retirement and how widespread it is has varied

considerably over time. Increasingly, however, it is a stage of the life cycle through which large numbers of people pass. It can be conceptualised as an event, a process or an institution. No single definition of retirement is accepted by social gerontologists or policy makers. However, most definitions characterise retirement as involving relinquishment of mid-life employment positions and reliance on sources of income other than salary to cover the major portion of living expenses (Parker, 1982, pp.32-33). The approach to the problem of definition which we adopted in our study was essentially a "subjective" one. Our target population comprised members of the sampled households who were aged 55 or over and who reported that they had retired from work as an employee within the last five years. The subjective element in the selection process does not present us with a major problem, however, since we are in a position to examine the range of objective situations associated with defining oneself as "retired". In any event even apparently "objective" definitions of "retirement" are not free from ambiguity. In a British National Survey using the definition of retirement as having worked at some time during the past twenty years but not now working or seeking work for pay, the correspondence of objective and subjective definitions varied from 54 per cent of "retired women" under pension age to 98 per cent of 'retired' men over pension age (Parker 1982, p.33). Estimates of the scale of retirement also vary depending on the manner in which part-time and seasonal work are treated and on whether retirement is equated with particular sources of income. The nature of our target population ensured that the task of designing an appropriate sample was not an easy one. A detailed discussion of the procedure adopted is set out in Appendix 1. The total number of people finally interviewed was 495.

Scope of the Present Study

Our purpose is to examine the impact of retirement and not the "ageing process as a whole". This latter issue has been the subject of a number of recent Irish studies (Blackwell, 1984; Daly and O'Connor, 1984; Horkan and Woods, 1986; Power, 1980; Whelan and Vaughan, 1982). Ideally an evaluation of the impact of retirement would be undertaken on the basis of a longitudinal study and would include members of the family other than the retiree. The resources available to us did not permit such an approach. We do, however, have the very significant advantage of having a substantial representative sample, something which is relatively unusual in the retirement field; we are also able to draw on a comparison group of 165 persons aged 55 and over who were still in employment.

The decision to restrict this study to those who have retired as employees in the previous five years and to omit the self-employed and old persons who have not been in the labour force for a number of years means that a number of

important sub-groups in the overall population are excluded from the survey. In the first place retirement is not necessarily a stage in the life cycle reached by everyone in the population. For example, the low labour force participation rate of women, especially those in the older age groups, means that relatively few women become "retired" on our definition. Even those who participate in the labour force do not necessarily retire. For example, the self-employed, and especially farmers, tend to continue in employment until death or at least up to very advanced ages. Furthermore, the long-term ill and the long-term unemployed are excluded. Hence, the group on whom our survey results are based — "retired employees" — are but a minority of the elderly population as a whole.

The data presented in Table 1.1 which were collected in Whelan and Vaughan's study (1982) of the elderly illustrate this point. The categories covered by the sample on which the present study is based are underlined in the table and it can be seen that only about half of elderly men are retired employees and only about 17 per cent of elderly women. However, it will be shown below that the numbers of retired persons in Ireland are increasing and are likely to continue to rise. Of course it must also be remembered that the impact of retirement is not necessarily confined to the person who retires and other members of the household are almost certain to be affected. For example, the household income will change, so affecting all members' consumption patterns. The newly retired person will be spending more time at home and household roles may have to be re-negotiated.

Table 1.1: *Males and Females aged 65 and over, Classified by Main Life-time Occupation and Economic Status at Time of Survey (Nov. 1977)*

<i>Main Life-time occupation</i>	<i>Males</i>			<i>Females</i>		
	<i>Still at Work</i>	<i>at Work</i>	<i>Not Total</i>	<i>Still at Work</i>	<i>Not at Work</i>	<i>Total</i>
	<i>Per cent</i>					
Self-employed (incl. farmers)	20.4	21.6	42.0	3.1	1.0	4.0
Employee	6.0	51.9	57.9	0.8	16.9	17.8
Housewife	0.0	0.0	0.0	0.0	72.0	72.0
Other	0.0	0.0	0.0	0.0	6.1	6.1
All occupations	26.5	73.5	100.0	3.9	96.1	100.0
n	180	501	681	37	907	944

Source: Re-analysis of data collected for the Whelan and Vaughan (1982) study.

Theoretical Perspective

It is important when offering explanations of the impact of retirement to avoid the fallacies which have undermined much of the empirical work in the area of ageing. Attempts to explain the process of retirement simply in terms of

disengagement or compensatory activity patterns fail to recognise that, as with ageing, there is not one process of retirement but many. The attempt to develop a conceptual model to be used as a guide for research and appropriate interpretation of existing findings has led many researchers to emphasise a "life-course perspective". This perspective emphasises the potential for differentiation in life experience between and within cohorts.

Underlying the life course perspective is the assumption that the circumstances and experiences of a cohort at any particular point in time are shaped by their cumulative life history and by the specific historical conditions affecting their earlier lives (Hareaven, 1982 p.1). Furthermore, members of the same cohort who differ in social and economic characteristics will have been exposed to different patterns of change and development. A cohort may be deeply divided by the economic conditions its members have experienced and it has been shown that these divisions have a remarkable tenacity throughout the life course (Pearlin, 1982; Elder 1974). When retirement is viewed from the perspective of the lessons derived from a broader analysis of life events we might expect the stressfulness it causes to be related to:

- (i) its predictability;
- (ii) its timing and relation to other events; and
- (iii) the expectations and resources with which it is approached. The same event will have effects that vary with people's coping skills and their access to and use of economic and social resources.

In the chapters that follow we will examine variation in types of retirement, systems of provision, retirement conditions, expectations from and adjustment to retirement, sources and levels of social support, and endeavour to provide an explanation of such variability.

The Emergence of Retirement

Retirement is primarily a twentieth century phenomenon. Despite the decline in agricultural employment the labour force participation of the elderly was high in the earliest stage of industrial capitalism. The average age of retirement among British industrial workers increased between 1885 and 1910 (Myles, 1984). However, the restructuring of work which undermined the traditional system of production based on patriarchal practices led to an increasing need for employers to have available some system of dispensing with and providing for older workers (Graebner 1980, p.19, Myles 1984, p.13).

Improved life expectancy also contributed to the emergence and institutionalisation of retirement not only through an increase in the numbers available for retirement but also through increased competition for jobs between older and younger workers. The impact of rapid technological change on employers' labour requirements and intensified intergenerational competition

increased the popularity of the “wear and tear” theory of biological ageing and provided an ideological legitimisation for mandatory retirement (Markeides and Cooper, 1987, p.3). Developments in relation to retirement have always been closely connected to wider manpower problems. Older people have constituted a reserve army of labour.

In periods of slump, for example, they may be drawn out of the labour market more quickly than other groups (particularly unskilled and semi-skilled workers); in periods of labour shortage, the justification for retiring and becoming a “non-producing consumer” may be questioned as part of a campaign to hold back or retain people in the labour force (Phillipson, 1982, pp.16-17).

Recent accounts emphasise the role of elites in spreading retirement principles (Graebner, 1980). Myles (1984, p. 14) concludes that inconsistencies in working class attitudes towards retirement reflect the fact that pre-World War II pension systems were intended to supplement rather than replace wages. The spread of the retirement principle required the creation of a retirement wage. “Pre-war public pensions took the form of social assistance for the indigent, not a retirement wage for a population of superannuated elders” (Myles, 1984, p.10). The replacement of the traditional concept of social assistance with the notion of social security came about only in the context of the post-World War II boom (Myles, 1984, p.41)¹

Factors Influencing the Development of Retirement in Ireland

The age structure of the population, particularly the proportion in the older age groups, underlies and interacts with trends in retirement. In Table 1.2 the age structure of the Irish population in the years 1926 to 1986 together with projections for 1991 to 2021 are presented. It may be seen from this table that after a sustained increase in the proportion aged 65 and over from 1926 to 1961, a peak of 11.2 per cent was reached in 1966. A swing from net emigration to net immigration then caused a decline in this proportion to 10.7 per cent in 1979. The proportion rose to 10.8 per cent in 1986 in response to the increase in emigration among the younger age groups.

Expectation of life has also increased. In 1926, about 60 out of every 100 people could expect to reach age 60 and beyond. By 1946 this had reached 66 and by 1971 it was almost 80. Or, looked at in another way, in 1961 at 65 males had life expectancy of 12.1 years and females 13.3, while in 1971 this had increased to 12.4 and 15.0 years respectively. By 1981, males at 65 had a life expectancy of 12.6 years and females at 65 an expectancy of 15.7 years. Ages 75 and 85 show similar rises in life expectancy.

1. Myles notes that despite the rhetoric of the citizen's wage associated with the Beveridge report in the United Kingdom when the legislation came into effect in 1948 the benefit level was only 19 per cent of the average industrial wage.

Table 1.2: *Percentage of Total Population in Various Age Groups in the Census Years 1926-1986 together with Projected Figures for 1991 - 2021*

Year	Age Group				Total population
	65 and over	75 and over	80 and over	85 and over	
<i>Per cent of total population</i>					
1926	9.14	2.97	1.42	0.50	2,971,922
1936	9.66	2.96	1.17	0.39	2,968,420
1946	10.64	3.38	1.33	0.45	2,955,107
1951	10.69	3.67	1.49	0.45	2,960,593
1961	11.18	4.21	1.97	0.66	2,818,341
1966	11.20	4.12	1.94	0.70	2,884,002
1971	11.07	4.00	1.92	0.70	2,978,248
1979	10.73	3.84	1.79	0.67	3,368,217
1981	10.74	3.38	1.84	0.67	3,443,405
1986	10.85	4.06	1.93	0.72	3,540,643
1991	11.13	4.40	2.08	0.76	3,536,300
1996	11.28	4.63	2.32	0.85	3,500,600
2001	11.38	4.84	2.46	0.98	3,472,400
2006	11.82	4.93	2.62	1.07	3,426,500
2011	12.81	5.01	2.67	1.15	3,413,400
2016	14.65	5.32	2.76	1.20	3,380,100
2021	16.52	9.08	3.00	1.27	3,347,600

Note: The 1991-2021 population projections shown use assumptions M2 and F2 i.e., the "medium" migration assumption and the "low" fertility assumption. The projections are not very sensitive to changes in the fertility assumption.

Sources: 1926-1986 Census of Population, Population and Labour Force Projections 1991-2021 (CSO).

The projections for the years 1991 to 2021 illustrate the demographic background against which future developments in pensions and retirement patterns will occur. The proportion aged 65 and over is projected to increase marginally up to about 2011. After this a very sharp rise is projected to take place. The steady increase in the proportion of the population in the oldest age groups should also be noted.

Most other developed countries are already beginning to experience this sustained increase in the proportion of the population in the older age groups. It arises partly from increased life expectancy and partly from reductions in fertility. In 1985, out of the 21 Council of Europe member states, Ireland was one of the three which had a fertility rate above replacement level. Thus the problems caused by the ageing of the population for retirement provision will be less severe and occur somewhat later in Ireland than elsewhere. Of course, this prediction would have to be modified if Irish trends in migration or fertility show dramatic changes.

There has been a marked secular decline in the proportion of the elderly who remain in the labour force. Table 1.3 shows the numbers and percentages of

over 65s who were gainfully occupied as recorded in the Censuses of 1926 to 1981 and in the Labour Force Survey of 1985. A note of caution must be introduced in the reading of this table. There is a lack of comparability between

Table 1.3: *Numbers (in Thousands) and Percentages of Males and Females aged 65 and over Classified by whether Gainfully Occupied or Not Gainfully Occupied as Recorded in the Various Censuses 1926-1981 and in the Labour Force Surveys, 1979 and 1985*

Source	All Occupations					
	Total Gainfully Occupied		Total Not Gainfully Occupied		Total Aged 65+	
	Males	Females	Males	Females	Males	Females
1926 Census No. ('000)	94.6	33.5	34.0	109.6	128.6	143.1
Per cent	73.5	23.4	26.5	76.6	100.0	100.0
1936 Census No. ('000)	94.9	31.9	46.0	113.9	140.9	145.8
Per cent	63.7	21.9	32.7	78.1	100.0	100.0
1946 Census No. ('000)	97.7	29.9	57.9	128.9	155.6	158.7
Per cent	62.8	18.8	37.2	81.2	100.0	100.0
1951 Census No.('000)	90.5	27.4	64.5	134.0	155.0	161.4
Per cent	58.4	17.0	41.6	83.0	100.0	100.0
1961 Census No. ('000)	76.9	24.9	72.4	140.9	149.3	165.8
Per cent	51.5	15.0	48.5	85.0	100.0	100.0
1966 Census No.('000)	72.6	22.9	77.3	150.2	149.9	173.1
Per cent	48.4	13.2	51.6	86.8	100.0	100.0
1971 Census No. ('000)	66.2	20.3	84.5	158.9	150.6	179.2
Per cent	44.0	11.3	56.1	88.7	100.0	100.0
1979 Labour Force Survey	42.1	9.1	120.0	189.9	162.1	199.0
No. ('000)	26.0	4.6	73.9	95.4	100.0	100.0
1981 Census No. ('000)	39.2	9.8	125.9	194.0	165.2	203.8
Per cent	23.8	4.8	76.2	95.2	100.0	100.0
1985 Labour Force Survey						
No. ('000)	26.8	7.4	140.3	204.4	167.1	211.8
Per cent	16.0	3.5	84.0	96.5	100.0	100.0

Source: Census 1926-71 and 81; Labour Force Surveys 1979 and 1985.

the figures for the Census years 1926 to 1971 and the figures given for the years 1979, 1981 and 1985. First, the form of questionnaire for the Labour Force Survey is quite different from that used in the Censuses before 1981. In the Censuses prior to 1981, the category "retired" was not explicitly offered to respondents. Instead, they were expected to write in "retired" under the occupation heading. In subsequent Censuses, and in all the Labour Force Surveys, the question on employment status explicitly includes a retired category which respondents can endorse. Secondly, the Labour Force Survey is administered by an interviewer and based on a sample. Given the format of the early Censuses, it seems likely that the figures for these years understate the proportion retired and somewhat overstate the proportion in the labour force.

Despite this problem of interpretation, it seems clear that the proportion who remain economically active has been declining and is continuing to do so.

Furthermore, the bulk of the increase is concentrated in the period after 1951. Between 1926 and 1951 the number of males over 65 not gainfully occupied increased from 34,000 to 64,500 — an increase of just over 30,000 or, expressed as percentages, from 26.5 per cent to 41.6 per cent, i.e., an increase of 15 percentage points. The corresponding increase for the period between 1951 and 1985 amounted to 76,000 persons, an increase of almost 35 percentage points. As of 1985, only 16 per cent of males and 4 per cent of females are in the labour force. These figures are likely to have fallen even further since then as a result of redundancies and the poor employment situation.

The low level of labour force participation by those aged 65 and over has been accompanied by a fall in average age at retirement. This trend is attributable in part to the difficulties workers find in obtaining new employment if they are made redundant late in life. The improved levels of both public and private pension provision, as described below, are also likely to have encouraged people to retire earlier. It seems likely that this pattern will persist for the foreseeable future. Thus, the proportion of the Irish population who are retired is likely to increase steadily even though the proportion of elderly in the population will not begin to rise substantially for some 20 years or so.

Change in the Occupational Structure and Pension Provision

The emergence of retirement as a significant phase in the life cycle was linked in Ireland, as elsewhere, to the transformation of the labour force and improvements in the availability and level of pensions. The scale and speed of the restructuring of the economy in the post-1951 period, which involved movement from one based primarily on self-employed peasant farming to one based on wage earning, have been amply documented (Rottman and O'Connell, 1982). During this period, the enormous reduction in the numbers of self-employed farmers and the expansion in public sector employment have been especially significant for pension provision. Improved economic growth also led to more widespread coverage and better quality pension schemes for employees in the private sector.

The first type of public pension arose from the Old Age Pension Act of 1908 which gave those over 70 a small, means-tested, non-contributory pension. The next major change in the public pension scheme took the form of the introduction of a contributory social insurance type of pension in 1961. At the outset, the basic level of benefit under this scheme was fixed so that it was significantly higher than the basic rate of benefit paid under the social assistance means-tested non-contributory old age pension. Hughes (1985) notes that the differential in favour of the contributory scheme was necessary to make the scheme acceptable to insured workers who were being asked to increase their social insurance contributions to partly finance the new scheme. In addition, he concludes that

it appears to have been considered by the authorities that the long-term needs of the elderly were greater than the short-term needs of the sick and the unemployed. The basic benefit level for the elderly was therefore set at a higher level than the basic benefit paid under the unemployment and disability schemes. The benefits paid under these schemes were originally designed to provide a subsistence level of living at the time they were introduced in 1952.

Table 1.4 documents the very considerable increase in the number of beneficiaries which has taken place over the past 30 years. In 1974, a substantial expansion in the coverage of the Social Welfare pension scheme took place. Up to that time, only manual workers and those earning below a relatively low ceiling paid into and benefited from the State's contributory social insurance scheme.

Table 1.4: *Total Numbers of Beneficiaries of Old Age, Widows' and Retirement Pensions (as of 31 March 1950-1971 and as of 31 December 1976-1986) in Selected Years, together with Population Aged 65 and over and the Proportion of this Population Benefiting from these Pensions.*

	1950	1951	1956	1961	1966	1971	1976	1979	1986
Old age (contributory) pensions	—	—	—	29.1	40.6	41.5	55.2	63.4	73.9
Adult dependants	—	—	—	5.9	7.8	8.6	6.7	9.3	9.5
Widows' (contributory) pensions*	—	—	—	18.1	23.1	29.3	34.7	37.5	43.9
Widows' (non-contributory) pensions*	14.9	14.9	15.2	13.1	12.1	9.3	6.9	5.6	9.5
Old age and blind (non contributory) pensions	160.3	156.6	165.5	124.5	112.6	113.6	129.5	132.2	124.9
Retirement pensions	—	—	—	—	—	3.5	25.8	30.8	37.9
Adult dependants	—	—	—	—	—	0.8	4.6	5.0	5.0
Total above pensions	175.2	171.5	180.7	190.7	196.2	206.6	263.4	283.8	304.6
Estimated number of persons in the population aged 65 and over**	315.9	316.4	315.8	315.1	323.0	329.8	349.6	361.4	384.4
Total above pensions as a percentage of the estimated population aged 65 and over	55.5	54.2	57.2	60.5	60.7	62.6	75.3	78.5	79.2

*It is assumed, based on a personal communication from the Department of Social Welfare, that: (a) that 55 per cent of those receiving Widows' (both contributory and non-contributory) pensions are aged 65 or over. (b) that 50 per cent of adult dependants of old age contributory pensioners are 65 or over. (c) that 40 per cent of adult dependants of retirement pensioners are 65 or over.

**The figure for 1976 was estimated by linear interpolation from the 1971 and 1979 Censuses.

Source: Reports of the Department of Social Welfare 1950-1986; Census of Population 1951-1986.

In 1974 coverage was increased to include most employees in private and semi-State employment. In 1950 an estimated 51 per cent of all persons over 65 availed of a State pension. By 1986 this had reached 79 per cent.

Table 1.5 shows that the quality of the contributory pension has substantially improved over time. The real value (i.e., the value at constant 1980 prices) of the Old Age Contributory Pension grew from a value of £11.57 at its introduction in 1961 to £30.41 in 1986. Indeed, the table demonstrates that pensions have more or less kept pace with changes in average gross earnings among the employed population. As of July 1986, the old age (contributory) single person rate amounted to just under 30 per cent of average gross industrial earnings

Table 1.5: *Maximum Personal Rate of Old Age (Contributory) Pension at Dates on which Changes came into Effect 1961-1986, Actual Value and Value Deflated by Consumer Price Index and by an Index of Gross Average Industrial Earnings**

<i>Date of Increase</i>	<i>£(nominal)</i>	<i>Rate Deflated by</i>	
		<i>CPI*</i>	<i>Av. Ind. Earning Index*</i>
January 1961	2.00	11.57	25.01
January 1963	2.25	12.35	25.11
January 1964	2.50	12.84	25.39
January 1966	3.00	14.15	26.33
January 1968	3.25	14.35	24.75
January 1969	3.625	15.06	24.83
January 1970	4.125	15.96	24.93
October 1970	5.00	17.85	26.22
October 1971	5.50	18.01	25.16
October 1972	6.20	18.73	24.44
July 1973	7.20	19.29	24.07
July 1974	8.50	19.34	23.75
April 1975	10.50	21.47	25.00
October 1975	11.05	20.98	23.87
April 1976	12.15	21.05	24.05
October 1976	12.75	20.57	23.01
April 1977	13.90	21.17	23.40
October 1977	14.60	21.48	22.93
April 1978	16.04	22.03	22.94
April 1979	18.60	23.27	23.73
October 1979	19.60	22.59	22.77
April 1980	24.50	24.81	22.73
April 1981	30.65	26.97	25.79
October 1981	32.20	25.94	25.41
April 1982	40.25	29.75	28.60
July 1983	45.10	29.56	28.59
July 1984	48.25	29.41	27.87
July 1985	51.40	29.89	27.54
July 1986	53.45	30.41	27.54

*Both the CPI and earnings index used are based so that November 1980 = 100. With the exception of the entry for July 1986, the figure shown is the average of the deflated values of the rate of pension at the beginning and end of the period to which it applied. The figures for July 1986 is the deflated value of the pension on that date.

while the rate for married couples was 52 per cent of gross industrial earnings. Bearing in mind that take-home pay has grown a good deal more slowly than gross earnings (because of the increases in direct taxes), it seems likely that the position of pensioners relative to the employed has improved somewhat more than these figures suggest. Detailed analysis of this topic cannot be pursued because no series on net earnings per worker is published.

Occupational Pension Schemes

In addition to the State pension schemes, many retired people receive a pension from their previous employer. Such pensions can be either contributory or non-contributory and vary enormously in eligibility conditions, coverage and quality of benefits.

A recent survey conducted by the ESRI (Keogh and Whelan, 1985) estimated that the following percentages of the overall labour force were covered by occupational pensions:

	<i>No. of persons in this sector (000)</i>	<i>Number (000)</i>	<i>Estimated Coverage Per cent</i>
Industrial and large service firms (excl. building and construction)	416.4	238.6	57.3
Small service firms and non-agricultural self-employed	213.6	0.0	0.0
Agriculture, forestry and fishing	182.0	0.0	0.0
Private sector building and construction	67.0	50.2	75.0
Non-commercial public sector	231.0	231.0	100.0
	213.0		100.0
All sectors	1110.0	519.7	46.8

Thus, just under half of the current labour force will be eligible for occupational pensions. It should be noted, of course, that the well-developed pension arrangements in the public sector exercise a substantial influence on this proportion. If the public sector is excluded, the data suggests that only 33 per cent of the remainder of the labour force are eligible for occupational pensions.

Despite the uncertainty about the exact numbers involved, it seems clear that the number of persons who are eligible for an employer's pension when they retire is on the increase. This is partly due to the extension of pensions to larger numbers of workers in the private sector, partly to the increased importance of the public sector in employment terms and partly to the secular shift from agriculture to industry and services.

