

LIFE AFTER WORK:  
IDENTITY, COMMUNICATION, AND RETIREMENT

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by

FRANCES L. M. SMITH

Dr. Debbie S. Dougherty, Dissertation Supervisor

The undersigned, appointed by the dean of the Graduate School, have examined the dissertation entitled

LIFE AFTER WORK:

IDENTITY, COMMUNICATION, AND RETIREMENT

presented by Frances L. M. Smith,

a candidate for the degree of doctor of philosophy,

and hereby certify that, in their opinion, it is worthy of acceptance.

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Professor Debbie S. Dougherty

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Professor J. Kenneth Benson

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Professor Michael W. Kramer

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Professor Loreen N. Olson

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Professor Rebecca Meisenbach

## Dedication

The American Dream encourages all Americans to reach for the stars. Often left unmentioned are those people whose shoulders we stand on in order to grasp that seemingly unattainable goal. I am grateful to have the opportunity to write a special note to those upon whose shoulders I have stood.

First and foremost, I must thank my loving Savoir and Creator, my Lord. You knew my name before my birth and have blessed me far beyond what I deserve. Thank you for allowing me to accomplish my dreams and for giving me opportunities to serve. May I use the gift of this degree to your service as I begin my next journey.

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## TABLE OF CONTENTS

Acknowledgements.....	ii
Abstract.....	vi
<b>Chapter One: Introduction.....</b>	<b>1</b>
<i>Retirement Shift.....</i>	<i>4</i>
<i>Retirement Defined.....</i>	<i>5</i>
<b>Chapter Two: Literature Review.....</b>	<b>9</b>
Identity.....	9
<i>Identity as Performance.....</i>	<i>9</i>
<i>Narrative Identity.....</i>	<i>13</i>
<i>Retirement and Identity.....</i>	<i>22</i>
<i>The Retirement Decision and Identity.....</i>	<i>23</i>
<i>The Retirement Ceremony and Identity.....</i>	<i>27</i>
<i>Adjustment to Retirement and Identity.....</i>	<i>28</i>
<i>Diversity, Identity, and Retirement.....</i>	<i>31</i>
<i>Race and Class Differences in Retirement.....</i>	<i>32</i>
<i>Gender in Retirement.....</i>	<i>34</i>
<i>Family Identity and Retirement.....</i>	<i>40</i>
Socialization.....	48
<i>Retirement and Exit.....</i>	<i>53</i>
<i>Perspectives on Retirement.....</i>	<i>55</i>
<i>The Retirement Decision and Exit.....</i>	<i>57</i>
<b>Chapter Three: Methods.....</b>	<b>62</b>

<i>The Active Interview</i> .....	63
<i>Thematizing</i> .....	68
<i>Question Design</i> .....	69
<i>Interviewing</i> .....	71
<i>Anticipatory Group</i> .....	71
<i>Encounter Group</i> .....	72
<i>Preretirement Group</i> .....	73
<i>Retired Group</i> .....	74
<i>Transcription</i> .....	75
<i>Data Analysis</i> .....	76
<i>Verification</i> .....	78
<i>Reporting</i> .....	79
<b>Chapter Four: Results</b> .....	80
Research Question One .....	80
<i>The Master Narrative of Retirement</i> .....	80
<i>Fractures in the Master Narrative</i> .....	94
<i>Freedom/Routine Contradiction</i> .....	94
<i>Individual Responsibility</i> .....	99
<i>Critique of the Master Narrative of Retirement</i> .....	102
Research Question Two .....	106
Anticipatory Group .....	108
<i>Anticipatory Identity</i> .....	108
Encounter Group .....	113

<i>Uncertain Identity</i> .....	113
<i>Stabilizing Uncertainty</i> .....	117
<i>Fear and Uncertainty</i> .....	120
<i>No Uncertain Terms</i> .....	122
Preretirement Group.....	126
<i>Fixed Identity</i> .....	127
<i>Adjusting Identity</i> .....	130
Retired Group.....	134
<i>Role Shifters</i> .....	134
<i>Societal Images of Retirees</i> .....	137
<i>New Job- Same Self</i> .....	140
<i>Summary of Research Question Two</i> .....	144
<b>Chapter Five: Discussion</b> .....	146
<i>Summary of Themes</i> .....	146
<i>Implications</i> .....	152
<i>Practical Applications</i> .....	162
<i>Strengths</i> .....	164
<i>Limitations</i> .....	165
<i>Directions for Future Research</i> .....	167
<i>Conclusion</i> .....	170
References.....	172
Appendices.....	184
VITA.....	200



## ABSTRACT

Retirement is an important phase of life that may be viewed using two processes: identity and socialization. The purpose of this study is to explore the evolution of identity in communication about retirement. Eighty-four participants were interviewed representing the four phases of socialization: anticipatory, encounter, preretirement (metamorphosis), and retired (exit). Overall, a master narrative of retirement was discovered among the participants describing retirement as positive and hopeful. The anticipatory group expressed narrative identity in retirement in the theme anticipatory identity, focusing specifically on family role and social role identities. Encounter group participants expressed narrative identity in retirement as uncertain through themes of uncertain identity, stabilizing uncertainty, fear and uncertainty, and no uncertain terms. Preretirement participants revealed their narrative identity in retirement as fixed or adjusting. Retired group members described narrative identity in retirement through the themes of role shifters, societal images, or new job-same self. This study revealed important phases of identity construction that paralleled socialization phases and the inclusion of roles described by participants as a bridge to forming identity. Future research on retirement should be conducted to explore issues found in this study.

## **Chapter One: Introduction**

The years between an individual's birth and death are characterized by multiple phases of life. After the working phase of life ends, many individuals will find themselves in the life phase known as retirement. Since the 1980's, more and more individuals have made plans to enter retirement after they reach a certain age, usually their early to mid-sixties (Atchley, 1972, 1982; Marshall & Taylor, 2005; Vierck & Hodges, 2005). Retirement marks a definite change in the life of the individual experiencing it as well as those surrounding the retiree such as friends and family. People who have been part of an organization or worked outside the home for twenty-five years or more are faced with a dramatic change in their daily life when they no longer are required to work in a job every day. Retirement may also be an illusive dream for individuals who may never have the ability to stop working due to socioeconomic class (Calasanti & Slevin, 2001). Yet, those who are never able to afford retirement must still face the question of retirement and whether or not they are able to pursue such an endeavor. Individuals' lives are marked by two processes that will help us to understand this dramatic change: identity and socialization.

Our jobs are central to our identity. Often one of the first questions asked when we meet new people is "what do you do?" (Russo, 1998). Individuals spend years of their lives working, whether in one profession or multiple professions, and often make that job an integral part of who they are (Ashforth & Kreiner, 1999). Once retired, the identity built around one's work life has changed and that person must then reshape his or her identity for others.

Identity has been studied multiple ways, both within organizations and through individuals (Ashforth & Kreiner, 1999; Domenici & Littlejohn, 2006; Goffman, 1973; Grice, Gallois, Jones, Paulsen, & Callan, 2006; Kuhn & Nelson, 2002; Wicks, 2002). Identity theory (Fisher, 1987; Goffman, 1963; Holstein & Gubrium, 2000) used to study retirement should help to link the organization and other personal commitments like family to study retirement. Combining these two areas of study will aid in understanding how communication creates and changes the retirement experience and thus the organizational life of the individual. Both in organizational roles and familial roles, individuals shape their identity through their actions. This performance of identity provides one means of understanding the interplay between identity and retirement.

Personal identity has been studied as a performance (Goffman, 1963, 1973). Through our interactions with others, we present a view of ourselves that we hope the audience will accept. We change our personas around different audiences and in different contexts. Related to these performances are the demands placed upon us at work to present certain emotional displays (Hochschild, 1983). For example, flight attendants are often mandated to show a positive face to customers regardless of the situation at hand. According to identity as performance, the creation of identity is a social construction based on the audience and their expectations. As the audiences change, so do the identities performed. Retirement, being a phase of life marked with great change, will implicitly involve important changes in identity construction and presentation.

