

CHAPTER 13

Midcourse

Navigating Retirement and a New Life Stage

PHYLLIS MOEN

Family scholars as well as scholars of occupations and organizations have long viewed retirement—that is, exiting one’s primary career* occupation—as an important life marker. In the middle of the 20th century retirement became a common transition, particularly for men; it was part of their lockstep life course from education through employment to retirement. Reaching age 65 (or 62 for some), leaving the workforce, becoming eligible for Social Security and pensions, defining oneself as “retired”—all occurred simultaneously with exiting one’s career occupation. However, today these are increasingly separate events, making the definition of “retirement” problematic. Most economists define retirement as the “final” exit from the labor force or, alternatively the time of pension receipt. Sociologists and psychologists also use these definitions, as well as various additional ones, including being over 60 or 65, exiting from one’s primary career job (but not necessarily the workforce), or simply a self-definition, “being retired.” But many scholars neglect to offer *any* definition, assuming that, like marriage or parenthood, this is a commonly understood, taken-for-granted, clearly demarcated status passage.

This chapter describes the usefulness of a life course approach to retirement as a *process that occurs over time*, a process embedded in a number of overlapping contexts, including the ecology of what is emerging as a new life stage, after traditional adulthood yet prior to the frailty

*Note that, due to the complexity of multiple careers and multiple retirements, I use the term “career job” or “primary career job” to characterize the job with the longest duration. In the 1950s and 1960s “career” meant one job or a related sequence; retirement meant one event. This was rarely true of women or minority men, and is less typical of all workers today.

and dependency traditionally associated with growing old. The contemporary “blurred” retirement status passage, together with changes in lifestyle, longevity, and health, is spawning this new life stage, *midcourse* between the years of career building and old age. Accordingly, I term this emerging life stage *midcourse*, suggesting it spans the fifties, sixties, and even seventies. It is not the middle of adulthood so much as the period when many contemporary midlife adults begin contemplating and moving toward shifting gears. Retirement as an institutionalized transition was increasingly possible for women and minority men as jobs with pensions became accessible to them in the second half of the 20th century as Social Security benefits offered an alternative to employment. However, this new life phase may not be available to all segments of society. Many of those disadvantaged in earlier years continue to be at risk: shifts in pension and Social Security policies may render them unable to afford to retire “early.” More vulnerable to unexpected layoffs and without financial assets or prospects, those in poor health, in physically demanding jobs, and without health insurance may view the midcourse years more as a cumulation of risk than a time of possibility. For the advantaged, the disadvantaged, and the vast numbers in between, the midcourse years are increasingly a time of uneven, unscripted transition.

The early years of the life course have been categorized by progressively finer delineations: infant, toddler, preschooler, kindergartner, child, youth, tween, teen, adolescent. Often these reflect organizational regimes associated with child care and educational entry and exit portals as much as developmental demarcations. However, middle and later adulthood has had but one official organizational, social, and biographical status passage, retirement from paid work and one less official and less recognized status passage for parents, the emptying of the nest as children move from home and toward adulthood. Some people do not retire, some never have children, some have children who never leave home, but I argue that the midcourse period is on the cusp of becoming a virtual if not actual life stage for three reasons: increasing longevity, the ambiguity around retirement timing and the expanding period of life after retirement, and the aging of the large baby boom cohort (born 1946–1964) who do not want their parents’ version of either retirement or growing older.

For many Americans, the midcourse years are a progression of moving from planning* and talking about retirement possibilities to exiting one’s primary career job, moving into unpaid volunteer work or a second or third (paid) career, caring for aging or infirm relatives, becoming eligible for Social Security and Medicare, developing concerns about one’s health, and, finally, leaving the workforce altogether. All these changes occur in tandem with witnessing one’s children grow up, marry or not, start families or not, become economically self-sufficient or not. Simultaneously, one’s spouse, friends, and colleagues begin to think about and actually retire from their own career jobs, developing alternative lifestyles for the midcourse years. Like the midcourse years in which it is embedded, the retirement transition is no longer either “crisp” or lockstep; it unfolds at a wide variety of ages, in a multitude of sequences and durations. This extended process of moving to and through various retirement exits—along with declining morbidity, increasing longevity, progressively earlier retirement, and the aging of the baby boom cohort—means that defining all people over a certain age—be it 60, 62, or 65—as “seniors,” “elders,” “old,” or “retirees” obscures more than it reveals.

Life course scholars (e.g., Han & Moen, 1999; Kim & Moen, 2001b) offer a view of retirement as a *process* that occurs over time, not a single event. A life course, *role context* approach (Moen, Fields, Quick & Hofmeister, 2000; Musick, Herzog, & House, 1999; Spitze, Logan,

*Scholars gauge “planning” many ways: the answer to a question “have you begun to plan...?” as well as an objective measure of financial savings or whether people have attended formal “retirement planning” sessions. Most people engage in financial planning; few think about planning for their lives (apart from economically) after retirement.

Joseph, & Lee, 1994) emphasizes the complexity of the midcourse years as they play out within individual, relational, and temporal biographies (and, in particular, historical, organizational, and situational contexts). As an institutionalized role exit from one’s primary job, retirement is first and foremost an occupational career transition. However, family and life course scholars view it as a key family transition as well (and, in fact, now increasingly involving the career exits of both spouses), affecting the lifestyles, life chances, and life quality of both spouses. It is also a personal, biographical transition, taking form in the light of people’s past biographies (such as the timing of their childbearing) (see Moen, Sweet, & Swisher, 2001) and their personal resources (health, income, and sense of personal control) (see Kim & Moen, 2002), while also shaping future identities and opportunities for growth, generativity, and social participation. From a larger, societal vantage point, retirement is both an institutionalized aspect of the life course as well as an example of *structural lag*, with existing policies and practices out of step with changing demographic, gender, and economic realities (Riley, Kahn, & Foner, 1994). A life course approach to retirement captures: (1) the complex dynamisms linking individual lives and social structures (including the shifting economic, political, and demographic environment affecting retirement planning and actions), as well as agency in planning and executing mid-course transitions; (2) the diverse impacts of retirement-related events and their timing (such as exiting one’s career job or entry into postretirement community service or employment) on life chances and life quality; and (3) the social construction of this new, midcourse life stage in which individuals think about and execute the retirement status passage. One thing this chapter will make increasingly clear, retirement is no longer the passage to old age.