It must be borne in mind, of course, that the quality of these pensions varies considerably. Some are simply a fixed sum, which is subject to erosion by inflation, others are revised from time to time but not necessarily in line with inflation while some guarantee parity with consumer prices or, in the most

favourable case, parity with salary increases in one's former grade. The latter type of pension is the norm in the civil service. The Irish Association of Pension Funds carried out a survey of schemes operated by its members in 1982 and found the following breakdown of type of scheme:

	<i>Percentage of Members</i>
Regular review/automatic increase, etc.	43.3
Consumer Price Index	1.8
Parity with pay of one's grade	27.3
No increase — pension is fixed	27.6

These figures relate to scheme members (current contributors) and do not necessarily apply to current beneficiaries. Furthermore, they relate only to the larger private sector firms and commercial semi-State bodies. It is to be expected that the schemes from which retired people are currently benefiting, being older, would be of somewhat poorer quality and that former employees from the smaller firms would have poorer pensions. On the other hand, if public servants were to be included, this would certainly increase the proportion with high quality pensions.

Provision of Services for Pensioners

In addition to pensions, a number of specific services for pensioners were introduced in the 1960s and 1970s. Free travel on public transport was granted to all old pensioners in 1967. At the same time, pensioners living alone or with their spouse only were given a "free electricity allowance" entitling them to a certain number of units free of charge each month. Free TV licences were granted in 1968 and a free telephone rental scheme for those living alone was provided in 1978. A scheme for providing free fuel to needy pensioners was introduced on a nationwide basis in 1980.

Theoretical Explanations of the Expansion of the Pension Systems

Attempts to explain the development of pension systems, over the past two decades, have formed part of a broader attempt to apply a variety of analytical frameworks to the study of the welfare state. Economic growth in Ireland after 1958 provided the base for the expansion of the welfare provision. Gould (1981, pp. 130-131) concludes that the biggest single factor responsible for the relatively faster growth of public expenditure relative to GNP in Ireland during the 1960s and 1970s was the need for Ireland to catch up industrially, economically and in social welfare terms with her neighbours and trading partners, and the subsequent faster growth rate of public outlays that this simple need generated.

This view echoes Alber's 1981 conclusion that after the Second World War, expansionist social policies appeared to be a by-product of prosperity throughout Western Europe independently of the political situation. Growth was greatest in those countries which had previously been among the European laggards as regards social insurance cover.

The new generation of comparative studies, however, as Shalev (1983b, p.340) notes, provides little support for the view that economic and technological imperatives produce increasing convergence on policies irrespective of political ideologies. Increasing evidence of divergence rather than convergence in expenditure in the major capitalist nations throughout the 1960s and the 1970s and the failure of economic variables to explain such variation encouraged the development of political explanations (Castles, 1982, pp.61-70; Skocpal and Amenta 1986, p.137). The explanation for observed divergences has centred on the characteristics of political systems and in particular party systems. The social democratic model which has dominated cross-national research on social expenditure in industrial societies sees a commitment to welfare as a product of a strong political left (Shalev 1983a and b). Attempts to explain puzzling exceptions to the social democratic model such as the Netherlands have led others to focus on the absence of opposition from a strong and unified right.

The Irish case does not fit neatly into either of these categories. However, changes in social welfare expenditure levels should be seen in the context of the restructuring of the political system from the early 1950s on, which saw competition for votes centre on promises of economic and social progress. Competition for office between two cross-class populist competitors encouraged the development of election platforms involving promises to the widest range of electors.

Chapter 2

PATTERNS OF RETIREMENT AND THEIR ECONOMIC CONSEQUENCES

Patterns of Retirement

We now turn to the data from our survey and begin by examining the process of retirement, when it happens and why people retire. To ascertain the "reasons" for any event from survey data is difficult. Respondents tend to give the most obvious proximate cause rather than enumerating all the necessary conditions for a given event. Thus, if one simply asks "why did you retire", replies tend to relate to the immediate factors which precipitated the decision rather than to the full set of circumstances involved. In particular respondents are likely to stress "push" factors such as ill health, redundancy on compulsory retirement and to ignore "pull" factors such as the relative attractiveness of the pension available or the desirability of retirement on other grounds. We will attempt to assess the relative importance of "push" and "pull" factors for our sample below.

We begin by analysing the responses to an open-ended question relating to reasons for retirement. These fell into four main categories:

- (i) poor health
- (ii) the operation of a compulsory retirement age
- (iii) redundancy
- (iv) other reason.

The reasons given for retirement by respondents broken down by social class are set out in Table 2.1. Almost 30 per cent of respondents had retired on health grounds; one-third had reached an age at which retirement was compulsory; almost 1 in 8 had arrived at retirement by means of redundancy while almost

Table 2.1: *Reason for Retirement by Social Class (per cent by Row)*

<i>Social Class</i>	<i>Compulsory Retirement</i>		<i>Redundancy</i>	<i>Other</i>	<i>Total</i>	<i>n</i>
	<i>Health</i>	<i>Age</i>				
Professional and Managerial	13.7	48.4	9.5	28.4	100	95
Routine Non-Manual	25.0	33.3	11.7	30.0	100	120
Manual	34.6	27.9	15.0	22.5	100	280
Total	28.3	33.5	13.1	25.5	100	495

$\chi^2 = 24.8$ $p < .001$.

a quarter gave other reasons. There would, of course, be considerable variation within the health category from those who suffered serious and more or less complete breakdowns in health to persons experiencing a sort of "slowing down" process. Elsewhere, it has been observed that a declining proportion of retirements occurs on health grounds. Parker (1982, p.98) identifies three trends that are influential in accounting for this fact:

- (i) improvement in medical services and the general health standards of older people;
- (ii) the decline in the number of jobs requiring hard physical work
- (iii) and, most importantly, the growth in administrative retirement, i.e., compulsory retirement at a fixed age.

Retirement on the basis of redundancy is clearly influenced by the economic situation and the overall demand for labour. However, previous work (e.g., Whelan and Walsh, 1977) has shown that older workers experience grave difficulties in finding new jobs even in periods of relatively buoyant labour demand. Given the continuing employment problems experienced in Ireland since 1983, when our respondents were interviewed, and the recent large-scale public sector redundancies, this reason for retirement is likely to have grown in importance.

While the relationship between retirement and physical health has been a matter of controversy the evidence generally points in the direction of ill health causing retirement rather than retirement leading to a decline in health (Parker, 1982, pp. 110-112).

There were significant variations by social class in the reasons given for retirement. Almost half the professional and managerial group had retired because they had reached an age at which retirement was deemed to be mandatory, while almost 10 per cent had arrived at retirement by means of redundancy. The corresponding figures for manual workers were 35 per cent and 15 per cent. The retirement profile of routine non-manual employees falls about midway between the other classes. About a quarter of all of the class groups fell into the residual category.

Both the size of the organisation the respondent had worked in and the public sector/private sector distinction had significant effects on reason for retiring. Not surprisingly, compulsory retirement on the grounds of age was substantially more likely in the public sector than the private sector — the respective magnitudes being 42 per cent and 26 per cent. Retirement through redundancy, on the other hand, was over three times more likely in the private sector and accounted for 1 in 5 of such workers. While there was little difference across sectors in the proportion retiring on health grounds, employees in smaller organisations (i.e., those with less than 100 employees) were more likely to have retired on health grounds. They were also a good deal less likely to have

experienced "administrative" retirement on age grounds but differences in relation to redundancy were slight.

In interpreting the effects of social class, size and sector on patterns of retirement it is necessary to take into account the relationship between these variables. Thus almost 30 per cent of public sector employees were in the professional and managerial category compared with 11 per cent of those who had worked in the private sector. Corresponding differences were observed between those who had been employed in organisations with more than 500 workers and those from smaller organisations. In order to allow for such interrelationships between qualitative variables we have made use of logistic regression.

Since this technique will be used at several points in this paper, some explanation of how its results can be interpreted is in order here. In Table 2.2 the dependent dichotomous variables are the three main types of retirement we

Table 2.2: *Logarithmic Coefficients Expressing the Log Odds of Retiring on Different Grounds*

	<i>Retirement on Health Health Grounds</i>		<i>Retirement at a Compulsory Retirement age</i>		<i>Retirement through Redundancy</i>	
	<i>Standard Error</i>		<i>Standard Error</i>		<i>Standard Error</i>	
Intercept (Female, Manual, Organisation Size 25 or less, Private Sector)	-.479	(.357)	-1.8170	(.380)***	-1.339	(.450)***
Professional and Managerial	-1.160	(.344)***	.845	(.270)***	-.139	(.430)
Routine Non-Manual	.580	(.263)*	.427	(.251)	-.368	(.374)
Organisation Size 26-100	.215	(.388)	-.003	(.374)	-.163	(.442)
Organisation Size 101-500	-.467	(.341)	.773	(.336)*	.029	(.417)
Organisation Size over 500	-.326	(.286)	.554	(.298)	.109	(.418)
Public Sector	.162	(.076)*	-.022	(.085)	-1.527	(.396)***
Male	-.013	(.298)	.527	(.297)	.0668	(.398)

*p < .05

**p < .01

***p < .001

have discussed. The estimated coefficients may be interpreted as increments or decrements to log odds of retiring for the three types of reason specified (i.e., retirement through reaching compulsory retirement age, redundancy, and retirement on health grounds) but are otherwise similar to dummy variables coefficients in a normal regression. The intercept represents the effect of categories omitted in the construction of dummy variables so that in this case it represents the log-odds for female manual retirees who had been employed in organisations

with less than 25 employees in the private sector. Their log-odds of retiring on health grounds are -0.497 and their odds are therefore:

$$\text{antilog}(10.497) = \exp(10.497) = 0.62$$

Thus for every 100 who retire on other grounds, 62 retire on health grounds. Odds can be transformed into a probability as follows:

$$\text{Probability} = \frac{\text{odds}}{1 + \text{odds}} = \frac{.62}{1.62} = 0.383$$

In the case of male professional-managerial employees in large organisations in the public sector the odds of retiring on health grounds are

$$\exp(10.497 + 11.16 + 10.326 + 0.162) = .16$$

$$\text{and the probability is: } \frac{.16}{1.16} = .138$$

From the three equations in Table 2.2 it is clear that, statistically, social class is the major independent determinant of retirement on health grounds. When class and size are controlled for, public sector employees are seen to be more likely than private sector employees to retire on health grounds. In the bivariate relationship this effect is obscured by the higher social class profile of public sector employees. Retirement at a compulsory retirement age is positively related to social class and size of organisation. On the other hand, sector is the only variable to have a significant effect on the probability of retirement through redundancy.

Voluntary or Involuntary Retirement

In considering reasons for retirement, Parker (1982, p.35) notes that one of the commonest distinctions made is that between voluntary and involuntary retirement. However, it is not always easy to see where one ends and the other begins. "If", says Parker, "a person responds to an employer's call for volunteers to retire, or if he announces he is giving up a job that is still open to him, then the act is certainly voluntary. But if he reaches mandatory retirement age in a job and accepts the situation willingly, is it voluntary or compulsory?"

To investigate this issue, we asked the reasons for retirement in two ways. First, we asked, in open-ended form, a simple why question. Then we asked

respondents to specify whether their retirement was voluntary or compulsory, i.e., whether the employer had insisted they retire even though he/she would have preferred to stay on. On this basis, 71 per cent of our respondents said they had retired voluntarily with 30 per cent having retired at the request of their employer. Involuntary retirement was substantially more common in the lower social classes; the respective figures for the professional and managerial group and manual groups were 20 per cent and 35 per cent.

One might naturally expect retirement conditions to influence whether retirement was voluntary or involuntary. However, neither income or the respondent's current income as a proportion of their pre-retirement pay has a significant influence. This seemingly paradoxical outcome can be explained in part by the relationship of type of retirement to whether retirement is voluntary or involuntary. The most disadvantageous retirement conditions are associated with retirement on the grounds of redundancy or poor health. However, while over 30 per cent of the redundant group indicated that their retirement was involuntary, this was true of only 17 per cent of those retiring on health grounds. Conversely, while retirement at a compulsory retirement age is associated with favourable retirement conditions, almost 40 per cent of those who retired on such grounds indicated that they had been reluctant to retire. Thus, with the exception of redundancy, the relationship between type of retirement and the respondent's willingness to retire is not straight forward.

A further complicating factor is the extent to which respondents found the work required in their job a strain. Contrary to what one might expect, it was the professional and managerial group who were most likely to report such experiences; the respective percentages for the higher white collar group and all other workers were 43 per cent and 32 per cent. Of those who reported negative effects 35 per cent indicated that work was affecting their mental health compared with 18 per cent who referred to physical health consequences. There were clear class differences in this pattern. Thus while 68 per cent of the professional and managerial group pointed to mental health effects this was true of only 22 per cent of manual workers. The class effects are particularly striking because they emerge despite the fact that these who have retired on health ground are most likely to report that their previous work had imposed a strain on them and the higher white collar group are least likely to have retired on such grounds. Social class is thus negatively related to involuntary retirement because it is negatively related to retirement through redundancy and positively related to work strain; the overall effect is moderated because of the negative relationship of class to retirement on health grounds. From Table 2.3 we can see that work strain, retirement on health grounds and social class all have independent negative effects on involuntary retirement while retirement through redundancy has a strong positive effect.

These results also suggest that “push” rather than “pull” factors are more important in our sample. The higher status occupations with better retirement provision were more likely to have retired voluntarily while those retiring through redundancy were much more likely than others to have retired involuntarily. It is possible, however, that as state and private pension provisions improve, “pull” factors may assume increasing importance.

Table 2.3: *Logarithmic Coefficients Expressing the Log Odds of Involuntary Retirement*

		<i>Standard Error</i>
Work Strain	-.471	(.254)*
Retirement on Health Grounds	-.602	(.280)*
Retirement Through Redundancy	1.902	(.3230)***
Professional and Managerial	-.819	(.339)**
Routine Non-Manual	-.412	(.274)
Intercept (No Work Strain, Retirement on Grounds Other Than Health and Redundancy, Manual)	-.730	

*p < .05
 **p < .01
 ***p < .001

Retirement Conditions

Age at Retirement

In the previous section we have shown how the form which retirement takes is influenced by social and organisational characteristics. In what follows we will demonstrate how social background operates directly, and through the influence of intervening factors, to determine retirement conditions.

The first characteristic to which we direct our attention is the age at which respondents retired. Schuller (1987, p.35) points out that, while the use of the term “life cycle” implies a repetition of experience (Giddens, 1984,p.35), transitions themselves undergo change over time in their location in the life-cycle raising the question of how adequately chronological age marks out life cycle stages.

“The conventional image of the transition out of employment is still that it is a discrete event that takes place at a given point in time, which is, moreover, generally a chronological age fixed and common to most of the population” (Schuller, 1987,p.354).

The most common perception is probably of 65 as being the “usual” retirement age. In fact our own results show a wide dispersion around this age. Only one-quarter of employees had retired *at* 65. Over half of the respondents had retired before 65 and over 1 in 5 after 65. There were further significant variations by social class. Those in the lowest social class group are most likely to retire earlier and later. Thus almost three-quarters of those retiring early are from

manual backgrounds although they comprise less than three-fifths of the sample. Almost 1 in 4 manual workers retire before 60 compared with less than 1 in 7 professional and managerial workers. Retirement age is much less predictable for manual and routine non-manual employees. It is particularly important to take the class factor into account because some previous research, such as that by McGoldrick and Cooper (1980), stressed the extent of satisfaction with early retirement but was concentrated on those in higher socio-economic groups.

These findings provide support for Schuller's (1987, p.355) argument that the age at which workending occurs is now sufficiently diverse that retirement is losing its clear-cut meaning as an event to which a cohort moves at a defined age.

"Instead the separate passages effected by individual members of a generation would cumulate into a continuous process with a substantial duration, like the ripple of a long wave as it breaks on the beach" (Schuller, 1987, p.355). Such diversity is hardly surprising when we take into account the fact that no adequate economic, social or gerontological rationale has ever been provided for the selection of 65 as the age for retirement.

Variations in age at retirement are directly related to reasons for retirement. As our earlier results have shown, straightforward retirement at a fixed age accounts for only one-third of our respondents. As we can see from Table 2.4 over 40 per cent of those who retired on health grounds had done so before they had reached 60. This was true of almost as many of those who had been made redundant. In fact 72 per cent of those retiring before 60 did so on health grounds or because of redundancy. A variety of authors have stressed that both the absolute numbers retiring and the reasons for retiring are directly related to the overall demand for labour. Parker (1982 p.19) observes that through "successive periods of rare retirement, discouraged retirement and encouraged retirement, the elderly have been thought of as a reserve labour force".

Table 2.4: *Age at Retirement by Reason for Retirement (per cent by row)*

	<i>Less than 60</i>	<i>60-64</i>	<i>65</i>	<i>More than 65</i>	<i>Total</i>	<i>n</i>
Health Reasons	41.4	38.6	6.4	13.6	100	140
Compulsory Retirement						
Age	2.4	5.5	62.2	29.9	100	164
Redundancy	38.5	49.2	3.1	9.2	100	65
Other Reasons	22.2	42.1	8.7	27.0	100	126
Total	23.2	29.9	25.1	21.8	100	495

$$\chi^2 = 258.7 \text{ p} < .001$$

The overwhelming concern in recent times with youth unemployment creates a climate favourable to the early retirement through redundancy of older workers. Even where redundancy is not formally defined as early retirement the

disadvantages of older workers in the labour market help to ensure that for many this is the *de facto* situation (Walker *et al* 1985). There is also evidence that worsening labour market conditions produce an increase in the proportion of men seeking and settling for the status of "disabled". Schuller (1987, p.356) has drawn attention to the interesting parallels at both ends of working life, with the status of the relevant groups becoming increasingly heterogenous and often highly ambiguous. Our view that retirement age is going to continue to fall is based on the assumption that the present labour market situation is likely to persist at least in the medium term. Of course, if trends in migration or economic growth were to change radically the involvement of older people in the work force might stabilise or even tend to increase.

Sources of Income

From Table 2.5 we can see that the recently retired derive their income from two main sources, State pensions or allowances and pensions from previous employers. Almost 80 per cent of respondents had income from the former source while 53 per cent enjoyed the latter benefit. Over 20 per cent of respondents acknowledged income from interest on savings or investments. For those with some income from this source the average annual income was about £800. Of course the distribution of this variable was highly skewed and the median value was much lower at about £480.

Table 2.5: *Percentages of (a) Recently Retired and (b) All Persons aged 65 and Over Having Income from Various Sources, Together with Average Weekly Income per Person from All Sources*

	<i>Recently Retired</i>		<i>All Persons Aged 65 or over</i>			
	<i>Percentage with some income from this source</i>	<i>Average Weekly income £(1983 values)</i>	<i>Percentage with some income from this source</i>	<i>Average Weekly income £(1977 values)</i>	<i>Per cent</i>	<i>Per cent</i>
State Pension or Allowance	77.2	56.60	55.2	80.0	12.12	51.4
Pension from previous employer	53.1	31.68	38.4	15.2	2.87	12.2
Income from farming	—	—	—	11.8	6.49	27.5
Income from self-employment	—	—	—	1.4	0.23	1.0
Income from employment	2.8	1.54	1.9	2.2	0.39	2.5
Income from interest	22.8	3.57	4.3	15.8	0.88	3.7
Income from other sources	0.8	0.20	0.2	5.5	0.39	1.7
Total all sources	—	82.59	100.0	—	23.57	100.0

Source: Our survey and re-analysis of data from the Whelan and Vaughan (1983).

A comparison with Whelan and Vaughan's study (which was carried out in 1977) of all persons aged 65 and over shows some marked differences. Apart from the differences in relation to income from farming (farmers, being self-employed, were excluded from our sample) the most striking difference is in the percentages having a pension from an employer. This difference reflects both

the restriction of the current sample to employees and the strong trend towards increased provision of such pensions. The dominant role of State pensions and other transfers in providing income to the elderly is illustrated in Table 2.5. Fifty-five per cent of the income of the retired group comes from this source while the figure for the over 65s is 51 per cent. This figure provides a conservative estimate since over two-thirds of the income from pensions from previous employers is made up of public sector pensions. The latter in fact accounts for 26 per cent of the total income of the retired employees. Since the bulk of such workers are not covered by the social insurance provisions for contributory pensions, some significant proportion of these pensions must be considered the functional equivalent of social welfare expenditure on pensions. Also, since the income data exclude any allowance for transfers in-kind they systematically underestimate the real significance of the state transfers for the retired and the elderly. For the retired group, State transfers and government pensions are certain to increase as they get older; as each year passes the number of wage-earners in the group declines and savings are spent and or eroded by inflation.

There is a tendency in other countries, particularly the USA, for new forms of retirement provision such as stock options, etc., to be introduced. While this trend towards increased "personal" provision will probably be replicated in Ireland, private savings are unlikely to become substantially more important as a source of income in the foreseeable future. We are, therefore, led to share Myles's conclusion regarding the dominance of State transfers in determining income levels in old age. He states that:

... regardless of national differences in political systems and prevalent ideologies regarding the role of government, the economic well-being of the elderly in the capitalist countries is the outcome of a political process (Myles, 1984, p.22).

Distribution of Pensions from Previous Employers

Just over 50 per cent of the recently retired group had pensions from previous employers and 38 per cent of the total income of the group came from this source. Access to such pensions is affected by a variety of socio-demographic and organisational factors. Almost 90 per cent of professional and managerial workers had occupational pensions compared with just over 40 per cent of manual workers. Women were considerably less likely to be in receipt of income from this source — the figure for males was 57 per cent compared with 33 per cent for females. There were also striking differences arising from the characteristics of the organisations in which the respondents had worked. Only 1 in 4 of those who had worked in organisations with less than 25 employees enjoyed this benefit in comparison with almost 7 out of 10 of ex-employees of organisations with more than 500 employees.

Employment in the public sector also conferred a 2 to 1 advantage, the respective figures being 74 and 38 per cent. Not surprisingly, given what we have already shown regarding the impact of class, size and sector on reason for retiring, the most striking differences are between those who retired on health grounds, or through redundancy, and those who retired because they had reached a compulsory retirement age. Less than 25 per cent of those who had been made redundant had a pension from a previous employer in comparison with 78 per cent of those who had experienced "administrative" retirement. The low level of pensions among those made redundant may, to some extent, reflect a choice on the workers' part. Some companies offer two alternatives on redundancy — a large lump sum only or a smaller lump sum plus a pension.

The logarithmic regression set out in Table 2.6 shows that social class, size of organisation, type of retirement and gender have substantial independent impacts on the "odds" on having a pension from a previous employer. The gender effect shows that differences between males and females cannot be adequately explained by their distribution across class, size and sector. Whether these differences can be explained by previous career paths or are a reflection of discrimination is not a question we are in a position to settle. It is also noticeable that the private/public sector distinction has no effect when the other variables are accounted for.