One way to study identity as performance is to study identity through narrative (Fisher, 1987; Holstein & Gubrium, 2000). Communication often takes place in the form of stories (Fisher, 1987). As individuals tell stories about their performance in various

situations, we can learn about their identity. Individuals are storytellers, they describe who they are to others through the narrations they choose to tell and the way they tell them. Even the stories they tell about others create an impression of their own identity (Banks, 2004). Individuals will create an interpretation of themselves through stories as they talk about retirement—what it means, how they planned (or did not plan) for it, how it has changed their lives both personally and financially. Furthermore, their discussions of identity in retirement through conversation will reveal how they construct a self-narrative of identity. There is much to learn about the retirement experience through the self-narratives communicated by retirees.

The performance of identity, made evident by the self-narratives individuals construct, is one important process that will aid in understanding retirement communication. Another important process to consider as part of retirement research is socialization. Socialization describes the process individuals go through in order to become part of an organization (Jablin, 2001). Individuals are socialized by the organization so that they might fit into the existing culture and individuals also work through socialization to make their own impression on the organization. Socialization phases include anticipatory socialization, encounter, metamorphosis, and exit. Each phase of socialization has been studied to shed light on the communicative practices that take place between the organization and the employee (see Jablin, 2001). The exit phase has been studied with regard to reductions in force (Tourish, Paulsen, Hobman, & Bordia, 2004) and involuntary and voluntary turnover (Cox, 1999; Lee, Mitchell, Wise, & Fireman, 1996). Just as the exit phase of socialization is a process, so is retirement a process that occurs when someone exits the organization. As a process, retirement is

ongoing and can change over time. From the time in which an employed individual begins to plan for retirement throughout the rest of their retired life, expectations and experiences unfold and change (Beehr & Adams, 2003). Retirement is not a form of exit that is exclusive to the time when an individual leaves the organization. Retirement is communicated from the time individuals begin to plan their future occupations. As they consider what to do with their lives, individuals are making plans that will shape their future retired identity. Therefore, retirement is an exit process that actually spans all levels of socialization from anticipatory to exit. Although other methods of exit have been studied, retirement as exit has been virtually ignored by organizational communication scholars (Avery & Jablin, 1988). With more and more people retiring from their jobs and living twenty years or more in retirement, this is a topic that should be addressed by communication researchers.

### *Retirement Shift*

Not only has the number of individuals and the length of time spent in retirement changed over the years, but the way individuals view retirement has also shifted. Beginning in the last half of the twentieth century, more and more people have begun to view retirement as a natural phase of life whereas in the past, people expected to work until they died or were physically unable (Beehr & Adams, 2003; Weiss, 2005). Before that time, most individuals only retired if they were too sick to continue working. The past fifty years has seen an increasing number of individuals who experience retirement as a natural phase of life in which they may spend up to thirty years. Since the 1980's, retirement has become a stage in life that individuals begin thinking about more frequently as they approach retirement age. They also begin making plans to fill their

time once they are no longer attached to work (Atchley, 1972, 1982; Marshall & Taylor, 2005; Vierck & Hodges, 2005). Changes in society have also made retirement more complex than it was in the past. Retirees are offered more options in part-time employment, partial retirement, and bridge jobs, which allow individuals to move from full-time work to part-time as they adjust to retirement. There is more diversity in retirees in recent years as the number of women and minority groups have increased in the retired population. People also spend more of their lives in retirement than in years past (Richardson & Barusch, 2006).

### *Retirement Defined*

The complexity of retirement has made it difficult to define. Retirement includes individual, organizational, and societal or cultural constructs. Atchley (1972) defines retirement as the separation of an individual from a paying work role. Feldman (1994) defines retirement as, “the exit from an organizational position or career path of considerable duration, taken by individuals after middle age, and taken with the intention of reduced psychological commitment to work thereafter” (p.287). The various social aspects of retirement make retirement difficult to define. Some definitions have tried to use age as a defining factor for retirement; however, because retirement is an evolving, socially constructed institution, no one can adequately determine a “normal” age for retirement. Different countries have different ideas about when one should retire, although many of them have a standard retirement age and benefits provided by their governments (Midgley, 2004). Furthermore, many other countries define retirement in typical ages of 60-65 (Gough & Darzins, 1999; Mehta, 1999; Roebuck, 1979). The generally accepted age of retirement in North America is 65 years (Marshall & Taylor,

2005). The definition of retirement is intricately linked with identity and socialization. One must understand the relationship between an individual and work in order to understand and define retirement (Atchley, 1972). For the purposes of this study, retirement will be defined as the separation from an organization or occupation in which the individual officially “retired” by self-selection. Those who define themselves as retired may still be involved in organizations or perhaps have begun to work full-time in other jobs, but officially they have exited an organization through a process of retirement.

Although a mutually accepted definition of retirement may not be available, individuals are pursuing retirement at rising rates. The number of aging individuals is increasing as the Baby Boom generation reaches the typical retirement age of 65 years. With this development, there will soon be a larger number of retired individuals than has ever existed in American history. Individuals who retire are faced with multiple changes in their organizational and family life. Unlike other types of voluntary turnover, in which individuals choose to stop working in a particular job, retirement marks the end of one’s paid working life in a particular occupation. Even if individuals choose to have bridge jobs, part-time, or full-time work following retirement, their original organizational commitment has been altered in a way that cannot be rekindled. Aside from the desire to leave the regular workforce, retirees often feel a sense of pressure to retire and make room for younger employees. Socially, older individuals are expected to retire because of their stereotyped diminished capacity to continue in work that they have done in the past. Organizations desire older workers to retire, not only because they suspect that older workers will be less likely to complete their assigned tasks, but also because they can often save money by hiring younger workers with less experience. Some older workers

choose to leave because of technological advances that make their jobs less challenging to complete (automated systems) or more challenging to learn (Barnes-Farrell, 2003; Hanisch & Hulin, 1990; Robertson, 2000).

With all of these challenges facing potential retirees, it seems as though there would be plentiful opportunities for retirees to learn about retirement and what it means for their lives. In fact, most individuals know very little about how to plan for their retirement years (Taylor & Doverspike, 2003). Likewise, most retirement ceremonies are designed to honor the retiree's accomplishments while at work which offers little description of what the individual will be expected to do once retired (Weiss, 2005). Even those programs that do exist to aid retirees in preparation for their post-retirement years do not focus on the life changes that take place for the retiree (Avery & Jablin, 1988).

One way an individual's life changes in retirement is in the home. Spending more time at home can lead to such issues as social isolation (Weiss, 2005), spousal impingement (Vinick & Ekerdt, 1991), and added responsibilities of caring for parents or grandchildren (Calasanti & Slevin, 2001; Szinovacz & Ekerdt, 1995). Although organizational communication research has touched on the bridge between work and family life (Buzzanell & Turner, 2003; Kirby, Golden, Medved, Jorgenson, & Buzzanell, 2003), no one has considered how retirement from work changes communication within the family.

Considering the magnitude of change involved in the retirement decision and the increasing number of retirees, there is an obvious void in communication research regarding this important phase of life. Organizational communication research regarding retirement will help to bridge that gap between this form of organizational exit and



changes in an individual's personal life. Although most communication scholars have not included retirement in their studies, many other fields have considered the impact of retirement (Atchley, 1982; Evans, Ekerdt, & Bosse, 1985; Szinovacz, 1991; Vinick & Ekerdt, 1992). Various studies about retirement often include elements of communication, such as the lack of social small talk post-retirement or the communication between spouses post-retirement (Vinick & Ekerdt, 1992; Weiss, 2005); however, communication has not been a central theme or critical finding of their work. Due to this lack of emphasis, it is important for communication researchers to develop an understanding of how communication is central to the construction, meaning, and adjustment to retirement.

The purpose of this study will be to explore the evolution of identity in the communication about retirement. Specifically, I will consider how identity is performed by studying self-narrative identity. Retirement affects work and family communication. Therefore, studying narrative identity will reveal important connections in communication within work and the family. It is also important to understand how communication about retirement is shaped by the various phases of socialization. Although exit is a process that typically is studied at the end of a particular job, retirement is an exit process that is contemplated and planned for in every phase of socialization. In this way, the exit phase of socialization permeates the previous phases of the process. My discussion will begin with identity as performance.