To develop a model of the midcourse years, along with the retirement transition and its impacts (see Figure 13-1), I consider four sets of contexts and contingencies (see also Elder, 1995, 1998a; Giele & Elder, 1998; Moen, 2003): (1) historical, (2) biographical, (3) relational, and (4) organizational and occupational. These contexts form the structure of this chapter. Throughout I touch upon various theoretical approaches to decision-making (tied to the life course notion of agency) around the retirement status passage. For illustrations, I draw on existing life course literature, including my own research.

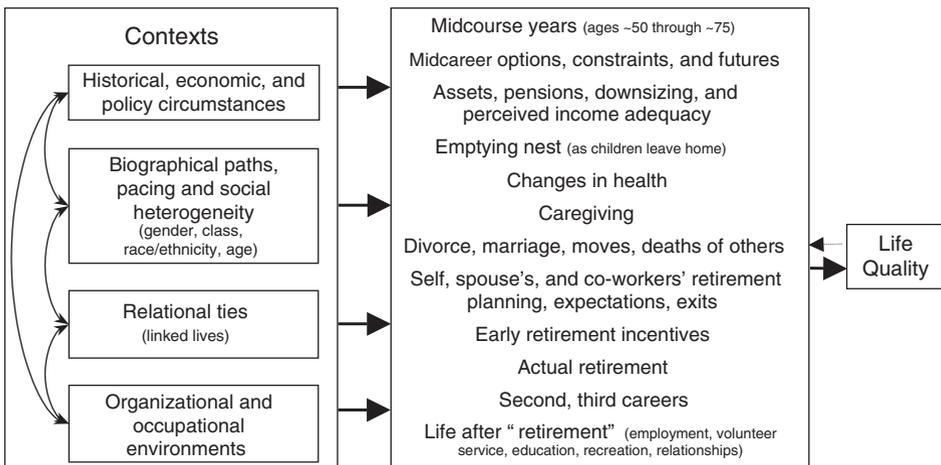


FIGURE 13-1. Midcourse as a series of choices and changes in context.

RETIREMENT AND MIDCOURSE IN HISTORICAL AND POLICY CONTEXTS

A life course focus on retirement emphasizes the significance of the changing *historical context*; it underscores the ways various policy regimes routinize or problematize the social organization of lives (Han & Moen, 1999; Kim & Moen, 2001b; Moen, 1998, 2003; Quick & Moen, 1998; Settersten & Mayer, 1997). Retirement as a structural aspect of the life course is a relatively recent phenomenon, institutionalized in industrialized societies only in the 20th century (Costa, 1998; Graebner, 1980), but now embedded in established social and organizational policy and practices. In the middle of the 20th century, normative expectations, in conjunction with the institutionalization of income supports (in the form of Social Security payments and private pensions), set *retirement* apart from *unemployment* as a later life work exit (typically at 65 or 62) that can be planned for, anticipated, and positively defined. “Retirement” has typically meant later life withdrawal from the workforce, often in conjunction with public and/or employer-provided pension benefits. In fact, trends in government financial support in the later years of adulthood (Social Security, Supplemental Security Income (SSI), and Medicare) and employer-provided pensions have been key in shaping the later adult life course (Quadagno, 1988). Retirement may be a relatively recent social invention, but it has come to be a key individual, family, organizational, political, and cultural phenomenon. It is in fact now a fundamental dimension of life course organization, for most workers an almost universal status passage, still culturally defined as a passage *from* productive adulthood and *to* old age.

For contemporary workers and recent retirees, however, this institutionalized transition is very much in flux. My thesis is that the historical factors problematizing what has been a taken-for-granted component of occupational career paths and aging are precisely the conditions conducive to the development of the new *midcourse* life stage. Consider first recent economic changes. In the late 20th century, mergers, downsizing, and restructuring began destroying traditional lockstep career/retirement patterns, making both midcareer and retirement prospects and possibilities increasingly uncertain. These changes in the employer/employee contract (as a consequence of the growth of an information economy and globalization, as well as cycles of economic recession) mean that seniority is no longer accompanied by job security. Workers in their fifties and sixties typically command higher salaries than their younger colleagues; employers view many of them as costly and expendable. Growing numbers find themselves pushed into accepting early retirement incentive packages or else at risk of being laid off.

Second, the graying baby boom generation, now moving through their fifties, refuses to accept a lockstep march into old age. Many boomers (along with the retirees immediately preceding them) want to live productive, meaningful lives by engaging in work they like to do or that is useful—paid or unpaid—and typically part time and/or part year. Moreover, the sheer size of the aging baby boom cohort calls into question the long-term viability of federal programs around retirement (such as Social Security). That, in conjunction with the fact that employers in the United States are increasingly moving from “defined benefit” to “defined contribution” pension plans and the importance of maintaining employer-sponsored health insurance until eligibility for Medicare at age 65, makes the retirement transition increasingly problematic and ambiguous (see Ekerdt, DiViney, & Kosloski, 1996; Ekerdt, Hackney, Kosloski, & DiViney, 2001; Hardy & Shuey, 2000; Moen & Han, 2001a, 2001b; Mutchler, Burr, Massagli, & Pienta, 1999). Uncertainties about job and retirement security are contributing to the deinstitutionalization, individualization, and, eventually, reinstitutionalization of what I call the midcourse years, as older workers and retirees in their fifties, sixties, and seventies begin to take charge of their own retirement exits and life plans.

Third, the rising numbers of women in the workforce is another historical trend challenging taken-for-granted assumptions and underscoring the inadequacy of conventional policies and practices. Retirement and related income supports are based on what is now an outmoded, lockstep occupational career model built into existing workforce arrangements, meaning that women's (along with minority men's) more diverse and frequently more intermittent career paths tend to produce less income, benefits, and security compared to White middle-class and working-class men's more typical "orderly" careers (Han & Moen, 1999). Federal regulations presume wives will receive their husbands' Social Security benefits; however, when husbands die, benefits to survivors are often reduced. Because Social Security benefits are earnings sensitive (see Leisering, this volume) and because of other elements of Social Security structures, many single, divorced, and widowed women are at risk of poverty or near poverty in old age. And women are more likely to be single, divorced, or widowed in retirement than are men (Moen, 2001b). Moreover, the changing gender composition of the workforce means that many married couples must negotiate *two* retirements. The majority of both men and women workers have to take into account their spouses' career plans in the formulation of their own retirement preferences and expectations (Kim & Moen, 2001a, 2001b; Moen, Kim, & Hofmeister, 2001; Moen, Sweet et al., 2001).