Table 2.6: *Logarithmic Coefficients Expressing the Log Odds of Having a Pension from a Previous Employer*

	<i>Coefficient</i>	<i>Standard Error</i>
Retirement on Health Grounds	-.211	(.303)
Retirement at a Compulsory Retirement Age	1.127	(3.612)***
Retirement through Redundancy	-1.190	(.415)**
Organisation Size 26-100	.482	(.388)
Organisation Size 101-500	1.132	(.368)**
Organisation Size over 500	1.415	(.317)**
Public Sector	.038	(.082)
Professional and Managerial	2.755	(.440)***
Routine Non-manual	.714	(.278)**
Male	1.612	(.361)***
Intercept (Retirement on other grounds, Organisation size less than 26, private sector, manual, female)		

*p < .05
 **p < .01
 ***p < .001

There are, however, sharp differences in the quality of pensions by sector and by class. Ninety per cent of the professional and managerial group indicated that their pensions were subject to revision compared with 78 per cent of manual workers; the extent of the differences between private and public sector employees

were slightly greater, the respective percentage being 73 per cent and 89 per cent. It was, however, in terms of types of revision that the sharpest differences emerged. Over 60 per cent of the occupational pensions of the professional and managerial group were adjusted in line with salaries compared with 25 per cent of manual workers. The contrast between the public and private sectors was more striking, with 59 per cent of public sector employees enjoying this benefit compared with only 7 per cent of those formerly employed in the private sector.

Levels of Income

A common stereotype of the retired individual is of someone living on a low income, often in poor housing circumstances, heavily subject to the ravages of inflation on his/her "fixed income". However, although such people certainly exist, they are far from typical of the recently retired. We have seen earlier that State pensions have more than kept pace with inflation. Furthermore, half of those retiring have pensions from their employers.

Table 2.7 gives the distribution by social class of income in real terms among our sample of employees (a) nowadays and (b) at the time of retirement. All values in this table are expressed in 1983 money values. The table also summarises the relationship between pre- and post- retirement income in terms of the "replacement ratio", i.e., post-retirement income expressed as a proportion of pre-retirement income. Severe drops in income are indicated by a low replacement ratio while maintenance of one's income level will be indicated by ratios approaching or exceeding 100. The impact of retirement on the distribution of income is clear: the mean income falls from £132 to £83 (i.e. by about 40 per cent) while at the same time the distribution is compressed. Thus, the

Table 2.7: *Average Weekly Income, Pre Retirement Weekly Income and Replacement Ratio by Social Class*

	Average Weekly Income	(n)	Pre-Retirement Weekly Income	(n)	Replacement Ratio	(n)
	£		£			
Professional and Managerial	134.5	(85)	218.6	(88)	66.3	(82)
Routine Non-Manual	75.3	(114)	114.0	(120)	80.3	(114)
Manual	69.1	(265)	111.6	(275)	71.8	(263)
Total	82.6	(464)	131.7	(483)	73.0	(459)
ETA Squared	.220		.318		.007	
F	65.1		111.8		1.53	
p <	.001		.001		NS	

distribution of income across social class is somewhat less unequal among the retired sample than among the same group while they are at work. The fact that the main State retirement benefits are fixed in money and not in

proportionate terms clearly plays an important role here. While there is some variation across social classes in replacement ratio, the variation within social classes is substantially greater and class accounts for only a small fraction of the overall variation. The overall average for the net (after tax) replacement ratio is about 73 per cent. This means that the average respondent suffered a drop in income of about a quarter when we contrast his/her pre-retirement and post-retirement situations. It should be borne in mind that this figure is a point in time estimate across a heterogenous group; replacement ratios may well change during one's period of retirement as a result, for instance, of the effects of inflation.

In Table 2.8 the effect of the main socio-demographic and organisational variables on present income, pre-retirement income and replacement ratio are set out. The set of variables is more effective in explaining pre-retirement than post-retirement income (the respective proportions of variance explained being 44 per cent and 33 per cent) and it has relatively little explanatory power in relation to variations in replacement ratio. Social class, gender and size of organisation are significantly related to pre-retirement income. Gender is the only variable that is as strongly related to present income indicating that women continue to suffer disadvantages in the transition to retirement. In fact, while the ratio of the earnings of the professional and managerial to manual earnings remain constant at 1.95 as between pre- and post retirement incomes, and the ratio between organisations with 25 or fewer employees and those of 500 or more employees declines from 1.78 to 1.45, the ratio for male to female earnings actually increases from 1.53 to 1.73. The regression coefficients confirm this picture since the size of the gender coefficient is slightly larger in the equation for present income while all other coefficients are smaller.

Table 2.8: *Multiple Regression of Socio-Demographic and Organisational Determinants of Current Income, Pre-Retirement Income and Replacement Ratio (Standardised Co-efficients)*

	<i>Present Income</i>	<i>Pre-Retirement Income</i>	<i>Replacement Ratio</i>
	<i>Beta</i>	<i>Beta</i>	<i>Beta</i>
Organisation Size 26-100	.03	.11*	-.16**
Organisation Size 101-500	.06	.18***	-.22***
Organisation Size 500+	.14*	.31***	-.29***
Public Sector	.00	-.04	.08
Male	.30***	.28***	.01
Professional and Managerial	.50***	.67***	-.01
Routine Non-Manual	.12***	.09	.09
R ²	.330	.439	.050
F	25.0	51.0	3.3
n	448	448	488

*p < .05
 **p < .01
 ***p < .001

In the case of replacement ratio the only significant effect is that organisational size has a negative impact. The weak relationship of this set of variables illustrates some of the difficulties in employing "replacement ratio" as an independent or dependent variable. Equivalent replacement ratios can be reached by a variety of different paths. Employer pensions which are adjusted in line with inflation and income from saving or investment may give retired employees, who enjoyed high earning while working high replacement ratios. On the other hand, since State pensions are predominantly fixed in money terms, low paid employees who are eligible for such benefits will also display high replacement ratios. Thus while replacement ratio has a positive correlation of $r = 0.4$ with post-retirement income it has a negative correlation of $r = -0.3$ with pre-retirement income.

In addition to variations in current levels of income there are certain to be differences across employees in the stability of their incomes. Sources of income provide some indication of such stability. We have already shown that almost two-fifths of retired employees' incomes derive from pensions from previous employers and that there are systematic variations in possession and quality of such pensions. There are also strong differences in having income from savings or dividends across class groups; over one-third of the professional and managerial group have some income from this source compared with 1 in 9 of the manual group.

There are corresponding differences in the extent to which respondents were dependent upon State social welfare pensions and allowances. Thirty eight per cent of the sample exhibited such dependency but this percentage varied from a figure of 6 per cent of the professional and managerial class to 36 per cent of the routine manual class and reached a peak of 50 per cent in the manual class. A further distinction can be made between those dependent on contributory old age benefits and those dependent on other types of social welfare provision. Eighteen per cent of our respondents were dependent on contributory benefits and 20 on non-contributory benefits. This distinction, in effect, is relevant only to those outside the professional managerial class and reflects primarily the impact of type of retirement. Table 2.9 sets out the highly negative effects of membership of the professional and managerial class and of retirement because of illness or redundancy on the log odds of being in receipt of contributory old age benefits.

Table 2.9: *Logarithmic Coefficients Expressing the Log Odds of Being in Receipt of Contributory Old Age Benefits*

		<i>Standard Error</i>
Professional and Managerial	-2.202	(.344)***
Routine Non-Manual	-.365	(.254)
Retirement on Health Grounds	-1.990	(.263)***
Retirement through Redundancy	-1.724	(.341)***
Intercept (Manual, retirement on other grounds)	.895	(.181)

*** $p < .01$

Income Adequacy

The central question relating to levels of income among the retired is the issue of adequacy. Do people suffer substantial drops in income on retirement which cause dislocation in their life-styles with consequent deprivation and stress? Or is the range of State and other benefits adequate to cushion the blow?

Income adequacy may be conceptualised in at least three ways for retired employees:

- (i) In terms of the relationship between pre- and post- retirement income.
- (ii) in terms on minimum objective standards of adequacy, e.g., in terms of poverty lines.
- (iii) in terms of the respondents' perceptions of the adequacy of their incomes.

Our attention has been focused, thus far, on the first of these conceptions. We have shown that retirement is associated with appreciable drops in income. However, the overall replacement ratio of 73 per cent for retired employees appears relatively high when we take into account the fact that needs tend to be somewhat lower at this stage of the life cycle; families tend to be reared and in the process of leaving home; mortgages are paid or their real burden significantly reduced by inflation; and work-related expenditures, such as transport, no longer arise.

As can be seen from the questionnaire shown in Appendix 1, our survey did not include detailed questions on household income. The emphasis was, rather, on the income of the retired individuals and their direct dependants. This means that our data are not completely comparable with earlier work which focuses specifically on the income of elderly households and its adequacy. These studies tended to show that the elderly were heavily represented among the poor. For example Blackwell, (1984) showed that in 1980, using a poverty line defined as 140 per cent of Unemployment Benefits, some 49 per cent of elderly households were poor, as were 52 per cent of the very old households, 61 per cent of elderly people living alone and 78 per cent of pension-dependent households. Whelan and Vaughan (1982) concluded that 89 per cent of elderly households were in poverty.

We were, however, able to carry out a limited poverty line analysis of the situation of the recently retired in the following way. We divided our sample into two parts: those respondents who lived alone or with their spouse only (for whom complete income data were available) and the remainder who lived in other types of household (usually with at least one other income earner). The first sub-group constituted about 43 per cent of the total sample. Blackwell's work suggested that that since those living alone had a higher probability of being in poverty than other elderly persons, the first sub-group would contain more of the poor retirees than the second. This was confirmed by an examination of the characteristics of those in the second sub-group which showed that almost

70 per cent of them lived in households containing at least one other member who was employed. In addition, other members of these households received income from sources such as other State benefits, investments, etc. Thus, this division of the sample has the effect of concentrating the poorer households into the first sub-group. By limiting our poverty line analysis to this group, we hoped to be able to derive conservative (maximum) estimates of the proportion of the recently retired in poverty.

An analysis of this sub-group by means of two poverty lines is shown in Table 2.10. The first poverty line shown is simply the level of the Non-Contributory Pension at the time of the survey. This amounted to £34.60 for a single person and £58 for a married couple. The Non-Contributory Pension level can be considered as a sort of official judgement of the minimum standard of living which "ought" to be paid to the elderly. On this criterion, some 14 per cent of the sub-group can be considered to be in poverty. This percentage is about the same for persons living alone and for couples.

Table 2.10: *Breakdown of Recently Retired who Live Alone or with their Non-Working Spouses Only by (a) the Non-Contributory Pension Level and (b) the Income Poverty Line described in the Text*

	<i>Living Alone</i>	<i>Living with Non-working Spouse</i>	<i>Total</i>
	<i>Per Cent</i>		
Percentage above level of Non-Contributory Pension	86.6	86.1	86.3
Percentage below level of Non-Contributory Pension	13.4	13.9	13.7
Percentage above Income Poverty Line	94.0	83.2	86.8
Percentage Below Income Poverty Line	6.0	16.8	13.2
n =	67	137	204

The second poverty line used is based on the material presented by Nolan (1988). He derived a poverty line for all households based on the 1980 Household Budget Inquiry. This poverty threshold was updated to 1983 by means of the Consumer Price Index and gave figures of £34.17 for single persons and £58.10 for couples. This poverty line also yielded an estimate of poverty for the overall sub-group similar to that obtained from the use of the Non-Contributory Pension. However, it suggested higher levels of poverty among couples and lower levels among those living alone. This divergence appears to be mainly due to the fact that the Income Poverty line works out marginally below the Non-Contributory Pension level for the single person households and marginally above it for the couples. Thus, those receiving no income other than the Non-Contributory Pension will be classified as non-poor if they live alone and poor if they are couples.

Nolan (p.14) shows that about 17 per cent of all households fell below his income poverty line in 1980. We have shown that the proportion poor among the remaining households in our sample is likely to be lower than in the subgroup on which Table 2.10 is based. Thus, it seems reasonable to conclude that the recently retired are somewhat less prone to poverty than the population as a whole. This partly reflects the heterogeneous nature of the elderly population and partly the fact, documented by Rottman and Reidy (1988), that income re-distribution in the 1970s was dominated by transfers from families at work to households in which members were over retirement age.

The poverty line analysis was extended by examining the characteristics of those who were judged poor on the basis of both poverty lines. The overall picture was the same in both cases so that a generalised description will be given. The vast bulk of those below the poverty lines (over 80 per cent in each case) had retired through ill health or redundancy. Again, over 80 per cent were entirely dependent on State benefits such as Disability Benefit or Disabled Person's Maintenance Allowance. As might be expected, there was a strong relationship between being in poverty and social class: those who had been in professional or managerial jobs had less than half the probability of being in poverty experienced by those with manual backgrounds.

There was a substantial difference between the replacement ratios for the poor and the non-poor: the poor had a replacement ratio of about 0.5 while the non-poor had a replacement ratio in excess of 0.7. This indicates that those who fall into poverty on retirement experience a sharp drop in income which must make it very difficult for them to cope. It will be shown below that these same characteristics — retirement through redundancy or ill health and low social class — are strongly related to negative feelings about retirement.

Another approach to income adequacy is based on possession of various amenities and consumer durables. Examination of data on these tends to confirm the impression that the bulk of the recently retired are not living in deprivation.

Eighty per cent of our respondents lived in owner-occupied dwellings, with 65 per cent having outright ownership, a further 15 per cent lived in dwellings rented from a public authority and only 3 per cent lived in privately rented dwellings.

When we direct our attention to household amenities, we find from Table 2.11 that with the sole exception of possession of a car, the recently retired appear to be somewhat better off, not only than the elderly, but than the population as a whole. Of course, it must be kept in mind that both sets of comparative data were collected in 1977 and that improvement between then and 1983 will have affected the comparison. Nevertheless, the retirees compared unfavourably with the control group of employees only in relation to having a car and a washing machine. The former, however, had the compensation that 54 per cent of them

Table 2.11: *Household Amenities and Consumer Durables in the Retired Sample, in the Control Sample of Elderly Employed Persons, in a Sample of All Households and in Sample of People 65 and Over*

	<i>Retired Sample</i>	<i>All Households</i>	<i>65+</i>
Amenities			
Garden	92.1 (89.7)	90.5	89.1
Inside WC	94.3 (93.3)	78.6	67.2
Fixed Bath/Shower	88.4 (89.1)	73.1	60.6
Separate Kitchen	98.8 (97.0)	83.0	75.7
Fixed Sink	97.6 (97.6)	—	78.1
Consumer Durables			
TV Set	96.0 (98.2)	85.6	80.6
Washing Machine	71.6 (81.2)	58.4	66.9
Telephone	40.8 (40.0)	29.6	18.7
Refrigerator	92.5 (94.5)	75.0	62.8
Car	48.1 (62.4)	59.1	39.3
Full Central Heating	31.6 (36.4)	23.7	8.8
Electric or Gas Fire	73.6 (79.4)	—	63.9
Radio	97.8 (99.4)	—	95.5
Vacuum Cleaner	78.7	—	35.8

*Figures in parentheses relate to control sample of currently employed.

Sources: Retired and Control Sample are from the present studies (see Appendix 1) "All Households" data are based on the *Housing, Health and General Attitudes Survey* carried out by the ESRI in 1977. Persons 65+ in the Whelan and Vaughan (1982) sample.

were entitled to free transport. The figures for free electricity and free TV licences were 33 per cent and 30 per cent, respectively.

Our conclusions regarding the standard of living of the retired must be qualified by a number of considerations. Our sample does not include people who have spent most of their lives outside the employment system such as many widows and the long-term unemployed. Furthermore, the limitations of having a sample confined to persons who retired in the last five years must be kept in mind. It may well be that as they grow older the income situation of some retired employees may deteriorate, for example, those on fixed pensions which will be gradually eroded by inflation.

Perceived Income Adequacy

We tried to gauge respondents' perceptions of the adequacy of their income in three ways. First, we asked them to estimate their total weekly income and then we asked them if they considered this income adequate, i.e., enough to live on. At another point in the interview, respondents were asked if they had to cut down on any items of expenditure since retirement and, if so, which ones. The final question relating to income adequacy requested respondents to say how they could spend an inheritance of £500 if it was left to them. We hoped

that by a combination of these three approaches we could get some reasonable idea of the respondents' feelings about the adequacy of their incomes. We expected that when asked directly if their income was adequate, many people would reply "no" in the hope that the survey would somehow bring about increases in pensions, even though interviewers were carefully instructed to avoid giving this impression. In the event, just over one-third of the respondents considered their incomes adequate. There was, however, substantial variation by social class with almost 70 per cent of the professional and managerial group believing their income to be adequate compared to 40 per cent of the routine non-manual group and less than a quarter of manual workers.

When asked whether they had been forced to cut down on expenditure since retirement, again about two-thirds of respondents confirmed that this was necessary with the figure varying from just over two-fifths of the professional and managerial class to three-quarters of the manual workers. Almost a third of the items mentioned related to holidays and entertainment, a further 30 per cent related to cigarettes and alcohol, 13 per cent to clothes and 15 per cent to food.

Among the upper non-manual group, holidays and entertainment accounted for about 51 per cent of the responses. While this was also the single most popular response among the other classes also, cigarettes and alcohol combined accounted for 27 per cent of the response of routine non-manual retirees and 35 per cent of those of manual workers; in each case these figures exceeded the percentage for any single category of expenditure. The lower social classes were also considerably more likely to report reductions in expenditure on food, with over 16 per cent mentioning this item. This figure reached a peak of 24 per cent for those dependent upon State welfare provision other than contributory old-age entitlements.

It should be kept in mind, however, that the responses classified under "food" included statements such as "cut down on meat", "brought less expensive foods", etc., so that the results do not necessarily indicate a drop in total food consumption in nutritional terms. On the other hand, the fact that the majority of our respondents are male is likely to mean that, given the conventional division of responsibilities within the household, we are likely to underestimate the impact on food and clothing. Women in our sample were substantially more likely to mention food and clothes; the respective figures for reductions in food expenditure for women were 25 per cent and 13 per cent for men while reductions in expenditure on clothes were reported by 35 per cent of women and 8 per cent of men.

A further question relating to income adequacy asked respondents how they would spend £500. The most popular responses among the retired were having a holiday (31 per cent) and carrying out house improvements (24 per cent). The

high figure for "holiday" in the retired sample compared with the figure of 11 per cent from Whelan and Vaughan's elderly sample is almost certainly related to better health and mobility. The retired were less likely than the elderly to mention saving/investing — 12 per cent compared with 17 per cent — or giving gifts to relatives — 6 per cent compared with 16 per cent. The other noticeable feature of the intentions of retired employees is that less than 1 per cent mentioned buying food — in comparison with 4 per cent of the elderly — and less than 2 cent made reference to paying bills.

The respondents' answers to the questions on income adequacy were cross-classified by whether or not the respondent was in poverty as indicated by Income Poverty line described above. The results of this exercise are shown in Table 2.12. Over 90 per cent of the poor had inadequate incomes on both criteria. Views diverged much more among the non-poor: almost 60 per cent of these considered their incomes inadequate while about 38 per cent reported having to cut back on expenditure since retirement.

Table 2.12: *Perceived Adequacy of Income Cross-classified by Whether Respondent Was Above or Below the Income Poverty Line (Persons Living Alone or with Non-working Spouse Only)*

	<i>Below Poverty Line</i>	<i>Above Poverty Line</i>
Total Income Considered Adequate	9.4	40.7
Total Income Considered Inadequate	90.6	59.3
Did not have to Cut Back on Expenditure	9.4	62.2
Had to Cut Back on Expenditure	90.6	37.8
n	32	172

We also analysed the uses to which respondents said they would put £500 by reference to whether they were in the poor or non-poor categories. There were few substantial differences between the responses of the poor and those of the non-poor to this question. Both groups opted mainly for holidays, home improvements and saving as the main uses to which they would put this money.

We also attempted to analyse the variations in the extent to which retired employees perceive their incomes to be adequate. Contrary to might be expected, such variation bears very little relationship to the income replacement ratio. Its correlation with perceived adequacy of income is $r = 0.10$ and with reported need to cut back $r = -0.13$. In order to examine the determinants of perceived income adequacy we combined responses on both of these questions giving an indicator with values ranging from 2 — where income was reported as inadequate and the respondent reported having to cut back — to 0 where neither was true. Table 2.13 shows the impact of income, sources of income and social class on this index of perceived inadequacy of income. The results are consistent with

Table 2.13: *Multiple Regression of Impact of Income, Sources of Income and Social Class on the Composite Measure of Perceived Inadequacy of Income*

	(Standardised Beta Coefficients)
Income	.20***
Eligibility for Old Age Contributory Benefits	.10*
Pension from Previous Employer	.09
Income from Savings and Dividends	.07
Professional and Managerial	.25***
Routine Non-Manual	.18***
R ²	.217
F	20.4
n	448

*p < .05

**p < .01

***p < .001

the hypothesis that, not just current income, but factors related to stability of income will have a significant influence on perception of adequacy. Income, class and eligibility for old age contributory benefits are significant; having a pension from a previous employer and having income from savings and dividends also have positive effects although they are just below the level of statistical significance.

Conclusion

Retirement comes about in quite different ways that are substantially influenced by social factors. The major contrast is between retirement on health grounds or through redundancy and retirement on administrative grounds at a fixed age. Social class, sector and, to a lesser extent, size of organisation contribute to such differences. The distinction between voluntary and involuntary retirement turns out to be less interesting than might have been imagined. This arises from the fact that its relationship to type of retirement is far from straightforward and because reports of experience of job strain are most frequent among the highest social class.

Age at retirement shows a wide dispersion around 65. The transition from work to retirement is taking place by means of an increasingly varied set of routes. Retirement at a fixed age accounted for only a third of our respondents. The most striking fact is that early retirement came about, predominantly, through redundancy and ill-health.

The main sources of income of the retired employees were State pensions and allowances and employers' pensions. Access to a pension from a previous employer was influenced by class, size of organisation, type of retirement and gender.

The sharpest differences, however, were in the quality of pensions across sector and class.

In general our sample of retired employees did not conform to the picture of a uniformly or substantially deprived group. The main exception to these data appear to be those who retired early on grounds of ill health or redundancy. Our evidence on perceptions of income adequacy provides support for these conclusions. However, our findings also show that such perceptions are affected not only by current income but by factors related to stability of income such as social class, eligibility for contributory benefits and possession of a pension from a previous employer.

Chapter 3

WORK, LEISURE AND ADJUSTMENT TO RETIREMENT

Introduction

In the preceding chapter, we examined the impact of retirement on one's standard of living. Actual amount of money, spending priorities and forced adjustments in expenditure patterns, as well as respondents' views about the adequacy of their incomes, were documented. We now turn to a more subjective and intractable issue, respondents' own assessment of the impact of retirement on their lives.

Parker (1982, p.99) notes that, while a good deal of the literature on the different ways in which people experience retirement is concerned with how well or how badly they adjust to it, the word "adjust" is seldom defined. He identified three shades of meaning:

- (i) satisfaction or happiness, a fairly positive feeling that retirement is good and perhaps better than expected;
- (ii) adaptation to changed circumstances, deliberately altering one's behaviour and attitudes in order to cope with a novel situation;
- (iii) the more passive idea of settling down which implies quiescence on a new basis after an event or period of upheaval.