## Chapter Two: Literature Review

### *Identity*

In order to understand identity, I will first discuss identity as performance. Narrative identity will be further considered as a useful theory to understand performance of identity. Following that discussion, I will review literature that provides an understanding of retirement as it relates to narrative identity including issues of gender and family role.

### *Identity as Performance*

Identity is a communicative process and must be understood as an exchange of messages between and among people. Communication symbols and rituals create, express, and enact identity which is a part of all messages (Hecht, 1993). The communication of identity often takes the form of action or performance. Goffman (1973) defined performance as “all the activity of a given participant on a given occasion which serves to influence in any way any of the other participants” (p.15). Information about individuals helps create expectations about their behavior and dictate the appropriate response. Likewise individuals will work to promote a desired impression of themselves for the audience. Goffman’s (1973) description of the performance of identity takes on the metaphor of a stage. The front is the part of the individual’s performance that functions in a general way to design the situation for observers. Included in the personal front are such characteristics as occupation, clothing, age, size, appearance, facial expressions, etc. Social status is often revealed through appearance as well as what the individual is participating in at the time of observation.

Just as actors on a stage play a role, individuals performing their identity fulfill one or more roles (Goffman, 1973). As individuals move through various roles, they often find that there is an established front or behavior for that role. The individual must then work to meet the expectations of that role. This front is difficult to change. If individuals do not want to perform the role as designed, they are likely to find the expectation of that role difficult to change. Even if the role is established, there is usually little instruction given to individuals about how to perform their new role. Instead, individuals must take cues or hints from observations of others in the same role (Goffman, 1973).

Fulfilling the expected role as a retiree may prove to be difficult. Once retired, the individual may not know how to act in order to fulfill that role. Socially created expectations for the behavior of retirees may not align with individuals' perception of themselves. For example, newly retired individuals may believe the stereotype that retirees are old, tired, and unable to do much physical activity. If new retirees are active people they may feel that the role of retiree does not fit within their definition of their life. Others, knowing that they are retired, may be inclined to treat them as a non-person because they feel that once the retiree no longer contributes to the world of work, they are no longer productive members of society (Bergstrom & Holmes, 2004).

After one has retired from the workplace, they take on the new role of "retired person." Gerontologists have debated the nature of the retirement role, even to the point of questioning whether such a role exists (Atchley, 1972). First, cultural expectations surrounding the retirement role remain difficult to define. Some say that there are no rules about what a person should do during retirement. Others say that there are rules, but

they are not on the same dimension as rules associated with the work role. Rules related to the retirement role are largely related to boundaries one must not cross. Retirees are expected to leave the work role as well as work-related roles. Retirees are also expected to spend more time with family, increase leisure time, spend more time with friends, and increase involvement in nonwork-related organizations. The negotiation of roles also changes when one retires. While individuals are working, they must negotiate the work role with coworkers, supervisors, subordinates, and customers or clients. Family and friends are only a peripheral part of work role negotiation. Once retired, negotiations with coworkers, supervisors, subordinates, and customers or clients disappear almost entirely and primary role negotiation happens with family and friends (Atchley, 1972). Role attachment also plays a part in the decision to retire. Individuals tend to invest self-worth into their roles (Barnes-Farrell, 2003). Retirement is a role transition that may bring with it several consequences for self-worth. Some roles individuals tend to associate with include the worker role, organizational member role, career role, family member, and community member (Barnes-Farrell, 2003).

Performing a role that represents identity is similar to the study of identity and facework (Domenici & Littlejohn, 2006). Facework is one way to explain the actions individuals perform in order to present their identity to others. The way that individuals look at themselves, the way they form their identity, is created through everyday talk. The reactions of people over time create meaning that people then incorporate into identity. Through relational contexts, individuals create varying identities with others through interaction. As time goes on, individuals make and remake their identities. In this way, identity is a social accomplishment which is constantly being re-negotiated.

Individual relationships connect with larger communities which also work to shape an individual's identity (Domenici & Littlejohn, 2006).

Three aspects of identity facework include personal identity, relational identity, and community identity (Domenici & Littlejohn, 2006). Personal identity refers to the individual and includes answers to questions like "who am I?" Relational identity revolves around the expectations negotiated within a small group, usually a dyad, in relation to one another. Community identity includes groups, organizations, cultures, and systems of all types. All three of these identities are woven together for each individual. Domenici and Littlejohn (2006) argued that our identities are shaped by a consistent lifescipt which is a roadmap tracking how to live and respond to daily challenges. Facework becomes important as individuals share their identity with others. Revealing aspects of the lifescipt, individuals tell stories that provide coherence to their identity. Creating a coherent self offers a foundation for making decisions about how to behave with others, how to evaluate our own behavior as well as the behavior of others, and provide an understanding of how to grow and change (Domenici & Littlejohn, 2006).

The idea of identity as performance presented by Goffman (1973) is related to facework because facework is a performance (Domenici & Littlejohn, 2006). Domenici and Littlejohn (2006) define facework as "a set of coordinated practices in which communicators build, maintain, protect, or threaten personal dignity, honor, and respect" (p. 10-11). A part of facework and identity considers competence. Individuals want others to see themselves as competent, respectable, and contributing members of society. For retirees, the accomplishment of face may be difficult in light of their position in society. They must begin to negotiate a new face and create a coherent identity within the

midst of great life changes. Facework is negotiated through performance of identity. One way individuals perform their identity is through the stories they tell. Self-narratives are constructed to present a certain view of the self for the audience to whom individuals are speaking. Performing identity through storytelling and the creation of a self-narrative leads us to the focus of this study—narrative identity.

### *Narrative Identity*

Narratives or stories aid individuals in understanding the world around them. I will use the terms narrative, story, and storytelling interchangeably as many other researchers have done (Davis, 2005; Kellas & Trees, 2006; Putnam & Fairhurst, 2001). Although narrative identity has been the focus of much research (Baylis, 2003; Holstein & Gubrium, 2000; Singer, 2004; Sparkes & Smith, 2002), no researchers have clearly defined narrative identity. Therefore, for the purpose of this paper, I define narrative identity as a socially constructed identity that is revealed through stories and interaction communicated by the storyteller. Social construction is important to identity because it is through interaction that we come to know ourselves and discuss ourselves with others (Holstein & Gubrium, 2000). Furthermore, as scholars have sought to connect the study of narratives with identity (Somers, 1994), they have emphasized the importance of the social nature of narratives in the formation and reconstruction of identity. Narratives inherently require an interaction or sharing of the story, so I will use narrative identity as a theory of identity presented through social interaction.

The idea of human communication as narrative was brought to light by Fisher (1987). He stated that humans are storytellers who naturally search for coherence in the stories they tell and experience. Through storytelling, individuals determine their

behaviors and communicate. Stories and lives can be compared in three ways (Ochberg, 1994). First, the structure of lived action is similar to the structure of a traditional plot. In this sense, a plot is the organization of events into a rising crescendo of tension that reaches a climax and then resolves in the end. Second, the plot sequences are addressed to various audiences. The identity of the performer depends on the audience's response. Finally, based on how the plot develops and how the audience responds, performances of life justify the images narrators hold of themselves. In this way, identity narratives and the performance of identity are highly similar. Through plot and characters individuals make themselves known to others. According to Ochberg (1994), a story is a kind of argument, as is life. We claim that our construction of experience is privileged and some other alternative should be dismissed. The self-narrative includes context, action, evaluation, philosophy, and reflection within the familiar framework of a story (Kearney, 2003).

Individuals' self-narratives may be a compilation of several shorter stories. Fisher (1987) believed that life is experienced as a series of stories with varying characters, plots, conflicts, and so on. Communication can be studied through narrative using stories to interpret the experiences of individuals. As people tell their stories, they reveal their self-conceptions to the audience. When people symbolically interact, they perceive others' ideas about them which they read from the communication of the other person. Knowledge about the other person is configured narratively, as a component of the larger story (Fisher, 1987). Furthermore, the stories individuals create and tell about themselves are revealed through conversation (Holstein & Gubrium, 2000). Studying narrative

identity through interviews allows the researcher the opportunity to create conversation that produces pieces of the participant's narrative identity.