Yet a fourth historical trend is the aging of the population, a worldwide phenomenon as (1) medical and lifestyle advances delay the onset of serious medical symptoms and promote longevity, (2) the large post World War II baby boom cohort (born 1946–1964) begins to turn 55, and (3) fertility rates remain at unprecedented lows. Growing numbers of older Americans (and, indeed, older individuals throughout the world) can expect to live longer and healthier lives than their parents or grandparents. Old age is increasingly defined by functional incapacities, rather than a particular birthday. Gerontologists have begun to separate the "young old" from the "old old," but the fact is most people in their fifties, sixties, and seventies (what I call *midcourse*) do not see themselves as any kind of "old."

As a consequence of these historical forces, growing numbers of workers "retire" from their career jobs only to take on employment in another job (often for their same employer) and/or participate in unpaid community work (Freedman, 1999; Moen & Fields, 2002; Moen et al., 2000; Quinn, 1999). Retirement—in terms of eligibility for a pension—can no longer be equated with a one-way, one-time final exit from the workforce or with the cessation of all productive activity. Neither is retirement occurring at any one set age. The proliferation of public and private retirement income programs has encouraged a worldwide trend toward progressively earlier retirement from career jobs (Delsen & Reday-Mulvey, 1996; Guillemard & Rein, 1993), as well as greater diversity and heterogeneity in the age, order, and experience of the retirement status passage (see Figure 13-2). This, I believe, is spawning the *midcourse* life stage, between the early occupational career years and the onset of severe health problems restricting independence in later adulthood. And it is this transition to dependency, not retirement, that is increasingly the new marker of old age.

To summarize, in the 1950s retirement was a one-way, one-time, irreversible exit made primarily by men, almost always at age 65. It was culturally defined as the gateway to old age. Today, both men and women retire at a wide range of ages, couples find they must now coordinate two retirements, and people can expect to live many healthy years as "retirees."* Women's retirement and the coordination of both spouses' retirement are now commonplace, but organizational and governmental policies and practices have not kept pace with the realities of a

*Especially those who retire in their early fifties. While there are also of course retirees who are in poor health, there is and will be more heterogeneity in the ages, health, assets, and experiences of the "retired" segment of the population.

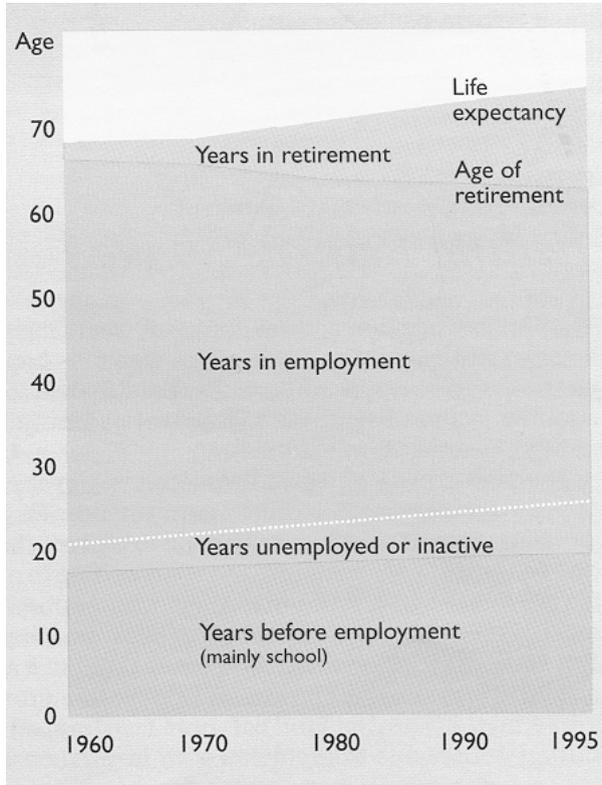


FIGURE 13-2. Changes in the way men spend their time, 1960–1995. This chart is based on an average from 15 countries: Australia, Canada, Denmark, Finland, France, Germany, Ireland, Italy, Japan, Norway, New Zealand, Spain, Sweden, United Kingdom, United States. This chart shows average life expectancies and labor force patterns as they existed in the year in question.

Source: Organization for Economic Co-operation and Development (1998).

changing—and aging—workforce and a growing, healthy, and vital “retired” force. The fact that policies remain geared to the middle of the 20th century not the realities of the 21st, is producing a structural lag affecting individual lives, but also the social organization of the life course (Riley et al., 1994). Many of today’s 50, 60, and 70 year olds—and certainly tomorrow’s—are unwilling to go quietly into their fathers’ one-way, one-time, irreversible retirement exit and lifestyle.

Midcourse, as a new life stage, captures the realities of population aging and other historical trends, as individuals come to spend more years in retirement but are also healthier, better educated, and more vital than retirees in the 1950s. This stage—roughly the fifties, sixties, and seventies—connotes the period in which individuals begin to think about, plan for, and actually disengage from their primary career occupations and the raising of children, launch second or third careers, develop new identities and new ways to be productively engaged, establish new patterns of relating to spouses, children, siblings, parents, friends, and leave some existing relationships and begin new ones. As in adolescence (Mortimer & Johnson, 1998; Shanahan 2000a, 2000b), people in the midcourse years are thinking about and enacting role shifts that are both products of their past and precursors of their future life course. Vanguard members of the current pre-baby boom cohort are in the process of constructing the midcourse life stage.

However, I believe members of the baby boom cohort, now moving to and through their fifties, will institutionalize it as part of the contemporary, taken-for-granted 21st century life course.

BIOGRAPHICAL CONTEXTS

As seen throughout this volume, the life course approach charts the chronologization of events, roles, and resources over the life span (Elder, 1978; Giele & Elder, 1998; Kohli, 1986; Moen, 1996, 2001a, 2001b; O'Rand & Henretta, 1999). Individuals leave old roles or enter new ones, such as "retiree," at particular points in their life biographies. The concept of *biographical pacing* builds on the life course emphasis of time and timing, as well as cultural prescriptions about the timing of parenthood, schooling, and retirement. With the exception of Han and Moen (1999; Moen & Han, 2001a, 2001b), there has been to date little research on biographical pacing (apart from age) as a predictor of retirement planning or expected retirement timing. And yet it makes intuitive sense that the pacing and structure of their occupational and family biographies should shape people's retirement plans and expectations.