We approached the question of adjustment by asking about a number of different aspects of retirement adjustment: attitude to retirement while employed; difficulties about settling down; current enjoyment of retirement; extent to which respondents missed their job. Almost 40 per cent of our respondents had looked forward to retirement, 30 per cent had mixed feelings and over 30 per cent had not looked forward to retirement. Almost 60 per cent had little or no difficulty in settling down after retirement while almost 20 per cent had extreme difficulty. Over 70 per cent indicated that they had been able to settle down. Finally, over 60 per cent were enjoying retirement, slightly less than a quarter had mixed feelings and 15 per cent were unhappy. Thus, it seems that a substantial number of respondents, almost 40 per cent, fear retirement when it happens. A slightly smaller number, 32 per cent, have some difficulty in settling down. Less than 30 per cent indicated that at the time of the survey they continued to experience difficulties in adjustment. Only 1 in 7 were quite clearly unhappy about retirement although almost an additional 1 in 4 continued to have some reservations. Our

findings confirm the results found in other countries which indicate that most people eventually adjust well to retirement (Johnson and Williamson, 1987, p.29; Parker, 1982, p. 101). Although it must be kept in mind that, since about 15,000 employees retire in Ireland each year, the 20 per cent who had extreme difficulty in settling down and the 15 per cent who continued to be unhappy represented large numbers of people. Furthermore, as we shall see, these numbers are distributed rather unevenly across social groups. Thus our overall finding should not encourage complacency.

Variation in Enjoyment of Retirement by Social Class

While there are difficulties in establishing absolute levels of adjustment to retirement, variations across socio-demographic groups are much less problematic. The influence of social class on the manner in which retirement is perceived and coped with is frequently referred to in the literature (Parker, 1982, p.117). However, systematic discussion of such effects and analysis aimed at disentangling the relative importance of the variety of class-associated influences is extremely rare.

Our own analysis showed striking variation in enjoyment of retirement across social classes. From Table 3.1 we can see that almost 80 per cent of the professional and managerial class were enjoying retirement; this was true of just less than 70 per cent of routine non-manual retirees and just over 50 per cent of the manual group. An understanding of such class differences, we will argue, requires that we develop our understanding of the effect of social class on employment commitment, leisure adjustment and work motivation.

Table 3.1: *Enjoying Retirement by Social Class*
Per cent by row

	<i>Enjoying very much</i>	<i>Enjoying a good deal</i>	<i>Mixed Feelings</i>	<i>Unhappy</i>	<i>Very Unhappy</i>	<i>Total</i>	<i>n</i>
Professional and Managerial	54.7	23.2	18.9	1.1	2.1	100	95
Routine Non-Manual	43.3	25.0	20.8	5.8	5.0	100	120
Manual	27.6	26.5	25.4	11.5	9.0	100	270
Total	36.6	25.5	23.1	8.1	6.7	100	494

$$\chi^2 = 34.3; p < .001$$

The account we will provide is at variance with one of the most influential interpretations of the effect of social class on retirement experience. Kasl (1979) contrasts the emphasis in theoretical discussions of work motivation on work as a central life activity with the indications from the empirical literature. Much of the theoretical work, he argues, is relevant only to highly skilled workers who have the opportunity to be creative. As a consequence, variables reflecting aspects

of the work role, such as job satisfaction and work commitment are not good predictors of retirement adjustment (Kasl, 1979, p. 186). Variations in post-retirement conditions are seen as arising predominantly from the impact of financial circumstances and health status which in turn reflect continuities in pre-retirement status (Kasl, 1979, p. 184-185). There is little reason to dispute the continuity of such circumstances, particularly in relation to health. The most general conclusion is that physical health influences retirement rather than retirement affecting physical health. In fact, retirement could contribute to health by alleviating role strain. Johnson and Williamson (1987, p. 28) found that the stereotype of retirement as a cause of poor health may persist because retirees feel less need to conceal health problems from others.

Kasl's (1979 p. 196) argument goes beyond the documentation of causal ordering of such influences in asserting that for workers in low skill jobs, adaptation to dull, monotonous work may require greater adaptive resources than retirement. Others go further.

... especially for those with unpleasant employment, retirement can be a rewarding experience for what it does not entail. Failure to appreciate this factor may be a result of the relatively privileged positions of those who write about retirement (Foner and Schwab, 1983, p. 81).

Kasl's interpretation would lead us to expect a significant negative correlation between social class and enjoyment of retirement especially when income and health factors have been controlled. In other words, lower social class groups should express the highest levels of satisfaction with retirement. In testing this hypothesis we controlled for the following variables:

- (i) health measured as the respondent's assessment of whether he/she had any illness, physical disability or infirmity that had troubled them for at least the past year and was likely to go on troubling them in the near future;
- (ii) current income from all sources;
- (iii) gender, because it is positively correlated with satisfaction with retirement although it is negatively correlated with income;
- (iv) respondent's perception that it has been necessary to cut back on expenditure since retirement. This variable was used rather than replacement ratio because the latter was found to have zero relationship to enjoyment of retirement. The use of the perceptual variable biases the test in favour of Kasl's hypothesis.

Equation (i) in Table 3.2 shows the impact of these variables on enjoyment of retirement; social class is added in Equation (ii). Illness and cutting down on expenditure are negatively related to enjoyment of retirement, while income

has a positive effect. However, even when these variables are controlled for, social class, rather than having a negative effect, continues to have a positive and significant impact ($F = 3.6$ with 2 and 447 df.).

When, as in Equation (iii), age at retirement is entered as an independent variable, together with the other controls, class makes no further significant contribution to the variance explained. Age at retirement, as we have seen in the previous chapter, is related to both the probability of having a pension from a previous employer and eligibility for contributory retirement benefits. Thus, it may well serve as an indicator of anticipated economic difficulties. However, even if we accept this interpretation and treat at face value the result that the effect of social class is totally accounted for by the set of controls introduced, the argument of Kasl would not be supported since it requires a negative correlation.

Table 3.2: *Multiple Regression Solutions for Estimating the Determinants of Enjoyment of Retirement (Standardised Coefficients)*

	(i) Beta	(ii) Beta	(iii) Beta	(iv) Beta	(v) Beta
Income	.22***	.19***	.21***	.14***	.08
Having to cut back on expenditure	-.17***	-.14**	-.12**	-.04	.00
Illness	-.25***	-.25***	-.20***	-.11**	-.02
Gender	-.09	-.05	-.09***	-.01	-.01
Professional and Managerial		.08			
Routine Non-Manual		.12**			
Retirement Age less than 60			-.29***	-.19***	-.15***
Retirement Age 60-64			-.18***	-.12**	-.11*
Retirement Age over 65			-.07***	-.03	-.02
Feeling of Having Too Much Spare Time				-.46**	-.37***
Employment Deprivation					-.29
R ²	.177	.190	.238	.405	.486
F	24.0	17.3	19.8	37.5	46.3
n	451	451	451	451	451

*p < .05

**p < .01

***p < .001

In addition, we would argue that the meaning of the age at retirement effect requires further clarification. Questions remain to be answered as to whether, and to what extent, the variables controlled for are themselves related to other variables associated with social class. Nor is it clear what the implications of such relationships are for the interpretations of class differences in enjoyment of retirement. Put another way — given that we accept that the effect of class on enjoyment of retirement is indirect, i.e., operates through other intervening

variables — do the factors controlled for exhaust these paths? In an attempt to further our understanding, we turn our attention initially to leisure adjustment.

Retirement and Leisure Adjustment

In pursuing the questions we have raised, we will argue that it is particularly important to understand the manner in which the retired experience their leisure. Parker (1982, p.139) argues that “anticipated leisure is at the core of the myth of retirement.” There is an expectation that the role of leisure will increase in retirement and a belief that leisure can offer an adequate compensation for work. In fact, interpretations of the available evidence emphasise continuity of leisure patterns from the pre-retirement to the post-retirement period. Atchley (1971) refers to continuity in terms of the preservation of a psychological commitment to a particular lifestyle. There is no specific retirement activity (Peppers, 1976).

Our questionnaire included detailed questions on respondents' use of leisure time before and after retirement. Before considering the information relating to hobbies, it is necessary to clarify the manner in which the responses were dealt with. Respondents were classified as having a hobby if they volunteered a positive answer to the direct question regarding hobbies. All respondents who failed to mention reading, radio and television and women who omitted knitting were asked explicit questions regarding these activities. Activities reported in response to these questions by respondents who had previously denied having a hobby are included in the analysis of total leisure hours but these respondents are not classified as having a hobby.

The relationship of social class to retirement adjustment cannot be explained by amount of time spent in leisure or by increases in time spent in leisure after retirement. Overall, the number of hours reported spent at leisure activities increased from 21 to 41, but this increase was fairly constant across social classes.

There are, however, substantial social class variations in other aspects of leisure experience. Over 90 per cent of professional and managerial retirees have a hobby in comparison with 80 per cent of the manual group. Having a hobby was strongly related to enjoyment of retirement: 41 per cent of those with a hobby were enjoying retirement very much compared with 13 per cent of those without a hobby. The respective figures for being very unhappy were 4 per cent and 19 per cent. Another striking variation across class groups emerges in the percentage engaged in voluntary work: 27 per cent of the higher white collar group engage in such activity while this holds true for only 8 per cent of non-skilled manual workers. Again, the effect on enjoyment of retirement is substantial: 78 per cent of those who were involved in voluntary work were enjoying retirement compared with 59 per cent of those who were not engaged in such work. It is interesting that while professional and managerial are also three times more likely than

manual workers to be members of clubs, the effect of club membership on retirement adjustment is not statistically significant. Thus the nature of the involvement is obviously crucial.

Up to now we have concentrated on the presence or absence of stated activities (hobbies, voluntary work) to measure how respondents use their time after retirement. At this stage we wish to turn to the manner in which leisure time is experienced and the manner in which this relates to enjoyment of retirement. The form of explanation we will offer involves explaining one subjective reaction — adjustment to retirement — by means of another — feelings of having too much spare time on one's hands. Clearly, the explanation depends upon a particular understanding of the psychological processes involved in adjustment to retirement and we will elaborate on this understanding at a later stage. The formulation which guides our discussion will help us make sense of our findings but cannot, at the same time, serve as a test of the hypothesised sequence of adjustment. However, what our analysis will make clear is that some relatively complex mediation of objective circumstances must be hypothesised. Explanation in terms of direct or psychologically straightforward relationships between retirement conditions and enjoyment of retirement is insufficient.

Just over 1 in 3 of respondents, as can be seen from Table 3.3, indicated that "very often" or "fairly often" they felt they had time on their hands that they did not know what to do with. This proportion varied from just over one in 10 of the professional and managerial group to 1 in 3 of routine non-manual respondents, and almost 1 in 2 manual workers. If we restrict our attention to those who replied "very often", we find that the respective percentages for the higher white collar, lower white collar and manual groups are, respectively, 5 per cent, 15 per cent and approximately 25 per cent.

Table 3.3: *Feeling of Having Too Much Spare Time, by Social Class*
(Per cent by row)

	<i>Very Often</i>	<i>Fairly Often</i>	<i>Seldom</i>	<i>Never</i>	<i>Total</i>	<i>n</i>
Professional and Managerial	5.4	6.3	41.1	47.4	100	95
Routine Non-Manual	15.1	16.0	31.1	37.8	100	119
Manual	25.0	23.2	30.7	21.1	100	280
Total	18.8	18.2	32.8	30.2	100	494

$\chi^2 = 49.1$; $p < .001$.

The relationship between enjoyment of retirement and feelings of having spare time on one's hands, as set out in Table 3.4, is quite striking. Ninety per cent of those who replied that they never had time on their hands indicated that they were enjoying retirement and less than 1 per cent reported themselves as unhappy.

Table 3.4: *Enjoyment of Retirement by Feeling of Having Too Much Spare Time*

	<i>Very Much Enjoying</i>	<i>Enjoying a Good Deal</i>	<i>Mixed Feelings</i>	<i>Unhappy</i>	<i>Very Unhappy</i>	<i>Total</i>
Very Often	8.6	15.1	24.7	22.6	29.0	100
Fairly Often	16.7	27.8	41.1	12.2	2.2	100
Seldom	38.9	29.6	24.7	4.3	2.5	100
Never	64.2	26.4	8.8	0.7	0.0	100
Total	36.7	25.6	22.9	8.1	6.7	100

$\chi^2 = 217.1$; $p < .001$.

In contrast, among those who replied that they very often found themselves with time on their hands, less than a quarter were enjoying retirement and more than a half were unhappy. Further, while 64 per cent of the former group were enjoying retirement very much, this was true of less than 9 per cent of the latter group; the respective figure for being very unhappy in retirement were zero and 29 per cent.

Clearly, the reduction in income associated with retirement and factors such as ill-health may lead retirees to withdraw from significant areas of their one-time social life. In Table 3.5 the relative importance of a number of determinants of feeling that one has too much time on one's hands are examined. Income, the need to cut back on expenditure, illness and age at retirement are significant factors, supporting the view that financial security is the basis for participation in society and the notion that "retirement is all right as long as you've got money and your health" (Phillipson, 1982, p. 45). However, social class has a *significant effect over and beyond such factors* ($F = 5.3$ with 2 and 444 df).

Table 3.5: *Regression Solutions for Estimating the Determinants of Feeling of Having Too Much Spare Time (Standardised Coefficients)*

	(i) <i>Beta</i>	(ii) <i>Beta</i>
Retirement Age Less than 60	.21***	.14***
Retirement Age 60-64	.13*	.12*
Retirement Age Over 65	.09	.08
Having to Cut Back on Expenditure	-.18***	-.15**
Illness	.20***	.20***
Income	-.15****	-.08*
Gender	.16***	.11*
Professional and Managerial		-.17***
Routine Non-Manual		-.11*
R ²	.185	.204
F	15.6	13.8
n	451	451

* $p < .05$

** $p < .01$

*** $p < .001$

Previous research suggests that such class differences are also related to the greater variety of roles that non-manual workers play outside the domestic sphere (Crawford, 1972) and their possession of skills and interests which are adapted to retirement. The evidence we have presented supports the "spillover" view concerning the relationship between work and leisure which sees workers' experiences on the job carrying over into the non-work arena. For many manual respondents the greater degree of discontinuity between life in work and life in retirement leaves them less well prepared (Phillipson, 1982, p.48).

From Equation (iv) in Table 3.2 we can see that when the extent of having too much time on one's hands is included as an independent variable, the coefficients for income, cutting back on expenditure, illness and age at retirement are substantially reduced. The results are indicative of a set of indirect effects operating through feelings about leisure time. Thus, for example, age at retirement continues to have a direct effect which may reflect financial anxieties. It also has an effect through difficulties in coping with available leisure time. The fact that class has an independent effect on the feeling of having too much spare time also provides evidence that at least some of its effect operates through channels other than income and health. Difficulties in adjusting to the time made available by retirement is an important intervening variable but it also has a substantial independent effect which is not related to other variables in the equation.

Employment Deprivation

In order to extend our understanding of the psychological processes involved in adjustment to retirement and in order to elaborate on the influence of social factors, at this point we will direct our attention to feelings of employment deprivation. We have earlier referred to the implication of Kasl's argument that one should expect a negative relationship between social class and adjustment to retirement. It also necessarily implies a positive relationship between social class and employment deprivation. It would lead one to expect a negative relationship between social class and experience of work strain in the pre-retirement phase. In fact, our findings indicate just the opposite.

Our conclusions go beyond this negative result and suggest the need for a broader conception of work motivation and the meaning of employment. We are attempting to illuminate the psychological processes involved in adjustment to retirement and the manner in which objective factors are mediated. That the processes involved are not obvious a priori is clear from the fact that it would be perfectly possible according to Kasl's thesis for feelings of employment deprivation, once income and health are taken into account, to bear no relationship (or even a negative relationship) to enjoyment of retirement. This could arise if those in the highest social class miss work most despite the fact

that they retire under the most favourable conditions in terms of health and economic security. In fact, as we will show, employment deprivation is negatively associated with social class and highly positively associated with difficulties in adjusting to retirement. On both theoretical and practical grounds we need to understand how such processes operate and the manner in which they mediate objective influences.

An adequate understanding of what it is to enjoy retirement requires that we develop an appreciation of the differences in social meaning attributed to ending employment. This requires a broader perspective on the meaning of work than that adopted by authors such as Kasl. Authors writing from both psychological (Jahoda, 1979, 1982) and sociological perspectives (Fox, 1976; Brown, 1984, 1985) have stressed the need to acknowledge the fact that employment and work have both manifest and latent functions. Jahoda argues that, over and above the provision of financial rewards, employment serves a variety of latent functions by embedding the individual in a web of social relations. Employment provides psychological benefits by providing access to the following categories of experience:

- (i) enforced activity;
- (ii) social contacts;
- (iii) pursuit of a collective purpose;
- (iv) a temporal structure;
- (v) social status/validation of personal identity.

Jahoda draws on Freudian insights in arguing that employment need not be pleasurable to be beneficial if it provides links to reality which are crucial for psychological maturity and social functioning. This remains true, despite the fact that having a job may also involve costs associated with boredom, fatigue and physical and psychological strain. It is, however, possible to accept the main thrust of Jahoda's argument without adhering to the psychoanalytic theory of need fulfilment and without presuming that work serves the same function for every individual (Kelvin and Jarrett, 1985, pp.53-59). Miles (1983, p.19-20) notes that the kind of psychological process covered by the label "reality principle" can be found in attribution theory and social comparison theory conceptualised in terms of

... the role of social feedback and other external standards of reference as sources of information on oneself, important both for maintenance of self-esteem and for regulating one's activities.

Such perspectives are consistent with the stress laid by sociologists on that fact that human faculties, capacities and tastes are shaped by society.

Both the psychological and sociological perspectives concur in accepting that the full range of meanings of work goes beyond the dichotomy between work as a purely instrumental activity and work as a means of self-actualisation. Thus,

work may provide less opportunity for manual workers, and in particular unskilled manual workers, to relate to society through their work contributions, to find satisfaction through achievement, or to contribute to some cause. Nevertheless, it may still be extremely important in terms of enhancement of self-esteem, opportunities for sociability, and provision of a routine and distraction from personal problems (Fox, 1976, p.38). Warr (1982), in a study of non-financial employment commitment, found that some 69 per cent of full-time British male employees and 65 per cent of female full-time employees reported that they would continue in employment even if this was no longer financially necessary. These figures are broadly consistent with those reported in a number of American studies (Quinn and Staines, 1979; Vecchio, 1980), although the American figures tend to be slightly higher. Whelan (1980, p.107) reports an even higher figure of 82 per cent for male full-time employees in Dublin. The figures ranged from 88 per cent for professional and managerial employees to 81 per cent of unskilled manual employees. In Britain the percentages reporting they would definitely never work again ranged from 11 per cent of professional and managerial employees to 19 per cent of semi-skilled manual workers. Thus while class difference in employment commitment do exist, they are relatively modest.

Affirmative responses to questions regarding attitude to continuing work if it was financially unnecessary, have usually been interpreted as indicating a positive attachment to work. However, as Whelan (1980, p.187) points out, they might just as easily reflect (a) difficulties which respondents would anticipate as being involved in such a complete change in life style, (b) the respondents' perceptions of the resources which they possess to cope with such a change and to avail of the opportunities it would present, and (c) their perceptions of the likely reactions of significant others such as family and friends. Viewed in these terms, Whelan found that almost half of the semi-skilled and unskilled manual workers referred to what, in relation to work, are essentially negative reasons, such as "feeling useless if not working" and "not knowing what to do with their time". The corresponding figure for professional and managerial employees was 15 per cent.

To provide a differentiated measure of employment deprivation among a sample of retired employees they were asked to express agreement or disagreement with the following set of statements. (The overall percentage agreeing with each item is shown in parentheses.)

- I often miss being with other people at work (64%).
- I often miss the feeling of doing a good job (63%).
- I often miss the respect of others (42%).
- I often miss things happening around me (56%).
- I often miss the work itself (59%).

I often worry about not having a job (25%).

I often miss the feeling of being useful (38%).

Thus employment deprivation is experienced in at least some respects as a problem by a substantial proportion of respondents.

The number of items available to us rule out the development of scales reflecting different dimensions of such deprivation and in subsequent multivariate analysis we will operate with an overall measure of employment deprivation which averages responses to the 7 items ($\text{Alpha} = 0.91$). The content of the items, however, makes it clear that the scale goes well beyond factors which can be reduced to financial deprivation and the responses to the individual items is of substantial interest. The highest percentage (64 per cent) occurs in relation to social contact — missing being with other people at work. The importance of enforced activity is indicated by the 56% of respondents who often miss things happening around them. Social status/personal identity concerns would seem to be most directly reflected in the fact that 42 per cent miss the respect of others. Status/personal identity and pursuit of a collective purpose may contribute to the fact that 63 per cent miss the feeling of doing a good job; 59 per cent miss the work itself and 38 per cent miss the feeling of being useful. The item most likely to tap financial concerns — worry about not having a job — produced the lowest level of agreement — 25 per cent.

Each of these items shows significant variations by social class group with employment deprivation increasing as one moves down the socio-economic hierarchy. Full details of the class variations for each item are set out in Appendix Tables A3.1 to A3.7. In Table 3.6 we have provided a summary of this information. Almost three-quarters of manual retirees agree that they miss being with others compared with 46 per cent of the professional and managerial group.

Table 3.6: *Percentages Agreeing with Each of the Components of the Employment Deprivation Scale by Social Class**

	<i>Miss People at Work</i>	<i>Miss the Feeling of Doing a Good Job</i>	<i>Miss the Respect of Others</i>	<i>Miss Things Happening</i>	<i>Miss the Work Itself</i>	<i>Worry About Not Having A Job</i>	<i>Miss Feeling Useful</i>
Professional and Managerial	45.3(72.7)	46.3(59.1)	26.3(22.7)	33.7(50.0)	42.2(63.6)	6.4(13.6)	21.1(31.8)
Routine Non-Manual	58.2(73.1)	59.2(77.4)	39.2(50.9)	46.7(64.2)	55.0(64.2)	21.7(30.4)	34.2(43.4)
Manual	73.3(80.0)	70.7(75.6)	49.3(56.7)	67.2(66.7)	66.0(73.3)	32.2(41.1)	44.6(58.9)

*Figures in parentheses are the percentages of the pre-retirement sample.

The items relating to the intrinsic content of the job, i.e., “missing the feeling of doing a good job” and “missing the work itself” produce very similar class differences, with the percentages ranging from 46 to 71 in the former case and 42 to 66 in the latter case. The items concerned with social status/personal identity

also resemble each other in their pattern of responses, with over two-fifths of the professional and managerial respondents agreeing compared with two-thirds of manual retirees. Two-thirds of manual respondents, as opposed to one-third of the higher white-collar group, appeared to feel the loss of enforced activity as indicated by their responses to the item relating to "missing things happening". The question dealing with respect of others and feeling useful drew agreement from just over one-fifth of professional and managerial class and just less than half of manual retirees. Finally, the item concerned with "worry about not having a job" produced the lowest level of agreement for each social class but the sharpest differential between them with those in the lowest social class being five times more likely than those in the highest to indicate agreement; the respective percentages are 32 per cent and 6 per cent.