The framework for narrative identity is one that emerged from problems that existed with the current conceptualization of identity as based on one primary characteristic of the individual such as gender (Somers, 1994). Furthermore, previous conceptualizations of identity in social sciences did not account for the role of interaction in the construction of identity. Somers (1994) argued that identity is the product of social relationality. As such, she proposed a connection between the concepts of narrative and identity that would account for both social relationships, context, and power in the formation and changing nature of identity. Not only are stories produced out of our identity, but stories help to guide our actions. Individuals make sense of what has happened, or what is happening to them by assimilating narratives from multiple social, public, and cultural arenas (Somers, 1994).

Narratives of the self are created socially. Narratives of past events provide evidence for the self one has created; however, even the stories of the past are not necessarily static. Self-stories are not fixed (Berman, 1994). Self-stories are unfinished and inconclusive and therefore are consistently reworked. Birth marks the beginning of a self-story that is constantly in flux (Bochner, Ellis, & Tillmann-Healy, 1997). Furthermore, our self-narratives are not solely constructed by the past. Bochner, Ellis, and Tillmann-Healy (1997) described personal identities as being dependent on bridging the memories of the past with the anticipated future in order to provide a continuity of meaning. The interview process is helpful in revealing the construction of self-narratives by activating the individual's stocks of knowledge that combine to create their own



narrative (Holstein & Gubrium, 1995). As we consider the study of narrative identity, it is important to consider not only past narrations of the self, but the anticipated future as well.

The narratives upon which individuals draw their understanding of identity have four dimensions: ontological, public, metanarratives, and conceptual narrativity (Somers, 1994). Ontological narratives include the stories that define individuals and aid in understanding of actions to take. Ontological narratives are context-driven, bound by time and space. The context of the event in an ontological narrative will determine action for the individual. Finally, ontological narratives are social and interpersonal. Public narratives go beyond the individual to include cultural and institutional narratives. Public narratives may include stories about groups such as the family, organization, government, or nation. Metanarratives, also called master narratives, embed individuals as social actors in history. Metanarratives are built on social concepts, such as progress. Finally, conceptual narrativity refers to the concepts social researchers use to define narratives. Factors within social forces, such as organizational constraints and institutional practices, are part of conceptual narrativity (Somers, 1994).

Understanding the four dimensions of narrative identity allows researchers to analyze and study identity through narratives. When studying narrative identity, it is important to understand both the process and relational aspects of identity formation (Somers, 1994). The process occurs as social actors are embedded within stories that shift over time. Issues such as time, place, and power are constantly in flux and therefore so is the identity that is narratively created. Studying narrative identity as a process emphasizes the location of individuals within a particular place, such as a life-episode.

Relationally, narrative must be created by social actors, therefore creating a social identity. Power dynamics influence the relationships and narrative identity of individuals. Distribution of power limits the narratives available to individuals based on race, class, and gender. Therefore, while narrative identity is social, actors are not necessarily free to construct their own narratives. Individuals are confined by cultural, public, and institutional narratives (Somers, 1994).

On an ontological level, individuals learn about others and themselves through their own narratives (Randall, 1995). The stories individuals create about themselves are inherently linked to their past narratives (Gergen & Gergen, 1997). Narratives about themselves, or self-narratives, may also be embedded in other narratives such that they see themselves as part of a grand narrative with their own smaller narrative developing simultaneously. In order to create this sense of coherence, individuals create a heroic narrative of the self that is intended to communicate central truths about them (McAdams, 1993). Similarly, narratives are based on shared symbols which must be communicated to others. Self-narratives do not communicate unless the symbols are socially-shared (Gergen & Gergen, 1997). Individuals also use narratives to explain the behaviors of others. As they attempt to explain someone else's behavior, they look back over their past narratives to find explanations for others' current actions (McAdams, 1993).

Narratives are used to explain individuals' own behaviors as well as the behaviors of others. In this way, identity is formulated and communicated socially through narrative. As social actors behave, they respond to others and define themselves. The audience determines how they present themselves. For example, students may work to

create an identity in front of instructors that differs from the identity they present to their peers. This view places emphasis on the self as socially determined. Individuals constantly create and re-create themselves for their audience. Individuals live out their social dramas with themselves as lead actor. These dramas are carried out in our various settings such as the home and the workplace (Holstein & Gubrium, 2000).

Although the settings for social dramas vary, there are two primary spheres around which most people create their identities—work and family (McAdams, 1993). As an example of the way identity is shaped by our various commitments, Holstein and Gubrium (2000) discuss William H. Whyte's book *The Organization Man* (1956). In this book, Whyte describes a man who does not simply work for the organization; he belongs to it. This person believes the group he belongs to is the source of creativity, that belonging to the group is his strongest desire, and that he must achieve belongingness. The group's interests are more important than the individual. This person strives to be part of the corporate group. He seeks to blend into what he believes the group wants (Holstein & Gubrium, 2000). The organization man is not only identified with the organization—his identity is the organization. Individuals who fit the description of the organization man may have a difficult time understanding who they are without the organization. After a major change in life such as retirement, their identity is lost. They can no longer conform to the organizational groups and must now rely on something else to create belongingness.

Even if individuals do not allow themselves to be consumed by the organization, ramifications to their identity may appear post-retirement after years of working in an organization. Hochschild (1983) discussed how organizations manage the feelings of

employees and make those performances a commodity of the organization. Once individuals have learned how to present their false selves with great ease, it may cause them to become out of touch with their real selves. Individuals lose connections to their true selves and have a difficult time being authentic (Hochschild, 1983). Individuals who have retired from a job in which the organization required a great deal of emotional labor may find it difficult to discover their true identity and break away from the emotional demands of the workplace.

The organization man and emotional labor both challenge the ability of individuals to know who they are as people. Holstein and Gubrium (2000) discuss both of these examples as they communicate about narrating the self. Individuals carefully choose the stories they tell about themselves to describe who they are. They use cultural cues to enable them to tell their stories in understandable and memorable ways. They construct themselves and are constantly renegotiating and composing their stories into self-explaining narrations. Individuals do not compose their stories alone; instead they actively create their stories in conjunction with others (Holstein & Gubrium, 2000).

Since the creation of narratives is socially-driven, identity is in constant motion. Individuals do not tell one consistent identity story throughout life. As Kraus (2006) stated, “[identity development] implies the continual rearranging and reframing of one’s selves, testing and negotiating their interconnection” (p. 104). Identity is a reflexive project of the self open to scrutiny. Narratives can be used as a resource for understanding self-construction. Storytelling as a part of the narrative construction of identity is usually orally produced and is subject to change with the audience and environment. The audience has a social influence on narrative identity. The storyteller

must consider the varying identities of the audience (race, class, and sex) as well as the communities and imagined audiences when telling the stories of them. This storytelling is an important means of creating social bonds which compose identity (Kraus, 2006).

It is the creation of the story and emphasis placed on narrative-construction that makes narrative identity unique from other identity theories. Based on the social-circumstances in which individuals construct the story, narrative becomes the primary means for communicating about oneself (Holstein & Gubrium, 2000). Extending the view of identity from specific characteristics such as race or gender, narrative identity highlights the social nature of identity-construction. Furthermore, this is not a social identity that is imposed on individuals. Individuals actively participate in adapting their identity to their social situations through narrative construction (Holstein & Gubrium, 2000).

Individuals tell their stories in multiple ways. The ways individuals choose to create displays in their homes and other environments also play a role in the identity they share with others. Hurdley (2006) studied mantle pieces to determine how those items revealed the identity of her participants. She asked participants to choose a piece and tell the story of that piece during her interview. Through studying the narratives told about these mantle pieces, Hurdley (2006) learned that family culture and public culture are somewhat different. An individual who chooses to stay at home and raise children may develop both a family identity and a public identity based on different values. Narratives about items in their home revealed descriptive identities that may not have been discovered if the participants were simply asked to describe themselves (Hurdley, 2006).