Retirement at age 65 or sometimes age 62 (the ages of complete and partial Social Security eligibility) became the norm in the 1950s, producing the lockstep life course of education, employment, leisure (Riley et al., 1994). This is still seen as "normal" or "on time" retirement (Ekerdt, Kosloski, & DiViney, 2000; Ekerdt; Hackney, Kosloski, & DiViney, 2001; Han & Moen, 1999; Settersten & Hagestad, 1996a, 1996b), even though growing numbers are retiring "early," before age 62 or even before age 60. There are three broad theoretical explanations of the biographical timing of retirement transitions: allocation, socialization, and choice. How much control do individuals have related to their retirement timing or life after retirement? How many of their "choices" are products of socialization processes? What are the structural and normative mechanisms by which governments and businesses allocate individuals to retirement? Life course scholars focus on the *agentic* role of individuals in the shaping of their life biographies, but in the context of situational and structural constraints. Although most research on retirement assumes that individuals are active, purposive agents in planning their retirement, recall that in the 1950s retirement was a taken-for-granted workforce exit at age 65, with few options, few choices. Today, even though laws in the United States have eliminated mandatory retirement, allocation processes continue to operate, with workers "choosing" to retire in response to changes in incentives and disincentives in pensions (Fields & Mitchell, 1984; Hanks, 1990; Hayward & Hardy, 1985; Quinn & Burkhauser, 1990). And when early retirement suddenly becomes mandatory (in the face of buy-outs or incentive programs associated with employer restructuring), individuals are no longer in control of the timing of their own retirement.

Socialization processes remain important, but are less rigid given the growing individualization of this status passage. Sociologists hold that the institutionalized nature of the life course provides individuals at different life stages with "available lists of reasons, motives, and aspirations," such as expectations regarding retirement (Meyer, 1986, p. 205). However, such anticipatory socialization as an explanation for retirement timing makes more sense in periods of relative stability, rather than in the face of increasing uncertainty regarding retirement and the prospect of health and vitality for many years after retirement.

A Life Course Model

Those in the midcourse years engage in various adaptive strategies in assessing their current and future needs and options. The life course notion of *adaptive strategies* is part of a larger "cycles

of control” model of decision-making (Elder, 1995; Moen & Wethington, 1992). As family and occupational environments change across the life course, workers experience corresponding shifts in both needs and resources (e.g., in time or money). Research evidence (see the review by Kim & Moen, 2001a) points to health and income adequacy as key predictors of whether midcourse individuals are planning to retire and when they expect to do so. Income and health permit people to take control of their midcourse years—actively planning their futures. However, the direction of effects is not obvious. For example, good health can either facilitate retirement from one’s primary career job to do other things, or else enable workers to postpone retirement. Similarly, economic resources permit workers to retire early if they want to, but can also push people into retirement, since workers frequently face financial penalties if they continue to work beyond the normative retirement age of 65 (Quadagno & Quinn, 1997).

An important personal resource serving as a protective mechanism at all stages of the life course is a sense of *mastery* or personal control. Sociologist Leonard Pearlin defines mastery as “the extent to which people see themselves as being in control of the forces that importantly affect their lives” (Pearlin, Menaghan, Lieberman, & Mullan, 1981, p. 340; Pearlin & Schooler, 1978). One’s sense of mastery both affects and is affected by life experiences. Psychologist Albert Bandura (1977, 1986) points to the importance of personal control in shaping behavior. How competent individuals feel affects what activities they take on and their persistence in them. One can expect, therefore, that a sense of mastery or personal control is an important resource facilitating active retirement planning, as well as a productive midcourse.

A life course model of retirement suggests two competing propositions. First, sufficient resources may permit workers to take control of their midcourse biographical development, using the resources at their disposal (in terms of personal control, health, adequate incomes) to envision and plan for a life after retirement and, consequently, expecting to retire early. Alternatively, such resources may delay retirement planning and timing as workers with such resources postpone retirement to enjoy and/or seek to expand their already advantaged occupational positions in the social hierarchy. Personal control or mastery is an important resource, one that directly affects the psychological well-being of those in the midcourse years whether retired or not. Research shows that personal control, as well as increases in it over time, is a key mechanism linking the actual transition to retirement with subsequent psychological well-being (Kim & Moen, 2001b).

Decision-making Theories

Another related but quite different strand of theoretical development about the ways biographies unfold comes from psychological theories of decision-making. Prospect theory was developed to explain decision-making under risky conditions (such as gambling behavior and insurance policies) (see Kahneman & Tversky, 1983; Thaler, 1980; Tversky & Kahneman, 1991). Decisions about retirement timing can also be seen as “risky” choices, made without advance knowledge of future conditions, particularly with regard to health and/or the risks of downsizing. Theorists adopting this viewpoint see decisions as made in the context of possible future outcomes, conceptualizing outcomes in terms of gains or losses relative to a given reference point, rather than as final assets. Those who are concerned with the loss of the income, status, and/or the purposeful activity their career jobs provide may envision the “risks” associated with retirement. Those who are concerned with job stress and overload, poor health, or with being laid off can envision the “gain” of retirement. One is a view of retirement to avoid the risk of a loss; the other is a view of retirement as the gaining of a less

stressful lifestyle. Prospect theory holds that people tend to be more distressed at the prospect of a loss than pleased by a potential gain (“loss aversion”). Because losses are more salient than gains, perceived disadvantages of retirement will tend to seem more important than perceived advantages, which biases the decision in favor of *not* expecting to retire early. But then there is also the risk of retiring “too late” to enjoy it, when a stroke or cancer cuts short the healthy midcourse years. Those seeking to avoid the loss of vital retirement years may plan on and actually retire from their career jobs as early as possible.

From a “cycles of control” framework, the actual age of retirement may not matter as much for life quality as whether individuals retire when they expect to. Results from the Cornell Retirement and Well-Being Study indicate that men and women who retire at the age that they expected to are more likely to report that they are very satisfied with life in retirement (Quick & Moen, 1998, p. 55). After controlling for reasons for retirement, Quick and Moen found that, for women, “early” retirement (before age 60) is especially conducive to a positive assessment of the retirement years, whereas “late” retirement (after 65) is detrimental to women’s retirement satisfaction. But women’s early retirement seems to be beneficial for their subsequent life quality so long as it is not unexpected.