Despite the emphasis in the literature on latent functions, the relevance of this approach seems questionable in the present instance. The findings from our pre-retirement sample which are set out in parentheses in Table 3.6 show that the range of deprivations we have covered are clearly anticipated. In fact, the reported post-retirement levels of deprivation are somewhat lower; they are also more strongly related to class as it is the professional and managerial group who are most likely to overestimate the extent to which they will miss aspects of the job. The results we have discussed are consistent with Parker's (1982) acceptance of the view that high levels of job satisfaction are not incompatible with satisfactory adjustment to retirement. Employment deprivation, as Atchley (1976, p.95) concludes, is not a function of any "ingrained" work ethic.

A number of American studies using somewhat similar measures of employment deprivation reached the conclusion that levels of deprivation were low (Atchley 1976: pp.94-95) Streib and Schneider (1971, pp. 117-126) had their respondents answer the question "How often do you get the feeling that your life today is not very useful". The percentage responding "often" or "sometimes" averaged around 12 per cent during the pre-retirement period and 27 per cent after retirement. These figures compare with the 38 per cent of our sample who said they "missed feeling useful". Such comparisons of absolute figures deriving from somewhat different questions are fraught with difficulties. However, it is the absence of any systematic discussion of variation arising from factors other than income and health which is of particular interest.

We are faced with the paradoxical finding that it is those retirees who occupied the least desirable jobs who display the highest level of deprivation. From the results set out in Equations (i) and (ii) Table 3.7, it emerges that social class has a statistically significant negative effect on the scale measure of employment deprivation derived from the set of seven items, even when it is entered after income, having to cut back on expenditure, illness and gender ($F = 3.6$ with 2 and 4.44 df). It should be noted that this holds true despite the fact that, given

Table 3.7: *Regression Solutions for Estimating the Determinants of Employment Deprivation*

	(i) Beta	(ii) Beta	(iii) Beta
Income	-.25***	-.19***	-.18***
Having to Cut Back on Expenditure	.25***	.22***	.13**
Illness	.13**	.13**	.01
Gender	.09*	.05	.01
Professional and Managerial		-.13**	
Routine Non-Manual		-.07	
Retirement Age Less Than 60			.14**
Retirement Age 60-64			.03
Retirement Age Over 65			.01
Feeling of Having Too Much Spare Time			.46***
R ²	.189	.202	.397
F	26.0	18.7	36.4
n	451	451	451

*p < .05

**p < .01

***p < .001

the content of the items, it is far from obvious that the items relating to income should have causal precedence. In Equation (iii), Table 3.7, we add age at retirement and feelings of having too much time on one's hands to the income, need to reduce expenditure, health and gender variables. Compared with Equation (i), the effects of income and having to cut back on expenditure are substantially reduced and the effects of illness and gender are reduced to zero. Both the income and expenditure variables and retirement before 60 have significant direct effects on employment deprivation and also have indirect effects operating through feeling of having time on one's hands. The effects of illness, gender and social class all take this indirect form. Having too much time on one's hands also has a substantial direct effect. Finally, if we look back at Equation (iv) in Table 3.2 we can see that when employment deprivation and having too much time on one's hands are entered in the equation for estimating the determinants of enjoyment of retirement, the evidence suggests that at this point the effects of the income, expenditure, health, gender and class variables have become entirely indirect but age at retirement continues to exert an independent effect.

Conclusion

Overall, the level of adjustment to retirement is substantially better than the perspective which sees stress as an outcome of the sheer number of life events confronted might lead one to expect (Holmes and Rahe, 1967). Our evidence lends support to the life course perspective which sees the impact of a life event as dependent upon the nature of the change and the life history of experience,

expectations, and adaptive skills that are brought to the change (Elder and Rockwell, 1979, p.15). The same event will have effects that vary with people's coping responses and their access to and use of economic and social resources.

There is considerable evidence that transitional events are not necessarily experienced as stressful. Lower levels of stress are often caused by events which involve movement into and out of roles and statuses that are normally experienced in the life cycle and consequently are usually predictable. However, retirement may be experienced as a scheduled or non-scheduled event. As we have shown earlier, the transition to retirement is becoming less predictable. Pearlin and Lieberman (1979) conclude that in the occupational area, unscheduled events which involve non-normative loss such as job loss or retirement on health grounds have the most potent consequences on psychological well-being. The impact comes from unexpectedness and loss. Clearly, the social variations in adjustment which we have observed are influenced by the fact that manual workers are more likely to experience retirement through redundancy or ill health and as a consequence have inferior retirement conditions and are afforded less opportunity for preparation. While the evidence generally suggests that transitional events are not necessarily stressful, in combination with certain economic and social circumstances, they can have negative psychological consequences.

While the professional and managerial class were twice as likely as the other classes to claim to have planned for retirement, the proportion involved still only amounted to a quarter. In terms of formal preparation through retirement classes, only 10 per cent of our respondents had attended such classes. These respondents were highly concentrated in the professional and managerial class, in the public sector and in large organisations. Only 5 per cent of manual workers, 3 per cent of private sector employees and 2 per cent of those in organisations with less than 500 employees had experienced such preparation. The numbers involved in such courses set limits to the conclusions which can be drawn regarding their efficacy.

More generally methodological defects in studies are aimed at evaluating pre-retirement programmes. It is necessary to distinguish between what such programmes as currently structured can achieve and the more general issue of the potential contribution of retirement preparation. Currently, the time frame of programmes is alarmingly slow (Rives and Siegel, 1980, p.44). In Ireland, short courses — usually lasting two days — are the only ones available apart from a few evening courses which comprise a number of weekly sessions. These courses offer opportunities to examine a number of topics such as health, welfare entitlements, personal relationships and activities in retirement. Participation in these courses is almost entirely composed of people who are very near retirement. Such programmes clearly cannot focus on attitude change. The gains from such courses appear to be of short duration with their primary value coming

in the pre-retirement phase. Phillipson and Strang (1983, pp.201-202) conclude that what appears to occur on most courses is a consolidation of existing views rather than a change in behaviour. What is involved appears to be a mental adjustment rather than an attempt to control the external environment. The voluntary nature of participation makes it likely that those attending have already taken steps to prepare themselves for leaving work.

Increasingly the argument is being made for longer courses and indeed for moving retirement planning back to the mid-life stage. A major factor in successful adjustment to retirement appears to be the building up, in the context of a predictable series of pre-retirement stages of a sufficiently varied and full life-style. Thus, "preparation for retirement" in this sense should begin long before retirement. It is the ability to draw on general skills and resources which seems most important rather than the making of specific plans. Stock (1976) argues that the type of life style developed in early middle age has a crucial impact on well-being in retirement.

This is the phase when new interests will be vital for personal independence and flexibility in later years should be carefully nurtured. Indeed this is the stage when true 'pre-retirement' courses should begin — though not necessarily labelled as such...

The effect of transitional events, as Pearlin (1982) emphasises, arises not because of loss per se but from the altering of the more durable conditions of life with which people have to contend.

The effect of events are channelled through the structural circumstances that people have to grapple with through time.

Loss of employment itself is much less important than the quality of experience one has in retirement. Thus, as we have shown, job satisfaction is not incompatible with a favourable attitude to retirement. Those people for whom work has had the most positive value are also those most successful in finding positive values in retirement.

The quality of retirement experience is determined by the assets and potentialities which are possessed (Guillemard, 1981). The retired may be sharply divided by the economic and social conditions which its members have experienced and these divisions have a remarkable tenacity. Our findings confirm the conclusions from research elsewhere of the importance of the effects of income cutbacks on expenditure and health and age at retirement and enjoyment of retirement. However, we have also argued that this list of factors does not exhaust all the relevant assets and potentialities. This view is supported by the independent effects of social class, and by the very strong independent efforts of having too much time on one's hands and employment deprivation. Furthermore, the

objective variables operate to a significant extent through the intervening variables relating to successful use of leisure time and continued experience of employment deprivation.

The evidence from our study of retired employees confirms the finding from research on the unemployed that the latent consequences of work can be obtained through other forms of activity such as leisure interests and voluntary work (Stokes, 1983, p.276). Success in finding such alternative attitudes is considerably more common among the retired than among the unemployed. For the latter the development of substitute activities requires a degree of initiative which it appears only the "psychologically privileged" can draw upon on a regular basis (Jahoda and Rush, 1980). For the retired, successful adaptation to the loss of employment and a satisfactory use of leisure time is achieved by a majority. However, the influence of social class on ability to cope with the transition to retirement once again points to the social foundations of psychological privilege, although there is also very substantial variation within classes.

The findings we have presented provide support for recent arguments for more flexible work arrangements, retirement and lifestyles generally. While 44 per cent of our respondents would have preferred some type of phased retirement, only 4 per cent had actually retired on a gradual basis. The preference for gradual retirement is a consistent finding from surveys conducted in a number of countries (Parker, 1982, p.157-158). More generally, in the last decade a number of writers have argued for greater flexibility of opportunity to move from education to work to leisure (Best, 1973, 1979, 1980).

We have been struck by the low degree of participation in educational courses by members of our sample with less than 1 per cent involved in such activities. This is consistent with the British finding that only 2 per cent of the over 60s are in any form of adult education. However, Schuller (1987 p.368) notes that in the United States, older people have, for several years, been the fastest growing group in higher education. Abrams (1978, p.686) observes that since we are looking to a future with a great deal more time to be filled by the elderly as retired people,

... then a strong case can be made out on the grounds of general social well-being, for introducing working class men and women in middle age, and even earlier, to the skills, interests and values that are now enjoyed by the middle class.

As Parker (1982, p.163) concludes, the principle of flexible lifestyles is based on contrasting the present predominantly linear life patterns with those possible if the tight division of life into periods of education, work and leisure is broken down and choice according to personal needs and circumstances encouraged. This involves, as the Report of the Commission on Adult Education (1983) put it, a view of adult education not as night classes but as lifelong learning.

Movement towards such flexibility, if it occurs, is likely to arise not simply because of the problems experienced by retirees but because attention is increasingly being focused on problems over and above income maintenance being posed by the disengagement of a variety of groups from the labour market. The fact that high levels of unemployment are likely to persist for the foreseeable future has led to the view that what is

... at issue is the economic and social health of societies over a run of years ... (OECD, 1987: p.7).

and to the perception that there is

... a strong need not only for the highest possible rate of job-creating growth, but also for a rapid development of new forms of unemployment and for a strengthening of the social fabric by providing as many citizens as possible with an active role in society, both as a means of income and of self-identity. (OECD, 1987: p.7).

There are clearly similarities in the problems experienced by early retirees and the long-term unemployed despite the fact that the former have formalised their disengagement from the labour market. Increasingly attention is being focused on the need to devise systems of income support which would allow recipients the possibility of perceiving themselves and being perceived as making a useful contribution to economic and social life. Recent examples of moves in that direction in Ireland include schemes allowing certain categories of unemployed people to take up a paid part-time job for under 24 hours a week and continue to receive an income supplement; pre-retirement allowances for the long term unemployed aged 60 and over, and a scheme to encourage the unemployed to take an active part in voluntary and community work.

One of the questions which we have left unanswered up to this point is the impact of social support systems and social networks on the ability to make a successful transition from employment to retirement. It is to this issue that we now direct our attention.

APPENDIX TO CHAPTER 3

Table A3.1: *Miss People at Work by Social Class*
(per cent by row)

	Very Strongly Agree	Strongly Agree	Agree	Half and Half	Disagree	Strongly Disagree	Very Strongly Disagree	Total	n
Professional and Managerial	3.2	13.7	28.4	16.8	24.2	9.5	4.2	100	95
Routine Non-Manual	-11.7	18.3	29.2	8.3	25.8	4.2	2.5	100	120
Manual	16.1	22.9	34.3	5.7	17.1	3.2	0.7	100	280
Total	12.5	20.0	31.9	8.5	20.6	4.6	1.8	100	495

$\chi^2 = 39.3; p < .001.$

Table A3.2: *Miss the Feeling of Doing a Good Job by Social Class*
(per cent by row)

	Very Strongly Agree	Strongly Agree	Agree	Half and Half	Disagree	Strongly Disagree	Very Strongly Disagree	Total	n
Professional and Managerial	4.2	11.6	30.5	12.6	26.3	13.7	1.1	100	95
Routine Non-Manual	10.0	19.2	30.0	9.2	25.0	5.8	0.8	100	120
Manual	11.4	23.6	35.7	7.5	18.2	3.2	0.4	100	280
Total	9.7	20.2	33.3	8.9	21.4	5.9	0.6	100	495

$\chi^2 = 29.3; p < .005.$

Table A3.3: *Miss the Respect of others by Social Class*
(per cent by row)

	<i>Very Strongly Agree</i>	<i>Strongly Agree</i>	<i>Agree</i>	<i>Half and Half</i>	<i>Disagree</i>	<i>Strongly Disagree</i>	<i>Very Strongly Disagree</i>	<i>Total</i>	<i>n</i>
Professional and Managerial	2.1	12.6	11.6	15.8	36.8	14.7	6.3	100	95
Routine Non-Manual	3.3	11.7	24.2	10.8	40.8	5.8	3.3	100	120
Manual	5.0	12.5	31.8	12.5	32.1	4.3	1.8	100	280
Total	4.0	12.3	26.1	12.7	35.2	6.7	3.0	100	495

$\chi^2 = 32.6; p < .001.$

Table A3.4: *Miss Things Happening by Social Class*
(per cent by row)

	<i>Very Strongly Agree</i>	<i>Strongly Agree</i>	<i>Agree</i>	<i>Half and Half</i>	<i>Disagree</i>	<i>Strongly Disagree</i>	<i>Very Strongly Disagree</i>	<i>Total</i>	<i>n</i>
Professional and Managerial	2.1	8.4	23.2	12.6	40.0	11.6	2.1	100	95
Routine Non-Manual	4.2	18.3	24.2	10.0	37.5	5.8	0.0	100	120
Manual	7.9	22.9	36.4	8.6	20.0	3.9	0.4	100	280
Total	5.9	19.0	30.9	9.7	28.1	5.9	0.3	100	495

$\chi^2 = 46.9; p < .001.$

Table A3.5: *Miss the Work Itself by Social Class*
(per cent by row)

	Very Strongly Agree	Strongly Agree	Agree	Half and Half	Disagree	Strongly Disagree	Very Strongly Disagree	Total	n
Professional and Managerial	3.2	11.6	27.4	13.7	23.2	15.8	5.3	100	95
Routine Non-Manual	12.5	13.3	29.2	9.2	25.8	6.7	3.3	100	120
Manual	15.7	22.1	28.2	7.5	20.4	4.6	1.4	100	280
Total	12.5	18.0	28.3	9.1	22.2	7.3	2.6	100	495

$\chi^2 = 35.9$; $p < .001$.

Table A3.6: *Worry About Not Having A Job by Social Class*
(per cent by row)

	Very Strongly Agree	Strongly Agree	Agree	Half and Half	Disagree	Strongly Disagree	Very Strongly Disagree	Total	n
Professional and Managerial	1.1	3.2	2.1	8.4	55.8	20.0	9.5	100	95
Routine Non-Manual	4.2	4.2	13.3	10.6	53.3	12.5	2.5	100	120
Manual	8.6	8.6	15.0	10.7	44.6	8.9	3.6	100	280
Total	6.1	6.5	12.1	10.1	48.9	11.9	4.4	100	495

$\chi^2 = 39.1$; $p < .001$.

Table A3.7: *Miss Feeling Useful by Social Class*
(per cent by row)

	Very Strongly Agree	Strongly Agree	Agree	Half and Half	Disagree	Strongly Disagree	Very Strongly Disagree	Total	n
Professional and Managerial	1.1	6.3	13.7	9.5	45.3	16.8	7.4	100	95
Routine Non-Manual	5.8	11.7	16.7	5.8	46.7	10.0	3.3	100	120
Manual	11.1	12.1	21.4	10.0	36.1	7.9	1.4	100	280
Total	7.9	10.9	18.8	8.9	40.4	10.1	3.0	100	495

$\chi^2 = 33.5$; $p < .001$.

Chapter 4

CONTACT WITH KIN AND FRIENDS AND ADJUSTMENT TO RETIREMENT

Dispelling the Myth of "Alienation" of the Elderly from their Families

The myth that older people in industrial societies are alienated from their families and children guided research in social gerontology for most of the post-war period (Shanas, 1979a, p.3). In fact, a variety of studies and reviews have documented the existence of "strong" social relationships between ageing parents and their adult offspring (Sussman, 1965; Adams, 1968; Shanas *et al.*, 1968; Troll, 1971).

Most older parents and middle aged children have frequent contact with each other. Shanas *et al.* (1968) found that over 80 per cent of their American, British and Danish respondents had been in touch with their children in the preceding week and Shanas (1973) found that 52 per cent of her respondents had talked with one of their children within the last 24 hours. Willmott (1986, p.12-13) on the basis of a review of the British evidence concluded that somewhere between two-thirds and three-quarters of elderly people see their children at least once a week. Whelan and Vaughan's (1982, p.90) study of the elderly in Ireland showed that 73 per cent of those with children had talked to one of them in the last two days and a further 15 per cent had done so within the preceding seven days. Twenty per cent of those with siblings had talked to one of them within the previous seven days and 48 per cent had spoken to some other relative in the same period of time.

In the study of retired employees we recorded the frequency of visits to and from, and telephone calls to/from children living outside the home, other relatives and friends. One-third of our respondents had contact with their children on a daily basis; the cumulative percentages for every 2-3 days weekly, and monthly, respectively, were 61 per cent, 85 per cent and 95 per cent. The vast bulk of this contact involves face to face meeting: 78 per cent had visits from their children weekly or more often, while 55 per cent visited their children on the same basis. Our findings also confirmed Gordon, Whelan and Vaughan's (1981) conclusion that proximity was the prime factor in determining contact with children. However, in Ireland as elsewhere the spread of car ownership and possession of a telephone has made propinquity less important than it used to be and has reduced the significance of local extended families while increasing the importance of more dispersed kin networks (Willmott, 1986 p.28).

With regard to the relationship between contact with kin and social class, a variety of different interpretations have emerged from the literature (Gordon and Noll, 1975). Thus Goode (1963 p.76) suggests that the higher social strata maintain a more vigorous kin network. Such contacts can be expected to form a smaller proportion of their contacts, since the higher strata belong to more voluntary organisations. On the other hand it is suggested that they have more resources with which to maintain their ties with kin and because of this mutual exchanges are more frequent. Adams (1970, p.585), on the other hand, concludes that the evidence points to stronger kin orientation among the working class. Gordon and Noll (1975) suggest that these conclusions are not necessarily contradictory but that it is necessary to distinguish between overall level of contact and regularity of contact. A higher level of social contact in the higher social classes is hypothesised to be associated with a conception of kin as lineage (Farber, 1971, p.6): there is a "symbolic family estate" involving "a sense of line, a feeling of continuity and a recognition of past achievement". Lower social classes are hypothesised to have more regular contact with kin because of greater dependence on kin for help on a frequent basis and because kin are an important part of a more restricted friendship circle. A third hypothesis implicit in this discussion is that there should be a positive relationship between social class and contact with friends.

Our measures of contact are based on questions asking "on average" how often a variety of types of contact take place and allow us to consider both overall level of contact and regularity of contact. Analysis of variance results based on scoring the contact variables from 6 for daily contact to 1 for complete absence of contact show social class to be negatively related to contact with children, to have no relationship to contact with other relatives, and a positive relationship with contact with friends. While the associations with contact with children and friends are statistically significant the substantive impact is modest in both cases — explaining less than 2 per cent of the variance in the former case and less than 4 per cent in the latter.

The major difference to emerge relate to regularity of contact rather than level of contact. From Table 4.1 we can see that most striking difference is between the visiting pattern displayed by the professional and managerial and that of others. While just over 40 per cent of this class had contact with their children more often than weekly, this was true of 69 per cent of the routine non-manual group and 65 per cent of the manual class. However, as is clear from Table 4.1, this does not imply a high level of infrequent contact with children among the highest social class. In fact, the frequency of weekly or more regular contact is almost identical in all three social classes. The difference which exists is related to the modal frequency category. For the lower social classes daily contact is

Table 4.1: *Contact with Children by Social Class*
(per cent by row)

	Daily	Every 2-3 days	Weekly	Fort- nightly	Twice Yearly or Less	Total	n
Professional and Managerial	20.0	21.4	43.1	9.2	6.2	100	65
Routine Non-Manual	37.7	31.2	18.2	7.8	5.2	100	77
Manual	36.0	28.4	19.4	10.0	6.2	100	211
Total	33.4	27.8	23.5	9.3	5.9	100	353

$$\chi^2 = 22.0 \text{ p} < .05$$

most popular while for the professional and managerial class weekly contact is the norm.

The social class differences remain fairly constant across types of visits. Thus while 11 per cent and 6 per cent of the highest social class report daily visits from and to their children, respectively, the corresponding figures for the other social classes are almost three times higher. Once again, however, when we consider weekly or more frequent visiting the class differences are slight: overall 78 per cent of respondents have visits from their children on a weekly basis and at least and 55 per cent make visits to their children on such a regular basis. Differences in regularity of contact are greater for these more detailed indices than for the overall contact measure because social class differences in possession of a phone, both among the respondents and their children, ensure that regular contact by telephone is most likely to occur at the peak of the class hierarchy.

Differences between social classes with regard to contact with relatives other than children are, as we have noted, insignificant. However, consistent with our earlier theoretical discussion, the least regular contact is among the highest social class. The hypothesis of a positive relationship between social class and contact with friends received strong support in our survey. Almost three-quarters of the professional and managerial class reported having weekly or more regular contact with friends, while only 1 in 20 indicated a complete absence of such contact; the corresponding figures for manual workers were respectively less than ½ and almost 1 in 5. Similarly, almost half the higher white collar group were found to be members of clubs or voluntary organisations compared with less than 1 in 6 of manual workers. Further evidence of social class variations in the nature of friendship contacts emerges in response to a question asking the respondent to identify the "six people he felt closest to". The responses were classified according to whether the person involved was kin, neighbour, or friend. With regard to the person felt closest to, very little differentiation occurs across class groups with over 90 per cent of each class opting for a member of kin. However, greater variability is introduced as one moves from the first person mentioned to the sixth person to whom one feels closest. In the latter case 38

per cent of the professional and managerial class nominated a friend compared with 24 per cent of the routine non-manual class and 12 per cent of manual retirees.

The relationships between the different types of contact are slight. In the case of the relationship between contact with children and contact with other relatives, the positive correlation of 0.2 may be affected by the fact that sons and daughters-in-law may be included among such relatives. However, the lack of any substantial trade-off between types of contact is indicated by the lack of any significant relationship between having children and extent of contact with friends.