While mantel pieces allowed participants to describe themselves through stories about a particular object, other researchers have considered how narrative identity is shaped through stories about groups of people. Identity is a communicative act and therefore narrations about ourselves and others serve to communicate who we are. Gerontologists, in particular, have considered how narratives and storytelling affect the communication and identity construction of older adults. Banks (2004) examined how American and Canadian retirees who had moved to Mexico described their relationship with Mexicans. Banks (2004) claimed that narratives told about others describe their personal identities as narrators. Expatriate retirees have additional identity issues to combat as they are not only confronting their identity issues related to ending their working life, but also adjusting to life in a new culture. Expatriate retirees in this study depicted themselves as charitable and welcomed in the community. They were appreciative of Mexicans' friendliness and tolerant of Mexicans' exploitations and cultural standards. The narrative constructed by retirees was one of adjustment embedded in stories about Mexicans. Adjustment was evident as the retirees worked to conserve cultural identities in the face of a host culture that was resistant to a new culture. For retirees, their identity was a part of their cultural values and therefore striving to preserve their own culture was also striving to preserve their self-identity (Banks, 2004).

In summary, work life and identity go hand-in-hand. Even if individuals change jobs multiple times in their life, they will spend approximately thirty years or more working. When the individuals retire and are no longer working, the performance of identity must change. Performance of identity is related to the narrative identity because it is through those stories that the performance of identity is constituted and revealed. For

retirees and those planning for retirement, the narratives they share regarding the retirement process will communicate who they are and how communication shapes the retirement experience. Next, I will discuss retirement literature that speaks to various aspects of identity.

### *Retirement Literature and Identity*

One important aspect of identity creation is tied to work. Building an identity in work allows individuals to claim their contributions to society and build respect. This identity shapes individuals' understandings of themselves. When these individuals communicate to others about themselves, they often introduce themselves by their work title. For some, introducing themselves using their job titles encourages high self-esteem. Likewise, work is often one of the places that individuals spend the most time. They can become attached to their workplace and may individualize their work spaces to make them more personal. Often, removing the items that make the space theirs is one of the most difficult aspects of retirement. Once individuals retire, they must reconceptualize who they are in society. Although they are the same person on their last day of work as they are the day after, retirees often feel that part of their identity has been taken from them (Weiss, 2005).

Retirement research reflects how identity is intertwined with retirement through various aspects of the retirement process. First, I will discuss how individuals make the decision to retire and their attitudes about retirement. Following that will be a discussion of literature about the retirement ceremony. I will reveal how identity plays a role in individuals' adjustment to retirement. Finally, in this section, I will review literature about gender and families in retirement.

*The retirement decision and identity.* Since work is so closely tied to individuals' identity, the decision to retire can be one of trepidation and excitement. The intent to retire may be based on factors such as personal control, self-image, and role attachment (Barnes-Farrell, 2003). Having control over the decision to continue working or to retire has been shown to be important to many adults. Choosing to retire rather than being forced into retirement gives individuals a feeling of competence and empowerment. The decision to retire may also be based on the individual's self-image. People make decisions that are consistent with their identities. If an individual feels that continuing to work will maintain their positive self-image, they may choose to put off retirement (Barnes-Farrell, 2003).

Retirement is not a decision one makes at a particular age. Most organizations no longer require retirement at a certain age. In fact, many individuals have the option to retire early. Feldman (1994) considered the possible reasons why individuals would choose early retirement. He suggested that there are three interconnected decisions that affect an individual's intentions to retire. They include the decision of whether or not to leave the current employer, whether or not to participate in bridge employment, and whether or not to participate in bridge employment in the same industry or occupation from which they are retiring. Feldman (1994) proposed several possible reasons for early retirement that he suggested for future research. Some of the reasons he suspected that individuals would retire early were: years of continuous service, marriage, racial discrimination, physical illness, self-identity, plans for retirement, negative impact of age on performance, age discrimination, working in declining industries, expectation for future pension benefits, preretirement counseling, and management of older workers.



Weckerle and Shultz (1999) supported some of Feldman's (1994) claims when they studied early retirement and bridge jobs and found that participants who anticipated financial reward and flexibility in a bridge job were more likely to consider early retirement than those in other groups.

The early retirement decision is often linked to the possibility of obtaining a bridge job or other postretirement activities. In a study about bridge jobs, Kim and Feldman (2000) found that health, age, organizational tenure, salary, working spouses, and supporting children were all antecedents of bridge employment in retirement. Bridge employment was also found to be an important factor in retirement satisfaction, particularly when that bridge employment was inside the organization from which the participant retired. Volunteering was also found to be an important factor in life-satisfaction after retirement (Kim & Feldman, 2000). Retirees who anticipate taking on activities such as bridge jobs or volunteering may be more likely to decide to retire early.

While some individuals choose to retire early, others delay the retirement decision. An individual's self-identity as an organizational leader may cause them to put off retirement. In a study of highly powerful CEO's, Sonnenfeld (1988) discovered that individuals who are executives often have no desire to retire until they are no longer able to work. Their own self-worth is attached to the achievements of the organization, and therefore retirement becomes a decision they continually postpone. Furthermore, many exuberant leaders feed off of the public accolades provided by their organizational attention. Leaving the job means leaving the adoring audience. The retirement decision for organizational leaders is also difficult because it affects more people than themselves. By continuing to remain in the job, these leaders are preventing others from climbing the

corporate ladder and achieving their own success. Therefore, the retirement decision for individuals in high-level executive positions is fraught with uncertainty and contradictory feelings (Sonnenfeld, 1988).

Other job factors, besides an individual's position as CEO, also influence the retirement decision. In a study about how technological changes influence the retirement decision, Bartel and Sicherman (1993) studied how technological change affected retirement decisions through on-the-job training and the effect of technological change on rates of human capital. They used the 1966-83 National Longitudinal Surveys of Older Men data and found that workers in the industries that experienced higher average rates of technological change retired later than workers in industries that experienced lower average rates of technological change. Furthermore, in organizations where the technological change was a "shock," workers retired earlier.

In addition to job factors, the decision to retire may be influenced by individuals' attitudes about retirement. Attitudes about retirement change as one grows older. Younger adults have a more favorable disposition toward retirement than those who are approaching retirement age (Atchley, 1972). That favorable disposition may be due to retirement daydreaming about the activities one will participate in once retired; however, those dreams are not always the reality. In a study of individuals retirement expectations, Beehr and Nielson (1995) found that participants expected to participate in more activities after retirement than they actually participated in once retired.

Retirement attitudes are also influenced by one's financial situation. Those who anticipate having a high retirement income are more likely to have a favorable attitude toward retirement as are those who feel that they have achieved their goals in life. As an

individual gets older, he or she is likely to begin thinking more seriously about retirement and anticipating the financial hardships that retirement might bring which can cause anxiety and frustration. As long as the individuals feel that retirement income will be sufficient, they are likely to see retirement as attractive (Atchley, 1972). One's retirement income may also be based on social security which can affect the retirement decision (Crawford & Lilien, 1981). Finances in retirement may also be affected by the health of the retiree. Although some researchers have found that health of the retiree is a major factor in the decision to retire, Bazzoli (1985) found the opposite. Her results indicated that economic factors play a much stronger role in the retirement decision than health alone.

Finances and health are considerations in the retirement decision that may be linked by the availability of health insurance. Gruber and Madrian (1995) studied the effects of health insurance availability on the decision to retire. Many organizations offer the ability to continue employer-provided health insurance at the expense of the retiree for a limited period of time at a significantly reduced cost compared to obtaining health insurance on one's own. The researchers found that organizations who offered a one year continuation of insurance coverage raised the probability of retirement by 32.1 percent. Gruber and Madrian (1995) speculated that younger workers may choose to retire early and use the continuation of benefits as a bridge to future employment.

Individuals' positions in life influence their attitudes about retirement just as they influence identity. Identity is in constant motion. It fluctuates with age and social status. Therefore, attitudes about retirement may vary along with identity. As individuals discuss how they made the decision to retire, their narratives will reveal pieces of their identity.

Similarly, those considering retirement will narratively construct identity by discussing their attitudes toward retirement.