Unfortunately, no amount of planning can prepare one for an unanticipated layoff or a major illness. Research shows that people tend to retire earlier than they had planned (see Han & Moen, 1999). A sudden, unexpected retirement plays an important (and negative) role in subsequent retirement satisfaction (Floyd et al., 1992; Martin Matthews, & Brown, 1988; McGoldrick, 1989; Szinovacz, 1987, 1996). “Involuntary” retirees have the most negative retirement experience, whereas voluntary retirees (e.g., who retired to pursue their own interests) report high satisfaction with retirement (Floyd et al., 1992; Quick & Moen, 1998). Men and women who retire for family needs or health reasons are more likely to have preferred a later retirement, a preference that is negatively related to their retirement satisfaction (Szinovacz, 1987, 1996).

Prospect theory complements the life course emphasis on cycles of control and strategies of adaptation. Individuals make decisions that provide them with the greatest sense of control. These decisions are both shaped by and shape socialization and allocation processes (see also Shanahan, Hofer, & Miech, 2002). Many Americans are responding to demographic, policy, and economic changes by customizing their own retirement exits, frequently leaving a primary career job for other paid or unpaid work. This customizing process is contributing to the development of an emerging *midcourse* life stage, one in which people, arguably more than at any other stage, construct their own life course.

RELATIONAL CONTEXTS

Both the life course, role context perspective (Elder, 1998b; Giele & Elder, 1998; Moen, 2001b; Moen Dempster-McClain & Williams, 1989; Settersten, 1999; Spitze et al., 1994) and reference group theory (Merton, 1968; Williams, 1970) locate expectations and experiences in social-relational contexts. For example, colleagues and co-workers can serve as key reference points in workers’ lives, as discussed in the next section and reference group theory is also relevant to understanding biographical pacing and the “meaning” of age. While one can expect older workers to be both more full of plans and more clear as to the timing of their (imminent) retirement, chronological age may actually be less consequential than life stage. For example, midcourseers in their fifties with preschool or elementary school children may be more similar to other, younger parents of young children in their putting off thinking about retirement than either their fellow midcourseers without children or those whose children are grown and gone.

Other networks of relations matter as well. The implicit relationship between family “careers” (Aldous, 1996) and occupational careers has a long history of exploration in the social sciences (e.g., Burkhauser & Duncan, 1989; Goode, 1960; Kanter, 1977; Modell, 1978; Rowntree, 1901). The dynamic interplay between work and family is exemplified in the transition to retirement, historically meaning withdrawal from career and employment, but simultaneously meaning as well changes in the family economy and changes in family relationships. The fact that existing studies produce mixed evidence regarding the links between retirement and wellbeing may be related to the failure to disentangle the multiple contexts and changes involved. In the remainder of this section I focus on family, both the marital ties and caregiving responsibilities of those in the midcourse years.

Marital Relations

An understanding of the midcourse years for married people requires information on the characteristics of (1) both spouses (including their biographical pacing, health, race/ethnicity, and gender), (2) features of their environments (his job, her job, their families, friends), and (3) information on the processes that shape both and bind the two over time (e.g., Bronfenbrenner, 1995).

The fact that many contemporary couples of midcourse age are having to navigate two retirements underscores the reality of retirement as both an occupational and family transition. Their retirement/employment circumstances illustrate the complexity of midcourse couples’ conjoint retirements. Looking at the entire sample of 534 married respondents (men and women combined) ages 50–72 in the Cornell Retirement and Well-Being Study, about one in four are in couples where neither spouse has yet retired from their primary career jobs and even more are in situations where both are retired and out of the labor force. These husbands and wives can be seen as *homophilous* regarding their labor force attachment. In some couples both spouses are employed, but at different stages, such as a retiree who is working at a postretirement job married to someone who has not yet retired. Others represent a variety of arrangements: those who have not retired but with spouses who are not employed, those retired but (re)employed with spouses who are not working, those retired and no longer working but with a spouse still employed. The fact that almost one in five of the married retirees in this sample is currently engaged in paid work points to the growing blurredness of retirement.

One in three (33%) of the wives who have not yet retired in the *Cornell Retirement and Well-Being Study* has a husband who is no longer working for pay, and over one in four (29%) of the husbands who have not retired has a wife who is not employed.*

In the midcourse years, as in other life stages, couples engage in constructing and reconstructing gender (cf. Bem, 1999; Berk, 1985; Brines, 1994; Browne & England, 1997; Risman, 1998). For example, working wives in their fifties may enjoy their jobs and desire to postpone retirement, feeling they are just starting new lives once their children have left home. Yet their (typically older) husbands may be counting the months to their own retirement and expect their wives to retire at the same time they do. Research shows that women do in fact often coordinate their own retirement passages with those of their husbands, but men do not tend to time their retirement around that of their wives (Smith & Moen, 1998, in press; Moen et al., 2001a,b). An analysis by Blau (1998) of married couples (using data from the Retirement History Survey) show the strong proclivity of couples to schedule joint retirement transitions. Moreover, having

*Of these, only a few (5%) have wives who have never worked for pay.

one spouse not employed reduces the likelihood that the other re-enters the labor force. Blau (1998) point out that this has major policy implications; incentives affecting the retirement behavior of one spouse are likely to affect the behavior of the other spouse as well.

If an employed husband retires first, both he and his not-yet-retired wife are in a *status dissonant* role relative to traditional gender expectations, in that wives are employed and husbands are not. Wives may resent their husbands' free time in the face of their own employment obligations. This resentment may be exacerbated if retired husbands still expect their employed wives to perform much of the housework. Evidence indicates that wives' participation in the workforce is linked to negative marital quality when their husbands do not share equally in the domestic labor of the household (Piña & Bengtson, 1995). Both husbands and wives expect husbands to spend more time on domestic chores following the husbands' retirement, which may or may not come to pass (Dorfman, 1989, 1992; Vinick & Ekerdt, 1992).

If wives retire first, husbands still in their career jobs benefit from their wives performing most of the household responsibilities, reproducing the traditional gendered division of labor. Retirement can even increase women's role strain, for example, when employed husbands who had shared household labor with their working wives revert back to traditional housework expectations and arrangements once their wives retire from paid work. Evidence suggests that gender conformity, in terms of who is or is not employed, benefits men more than women, as does having at least one spouse not in the workforce.