Thus the evidence from our study confirms the existence of high levels of contact with kin across classes. Working class respondents have slightly higher levels of contact but the main difference is in the pattern rather than the overall frequency of contact. Respondents from the professional and managerial classes have more frequent contact with friends and are likely to have closer relationships with friends but not at the expense of contact with kin. "Alienation" from kin is clearly a myth. Our findings are consistent with Willmott's (1986, p.25) conclusion based on a number of recent British studies (Goldthorpe, 1980 and Abrams, 1981) that the contrast between working class and middle class kinship contact patterns in the early 1970s was far from dramatic. The positive relationship found between social class and contact with friends has also been found in Britain (Willmott, 1986 p. 40) and has been interpreted in terms of the greater likelihood that middle class people will make "general" friends as opposed to limited friendships tied to specific contexts which are more typical of working class people. This in turn has been related to the development of social skills. Willmott (1986, p.46) concludes that the greater mobility of middle class people leads to the need to develop social networks through clubs, voluntary associations and work and professional contacts. Our earlier evidence on the relationship between class and voluntary work and club membership and likelihood of including a friend among people felt closest to provides support for this interpretation, as does the fact that, of those who had such friends, over 60 per cent of the professional and managerial group included ex-colleagues from their previous job compared to just over 30 per cent of the other social classes.

Kin as a Source of Social Support

A variety of studies confirm that not only is contact with children and other kin frequent but they are the most important source of social support (Willmott, 1986, pp.14-15, 70-74). Whelan and Vaughan (1982, pp.92-95) in their study of the elderly in Ireland found that, in regard to a variety of tasks, if help were to be sought from outside the household children would be approached most frequently, followed by other kin and then by neighbours and friends. Research confirms that while for short-term problems neighbourhood and friendship

networks are important sources of assistance, they are supplements to, rather than replacements for relatives as sources of support (Lee, 1979a; Bulmer, 1986). In a study of married women in Cork City, Gordon (1977) confirmed Litwak and Szelenyi's (1969) finding in the US and Hungary in short duration situations neighbours were seen as most helpful, followed by kin and friends, whereas in long duration situations the ordering was relatives, neighbours and friends.

Cantor (1979) concludes that the support system of the elderly could be understood best in terms of a hierarchical compensatory model rather a task specific model.

Kin are clearly considered the primary source of help regardless of the task. Only to the extent that family, particularly children are not available and with respect to certain well-defined tasks do friends, neighbours and formal organisations become important in the provision of informal support.

Support for the old adage that "blood is thicker than water" was provided by the fact that even where children were seen infrequently, or were no longer in regular contact, they still remained the preferred choice.

Kin and Friendship Interaction and Subjective Well-Being

The evidence we have reviewed shows that older people live in relatively close proximity to at least one child. The rate of interaction between elderly parents and adult children is high and interaction between older people and other relatives is not infrequent, and families are an important and preferred source of social support for the elderly. It can be concluded that the extended family and kin network are viable social structures and that the elderly occupy positions of critical importance in these structures. This had led, as Lee (1979b) points out, to the identification of adult children as an important part of the "emotional support system" of their elderly parents (Shanas, 1973). However, extensive documentation of high rates of interaction between adults and their parents does not entirely warrant such a conclusion. In fact, Lee (1979b), despite a reluctance to discard a belief that is so firmly entrenched among professionals and lay people, found that his own findings were consistent with the almost unanimous conclusion of earlier studies regarding the absence of a positive correlation between interaction with adult children and feelings of well-being. Indeed, some studies suggest that frequency of contact with children may be negatively associated with morale (Dowd and La Rossa, 1982; Seelbach and Sauer, 1977; Kerckhoff, 1966).

Evidence from the present study on the relationship between enjoyment of retirement and contact with children supports the conclusion that there is little or no positive relationship between morale and interaction with children. In fact, 56 per cent of those who had contact with their children on a daily basis

were enjoying retirement while this was true of over 70 per cent of those who saw their children fortnightly or less. This was true despite the fact that over 90 per cent of our respondents indicated that they were satisfied with the amount of help they got from their children.

It would obviously be unwise to draw conclusions simply on the basis of the cross tabulations. Indeed, one of the difficulties involved in arriving at conclusions in this area is that most of the relevant studies have concentrated on bivariate relationships between interaction with adult children and morale. Previous research emphasises the importance of controlling for income and self-reported health when examining the relationship between contact and subjective well-being. Thus, despite suggestions that illness and dependency may beget avoidance, the evidence overwhelmingly confirms that filial obligations are fulfilled and reported ill health is positively associated with contact with children. Among the retired sample of those who reported that they had some "illness, physical disability or infirmity that had troubled them for at least part of the last year" 40 per cent had daily contact with their children), while the figure for those reporting good health was 25 per cent.

In other studies, though, it has been found that even when controls are introduced for such factors the paradoxical finding persists. Arling (1976) in a study of elderly widows found that contact with children did little to improve morale. Contact with friends and neighbours were more clearly related to lower levels of loneliness and worrying. These relationships held even when physical incapacity and loneliness were controlled for. Wood and Robertson (1978) in a study of working class grandparents found that involvement with grandchildren had relatively little effect on morale in comparison with involvement with friends. Rempel (1985) found no statistically significant differences between the childless elderly and parents, in terms of life satisfaction, happiness or loneliness, when controlling for marital status, gender and perceived social class. Lee (1976b) found that after controlling for self-reported health, standard of living, education and marital satisfaction, number of children, interaction with most frequently seen child, total visits and total calls produced small negative relationships with morale.

The evidence from our study of retired employees is in line with these findings. There is no relationship between enjoyment of retirement and having children. Furthermore there is no evidence of any effect for having grandchildren or frequency of contact with grandchildren. In Table 4.2 we examine the effect on enjoyment of retirement of contact with children, other relatives and friends, controlling for income, self-reported health, gender and social class. Both contact with children and contact with other relatives have a *negative* and statistically significant effect on enjoyment of retirement; contact with friends has a positive but non-significant impact. When we look at the overall sample we find again

Table 4.2: *Multiple Regression Solution for Estimating the Effect of Contact with Children, Other Relatives and Friends on Enjoyment of Retirement*

	<i>Standardised Coefficients</i>
Contact with children	-.10*
Contact with other relatives	-.11*
Contact with friends	.07
Income	.17**
Illness	-.31***
Gender	.02
Professional and Managerial	.09
Routine Non-Manual	.15**
R ²	.219
F	11.3
n	332

*p < .05

**p < .01

***p < .001

Table 4.3: *Multiple Regression Solution for Estimating for the Overall Sample the Effect of Contact with Kin and Friends on Enjoyment of Retirement*

	<i>Standardised Coefficients</i>
Contact with relatives other than children	1.12**
Contact with friends	.07
Income	.21***
Illness	-.26***
Gender	-.06
Professional and Managerial	.10
Routine Non-Manual	.14**
R ²	.186
F	14.8
n	461

*p < .05

**p < .01

***p < .001

that contact with relatives other than children has a negative and significant impact while contact with friends again is positive but non-significant.

The simplest interpretation of these results would involve treating the observed effects as a reflection of inadequate measurement of resource variables such as income and health. While such inadequacies may certainly exist they seem unlikely to us to provide an adequate explanation. A more interesting interpretation would involve viewing the relationship between contact and morale as reciprocal. In particular, low morale might well be a cause as well as a

consequence of contact and thus the true relationship between the variables may be masked by the fact that effects that operate in the opposite direction largely cancel each other out. In order to test this hypothesis we made use of two-stage least square regression or 2SLS. The method is so called because it involves two applications of least squares regression. What is required in order to perform the analysis is an estimate of contact with children which excludes any causal influence from enjoyment of retirement. The 2SLS solution is to measure a variable that is related to but not caused by contact and that is not related, except via contact, to enjoyment of retirement. This related variable which in this case is "distance of nearest child living outside the home", is called an instrument.

In the first stage the instrumental variable is used to estimate support. This estimate is uncontaminated by enjoyment of retirement. In the second stage the enjoyment variable is regressed on its causal variables including Estimated Contact (Dooley, 1985, pp.116-117). Dooley notes that, whether because of unfamiliarity or because of the difficulty in finding instrumental variables, 2SLS had not been previously used in the social support literature.

The results of the 2SLS analysis are set out in Table 4.4. From this table we can observe that in comparison with the ordinary least squares equation in Table 4.2 the effect of contact remains negative but is no longer statistically significant; the effect of contact with other kin is still negative and statistically significant and the effect of contact with friends remains positive but not statistically significant. Thus overall the results from the 2SLS analysis confirm our previous findings. The paradoxical findings on the impact of contact cannot be explained by reciprocal causation.

Table 4.4: *Two Stage Least Squares Solution for Estimating the Effect of Contact with Children on Enjoyment of Retirement*

	<i>Standardised Coefficients</i>
Contact with children	-.06
Contact with other relatives	-.12**
Contact with friends	.06
Income	.18***
Illness	-.29***
Gender	.00
Professional and Managerial	.10
Routine Non-Manual	.16**
R ²	.206
n	327

*p < .05

**p < .01

***p < .001

Interpretations of the Absent Relationships

Lee (1979b) notes that social scientists are rarely called upon to explain why two sets of phenomena are not related.

This case, however, seems to deserve special attention, since the absence of any systematic positive effect of interaction with children upon the morale of their parents is clearly contrary to commonsense as well as to the philosophies of many professionals working in the field.

Two general strategies have been pursued, he notes, in explaining these findings. The first involves investigating the factors which distinguish relationships which do affect morale, such as friendship, from those which do not, such as relationships with children. The second focuses on the possibility that it is dimensions of the ageing parent-adult child relationship other than frequency of contact which affect the subjective well-being of the ageing parent.

Before pursuing such arguments it is necessary to stress that no one is arguing that family ties are incidental, or even detrimental, to the well-being of the elderly. The argument is made by Arling (1976, p. 758) among others, that even though parents and children are in many instances deeply concerned about each other, they experience difficulty in sharing experiences. One version of the argument suggests that the absence of significant positive correlations between interaction with children and the morale of the elderly is to be explained by the lack of common interests, attitudes and values between the generations (Hess and Waring, 1978). However, the absence of evidence for the positive effect of siblings or other relatives points in the direction of distinctive properties of kinship relationships which prevent them from serving this function.

This more general argument on the different functions served by kinship and friendship (Litwak and Szellenyi, 1969) and their differential effects on the morale of the elderly has been developed by a number of authors. Attention has centred on the fact that kinship relationships are ascribed while friendships are chosen (Adams, 1967, 1978; Blau, 1973). Adam (1967) sees obligation versus choice as a key element in the different sentiments underlying friendship and kinship. Friends are chosen according to criteria such as value consensus, commonality of interests and experiences and other antecedents of interpersonal attraction (Hess, 1972). Kin relationships contain strong elements of obligation in terms of motivation for continuing the relationship and "positive" concern rather than consensus is likely to be the modal sentiment (Adam, 1967; Wood and Robertson, 1978). Lee (1979b, p. 350) argues that the critical distinguishing feature may be mutuality or reciprocity of choice.

The absence of mutuality or reciprocity is also at the centre of exchange/power analysis of the absence of a positive association between interaction between adult children and the subjective well-being of the elderly. However, attention is directed not at differences between kinship and friendship contact but to the

conditions which affect contact with children and to distinguishing dimensions of such relationship other than levels of contact. Dowd and La Rossa (1982 p.185) argue that the unexpected findings demonstrates the limitations inherent in the "sentimental" or "utopian" model of the family.

In its most extreme form the model assumes that (1) the family is necessarily and inevitably an arena of love and warmth, a retreat from the stresses and strains of the "outside" world; (2) interpersonal conflict is rare and undesirable in families; (3) status hierarchies and struggle for power are not relevant issues to family members; and (4) there exist "healthy" and "unhealthy" families which are empirically distinct and which, therefore, require separate explanations.

The exchange/power model, on the other hand, views the relationship between the older family members and their middle-aged children as a process in which the relative power of the members determine the conditions of the exchange. Income and health, in particular, are viewed as critical resources, the lack of which places an individual in a disadvantageous, dependent situation. Old people are faced with the struggle to maintain a sense of independence and control in the face of lowered income and declining physical stamina. Non-material resources such as compliance, esteem and approval, may serve as substitutes but rather than endure the embarrassment or humiliation that frequently accompanies an unbalanced social exchange, many people opt for disengagement. However, Dowd and La Rossa (1982, pp.185-186) argue that in the context of family relationships an unbalanced exchange may persist due to the "permanent bond". The desire of the elderly to live apart from their children and to maintain "intimacy at a distance" is interpreted as an attempt to minimise the costs associated with dependency. Some empirical support for their argument is provided by the evidence they report on the effect of contact with children and grandchildren on morale was significantly more negative for older males with poor health. Occupational retirement is viewed as precipitating

... a family drama in which the middle-aged (ascending) generation assumes leadership through a gradual process of redefining the former "provider" as non-productive and, therefore, dependent.

Other studies which have focused on the consequences of dependency among the elderly provide support from the exchange/power perspective. There is considerable evidence that the elderly frequently do not wish to call in their debts and become a "burden" on their children (Connidis, 1983; Troll, 1971). The economic problems created by growing elderly populations has led policymakers, institutions and theorists to emphasise the role of the family as a support system (Toibin and Kulys, 1981). However, while the evidence for provision of aid by children is substantial, as Rempel (1985, p.344) observes, the determination of which family member is responsible for an older person is a dilemma

complicated by gender, age, and marital status of children. Middle-aged daughters bear a disproportionate share of the responsibility (Brody, 1981; Lang and Brody, 1983; and Stoller, 1982). A recent Irish study confirms that in Ireland, as elsewhere, community care in practice generally means care by a female relative regardless of social class or rural urban background (O'Connor, Smyth and Whelan, 1988).

Dunkle (1983) found a negative association between depression and contribution to the household among older persons living with their primary caregivers. Stoller (1985) also found that depression among the elderly was more accurately predicted by whether or not they provided aid than by whether they received aid. She interprets this finding in terms of the exchange theory hypothesis that inability to reciprocate, rather than the need for assistance, undermine the morale of the elderly. Stoller (1985) found that depression was more accurately predicted by the contrast between elderly providers and non-providers of aid than by the dichotomy between receivers and non-receivers of help from family members, and interprets this finding in terms of the exchange theory hypothesis that the inability to reciprocate, rather than the need for assistance, undermines the morale of the older person.

One qualification which must be entered at this point is that there is a tendency in this literature to assume that the crucial factor explaining the lower morale of the elderly is an imbalance in the exchange relationship which involves the elderly person receiving more than he/she contributes. However, as Cheal (1983, p.805) points out, there exist some fundamental differences of opinion concerning the nature of voluntary transfers between the elderly and others. Two models have existed side by side in the literature for more than a decade without either of them having supplanted the other. The dominant model among sociologists has been one in which the redistribution of resources resulting from family transfers has been held to be related to the life cycle in a curvilinear fashion (Sussman, 1965). This model implies a view of ageing as a time of role reversal. The alternative model sees role continuity as a more significant feature of ageing: parents are believed to continue benefiting their children even into advanced old age, except in cases of extreme hardship (Covey, 1981).

It is not necessary for our purposes to resolve these issues. However, given the evidence that 16 per cent of the Whelan and Vaughan sample and 7 per cent of the retired sample would use an inheritance of £500 to give gifts, and taking into account that the latter group is both younger and financially better off than the elderly as a whole, we clearly should not exclude the possibility that imbalances in the exchange relationships may arise which involve dependency for the adult children rather than their parents. That such an outcome is not necessarily more satisfactory than the reverse is argued by Cohler (1983, p.36)

who suggests that the real struggle for independence among the elderly is not to continue looking after oneself but to wean one's children:

Although it is assumed that older persons seek a degree of contact which may be denied by them by their adult offspring, it is as likely that they seek to avoid demands by their offspring and grandchildren for continued interdependence as that they feel rejected in their search for continuing family ties.

Further Evidence from the Study of Retired Employees

The evidence reviewed so far shows fairly general agreement that contact with kin has zero or negative effect on the morale of the elderly, while contact with friends has a positive effect. One set of explanations concentrates on the distinctive characteristics of kinship relations and, in particular, the manner in which they differ from relations with friends. A second approach, which includes the power/exchange interpretation, while acknowledging the importance of such distinctions, directs attention to the need to consider dimensions of ageing parent/adult children relationships which may influence the subjective well-being of the parent. What is needed is to specify the conditions under which contact has positive or negative effects.

We might suggest that the evidence from our study of retired employees alters the perception of the facts which require explanation. However, at the same time, it provides some support for the power/exchange approach, if not necessarily for all the specific conclusions associated with it. The change in our understanding of what requires to be explained derives from the fact that in the study of the retired we distinguish between visits *to* and *from* children, other relatives and friends. To the best of our knowledge, none of the published studies in the area has employed this distinction in their analyses. Visits to and from children are correlated at level 0.5, visits to and from relatives produce an r of 0.6, and visits to and from friends an r of 0.8. Such correlations are hardly surprising, given the influence of proximity. However, what is not predictable is that, as we can see from Table 4.5, when they are included in the same equation visits to children have a positive effect on enjoyment of retirement, while visits from children have a negative effect. Similarly, visits to other relatives have a positive, if insignificant impact, while the coefficient for visits from other relatives is negative. In the case of contact with friends distinguishing between visits to and from serves no useful purpose. In Table 4.6 we examine the effects of visits to and from relatives on the overall sample and can see that visits to and from relatives continue to display the same pattern of coefficients. Contact with kin and, in particular, with children, now appears as a substantially more important factor in determining enjoyment of retirement than contact with friends. Our problem

Table 4.5: *Multiple Regression Solution for Estimating the Effects of Visits To and From Children and Other Relatives and Contact with Friends on Enjoyment of Retirement*

	<i>Standardised Coefficients</i>
Income	.17**
Illness	-.26***
Gender	.02
Professional and Managerial	.08
Routine Non-Manual	.15**
Visits to children	.22***
Visits from children	-.26***
Visits to other relatives	.03
Visits from other relatives	-.11
Contact with friends	.06
R ²	.254
N	331
F	10.9

*p < .05
 **p < .01
 ***p < .001

Table 4.6: *Multiple Regression Solution for Estimating the Effect of Visits To and From Relatives Other than Children and Contact with Friends on Enjoyment of Retirement*

	<i>Standardised Coefficients</i>
Income	.20***
Illness	-.26***
Gender	-.06
Professional and Managerial	.10
Routine Non-Manual	.14
Visits to relatives other than children	.07
Visits from relatives other than children	-.14**
Contact with friends	.07
R ²	.187
F	12.7
n	461

*p < .01
 **p < .05
 ***p < .001

now is not to explain the absence of association, but to account for the fact that different types of contact produce opposite effects.

A number of different interpretations of these results is possible. The observed effects could be treated as reflecting inadequate measurement of resource variables such as health. However, the results of the 2SLS analysis which provided no support the reciprocal causation hypothesis makes this seem less than plausible as a general explanation. A second type of interpretation would involve seeing the distinction between visits to and from kin — when allowance is made for

common causes — as providing indications of the degree of choice exercised by the elderly with regard to their involvement in kin interaction. They would thus reflect the ability of parents to choose the conditions under which interaction takes place.

From the exchange/power perspective this would enable the elderly to avoid:

- (i) demands from children which are not welcomed;
- (ii) the psychological discomfort involved in interaction on the basis of the role-reversal associated with dependency.

In attempting to test these speculations the ratio of visits from to visits to children was substituted for the original variable. However, while the effect was statistically significant and in the right direction, it does not provide a statistically adequate substitute for the separate effects. Of course, this ratio cannot be taken as an adequate indicator of the balance of exchange. An alternative and more promising approach was to test for interaction between contact with children and variables thought to provide indications of dependency in their effect on enjoyment of retirement. Dowd and La Rossa (1982) tested a health/contact interaction in their work. Another possibility open to us was to test for the interaction between the extent to which respondents help their children and contact. However, given the emphasis in the power/exchange literature on the loss of traditional roles and status, the shift in role definitions and the difficulties associated with role reversal, the most informative test for interaction ought to have been that between contact and the measure of job deprivation we had employed.

Tests for interaction effects were performed for health/contact, contact/help given to children and contact/employment deprivation. However, in each case the test for interaction gave a non-significant result. Thus while the theoretical arguments seem plausible the case remains unproven. Further clarification of our finding would require a more detailed examination of the dimension of elderly parent/adult child interactions.

In Table 4.7 we present our final table relating to the determinants of enjoyment of retirement which includes the variables already considered in this chapter together with age at retirement, employment deprivation and leisure adjustment. The results require no changes in our conclusion up to this point: income, the need to cut back on expenditure and self-reported health are significantly related to adjustment. They also influence contact with children and leisure adjustment. However, it is the contact employment and leisure variables which are the most potent predictors of retirement adjustment.

Table 4.7: *Multiple Regression Solution for Estimating the Determinants of Enjoyment of Retirement for Those with Children Living Outside the Home*

	<i>Standardised Coefficients</i>
Illness	-.11**
Income	.08
Cut back on expenditure	-.02
Gender	.02
Age at Retirement	.
Less than 60	-.14**
60-64	-.12**
Over 65	-.03
Professional and Managerial	-.02
Routine Non-Manual	.05
Visits to Children	.19***
Visits from Children	-.21***
R ²	.517
F	26.2
n	331

- *p < .05
 **p < .01
 ***p < .001

Conclusions

It may be useful to stress again that it is not our intention to in any way deny the importance of contact between adult children and ageing parents. The viability and strength of kin networks is not in question. Furthermore, our analysis has led us to qualify the consensus in the literature that contact with kin is unrelated to, or has a negative impact, on the morale of the elderly. While our overall measure of contact produces results in line with those previously reported, the introduction of further distinctions between types of contact led us to conclude that contact has significant positive and negative effects.

Extended kin networks are clearly alive and well which is good news for those concerned to develop and promote health and social services on the basis of community care and support for informal carers (Department of Health 1986). However, as Willmott (1986, pp.104-105) stresses, very little is known about such networks. Recently concern has been expressed about the magnitude of the caring burden which falls on particular individuals, especially on certain female relatives.

Increasingly as the climate favours a shift from institutional to community care the problems associated with family support systems will become more central. Our findings show that it would be dangerous to base policy on the "utopian" assumption that increased contact between parents and children necessarily increases subjective well-being. We have raised the issue of reciprocity between

older people and those providing them with services. The challenge to policy makers is to develop a system which will provide the elderly with sufficient resources to service providers to enable them to participate in exchanges with "informal" service providers, while maintaining balance and thus sustain feelings of autonomy, self-esteem and ultimately contentment (Lee, 1986, p.33).

Chapter 5

CONCLUSIONS

Introduction

In this chapter, we review the main conclusions to be drawn from our study and discuss some of their implications for policy. Overall, our work indicates that most retired people adjust well to their situation; retirement is not necessarily an unsatisfactory or stressful experience. This evidence is consistent with Pearlin's (1980, p.354) conclusion that there are no automatic connections between the transitions through which people pass and their emotional states:

Where the consequences of transitions can be detected they result not from change per se but from the meanings of the change for people.

Meanings, in turn, are shaped by the characteristics of people and by the social and economic contexts in which they are located.

There is not one process of retirement but many. The life course perspective suggests that we might expect the stressfulness of the event to be related to its predictability, its timing and relation to other events and the expectations and resources with which it is associated. However, while adjustment difficulties in retirement are far from inevitable, the absolute numbers who confront such difficulties ensures that, in overall societal terms, adjustment continues to constitute a significant social problem.