*The retirement ceremony and identity.* Once the decision to retire has been made, various events may occur to celebrate the occasion. Some research has been conducted on how the retirement ceremony influences retiree's adjustment. Furthermore, there are implications for the retiree in terms of identity based on the ceremony. Since retirement is such a life-changing event, many organizations will have some kind of celebration or ceremony in honor of the retiree. Events surrounding retirement shape how individuals respond to the process. Retirement is viewed as a rite of passage. The event of retirement marks the end of working in that job and the beginning of life outside of work (Atchley, 1972). Retirement ceremonies are often a pleasant experience for the retiree and help the individual to transition smoothly from work into retirement. They are often designed to tell the retirees that their contributions to the workplace were important and to convey respect from fellow coworkers. These ceremonies celebrate the identity of retirees through their attachment to the job. Retirees who told their coworkers that they did not want a retirement party were often left later feeling like their departure from work was unnoticed (Weiss, 2005).

The ceremony also serves as an indicator to the retiree that behavior that was formerly appropriate in his or her work role is no longer appropriate (Atchley, 1972). For example, retirement ceremonies may include the passing on of administrative duties to others or saying "goodbye" to the individual as a supervisor. This would indicate that it is no longer appropriate for the retiree to assume his or her previous responsibilities. These

retirement ceremonies are part of the institutionalized nature of retirement. They are a mark of the shift in identity taking place during the retirement process.

Although ceremonies are often an important experience for the retiree, they also speak to the ambiguous nature of retirement. These rituals often focus on the individual's termination of their working career rather than their individual identity apart from work (Szinovacz, 2003). Ceremonies focus on the retiree's job history and workplace abilities. Elements of who the individual is outside of the workplace are rarely highlighted in a retirement ceremony. The event is also poorly developed as a true rite of passage. Due to the fact that the ceremony concerns mostly past successes, it does not speak to the new role of retirement and the obligations within it (Atchley, 1972).

*Adjustment to retirement and identity.* Since retirement is so closely linked to identity, experiencing retirement takes some adjustment. The experience of retirement has been shown to have a deep impact on the life of the individual who is ending the working phase of life. Weiss (2005) interviewed eighty-nine professional, middle class men and women from Boston suburbs. The researcher's goal was to interview the participants before retirement and then again after retirement to learn about their retirement experiences. All participants were interviewed twice, although some were interviewed the first time shortly after their retirement and then again several months later. Through this study, Weiss (2005) discovered that although each individual's experience of retirement is unique, all retirees must cope with the same two challenges: managing the threat of being marginalized and utilizing the freedom expected during retirement. He contended that the way individuals manage those challenges will determine their adjustment to retirement.

Adjusting to retirement occurs in phases (Richardson & Barusch, 2006). During the first year of retirement, the postretirement adjustment phase, retirees face the most problems as changes occur and resources are disrupted. Factors that affect people's retirement adjustment include social support, occupational status, retirement preparation, health, family relations, voluntary retirement, socioeconomic status, and postretirement employment. Retirees have to adjust to a loss of status formerly provided by their job. Research has shown that the status provided by one's job is often related to the individual's self-esteem and so the loss of that status can be detrimental to one's retirement adjustment (Richardson & Barusch, 2006). Retirement satisfaction is most often predicted by socioeconomic status. Those with greater retirement income are able to do more activities such as travel which can impact satisfaction (Richardson & Barusch, 2006).

Noticeable differences in communication among coworkers are highly prevalent during the early adjustment period of retirement. One of the participants in Weiss's (2005) study stated that after returning to his previous workplace he was greeted with the statement, "What the hell are you doing here?" Although the former coworker may have been happy to see the individual; nevertheless, this statement was an obvious indication that the retiree no longer belonged in that workplace. Similarly, as individuals begin the pre-retirement process, they may notice a change in the way coworkers treat them. Retirees often find themselves at meetings where they were once in charge and are now sitting on the sidelines (Weiss, 2005). Communication between them and their coworkers has become different now that they are no longer a part of the workplace.

Communication changes as relationships change. A loss of the routine of work life also means a loss of work relationships (vanTilburg, 1992). Many of the retirees in Weiss's (2005) study suffered from social isolation. Communication with co-workers, whether they were long discussions or simple acknowledgements of existence, holds great meaning for individuals. Once that communication is removed, retirees begin to feel the loss. This kind of interaction affirms the individual's place in the community and the importance of their existence. Even outside of the workplace, communication takes place among individuals and those they see on their way to work, during lunch, or on the commute. Retirement ends all of these daily contacts and can leave retirees feeling socially isolated. Even married retirees, although they continue to have contact with their spouse, can be victims of social isolation—particularly if their spouse still works. The best cure for this isolation is a network of individuals the retiree can belong to in which he or she feels that they are a part of a community (Weiss, 2005).

Adjusting to the loss of work relationships is compounded by adjusting to the loss of a work role. Adjustment to retirement will depend, at least in part, on the characteristics of the former work roles held by the retiree as well as the context of the role and career trajectories. Retirees will have a more difficult time adapting to retirement if the work that they left encouraged a sense of control. On the other hand, most careers where workers would have control would be higher-level occupations which would provide retirees with more resources to help them adjust (Szinovacz, 2003). A gradual decrease in the amount of time spent at work and increasing time spent in other roles can be helpful in aiding one's adjustment to retirement (Atchley, 1972). Also, Cude and Jablin (1992) suggest that a process of reverse socialization might aid in adjusting to

retirement. In this process, those anticipating retirement would be slowly detached from their current jobs by taking on new organizational roles that are focused more on the organization as a whole. This method would allow the individual to develop new social networks and to have autonomy necessary to adequately transition from work to retirement (Cude & Jablin, 1992).

Despite the losses of a schedule, structure, relationships, and identity, many individuals who retire feel that the gains of retirement outweigh the losses. One of the primary gains of retirement for some individuals is freedom—freedom from the stresses of work, freedom from the obligations that work created, freedom to have time to use as one pleases (Weiss, 2005). For some, this freedom allowed them to live healthier lives. Stress-related illnesses decreased when the pressures of work were removed from their lives. This freedom also allowed individuals to take part in new activities and to experience new things they had never done before. Retirement is often seen as a milestone—a time in life that until now has only been dreamed of. Many of the retirees in Weiss's (2005) study had not necessarily planned their time during retirement, but they eagerly anticipated the many options available to them. The way individuals talk about adjusting to retirement will reveal pieces of their identity. Adjustment to retirement, whether a difficult or smooth transition, is determined by the identity of the individuals going through that life change. Past experiences have an influence on how quickly and easily one adjusts to life as a retiree. Those who have not yet retired may also imagine their adjustment. The way participants discuss expectations of retirement will also create an interesting picture of their narrative identity.

*Diversity, Identity, and Retirement*



A significant part of identity is performed through individuals' gender, race, and class (Allen, 2004; Baylis, 2003; Holmer-Nadesan, 1996). In fact, Baylis (2003) discussed narrative identity and race by saying that "racial identity is not in our genes, but in the world in which we live and in the stories we choose to construct and are able to sustain" (p.149). A study of female service workers in a university residence hall found that the role of a service worker was confounded with their identity (Holmer-Nadesan, 1996). By relying on the maternal definitions of service and woman, the residence hall service workers were able to overcome the disdain they perceived from management and create a counter-identity for themselves.

Most of the retirement literature that considers diversity in the retirement experience focuses on gender. Scholars who do discuss diversity are careful to note that they are not simply describing differences between individuals and groups (Calasanti, 2002). Studies of diversity consider power relations and how those differences in power result in differing retirement experiences (Calasanti, 2002). In this section I will first discuss how the retirement experience is affected by race and class. Later, I will focus on gender differences in retirement.