Using panel data from two waves of the Cornell Retirement and Well-Being Study, Moen, Kim et al. (2001) examined the effects of work/retirement continuity and change on shifts in marital quality over a 2-year period.* For midcourse men (ages 50–75), retiring from one's primary career job is the strongest (negative) predictor of marital quality and is related to reductions in marital satisfaction and increases in marital conflict. Moreover, newly retired men and women whose spouses remain employed report higher marital conflict than those where both spouses are newly retired. This finding points to the stressfulness of the actual retirement transition. This study underscores the ways status similarity and gender conformity shape life quality in the midcourse years. Recently retired men and women whose spouses are still employed report the highest marital conflict, while recently retired men and women whose spouses are also retired report slightly lower levels of conflict in their marriages, but still more than those midcourse who have not yet retired and long-term (more than 2 years) retirees. Despite the short-term strains on the marital relationship that Moen, Kim et al. (2001) found around the transition into retirement, Pienta, Hayward, and Jenkins (2000) have shown the health benefits of marriage for those in their retirement years.

Caregiving

Caregiving relations also shape retirement timing and the dynamics of the paid work/care work relationship in the midcourse years. Spouses' poor health may cause employed wives to remain in the labor force, possibly for financial reasons (O'Rand, Henretta, & Kreckler, 1992). And having to care for ailing relatives may become an impetus for retirement, especially for women (Moen, Robison, & Fields, 1994; Pavalko & Artis, 1997; Pavalko & Smith, 1999). A study (using data from the 1987–1988 National Survey of Families and Households) found that women in their mid-fifties and mid-sixties were more apt to be caregivers of an ill

*Their multiple regression models included age, education, income adequacy, and subjective health rating as well as retirement status and transitions.

or disabled household member if they were retired from the workforce rather than still employed (Hatch & Thompson, 1992). O'Rand et al. (1992) found that having an older female relative living with them increases the likelihood of wives' (but not husbands') retirement. Pavalko and Artis (1997) examined two waves (1984 and 1987) of data from the National Longitudinal Survey of Mature Women (ages 47–61 in 1984) to find that short-term caregiving increases women's likelihood of either reducing their work hours or leaving the workforce. Dentinger and Clarkberg (2002), drawing on data from the Cornell Retirement and Well-Being Study, report similar findings, with short-term caregiving resulting in an early retirement exit (although long-term caregiving reduces the likelihood of an early exit). Caregiving for an aged or infirm relative predicts women's earlier but men's later retirement (Dentinger & Clarkberg, 2002). Carr and Sheridan (1999) (drawing on panel data from 1975 and 1992/1993 from the Wisconsin Longitudinal Study) found that men (ages 35–53) who were informal caregivers (providing instrumental assistance) were more apt than those not providing care to leave their career jobs (an exit but not necessarily retirement). They did not find this to be the case for women in their study.

Other Relations

Social relations in terms of integration into the broader community in the midcourse years is also related to health, and in both directions (Pillemer, Moen, Wethington, & Glasgow, 2000). One important source of continuing integration is friends and neighbors, with older women having larger networks than men (Campbell & Lee, 1992; Wethington & Kavey, 2000). However, participation in the broader society matters as well. Two major forms of integration into meaningful social roles and relations are postretirement employment and unpaid community service, as discussed in the next section.

ORGANIZATIONAL, OCCUPATIONAL, AND OPPORTUNITY CONTEXTS

Weiss (1990) describes *relationships of community* that provide a sense of place and of membership in a valued collectivity; this sense of place in turn provides people with personal meaning and a feeling of self-worth. Workplaces furnish a community of friends and workmates, a sense of place and of social meaning. They also provide yardsticks in terms of (1) past experiences of downsizing and early retirement incentives, (2) customary or emerging norms as to planning and retirement timing, and (3) midcourse colleagues who serve as reference groups planning and/or making the transition to retirement.

Consider workers' organizational location, a bundle of norms and circumstances reflecting corporate and co-worker culture. Midcourse workers in organizations with a history of downsizing and restructuring (resulting in the push to take early retirement incentives) can be expected to take that into account in developing their own plans and expectations. Similarly, organizational customs and norms about retirement timing also influence the expectations of individual workers. Whether and when one's co-workers expect to retire can shape workers' own plans and expectations. Data on contemporary workers of all ages show that the average age of one's co-workers is related to retirement planning. Regardless of their own age, workers who are part of an older workforce are more likely to be planning for their own retirement (Moen, Sweet et al., 2001).

Occupational and organizational location also shape people's position in the broader opportunity structure, which in turn affects their range of strategies and options. Older men who are well educated and in professional jobs are the most likely to continue working (Hayward, Hardy, & Grady, 1990). A body of earlier research in the 1960s and 1970s found male blue-collar workers to be particularly eager to retire early, with those in higher status jobs more apt to want to keep their employment and retire later (Barfield, 1970; Boskin, 1977; Streib & Schneider, 1971).

Kahn (1994) points out that chronological age is a poor indicator of the abilities of individual workers. He describes the "goodness-of-fit" between the demands of the job and the abilities of the person who holds it, that is, the needs, goals, aspirations, and skills of workers on the one hand and the requirements and opportunities of the job on the other. The nature of this fit between individuals and their primary career jobs should affect whether or not workers begin planning their retirement and/or choose to retire early. It also affects whether employers view workers in their fifties, sixties, and seventies as valued resources or expendable (Kahn, 1994).

Scholars have demonstrated that demanding jobs with little autonomy or control are negatively related to health and wellbeing (e.g. Karasek & Theorell, 1990; Moen, 1989). Those in poor health in their midcourse years, as well as those in demanding jobs (which may take a toll on future health), are more likely to have plans for retirement to leave the labor force early and to retire unexpectedly (Anderson & Burkhauser, 1985; Chirikos & Nestel, 1989; Herzog, Kahn, Morgan, Jackson, & Antonucci, 1989; Mutchler et al., 1999; Quinn & Burkhauser, 1990; Stanford, Happersett, Morton, Molgaard, & Peddecord, 1991). Moreover, poor health is more likely to encourage those with demanding jobs to retire (Chirikos and Nestel 1989; Hayward, Grady, Hardy, and Sommers 1989) and even people in good health in long-hour, high-stress jobs may opt to retire as a way of preserving their health. The psychological impact of retirement appears to depend both on gender and on previous job stress, with men who leave high-stress jobs experiencing a reduction in distress symptoms and men who leave low-stress jobs reporting an increase in distress symptoms. There are fewer effects, in either direction, for women undergoing retirement (Wheaton, 1990). As Herzog, House, and Morgan (1991) found among older U.S. workers, being able to work one's preferred number of hours (rather than more or less) is positively related to physical health and life satisfaction and negatively related to depression, regardless of gender or occupational status. Those who stopped work and felt they had little or no choice report lower levels of health and wellbeing than both the voluntarily retired and those working the amount they would like. Another study (Gallo, Bradley, Siegel, & Kasl, 2000) found that late-life involuntary job loss through downsizing is related to declines in both physical functioning and mental health. While particular conditions of jobs at one point in time have been associated with health and well-being on the one hand or stress and illness on the other (Karasek & Theorell, 1990), a life course, role context approach suggests the importance of considering an individual's work *patterns* throughout adulthood. Moreover, the fact that most retirees in the Cornell Retirement and Well-Being Study say they retired "to do other things" (Moen et al., 2000) suggests that many midcourseers are retiring to move *to* something else, not simply *from* boring or demanding jobs.