Patterns of Retirement

The conventional image of retirement is still of a discrete event that takes place at a fixed point in time with 65 generally thought of as the "usual" retirement age. In fact there is a wide dispersion around this age. Particularly for working class respondents, sufficient diversity now exists to justify the conclusion that retirement no longer has a clear meaning as an event which occurs at a defined age. Such diversity is related to patterns of retirement and, in particular, their association with social class.

It has generally been observed that retirement on health grounds constitutes a declining proportion of total retirements. However, over one-third of manual retirees in our study gave ill health as the reason for their retirement. A further 15 per cent had reached retirement through redundancy. Over 40 per cent of those who had retired on the grounds of ill health had done so before they were 60. The elderly have consistently been thought of as a reserve labour force capable of been drawn in or excluded from the labour force depending on the overall demand for labour. Thus, even where redundancy is not formally defined as

early retirement the disadvantages experienced by the older worker in the labour market may make this the de facto situation. The proportions defined as "disabled" may also be related to such conditions.

While a great deal of attention in the literature has focused on whether retirement is voluntary or involuntary, there is no straightforward relationship between this aspect and type of retirement and associated retirement conditions, with the exception of retirement through redundancy. This arises largely from the fact that, while retirement on health grounds is associated with poor conditions, it is predominantly voluntary. A supplementary factor is that professional and managerial retirees were a good deal more likely to report having experienced job strain and this, in turn, was strongly related to voluntary retirement.

The effect of retirement and variations in the manner in which it occurs arise not from the loss of employment per se but from the manner in which the durable conditions of the individual's life situation are altered.

Income Levels: Sources and Adequacy

The recently retired derive their income from two main sources — State pensions or allowances and pensions from previous employers. State pensions and transfers play the dominant role. Fifty one per cent of the income of the retired group comes from this source. This figure provides a conservative estimate since a substantial proportion of income from pensions from previous employers is made up of public sector pensions which must be considered the functional equivalent of social welfare expenditure on pensions. The exclusion of any allowance for transfers in kind from our data leads to an underestimation of the importance of State transfers.

Just over 50 per cent of the recently retired had a pension from a previous employer and 38 per cent of the total income of the group came from this source. Social class, sex, size, sector and type of retirement had an independent impact on the probability of having an occupational pension. Professional and managerial retirees were more than twice as likely as their manual counterparts to have such a pension. Only 1 in 4 of those who had worked in organisations with less than 25 employees enjoyed this benefit compared with almost 7 out of 10 of those who had been employed in organisations with 500 employees; employment in the public sector conferred a 2 to 1 advantage. The disadvantaged position of women was largely, but not entirely, explained by their concentration in routine non-manual and manual occupations and in small private organisations. Finally, only 1 in 4 of those who had been made redundant had a pension from a previous employer in comparison with almost 8 in 10 of those who had experienced administrative retirement.

Employers' pensions can be contributory or non-contributory and vary

enormously in eligibility conditions, coverage and quality of benefits. The number of persons who are eligible for such pensions is on the increase. The trend towards increased coverage means that recently retired employees are considerably more likely to have a pension from a previous employer. The strength of the trend towards increased coverage can be seen from the fact that while 53 per cent of the recently retired had such a pension, 69 per cent of the comparison group of employees were eligible for a pension from their employers.

The quality of pensions varied significantly by class and sector. There was some variation by class in the extent to which pensions were subject to revision. Over 60 per cent of the occupational pensions of the professional and managerial group were adjusted in line with salaries compared with 25 per cent of manual workers. Differences between public and private sector employment were even more striking: the respective percentages were 59 and 7 per cent.

The bulk of our sample did not conform to the common stereotype of the retired individual as someone living on a low income, in poor housing circumstances, heavily subject to the ravages of inflation on his/her "fixed income". Although such people exist, they are far from typical of the recently retired. State pensions have more than kept pace with inflation and indeed have improved relative to take home pay. The overall average replacement ratio in our sample was 73 per cent.

We attempted to gauge the adequacy of respondents' income in a variety of ways. While our survey data were inadequate to compile a complete picture of the household incomes of all our respondents, and hence assess the number in poverty, we were able to carry a more limited exercise on those respondents who were living alone or with their spouse only. The results of this analysis, while tentative, suggest that the recently retired are no more prone to be in poverty than the population as a whole. This contrasts with earlier research on the situation of all elderly persons and underlines the need for policymakers to take into account the differentiated nature of the elderly population.

We also attempted to gauge respondents' subjective assessment of the adequacy of their income. In response to a direct question on this topic, just over one-third of our respondents considered their incomes adequate. There was, not surprisingly, substantial variation by social class with almost 70 per cent of the professional and managerial group considering their income to be adequate compared with less than a quarter of manual workers. However, since our concern is with the impact of retirement it should be kept in mind that its impact on the distribution of income is to reduce both the mean income and the variance. The distribution of income is somewhat less unequal among the retired population than among the same group while they were at work. The fact that the main State pensions are fixed in money rather than proportionate terms is probably the main explanation for this shift.

There was considerable variation by social class in the extent to which they were dependent on State income provision. While 38 per cent of the sample were entirely dependent on such provision, this percentage varied from 6 per cent of the professional and managerial class to 50 per cent of the manual class. A further distinction can be made between those dependent on contributory old age retirement pensions and those dependent on other types of social welfare the majority of whom were receiving unemployment benefit/assistance or disability benefit. The distinction is relevant only to those outside the professional and managerial class and reflects the influence of factors such as type of retirement, sex, size and sector. Eighteen per cent of our respondents fell in the former category and twenty per cent into the latter.

The Report of the Commission on Social Welfare (1986,p.131) concluded that under both insurance and assistance schemes old age pensioners are more adequately provided for than other categories of social welfare recipients. This fact is reflected in the sharp variations we have observed in perceived adequacy of income by the nature of the respondents' dependence on State income provision. Almost half those with another source of income judged their income to be adequate; this fell to 3 in 10 for those eligible for contributory old age provisions and was no higher than 1 in 9 for those dependent on other forms of provision.

In response to a question dealing with having to cut down on expenditure, 78 per cent, 58 per cent and 48 per cent respectively of the manual, routine non-manual and professional managerial classes indicated that they had been compelled to make such reductions. The difference by extent and nature of dependence on State welfare provision was even more striking; almost 6 in 10 of those with another source of income had made such cutbacks. This figure rose to 7 in 10 for those dependent on contributory old age benefits and to over 9 in 10 for those dependent upon other social welfare benefits.

Among the professional and managerial class, reductions in spending on holidays and entertainment made up over half the responses compared to one-quarter among the manual workers. Among the latter over one-third of the replies referred to cigarettes and alcohol. Reductions in expenditure on food were referred to by manual workers and by 24 per cent of those dependent on welfare provision other than contributory old age entitlements. The "cutting down" reported is more likely to refer to a reduction in quality than a drop in total food consumption. In response to a question relating to how respondents would spend £500, the most popular responses were having a holiday and home improvements and only 1 per cent mentioned food.

Implications for Pensions and Pension Policy

The overall conclusion from our results is that most of those who retire at,

or near, 65, with a combination of Social Welfare and occupational pensions do not encounter serious problems of income adequacy. Both the objective data on incomes (including the replacement ratio of over 70 per cent and the limited poverty line analysis) and the respondents' own subjective assessments confirm this view. There are, furthermore, a number of reasons why needs are somewhat lower at this stage of the life cycle: families tend to be reared and in the process of leaving home; mortgages are paid off and their real burden significantly reduced by inflation; work-related expenditures, such as transport, no longer arise.

There exist, however, some significant sub-groups among the elderly who do encounter such problems. We believe that any available increases in the funds for pension provision should be more selectively targeted at these sub-groups rather than used entirely to provide global increases for all pensioners. Two groups which emerge from our study as having particular difficulties are those who retire through ill health and those who retire through redundancy. These people usually lose their job at an early age without having built up a full entitlement to an occupational pension. Furthermore, in the years up to eligibility for State pension, they may only be entitled to means-tested assistance payments. Consideration should be given to dealing with the problems of these groups through improved State provision and/or through changes in occupational pension schemes which would allow for better pensions at younger ages.

The fact that our sample was confined to the recently retired means that it excludes certain very important groups whose post-retirement needs are likely to be substantial. One such group is the very old. These people have often retired before the improvements in pension schemes took place so that their entitlements are lower. They are also the group whose need for health and other types of care is greatest. It was shown in Chapter 1 that the numbers in the oldest age categories are rising quite fast so that this is a group which merits special attention in terms of both income and general social provision.

Another important group who are excluded from our sample are those with non-existent or inadequate entitlements to pension. They include the long-term unemployed, the numbers of whom are very substantial in Ireland. It also encompasses some widows whose husbands' pension schemes made inadequate provision for them, and, in the future, is likely to include many lone parents (usually single or separated women) whose numbers are at present growing appreciably. In order to make the suggested targeting process more precise, we suggest that the work of Blackwell (1984) and Whelan and Vaughan (1982) need to be updated with more recent data in order to establish which sub-groups among the elderly are most in need of income supplementation.

Both our own data and experience in other countries suggest that age at retirement is likely to fall over time. Heffernan (1988) outlines some of the

implications of this for providing adequate pensions. He points out the following:

- (i) The cost of funding a pension at younger ages can be substantial. It is conventional to allow for an actuarial reduction of 6 per cent for each year before normal pension age at which a person retires. Thus, either the contribution level must be substantially augmented or the achieved early pension substantially reduced.
- (ii) If a person retires early, his pension is likely to be more drastically affected by inflation, even if inflation rates remain moderate.
- (iii) Those who gear their mortgage repayments to end at or around normal pension age will encounter serious problems if they retire early.
- (iv) Death benefit to spouses can be substantially lower in the case of those who retire early.

The same problems of cost arise in both the State and private schemes, though they are less obvious in the former due to its pay-as-you-go funding basis. The provision of adequate support for those retiring early, whether through State or private schemes, is clearly a topic that merits further detailed study.

Employment Deprivation, Leisure Adjustment and Enjoyment of Retirement

We have stressed throughout that it is not just the financial situation of the retiree which is altered. We have considered the argument that retirement is enjoyable for what it does not entail and that for those who have worked in low skill jobs, adapting to dull, monotonous work may have required greater adaptive resources than adjustment to retirement. This argument suggests that, when we have controlled for factors such as income and health, manual respondents should actually be deriving the greatest enjoyment from retirement. In fact, our results show that, even when appropriate controls are introduced, manual retirees are least likely to indicate that they are enjoying retirement.

This finding shows that it is necessary to develop a more complex understanding of the psychological importance of work and the process of adjustment involved in retirement. Employment has both manifest and latent functions. Our results show that across a range of items dealing with employment deprivation in terms of loss of social contact, absence of structured activity, diminished social status and problems of personal identity and feeling of insecurity, the lower the respondent's social class the higher were the levels of deprivation experienced. Social class had a significant positive relationship to employment deprivation even when a variety of objective variables were controlled for.

High levels of job satisfaction are clearly not incompatible with subsequent enjoyment of retirement. Loss of employment itself is much less important than the quality of experience one has in employment. Those people for whom work has had the most positive value are also those who are most successful in finding

positive values in retirement. The quality of retirement experience is determined by the assets and potentialities which the retiree brings to it. We have argued that such assets and potentialities go well beyond the economic. A crucial dimension relates to leisure. Myths about leisure are frequently central to misunderstandings of the retirement experience. The role of leisure is expected to increase and to compensate for aspects of employment which may be missed. While we found that with retirement the overall number of hours devoted to leisure did increase, variations in enjoyment of retirement could not be explained either by the amount of time spent in leisure or by increases in time devoted to leisure activities after retirement.

Factors which, however, were significantly and positively related to retirement were having a hobby and membership of voluntary organisations. Furthermore, the manner in which leisure time was experienced was strongly related to enjoyment of retirement. Clearly factors such as reduction in income or a poor state of health may lead retirees to withdraw from significant areas of their one time social lives and to experience feelings of having a great deal of time on their hands. However, such factors are far from providing a total explanation. Social class continues to be a significant factor in addition to other important influences which are as yet poorly appreciated. The evidence we have presented does support the view that manual workers experience a greater degree of discontinuity between life in work and life in retirement as reflected in their lower likelihood of involvement in hobbies and voluntary associations and lower probability of having general, as opposed to context-specific, friends. This discontinuity leaves them less well prepared for retirement.

A major factor in successful adjustment to retirement seems to be the development over a lengthy and, preferably, predictable pre-retirement period of a sufficiently varied and full life-style. It is this ability to draw on general skills and resources which seems most important rather than the making of specific plans or attendance at particular retirement courses. This conclusion does not involve a condemnation of pre-retirement courses, but rather points to the limited impact which short courses given just before retirement can have (a fact which is clearly recognised by proponents of pre-retirement planning). Increasingly, the argument is being made for longer courses and indeed for moving retirement planning back to the mid-life stage.

Our findings provide support for arguments for more flexible work arrangements, retirement procedures and life-styles generally. In particular they are consistent with arguments for greater flexibility of opportunity in movement from education to work to leisure and a view of adult education as life-long learning. Progress along these lines is likely to be encouraged by the recognition that movement into and out of the labour market is becoming increasingly heterogenous and by acceptance of the need to devise systems of income support

which remove unnecessary obstacles to respondents' abilities to contribute to economic and social life.

Social Contact and Enjoyment of Retirement

Our findings are entirely consistent with rejections of the notion that the elderly are isolated or "alienated" from their kin. The viability and strength of kin networks is not in question. Families are an important and preferred source of social support. However, the relationship between contact with kin is far from straightforward. Our initial findings supported the emerging consensus in the literature that contact with kin is unrelated to, or has a negative impact on, the morale of the elderly. The introduction of distinctions between types of contact led us to conclude that the effect of contact is dependent upon dimensions of contact other than its quantity.

We have discussed such interaction in terms of the exchange/power model which draws attention to need for the elderly to avoid excessive demands from their children and perhaps, more importantly, to maintain a sense of independence and control and to avoid the embarrassment or humiliation that can accompany dependency. While the results we have presented do not put us in a position to offer conclusive findings with regard to this issue, they do demonstrate quite clearly that it would be dangerous to base policy on the "sentimental" or "utopian" assumption that increased contact between parents and their adult children necessarily increases well-being. Paradoxically, while employment deprivation is only in small part explained by economic factors, the impact of social support is likely to depend on the conditions of economic exchange.

Implications for Social Policy

The most obvious policy area in relation to adjustment to retirement is that of retirement planning. Our results suggest that such planning is most effective if commenced relatively early in middle age and not confined to short courses given just prior to retirement. Furthermore, our survey suggests that those who have the greatest adjustment problems (manual workers who retire early) are those least likely to have access to or to avail of a retirement preparation course. Such courses are nowadays usually given in one's place of employment. We believe that there is an important role here for the educational sector in providing relevant and attractive courses for those coming up to retirement.

Those reaching retirement now and in the future are far from being a deprived and resourceless group. Indeed, many of them are endowed with considerable occupational and other skills, experience and wisdom. It is important for both the retired and the so-called "active" age groups that we devise mechanisms and institutions to ensure that these are transferred from one generation to another.

One way of doing this is through phased or gradual retirement, whereby an older person shares a job over some years with a younger person or persons. Such innovations would bring us one step closer to the ideal of the "active society" which is nowadays being widely promoted (OECD, 1987). Apart from paid employment, other institutions (community groups, voluntary bodies, etc.) can also help to involve the recently retired so that they make a greater and more positive contribution to society.

Our findings in relation to social and familial contacts, which emphasise the desire of retired people for independence, should not be taken as denigrating the extent to which families care for their elderly relations. Indeed, the contribution to society made by such family carers is substantial, as has been documented by one of the authors elsewhere (O'Connor, Smyth and Whelan, 1988). We would encourage the development of a much better support system for families and individuals caring for frail and dependent elderly relations. However, it should be borne in mind that most retired people are active and independent and the main objectives of social policy towards them should be to encourage these traits.

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APPENDIX 1: METHODOLOGY OF THE STUDY

The Sample

The target population, for this study constitutes quite a small proportion of the population aged 65 and over. Clearly, it accounts for an even smaller proportion of the total population. Sampling difficulties were further compounded by the fact that we wanted to interview those who had retired recently (i.e., within the past five years) so as to minimise recall bias. No list or sampling frame of such persons exists and we were most reluctant to try to contact respondents through their former employers because of the possible biases involved. Lists of recipients of State pensions, even if available, would also be inappropriate because they would cover only those aged 65 and over, not all of whom would be retired.

A strategy of "sifting" was therefore adopted. This involved using the households contacted in the April Round of the EEC Consumer Attitudes Survey² as a base and calling back to those households which contained a retired person. Despite the large size of the initial sample (just over 2,000 households) only 189 households were identified as containing retired persons. Interviewers were instructed to call to these people, interview them and go on to 24 further households in the same area. This massive sifting procedure still did not produce the required sample of 500 — only 377 interviews were obtained. A second phase of sampling was organised in conjunction with the July Round of the Consumer Survey and a further 118 interviews obtained. The achieved sample size is, therefore, 495. A control or comparison group of 165 persons aged 55 and over still in employment was selected in the same way.

There is a slight bias in the manner in which the original group of households from the Consumer Survey was selected (because a household's probability of inclusion was proportional to the number of electors it contained). The rest of the sample does not suffer from this defect because the interviewers were sifted on a household by household basis when selecting it. We believe the results of the study can be taken to be reasonably representative of the conditions and opinions of the recently retired population in Ireland.

2. A quarterly survey conducted jointly by the ESRI and An Foras Taluntais. The sample covers about 2,000 households each quarter and is an epsem sample of electors selected using the RANSAM system (Whelan, 1979).

QUESTIONNAIRE

APPENDIX

THE LIVING CONDITIONS OF RETIRED PEOPLE IN IRELAND

MAIN STUDY

Location of Respondent

Resp.
Code

1		

2-6

I'm from the Economic and Social Research Institute and we're conducting a survey of retired people. Could I ask if there is anyone in this household aged 55 or over who has retired from work as an employee within the last 5 years? Even if he/she has another job I'd still like to speak to him/her. (If target number of current employees has not been achieved) Is there anyone in the household aged 55 or over who is currently working as an employee? (If yes, interview him/her using blue questionnaire.)

Introduction

Some people encounter problems when they retire; others seem to enjoy their retirement very much. We're trying to find out what people think are the good and bad things about being retired. The purpose of the survey, which is being sponsored by the EEC, is to help those planning schemes and facilities for retired people. We intend to talk to about 500 retired people throughout the country and it is very important that we obtain everyone's co-operation since each person represents the opinions of many others whom we cannot interview. All the answers that you give will be treated in the strictest confidence. The interview should not take more than about 50 minutes.

1. BACKGROUND AND TIME OF RETIREMENT

I'd like to begin by asking you some questions about yourself and about the time you retired. We find that people from different backgrounds encounter different problems in retirement.

1. Sex Male 1 Female 2

1.2(a) First, how old are you now?

(b) What age were you when you retired?

(c) On what date did you retire? _____

	Sex
	Age
	Ret Age
	M
	Y

1.3(a) And how old were you when you finished full-time education?

--	--

Card 1

16	17

(b) What was the highest education level you attained in your full-time education? (Circle one number below)

- Primary level not completed 01
- Primary level completed 02
- Vocational school attended but no exam taken 03
- Secondary school attended but no exam taken 04
- Vocational school attended and exam taken 05
- Secondary school attended and Intermediate course or equivalent completed 06
- Leaving Certificate or equivalent level attended but not completed 07
- Leaving Certificate or equivalent completed 08
- Third level attended but not completed 09
- Third level completed 10

18	19

1.4(a) How long have you been living at this address?

--	--

 YEARS

20	21

(b) What county is it in? _____

22	23

(c) Is it located in:

- Dublin (City/County)..... 1
- Other City (Cork,Waterford,Limerick,Galway) 2
- Large town (over 10,000) 3
- Medium town (1,000 - 10,000) 4
- Small town, village, open country 5

24

(d) Is this the same address as you lived at before retirement?

Yes 1

--

 No 2

--

25

(e) Where did you live in the year before you retired?

_____ County

26	27

(f) Was this located in:

- Dublin (City/County) 1
- Other City (Cork,Waterford,Limerick,Galway).... 2
- Large town (over 10,000) 3
- Medium town (1,000 - 10,000) 4
- Small town, village, open country 5

28

1.5(a) Thinking now about the last job, (the one from which you retired), what was

Name of the job : _____

Main tasks or duties : _____

(b) How big was the organisation in which you were employed?

- Very small: 2 - 5 people 1
- Small: 6 - 25 people 2
- Medium sized: 26 - 100 people 3
- Large: 101 - 500 people 4
- Very large: Over 500 people 5

(c) Was this organisation (Code first that applies)?

- Firm in the private sector (incl. shop/pub)1
- Farm2
- Semi-state organisation (CIE, Bord na Mona, Aer Lingus, etc)...3
- Other Public Service (teacher, nurse, health board, local authority etc.).....4
- Civil Service (i.e. Government Department)5

(d) How long did you work there overall? YEARS

(e) Were you on shift-work at the time you retired?
 Yes 1 No 2

(f) Were you a member of a Trade Union? Yes 1 No 2

(g) Would you mind telling me how much your average weekly take-home pay was just before you retired? £ per week

(Probe to get an answer - even if it's approximate)

Card 1

29	30	31

32	33

34

35

36	37

	38
--	----

	39
--	----

£		

40	41	42	

Card 1

1.6(a) Was this job (the one from which you retired) your main lifetime job (i.e. the one in which you spent the greatest part of your working life)?

Yes 1

No 2

--

(b) If no, could you tell me what was your main lifetime job?

--

Name of job: _____

Main tasks or duties: _____

- Were you: Self-employed with employees 1
 Self-employed without employees 2
 An employee 3
 Relative assisting 4

--	--	--

--	--

(If 1, (self-employed with employees) how many did you employ? _____
 If you were a farmer or a relative assisting on farm, how many acres were in the farm _____

(c) How big was the organisation in which you were employed?

- Very small: 2 - 5 people 1
 Small: 6 - 25 people 2
 Medium sized: 26 - 100 people 3
 Large: 101 - 500 people 4
 Very large: over 500 people 5

--

(d) Was this organisation (code first that applies)?

- Firm in the private sector (incl. shop/pub) 1
 Farm 2
 Semi-state organisation (CIE, Bord na Mona, Aer Lingus, etc.....) 3
 Other Public Service (teacher, nurse, health board, local authority etc.) 4
 Civil Service (i.e. Government Department) 5

--

(e) How long did you work there overall?

--	--

 YEARS

--	--

51 52

THE TRANSITION TO RETIREMENT

Card 1

1.7(a) Did you do any paid work last week?

Yes 1 No 2

53

(b) If yes, could you tell me what you worked at?

Name of job: _____

Main tasks or duties: _____

54 55 56

- Were you: Self-employed with employees 1
 Self-employed without employees 2
 An employee 3
 Relative assisting 4

57 58

59

(If 1, (self-employed with employees) how many did you employ? _____)

If you were a farmer or a relative assisting on farm, how many acres were in the farm? _____)

(c) How big was the organisation in which you were employed?