*Race and class differences in retirement.* Few scholars have worked to describe specific issues of race and class in retirement. Those who have studied this type of diversity have found that the retirement experience for those whose identity lies in minority races and lower socioeconomic classes suffer from less freedom and fewer options during retirement than white, middle-class men. Gibson (1987) studied black Americans, considering income and education levels as markers of class, and found that many black Americans who fit into a lower socioeconomic class did not consider

themselves retired although they were over age 55 and not working. Gibson (1987) labeled this classification as “unretired.” The unretired group did not self-select into the retired group because previous work history and experiences did not match the typical definition of retirement, meaning they could not live on their own income. These individuals were disadvantaged as they experienced sporadic work patterns and often relied on government pay after the age of 55. Also, some participants viewed themselves as disabled, receiving governmental disability pay. Those who classified themselves as disabled did not classify themselves as retired; however, those who identified as unretired-disabled were no more limited in health than those who classified as retired-disabled. Gibson (1987) argued that some black Americans self-identified as disabled because they did not feel that they matched the normal retired identity. To them, retirees were able to live on their own income and did not have to be bound to governmental aid. These individuals more often felt powerless over their own lives, did not feel a sense of accomplishment in life, and were less happy. Defining themselves as disabled seemed to match their view of their own identity (Gibson, 1987).

Not only does socioeconomic class limit individuals from feeling as though they can call themselves retired, race changes the retirement experience as well. The options of where to live during retirement are impacted by class and race. McHugh and Larson-Keagy (2005) studied a retirement facility in Arizona and discovered that the community was quite homogeneous in terms of class and race. In fact, 98% of residents in the community they studied were white. Residents had worked their entire life in jobs that afforded them the middle to upper-middle class lifestyle. They felt they had earned the right to escape. When residents of the retirement community were interviewed, many of

them remarked about how the walls of the community made them feel safe and kept out undesirable people, often referring to those of differing races. Individuals of lower socioeconomic class would not have been able to afford to live in retirement communities like this one. Also non-white individuals would not have been welcomed by current residents (McHugh & Larson-Keagy, 2005).

*Gender in retirement.* The previous studies discussed focused on differences in the retirement experience identified by race and class. In addition to race and class, gender interacts with class in the retirement experience. It has been argued that the “freedom” discussed by most retirement literature is confounded by issues of gender, race, and class (Calasanti & Slevin, 2001). In particular, the meanings of retirement and income levels after retirement prove to be distinctive for men and women. What is often discussed as a joyous, carefree lifestyle is reserved for predominately white, middle-class males. Some marginalized individuals must continue to work, health permitting, and even if they do have the luxury of retirement, women typically maintain their household labor. Men, on the other hand, are usually allowed to choose the amount of participation in domestic, household work even after retiring from full-time work (Calasanti & Slevin, 2001). Their choosing to participate in household work is usually defined as “helping” the wives and therefore even their participation in it does not change the division of household tasks (Bernard & Phillipson, 2004). This reveals the power differences between men and women—men may choose their activities while women may not (Calasanti & Slevin, 2001).

Freedom post-retirement is also determined by jobs held before retirement. Income after retirement varies based on an individual’s lifestyle during their working

years (Calasanti & Slevin, 2001). This inherently disadvantages women and marginalized groups. At one time, social security only covered those who contributed to it. Women who either did not work and stayed home to care for children or who took extended breaks from work for the same reason were automatically disadvantaged by Social Security in their retirement years. Later, marital status allowed women to become beneficiaries of their husband's Social Security benefits once he was deceased. This still required that for women to earn these benefits, they had to be married. Also, retirement income for women is highly dependent on being married to the same person whereas for men, this is not the case. Income is also affected by the type of job a person has had throughout his or her life. Working class individuals are less likely to have been in the same job for a steady number of years and are less likely to have excess income to contribute to retirement plans during their working years. This decreases the amount of income available to them during retirement (Calasanti & Slevin, 2001).

While gender, race, and class all contribute to identity and the retirement experience, most researchers have focused on the differences created by gender. Just as identity is created through work, a significant part of individuals' identity is constructed through gender. Early studies of retirement focused on men (usually white men) and ignored women's participation in the process; however, recent research has begun to consider how women view and cope with retirement. Studies have shown that women's retirement experiences cannot be adequately explained by the variables typically used to study retirement from men's perspectives due to differences in work histories and household expectations (Calasanti & Slevin, 2001; Szinovacz, 1991).

One variable that affects women in retirement to a greater degree than men is marital status. Women who are unmarried often delay retirement. In a study about widowed and divorced women's plans for retirement, Morgan (1992) found that widowed and divorced women planned to retire at later ages than married women by two years or more. In fact, one in ten divorced women and 8.2% of widows said that they did not plan to retire at all compared to 3.7% of married women. Reasons for this are not clear. Morgan (1992) suggested that this could be due to lack of financial security for retirement, more positive attitudes toward working, or a combination of those factors.

Another variable that affects women's retirement is consistency in the workplace. Women's employment tends to be shorter over their lifespan due to taking time off to care for children or other family members (Szinovacz, 1991). Since Social Security is tied to the amount of paid labor an individual does throughout their lifetime, women are often disadvantaged when collecting their own Social Security after retirement. Pensions are also affected by work history. Women are less likely to have jobs that are covered by pension plans than men. Yet, even if they do have a pension as part of their job, discontinuous work histories may prevent them from collecting their full pensions after retirement (Szinovacz, 1991).

When considering these variables and their affect on women's retirement experience, there is a tendency to blame women for being disadvantaged during retirement (Calasanti & Slevin, 2001). Calasanti and Slevin (2001) argue that people tend to blame women for choosing to care for sick children, parents, or spouses. It is believed that they choose to stay at home while their children are growing up and choose jobs that allow them to have time off for family obligations. There are some major flaws in this

argument that blame the victim for her oppression. First, women are expected to make choices that benefit their spouses and children. Society has shaped women's and men's views of women so that this behavior is expected out of love and sacrifice.. Second, those who do choose to work full-time and do not put care work first risk being blamed as bad mothers and may suffer backlashes from employers who see them as lacking in their female duties. In fact, many women who devote their lives to the workplace still find it difficult to move up in the organization because those who promote assume that all women are distracted by household obligations (Calasanti & Slevin, 2001).

Women's work-life is often affected by family. Family also affects women's decisions to retire (Hatch & Thompson, 1992; Szinovacz, 1991). Women are more likely to retire without as much preparation as men. Women's decisions to retire often hinge on familial obligations. When their spouses retire, they will often retire shortly thereafter. Traditional gender roles can cause conflict between the retired husband and the working wife. If their husbands want them to retire, many wives will oblige that request. Similarly, women are more likely to retire due to the illness of other family members, like spouses or parents, in order to care for them (Hatch & Thompson, 1992; Szinovacz, 1991).

After the decision to retire has been made, men and women treat their last days in the office differently. Men often seemed to separate themselves from the workplace and feel no further responsibility once retired (Weiss, 2005). Women, on the other hand, often seemed to feel that it was their responsibility to leave their offices in good order. Some women even returned to their workplace after they had formally retired just to be sure

that a project was completed properly or that they had left adequate directions for their replacement (Weiss, 2005).

Post-retirement activities also differ between men and women. Men in Weiss's (2005) study often chose activities that allowed them to display some sort of expertise or competence, such as administrative roles in voluntary associations or competitive activities like golf. Women chose activities that were helpful to others. They wanted to be congenial with people and would work with associations where there was mutual concern for others (Weiss, 2005).

For women, activities during retirement are often dictated by household responsibilities. Retired women still have primary responsibility for the housework and childcare (children or grandchildren) (Calasanti & Slevin, 2001). For women, work and family go hand in hand. For men, work meant paid labor and therefore housework was not work. If married individuals divide housework by the amount of time each spouse has outside of a job to contribute to housework, it would seem that retired individuals who are married would share the household responsibilities evenly; however research has consistently shown that this is not the case. Family obligations, such as caring for aging parents, assisting adult children or caring for grandchildren, are a continued responsibility for women after retirement, often taking up as much or more time than working for an organization. This is described as the largest difference between men and women's experiences of retirement (Calasanti & Slevin, 2001).