The nature of jobs and career trajectories can have long-term health implications. Studies have shown that men retiring from high-status occupations and "orderly" career paths experience better health and greater longevity than those in manual occupations or those who have held a series of unrelated jobs (Moore & Hayward, 1990; Pavalko, Elder, & Clipp, 1993). Most of the research linking health with career patterns has focused on White men. Ethnic and racial minorities, as well as women generally and non-unionized workers low in socioeconomic status, are more disadvantaged in terms of their career paths, health, and retirement

pensions, creating a cumulation of disadvantage in addition to their increased risk of retiring because of a disability (Shea, Miles, & Hayward, 1996). Whether the findings about the longevity and health benefits of orderly career paths and high-status jobs apply to majority and minority women as well as minority men is an important topic for future investigation. One recent study suggests that employment for women in their fifties and sixties may slow the onset of physical limitations (Pavalko & Smith, 1999).

The organization of career paths and retirement exits follows a breadwinner/homemaker template, most typical of middle-class and union member households in the middle of the 20th Century (Moen, 2001a). When White men—both white collar and blue collar—leave their jobs, they are exiting from a role that has typically dominated their adult years (Weiss, 1997). Women, on the other hand, commonly experience greater discontinuity, moving in and out of the labor force, in and out of part-time jobs in tandem with shifting family responsibilities (Clausen & Gillens, 1990; Moen, 1985; Quick & Moen, 2002; Rosenfeld, 1980; Sorensen, 1983). Quick and Moen (1998) found that individuals in their fifties and sixties who work longer throughout adulthood tend to be better prepared for retirement; midcourse workers who take fewer year-long breaks and spend more years in the labor force are more likely to plan substantially for retirement. Those with a continuous employment history are more apt to be eligible for retirement incentive packages, which is also positively associated with retirement quality (Quick & Moen, 1998, p. 56).

Minority men and women from all race and ethnic backgrounds also tend to experience employment discontinuities, often being the last hired, the first fired. Consequently, most women and minority men come to the midcourse years without the same duration of employment or accumulation of work experience as White men (Han & Moen, 1999; Henretta & O'Rand, 1980). Gendered and racial/ethnic occupational segregation, along with less stable employment histories, means that midcourse women and minority men are less likely to be covered by a pension than are White men and those who do have pensions have incomes far lower than those of White men. Quick and Moen (1998) found that midcourse (mostly White) men in the Cornell Retirement and Well-Being Study were more likely than the women to have engaged in at least some planning.

Post-Retirement Employment

While employment provides a key source of generativity (Danigelis & McIntosh, 1993; MacDermid, Franz, & De Reus, 1998), postretirement employment is a key yet understudied aspect of employment history. "Bridge jobs" following retirement are often very different from the career jobs from which workers retired (Henretta, 1992; Kim & Feldman, 2000), but they may ease the potentially disruptive transition out of the labor force. It is important to examine both pre- and postretirement employment histories in order to understand the linkages between work, retirement, and health fully and to consider various forms of productive engagement following retirement.

Men are more likely than women to take on paid work after retirement from their primary "career" jobs (Han & Moen, 1999; Hardy, 1991; Herzog et al., 1989; Moen et al., 2000; Moen, Kim et al., 2001). In fact, the U.S. Census Bureau (2000) reports that 17.5% of men 65 and older are in the labor force, compared to only 9.4% of women. Occupational position and pathways shape individuals' positions in the broader opportunity structure, which in turn affect the range of strategies and options older persons have from which to construct their retirement transitions.

Volunteer Community Service

Another key form of generativity is formal community participation as a volunteer. While Herzog et al. (1989) found that older women were slightly more likely than older men to participate in volunteer work, other studies have reported little difference (e.g. Fischer, Mueller, & Cooper, 1991). A number of people have highlighted the value of unpaid community service for those in their retirement years (Freedman, 1999; Moen, 1998; Moen & Fields, 2002; Moen et al., 2000). A recent national survey found that 45% of retired women describe community service as playing an important role in retirement, compared to 35% of men (Peter D. Hart Research Associates, 1999).

Both paid and unpaid volunteer work after retirement have been linked to longevity, health, and psychological wellbeing (Moen, Dempster-McClain, & Williams, 1992; Moen & Fields, 2002; Moen et al., 1989, 2000; Musick et al., 1999; Young & Glasgow, 1998). This confirms the protective effects of role participation, but studies have shown that the *context* of that participation matters as well. For example, Musick et al. (1999) found that volunteering has a protective effect on mortality, but only for those with low levels of informal social interaction. And Moen and Fields (2002) show formal volunteering (for an organization or agency) in the midcourse years to be related to psychological well-being for those not working for pay.

CONCLUSIONS

Both popular culture and social science foster a view of retirement as a *state*, not a process. Scholars either study retired individuals as if they were independent of prior experiences or examine retirement trends as part of larger demographic, economic, social, political, and cultural environments. Retirement researchers also tend to accept the commonplace notion of individualism, too frequently ignoring the interdependence of husbands and wives, aging parents and adult children, adult parents and young children, employers and co-workers. Often investigators look for static “antecedents” of retirement timing or snapshot “consequences,” not the dynamics of the retirement process as it develops over occupational and family careers and in particular historical, organizational, and social contexts.