- Very small: 2 - 5 people 1
 Small: 6 - 25 people 2
 Medium sized: 26 - 100 people 3
 Large: 101 - 500 people 4
 Very large: over 500 people 5

60

(d) Was this organisation (code first that applies)?

- Firm in the private sector (incl. shop/pub) 1
 Farm 2
 Semi-state organisation (CIE, Bord an Mona, Aer Lingus, etc.) 3
 Other Public Service (teacher, nurse, health board, local authority etc.) 4
 Civil-Service (i.e. Government Department) 5

61

(e) How long have you worked there? [] [] MONTHS

62 63

(f) How many hours do you usually work each week? [] [] HOURS

64 65

(g) On average, how much take-home pay do you earn each week? £ [] [] []

66 67 68

1.8 About how many different employers have you had in your working life? (Probe to get an answer, even if it is approximate) [] []

69 70

Card 1

1.9 Would you say that during your working life you did mainly the same kind of work, or did you from time to time do different sorts of work?

- Mainly the same kind 1
- Different kinds 2

71

1.10 During your whole working life, about how many years in total did you spend unemployed?

- Never unemployed 1
- Under 1 year 2
- 1 - 2 years 3
- 3 - 5 years 4
- Over 5 years 5

72

2. OCCUPATIONAL ATTRIBUTES

I would now like to ask you some questions which deal with the conditions of work in the job you had immediately before your retirement.

2.1 How much control did your direct supervisor exercise over your work? (Circle one number)

- Did he decide what you did and how you did it? 1
- Did he decide what you did and let you decide how to do it? .. 2
- Did you have some freedom to decide both what to do and how to do it? 3
- Were you your own boss within the general policies of the company/organisation? 4

Running Prompt

73

2.2 When he wanted you to do something, did your supervisor usually: (circle one number)

- Discuss it with you 1
- or
- Just tell you 2

74

2.3 Is this always what happened? Yes 1 No 2

75

2.4 Was the speed at which you worked controlled mostly

- By the speed of machinery 1
- By your boss or supervisor 2
- By your work group 3
- By the amount of work to be done 4
- By yourself 5
- Other (specify)

Running Prompt

76

77-80= Blank

Card 2

2

3

Dup. 2-6

2.5(a) On the whole would you say that you did the work in your last job easily or that it was a strain in some ways?

Did the work easily 1

Was a strain 2

Don't know 3

7

2.6 If it was a strain (Code 2 above), in what ways was it a strain?

8

9

10

3. CIRCUMSTANCES OF RETIREMENT

3.1(a) Just before you retired would you say that you were: (Circle One)

Looking forward to it a great deal 1

Looking forward to it a good deal 2

Had mixed feelings about it 3

Were not really looking forward to it 4

Were not looking forward to it at all 5

11

(b) Thinking of the present, would you say that you are:

Enjoying your retirement very much 1

Enjoying your retirement a good deal 2

You have mixed feelings about your retirement 3

You are unhappy about your retirement 4

You are very unhappy about your retirement 5

12

Card 2

(c) Just before you left work, would you say that you had plans for the future, or were you prepared just to let things happen?

Had plans for the future 1

Were prepared to let things happen 2

13

(d) And how do you feel now - do you have plans for the future or are you prepared to just let things happen?

Have plans for the future 1

Are prepared just to let things happen 2

14

3.2(a) Why would you say you retired? _____

15
 16
 17

(b) Would you say you retired involuntarily (i.e your employer insisted you had to retire even though you would have preferred to stay on)?

Yes, I retired involuntarily 1

No, I retired voluntarily 2

18

(c) Did you retire gradually (i.e. by reducing your hours over a period) or completely (i.e. you went from working full hours to complete retirement) ?

Gradual 1

Complete 2

19

3.3 Before retiring, did you attend or participate in any classes or courses which tried to prepare you for retirement?

Yes 1 No 2

If yes, please state duration of course _____ DAYS

What topics were covered? _____

Who organised the course? _____

20
Days
 21
To pass
 22
 23
Days
 24

3.4 Did you obtain advice on any of the following topics when you were coming up to retirement or after you retired? From whom did you get advice?

Topic	Obtained Advice		From whom advice obtained	
	Yes	No		
Pensions	1	2	_____	<input type="checkbox"/> 26
Tax	1	2	_____	<input type="checkbox"/> 27
Social Welfare entitlements	1	2	_____	<input type="checkbox"/> 28
Saving/Investment	1	2	_____	<input type="checkbox"/> 29
Insurance	1	2	_____	<input type="checkbox"/> 30
Services for elderly people	1	2	_____	<input type="checkbox"/> 31
Adjustment to retirement	1	2	_____	<input type="checkbox"/> 32
Health and healthcare	1	2	_____	<input type="checkbox"/> 33

25

Card 2

3.5 Did you do anything else or obtain any other advice in order to prepare yourself for retirement?

Yes 1 No 2

Please say what you did:

34
35
36
37

3.6 Did your retirement take the form of a redundancy under the Redundancy Payment Act (i.e. respondent received redundancy lump sum payment)?

Yes 1 No 2

Would you be prepared to indicate how much your lump sum was by picking a category from this card? (Show Card A and enter code) (Refuse = 0)

38
39

3.7 Apart from any redundancy payment, did you receive any form of presentation or golden handshake from your employer?

Yes 1 No 2

40

I'd now like to talk about your present situation because people's feelings about retirement can be affected by such things as their health and the type of housing in which they live.

4.1 Are you the head of the household (HOH)?

No Yes 1

What is your relationship to the HOH?

- Spouse 2
- Son/Daughter 3
- Parent/Parent in Law 4
- Other relative 5
- Not a relative 6

41

4.2 (Can I just check) Are you:

- Married 1
- Divorced/Separated 2
- Widowed 3 → How long have you been widowed?
- Single 4

42
43 44 Years
YEARS

4.3 (a) How many people live in this household (including respondent)?

Persons
45 46

(b) (If respondent lives alone) How long have you been living alone?

Years

Years
47 48

4.3 (c) (If respondent lives with others) Could I get some information about the other people in this household?

Christian Name	Relationship to Respondent	Age	Economic Status (Circle one number)						
			At or pre Scl.	Emplyd	Seek-Ing WOrk	Home Duties	Retird	Other	
1			1	2	3	4	5	6	Age 48-50 R, ES 51-52
2			1	2	3	4	5	6	Age 53-54 R, ES 53-54
3			1	2	3	4	5	6	Age 57-58 R, ES 54-59
4			1	2	3	4	5	6	Age 61-62 R, ES 53-64
5			1	2	3	4	5	6	Age 67-68 R, ES 67-68
6			1	2	3	4	5	6	Age 69-70 R, ES 71-72
7			1	2	3	4	5	6	Age 73-74 R, ES 75-76
8			1	2	3	4	5	6	Age 77-78 R, ES 74-80

(If more than 8 people in the household, omit remaining children from above table)

Now I'd like to ask you something about the household's accommodation.

4.4 When was this property built? Was it:

Before 1919..... 1

Between 1919 and 1945..... 2

Between 1946 and 1960..... 3

In or after 1960..... 4

4.5 Is this household's accommodation owned outright, being bought, rented or rent-free?

IF RENTED

Is it rented from a public authority (e.g. Council/Corporation) or a private landlord (person or firm)?

Owned outright..... 1

Mortgage/loan still being repaid... 2

Rented from public authority.... 3

Rented from private landlord..... 4

Rent free..... 5

4.6 Does your household (you and/or any other member) have the use of any of the following amenities? (Prompt a-e below individually. Ask whether sole use or shared use with other household(s)) (Circle one number on each line).

Amenity	No Yes		If yes	
			Shared Use	Sole Use
a. A garden	1	→	2	3
b. An inside WC	1	→	2	3
c. A fixed bath or shower with piped water	1	→	2	3
d. Cooking facilities in separate room (kitchen)	1	→	2	3
e. A fixed sink with piped water	1	→	2	3

Card 2

Card 3

3

1

Dup. 2-6

7

8

9

10

11

12

12

Card 3

4.7 Does the household (you and/or any other members) have any of the following?

Article/Product	Yes	No
a. A TV set	1	2
b. A radio	1	2
c. A washing machine	1	2
d. A telephone	1	2
e. A refrigerator	1	2
f. A vacuum cleaner	1	2
g. Electric or Gas Fire/Radiator	1	2
h. Full central heating	1	2
i. A car	1	2

14
15
16
17
18
19
20
21
22

4.8(a) Do you use public or private transport for most journeys?

Public transport 1
Private transport 2

23

(b) About how many journeys requiring transport do you make most weeks?

24 25

4.9 Here is picture of a ladder (Show Card B) Suppose that we say that the top of the ladder (pointing to 10) represents the best possible housing situation for you and the bottom represents the worst possible situation for you, what position on the ladder would best describe your present housing situation?

Position No.

26 27

5. HEALTH

How I would like to ask you a few questions about your health.

5.1 Do you yourself have any illness, physical disability or infirmity that has troubled you for at least the past year or is likely to go on troubling you in the future?

Yes 1 No 2

What is the nature of this illness/disablement?
(Describe - note if bedfast or wheelchair user or other mobility problems)

28
29 30

5.2(a) Would you say that, in general, your health nowadays is better, about the same, or worse than when you retired?

- Better 1
- Same 2
- Worse 3

Card 3

--

31

(b) Do you ever go to the doctor, just to have a check-up, even when you do not feel ill?

- Yes, occasionally 1
- Yes, regularly 2
- No 3

--

32

6. INCOMES

I'd now like to ask you certain questions about your income. Again, we emphasise that the questions are entirely confidential; your name does not appear on the questionnaire; and your answers will be combined with those of other people so that the needs of the retired can be assessed.

6.1 Can you tell me whether you are receiving any pensions or money from the State? Could you tell me how much it comes to per week? (Retirement Pensions of public servants should not be entered here: they belong in 63. below)

	If receiving CIRCLE	£		
1. Non-Contributory O.A.P	01 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
2. Contributory O.A.P.	02 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
3. State Retirement Pension (persons aged 65 only)	03 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
4. Non-Contrib. Widow's Pension	04 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
5. Deserted Wife's benefit/Allowance	05 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
6. Allowance for Elderly Single Women	06 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
7. Disability/Invalidity Benefit	07 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
8. Blind Pension	08 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
9. Prescribed Relative Allowance	09 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
A. Unemployed Benefit/Assistance	10 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
B. Disabled Persons Maintenance Allowance	11 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
C. Supplementary Welfare	12 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
D. Blind Welfare	13 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		
E. Other State Payments (specify)	14 _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>		

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Code
33-36

--	--	--	--

Code
37-40

--	--	--	--

Code
41-44

Card 3

6.2 (Ask recipients of any of the above) Would you say that the State pension (payment) you are now receiving is adequate i.e. enough for you to live on?

Yes, adequate 1

No, inadequate 2

How much more per week would you need for the pension to be adequate? £

45

£			
---	--	--	--

46 47 48

6.3 (a) Can you tell me whether you are receiving a pension, or pensions, from a previous employer?

Yes 1 No 2

(b) I wonder could you tell me how much each one comes to in a week?

Pension 1	£		
Pension 2			
Pension 3			

(c) How often is it revised i.e. how often is the amount you receive changed?

- Never - amount is fixed 1
- Once every two years or so 2
- Once every year or so 3
- More than once a year 4
- Don't know how often revised 5

(d) (If revised sometimes, Codes 2 - 5 at (c))

Do you know on what basis it is revised?
Do you think it is:

- Fixed percentage 1
- In line with prices/cost of living/consumer Price Index.. 2
- In line with salaries in your former job 3
- Other basis (Specify) _____ 4
- Don't know 5

6.4 Apart from the money you receive from your pension(s), I wonder could you tell me whether you receive any money from interest or dividends?

Yes 1 No 2

PROMPT AND CIRCLE ALL THAT APPLY	Would you mind saying where this Interest Income comes from?	
	Building Society	1
	Bank Deposit	2
	P.O.Savings Bank	3
	Other State Schemes (Investment Savings, P.O.Bonds, ACC etc.)	4
	Stocks/Shares	5
	Income from property (rents, etc.)	6
Other (specify)	7	

Card 3

49

50-58

59

60

61

62

63

64

6.5 (a) I wonder could you tell me how much you receive a year from all of these combined

ENTER £ Refuse

(b) Since you are not prepared to say exactly how much you receive, would you be prepared to indicate in this card roughly how much you receive?

SHOW CARD A ENTER CODE
(If Refuse, enter 0)

6.6 Besides these things, do you receive money from other sources of financial support such as:

	YES	NO
Gifts from relations	1	2
Loans	1	2
Other (Specify - e.g. St.Vincent de Paul Society etc.)	1	2

Could you tell me how much you receive each week from these sources combined?

£

6.7(a) So taking all those sources of income together (pensions, interest, income from employment (Q.1.7.(g) above) etc.) your average weekly income would be about:

7

£ per week

(b) Would you say this income is adequate i.e. enough for you to live on?

Yes, adequate 1

No, inadequate 2

How much more per week would you need for your income to be adequate? £

Card 3

65 66 67 68

69

70

71

72

73 74 75

76 77 78

79-80=Blank

Card 4

1

Dup. 2-6

7

8 9 10

Card 4

Services for Retired People

7.1 Are you receiving any of the following (circle one number on each line)

	Yes	No, Not eligible Don't need	No Never heard of scheme	
(a) Free electricity	1	2	3	<input type="checkbox"/> 11
(b) Free solid fuel	1	2	3	<input type="checkbox"/> 12
(c) Free transport	1	2	3	<input type="checkbox"/> 13
(d) Free T.V.Licence	1	2	3	<input type="checkbox"/> 14
(e) Free telephone rental	1	2	3	<input type="checkbox"/> 15
(f) Medical card	1	2	3	<input type="checkbox"/> 16
(g) Meals on wheels	1	2	3	<input type="checkbox"/> 17
(h) Laundry Service	1	2	3	<input type="checkbox"/> 18
(i) Home Help	1	2	3	<input type="checkbox"/> 19
(j) Visits from Social Worker	1	2	3	<input type="checkbox"/> 20

8. ADJUSTMENT TO RETIREMENT

8.1(a) Compared with the time before you retired, would you say that you and your wife/husband nowadays

- Get on a lot better 1
- Get on a little better 2
- Get on about the same 3
- Get on a little worse 4
- Get on a lot worse 5

21

(b) (If 1,2,4 or 5 coded above) Why would you say this is?

22

23

Card 4

8.2 Compared with the time before your retirement, how much time would you say you spend doing (a) repairs or odd jobs around the house or garden (b)housework' (cleaning, washing up, ironing, cooking etc.) (Code 1 number in each column)

	Repairs Odd jobs	Housework
A great deal more time	1	1
A good deal more time	2	2
A little more time	3	3
About the same amount of time	4	4
Less time	5	5
Never did this and still don't	6	6

24

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8.3 Would you say you've had to cut down on expenditure since you retired ?

Yes 1 No 2

If yes, which items have you cut down on or reduced?

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8.4 We'd like to get some idea of the type of things retired people would most like to acquire if they had more money. If you were to receive an inheritance of (say) £500 what would you spend it on?

30 31

8.5 I will read out some statements and I want you to say whether you agree or disagree with them. For each statement please point to the box which best represents your opinion

	V. Strongly Agree	Strongly Agree	Agree	Half & Half	Disagree	Strongly Disagree	V. Strongly Disagree
I often miss being with other people at work	1	2	3	4	5	6	7
I often miss the feeling of doing a good job	1	2	3	4	5	6	7
I often miss the respect of others	1	2	3	4	5	6	7
I often miss things happening around me	1	2	3	4	5	6	7
I often miss the work itself	1	2	3	4	5	6	7
I often worry about not having a job	1	2	3	4	5	6	7
I often miss the feeling of being useful	1	2	3	4	5	6	7

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Card 4

8.6(a) Many people find it difficult to settle down after they have left work. How difficult did you find it to settle down during the first 12 months after you stopped work?

- Extremely difficult 1
- Very difficult 2
- Fairly difficult 3
- A little difficult 4
- Not at all difficult 5

39

(b) Do you feel at the moment that you have been able to settle down?

- Completely 1
- Very well 2
- Not too well 3
- Fairly poorly 4
- Very poorly 5
- Not at all 6

40

8.7 How often would you say that you have time on your hands that you don't know what to do with?

- Very often 1
- Fairly often 2
- Seldom 3
- Never 4

41

8.8 Here is picture of a ladder. (Show Card B)
Suppose we say that the top of the ladder (pointing to 10) represents the best possible life for you and the bottom represents the worst possible life for you, what position on the ladder would best describe your life at the present time?

Position No.

42 43

Card 4

8,9

Leisure Activities

(a) Have you any hobbies or interests?

Yes 1

No 2

If yes, what are they?

(Do not read out this list, but code each hobby mentioned. Also code number of hours pre-retirement and currently for each positive response)

		Number of hours in an ordinary week	
		Before Retirement	Nowadays
a.	Reading	01	
b.	Knitting, crochet	02	
c.	Gardening, horticulture	03	
d.	Needlework	04	
e.	Watching television	05	
f.	Listening to the radio	06	
g.	Repairs, maintenance	07	
h.	Decorations to the house	08	
i.	Indoor games (specify)		
		09	
j.	Outdoor sports (specify)		
		10	
k.	Outdoor sports (spectator) (specify)		
		11	
l.	Music (listening or participating)		
		12	
m.	Woodwork, Carpentry		
		13	
n.	Other arts & crafts		
		14	
o.	Cookery, baking, wine making, jam making etc.		
		15	
p.	Activities in connection with church (specify)		
		16	
q.	Education courses (e. g. in Vocational school, extra-mural) (specify)		
		17	
r.	Other activities (specify)		
		18	

		cd
		br
		nd
65-50		

		cd
		br
		nd
61-56		

		cd
		br
		nd
57-62		

		cd
		br
		nd
63-68		

- (b) If reading (Code 1) not mentioned ask:
Do you do any reading? No...2 Yes... 1 →
- (c) If watching TV (Code 5) not mentioned ask:
Do you watch any TV? No...2 Yes... 1 →
- (d) If listening to radio (Code 6) not mentioned ask:
Do you listen to radio at all? No...2 Yes... 1 →
- (e) If knitting (Code 2) not mentioned by women ask:
Do you do any knitting? No...2 Yes... 1 →
- (f) How often in a normal week did you go to Mass/Services?
- | | | |
|-----------------------|--------------------------|----------------|
| (a) Before Retirement | <input type="checkbox"/> | times per week |
| (b) Nowadays | <input type="checkbox"/> | times per week |

Times/
week

		64 br
		70 nd

(g) How often in a normal week did you go out to a pub
 (a) before retirement times per week
 (c) nowadays times per week

Card 4
 71
 72

(h) (Ask all who sometimes go)

Do you normally drink with the same people?
 Yes 1
 No 2

73

(i) Did you do any voluntary or charitable work?
 (a) before retirement Yes 1 No 2
 (b) nowadays Yes 1 No 2

74
 75

Please describe it: _____

76

(j) Are you a member of any clubs, organisations or societies?
 Yes 1 No 2

77

Which ones? _____

78
 79

80 = Blank
 Card 5

Social Interaction

9.1 Do you have any children? Yes 1 No 2

5
 Dup. 2-6

(a) If yes, how many? _____
 (b) Are any of them living with you? If "No", write 00 →
 If "Yes", how many →

7
 Kids
 Kids with Resp.

(If all children are living with respondent go to 9.2. If some are living apart from respondent ask (c) & (d))

(c) How far away is the nearest one living? miles

8-11

(d) On average, how often do you visit any of the children who live apart from you? (Code in Col.A below)

And how often do they visit you? (Code in Col.B below)

(If has 'phone) how often do you speak to them on the 'phone? (Code in Col.C below)

12 13 14 miles

	A Visits to Children	B Visits from Children	C Phone calls to/ from children
Daily	1	1	1
Every 2 - 3 days	2	2	2
Weekly	3	3	3
Fortnightly/monthly	4	4	4
Twice yearly or less	5	5	5
Never	6	6	6

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 16
 17

Card 5

- 9.2 (a) Thinking now of relatives other than your children, (brothers, sisters, nieces, nephews, grandchildren etc.) how often do you visit any of them (Code in Col.A below) And how often would they visit you? (Code in Col.B below) (if has 'phone) How often do you speak to them on the 'phone? (Code in Col.C below)

	(A) <u>Visits to Relatives</u>	(B) <u>Visits from Relatives</u>	(C) <u>Phonecalls to/from Relatives</u>
Daily	1	1	1
Every 2 - 3 days	2	2	2
Weekly	3	3	3
Fortnightly/ monthly	4	4	4
Twice yearly or less	5	5	5
Never	6	6	6

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15
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- 9.3 (a) Thinking now of non-relatives (friends, acquaintances etc.) how often do you visit any of them? (Code in Col.A below) And how often would they visit you? (Code in Col.B below) (if has 'phone) How often do you speak to them on the 'phone? (Code in Col.C below)

	(A) <u>Visits to friends</u>	(B) <u>Visits from friends</u>	(C) <u>Phonecalls to/from friends</u>
Daily	1	1	1
Every 2 - 3 days	2	2	2
Weekly	3	3	3
Fortnightly/monthly	4	4	4
Twice yearly or less	5	5	5
Never	6	6	6

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- 9.4. (a) Who are the six people you feel closest to? (Circle one number on each line)

	<u>NAME</u>	<u>RELATIVE</u>	<u>FRIEND</u>	<u>NEIGHBOUR</u>	<u>OTHER</u>
1.	_____	1	2	3	4
2.	_____	1	2	3	4
3.	_____	1	2	3	4
4.	_____	1	2	3	4
5.	_____	1	2	3	4
6.	_____	1	2	3	4

24
25
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- (b) Outside of relatives do any of them know each other?
Yes 1 No 2

30

- (c) Are any of them ex-colleagues from the job from which you retired?
Yes 1 No 2

31

(d) Are any of them ex-collagues from any previous job?
 Yes 1 No 2

Card 5
 32

9.5 (If respondent has any children living)

(a) Do you feel that you get as much help as you would like from your children? Yes 1 No 2
 (If no), What sort of help would you like? _____

33
 34
 35
 36

(b) Many retired people help their children by doing such things as looking after the grandchildren, giving advice, helping financially etc. Do you feel you can help your children:

A great deal 1
 A fair amount 2
 Somewhat 3
 A little 4
 Not at all 5

37

9.6(a) Do you have any grandchildren? Yes 1 No 2

38

(b) How many ?

39 40

(c) Does any of them live with you? Yes 1 No 2

41

(If no) How often do you see any of them in a typical week? times

42 43

10. Conclusion

10.1 Given the choice, which would you prefer to retire completely at a certain age or to retire gradually, such as working fewer hours or days and in a few years reducing to none at all?

Retire completely at a certain age 1
 Retire gradually 2

44

10.2 If the pension age for a state retirement pension was 60 at what age would you have retired? _____

45 46

10.3 Is there anything you think the State should do to help retired people? (Probe) _____

47
 48

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