A life course approach puts together individual lives and institutions, retirement and employment, husbands and wives, gender and age, as well as locating them in occupational, organizational, historical, and policy environments (e.g., Elder & O’Rand, 1995; Han & Moen, 1999; Moen & Han, 2001a, 2001b; Moen, Sweet, et al., 2001; Pavalko, 1997). In this chapter I have proposed that demographic, medical, economic, and lifestyle changes are producing a new, unscripted, stage of adulthood, *midcourse* between the career-building years and old age. As Shanahan (2000b) noted in describing the transition to adulthood, the midcourse years represent a demographically dense time in which many basic decisions about the life course are made. One fundamental transition during the midcourse years is the status passage out of one’s primary career job and, eventually, out of the workforce altogether. Retirement as a dimension of social organization remains institutionalized by pension and Social Security policies, yet is in the process of being individuated, as people set about constructing their own “midcourse.” For growing numbers of workers, retirement is no longer the culmination of a lockstep (male) career of continuous, full-time (or more) employment in one or two related occupations. Rather, occupational career paths, retirement transitions, and the emerging midcourse life stage are in flux, characterized by growing heterogeneity and blurred boundaries around each.

Most research shows that being retired per se has no deleterious effects on either physical or psychological health; most retirees say they are satisfied with their retirement and some even report better health (Atchley, 1976; Ekerdt, Bossé, & Locastro, 1983; Quick & Moen, 1998). The issue is not *whether* retirement influences health or vice versa, but the *pathways* to health and wellbeing in the postretirement years. Research evidence makes it clear that good health is an important prerequisite for the enjoyment of the retirement years, as is economic security (Szinovacz & Washo, 1992) and retirees in the 21st century as a group tend to be healthier, better educated, and more active compared to those in the middle of the 20th century.*

Part of the difficulty in assessing workers' (and couples') expectations, planning, and behavior related to retirement is that it constitutes both a positive and negative transition, is both voluntary and involuntary, and is being reconstructed by members of the baby boom generation and those immediately preceding them. In qualitative interviews from the Cornell Retirement and Well-Being Study, some workers in their fifties report literally counting the days until they can retire (much like military draftees used to mark off the days until their discharge). However, this is retirement from their *primary career jobs*. Many want to keep working, but not at their current (more than) full-time, full-year, demanding jobs. Others become defensive when queried about the timing of their retirement, claiming adamantly that they will "never" retire, that they will be carried off their career jobs in a coffin. What matters—along with health and adequate financial circumstances—is whether individuals are retiring from constraining, boring, or hazardous jobs and whether they see themselves as moving *to* new opportunities and challenges or simply *from* their current employment.

A Research Agenda

Life course scholars can view the emerging midcourse years as a strategic research site for assessing the links between agency, structure, biography, and social change. Much of the theoretical and conceptual development around the transition to adulthood (e.g., Hogan, 1981; Modell, 1978; Mortimer & Johnson, 1998; Shanahan, 2000a, 2000b) may well prove fruitful in promoting an understanding of retirement and other midcourse transitions. Each of the links in Figure 13-1 provides opportunities for updating and refining theories and evidence about life before, during, and after the retirement transition. As shown in Figure 13-1, studying the midcourse years involves more than simply investigating an occupational status passage; it also involves family, lifestyle, social-relational, and identity transitions. Midcourse and the retirement transition embedded in it can offer occasions for the development of new identities and can foster the adoption of new roles and new lifestyles. Workers retire, not only because of poor health, but sometimes *because* of good health, wanting to do something else and/or recognizing the potentially damaging effects of their current highly demanding, high-stress jobs. In fact, retirees with excellent health are more likely to return to the workforce (Mutchler et al., 1999; Quinn, 1999).

How older workers differentially located in the social structure think about and respond to the risks and rewards of this unscripted life phase is a promising area of inquiry. Race and ethnicity are confounded with social class, gender, and career paths, leading to few clear-cut findings to date about retirement related to race and ethnicity. What matters is the fact that biographical pacing, resources, and employment experiences are a function of location in the

*Of course, there are people who experience poor health "pushing" them into retirement.

social structure—a combination of the effects of race/ethnicity, gender, class, occupation, and age—which has thus far provided a cumulation of advantage for many White, middle-class, and blue-collar union men and often a cumulation of disadvantage for those less favorably positioned in the social hierarchy. How midcourse develops for different subgroups of society remains to be investigated by life course scholars.

Life course scholars can capture retirement as a multi-stage process, involving preparation (planning), execution (actually exiting the career job), and constructing a postretirement lifestyle. How do midcourse negotiators negotiate a series of strategic choices? How do these choices come to be embedded in the social organization of the life course, part of the developing organization of the new midcourse life stage? We know very little about this process, as it is emerging in the 21st century or about the social relations (family, coworkers) shaping it.

Another fruitful research agenda item is the life course itself as a socially constructed and reconstructed regime, produced and reproduced by market forces as well as state regulations. For example, as a social institution, retirement remains a key though outdated component of the social organization of the workforce, age hierarchies, aging, and the life course. As such, retirement is both a private passage and a public issue (e.g., Bury, 1995; Moen, 1996, 1998) and on both these dimensions remains very much in flux.

A Policy Agenda

People in the United States, individually and collectively, are uncertain and often divided as to what it means to be midcourse in a society where increasing numbers of people are in and beyond their sixth decade. Prevailing attitudes about growing older and about retirement are ambivalent and contradictory. This is a matter of pivotal importance in seeking to understand the absence of coherent political and private sector response to the demographic revolutions in this country. As yet, few organizations, communities, government agencies, or employers recognize the potential of the growing numbers of healthy, skilled, committed, energetic individuals in their fifties, sixties, and seventies who are in the midst of forging this new midcourse life stage. There is considerable ambiguity around the retirement transition (as growing numbers of retirees from primary career jobs move back into the workforce in part-time, contract, or temporary work, start their own businesses, or develop a “volunteer” career) and its timing. Existing structural arrangements, policies, norms, and practices provide few institutionalized opportunities for meaningful engagement after retirement (Riley et al., 1994). This suggests two key avenues for policy development: (1) support for individuals and families as they negotiate the midcourse years and (2) opportunities for productive engagement. Both suggest the need for new intermediary institutions specifically addressing this life phase.

To meet the needs of those in or entering the midcourse years, powerful forces for change must be mustered, leading to new social inventions (structural “leads” rather than lags) in the policy arena (such as the institutionalization of [1] phased exits from primary career jobs, [2] second or third careers, [3] social community participation, and [4] various bridges to “total retirement”) that permit productive engagement for those seeking it (e.g., Freedman, 1999; Kim & Feldman, 2000; Moen, 1994; Pampel, 1998). Reforms in Social Security and pension policies, as well as health insurance availability and the reframing of cultural stereotypes, could help facilitate active, meaningful engagement throughout all adulthood. Only then will the United States—as well as other nations—provide the opportunities and challenges that can fully exploit the possibilities of life—and life quality—midcourse.

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