Differences between men and women also exist in the meanings they attach to retirement. Although both men and women describe retirement as freedom, their definitions of that freedom highlight the differences between them (Calasanti & Slevin,

2001). For men, the freedom refers to a lack of supervision and other constraining activities that come from paid work. For women, the freedom is more likely to refer to a freedom to do household work without having to fit it around an organization's schedule. If household labor is considered work, these women did not stop working when they retired. Instead, they went from working two or more jobs to working one job. Women are also expected to use their retirement time to care for others. This care may be directed towards parents, spouses, children, and even grandchildren (Calasanti & Slevin, 2001).

An individual's identity as a woman means that during retirement, she may experience retirement differently from men. Women must consider factors such as marital status and previous work history. Women's decision to retire and activities post-retirement are often influenced by their identity as women. Although many studies that look at gender differences in retirement have focused on women, men have specific issues in dealing with retirement that relate to their masculine identity. Drummond (2003) studied retired men and their body image to determine how older men view their bodies. Masculinity is tied to a man's ability to work. Being able to "do" something rather than "be" something is critical in the formation of masculine identity. When men retire and their bodies begin to show signs of aging, masculine identity comes into question. Drummond (2003) studied older men who participated in a walking group at a shopping center. He found that the men in his study were less concerned about body image in regard to how they looked to others as they were about what their body could or could not do. It was important that their bodies were functional. They were also concerned about parts of their body that seemed to be failing them which left them feeling inadequate. They incorporated physical activity into their life to show themselves that



they still had the ability to move—to be doing something. Physical activity also gave them the opportunity to meet other older men and create a social network previously left behind when they retired (Drummond, 2003). Men's bodies in retirement are an important aspect of their identity formation in a way that women may not experience.

Clearly, the experience of retirement differs based on gender, race, and class. Previous work history is a strong factor in determining how individuals spend their retirement years, if they can retire at all. Communication about retirement seems to differ as well in terms of the meanings attached to retirement and what others communicate to retirees of different genders about what is expected of them. Women's identities cause them to feel responsible for household work long after their work outside of the home has ceased. Men's identities lead them to find ways to shape their masculinity apart from work. If their job was a primary means of performing their identity as a man, post-retirement they must find another way to create that important piece of their identity. Through narrative, individuals will reveal how their identity as men or women from different races and social classes has influenced their retirement experience. Just as gender, race, and class influence identity and retirement so do family relationships. Aspects of identity such as wife, husband, mother, father, daughter, or son shape communication within and about retirement. Next, I will discuss previous research regarding families and retirement.

#### *Family Identity and Retirement*

Family communication is an important area of study in communication; however, communication scholars have not often tied family and organizational communication together (Golden, Kirby, & Jorgenson, 2004). Retirement is a process within

organizational communication that is closely linked to family communication. One's role in the family is part of identity that shapes retirement. The decision to retire is not one that is made alone. Often, an individual's family situation will dictate to a large degree the time of retirement and the way time is spent after leaving work. To begin the discussion of family roles and how those influence retirement, I will review literature about marriage and children.

Marriage and retirement can be viewed using many different perspectives. Szinovacz and Ekerdt (1995) derived five assumptions about families and retirement by combining systems, role, exchange/equity, life course, and political economy perspectives. First, they stated that the retirement experiences of individuals affect and are affected by their own attitudes, role expectations, and behaviors as well as the attitudes of their family members. This idea includes four implications. First, this would imply that retirement is planned with an awareness of other family members and may be influenced by family-related circumstances. One's spouse often has a great deal of influence over one's retirement decision. Second, after individuals leave the workplace due to retirement, expectations regarding family responsibilities and the performance of family duties change. For example, a grandmother who has recently retired may be expected to take care of her grandchildren while her child is at work. Third, individuals' attitudes or behaviors may change due to retirement which is likely to influence other family members. Fourth, individuals' experiences of retirement are likely to be heavily influenced by family characteristics. For example, if one retires and their spouse becomes ill, the retiree will likely spend most of their time caring for the spouse who is ill (Szinovacz & Ekerdt, 1995).

A second assumption based on those perspectives outlined by Szinovacz and Ekerdt (1995) is that retirement is a status transition that changes the distribution of resources and work among family members. Altering these resources and work distribution may affect power, exchange relationships, and perceptions of equity within the family. This could include divisions of household work between spouses, as was already mentioned above (Szinovacz & Ekerdt, 1995). These changes may alter the communication exchanges within the family as well, causing family communication to change due to retirement.

Third, family-related life events shape retirement plans, decisions, adaptation, and postretirement activities. At times these family events, such as caring for an ill parent, may cause an individual to retire earlier than he or she had planned. Likewise, these events shape the experiences of the retiree once he or she has left the job as they may spend the time they thought they would spend traveling or gardening in caring for their ill parent (Szinovacz & Ekerdt, 1995).

The fourth assumption is taken from the life-course perspective (Henretta, 2003), and it states that an individual's past life experiences will influence the retirement transition process as well as postretirement experiences and adjustment. These life experiences may be influenced by family situations. For example, an individual's overall working career makes a significant difference in when they can retire as well as their financial well-being post-retirement. A woman's experience as a wife and mother will influence post-retirement experiences. As previously mentioned when discussing gender differences in retirement, a woman who has taken a few years off from work to care for children may have to retire later and will likely have a lower postretirement income as

compared to a woman who worked without taking time away from a career to care for children. Divorce will also play a role in this equation as someone who is divorced may not be able to retire as early as he or she might like due to the lack of a second income (Szinovacz & Ekerdt, 1995).

The fifth and final assumption brought out by Szinovacz and Ekerdt (1995) states that government programs that supplement retirement not only affect the retiree, but also the quality of life within the family and relationships between generations. Pensions and Social Security are established by the government as a way to control the labor force and encourage timely retirement by older, seemingly less productive, workers. These government programs also reinforce traditional gender roles by expecting women to take time away from work to care for family, yet those women are not reimbursed for that time nor do they accumulate governmental retirement or pension funds (Szinovacz & Ekerdt, 1995).

These assumptions drive the notion that the responsibilities of family life and retirement from work cannot be separated. They are a mutual influence on one another and cross work-family boundaries. Early configurations of work-family roles impact the decision to retire as well as the transition into retirement (O'Rand, Henretta, & Krecker, 1992).

Not only is the decision to retire and transition into retirement affected by work-family roles, the post-retirement experience is affected by the marital relationship. Individuals often have expectations about how their marriage will change after retirement which, if not met, can result in disappointment and frustration (Vinick & Ekerdt, 1992). In order to find out what expectations husbands and wives had for retirement, Vinick and

Ekerdt (1992) studied couples in which the husband was working or retired. They found that more men and women in husband-working couples anticipated changes in activities after retirement than those in husband-retired couples. For many couples, expectations for changes in activities after retirement were not realized. Although it seems as though these expectations would differ, when those expectations were not met, couples found themselves disappointed in the retirement experience (Vinick & Ekerdt, 1992).

Whether expectations are met or unmet, the retirement transition can take a toll on marriages. In a study of married couples who were nearing or had already retired, men reported greater amounts of conflict within the marriage immediately after retirement than men who were still employed (Moen, Kim, & Hofmeister, 2001). A similar result was found for wives who were transitioning into retirement. The best marital quality was found in couples where wives were employed in less demanding jobs after retirement and husbands were also employed (Moen et al., 2001).

When one spouse is transitioning into retirement, but the other has not yet retired, marital conflict can be the result. Vinick and Ekerdt (1991) discussed impingement as one adjustment husbands and wives must make when they retire. Impingement is defined as the “overlap of husbands into the wives’ sphere of activity, as result of the increased amount of time husbands usually spend in the home after retirement” (Vinick & Ekerdt, 1991, p. 309). Women in their study of retired, married couples found that they needed to make adjustments to their schedules once their husbands were retired. They could no longer do their household chores in the same way as they had always done them. Women complained of not getting as much done around the house and of their husbands’ messy habits that made for even more housework to do (Vinick & Ekerdt, 1991).

Impingement was not only physical, it was also psychological. Wives discussed a lack of privacy in phone conversations and daily routines. Husbands could now listen in on conversations or scrutinize their wives time spend on daily routines. Wives also felt concerned about leaving their husbands at home when they went out. Wives often returned home earlier than they had planned because they felt guilty for leaving their husbands at home (Vinick & Ekerdt, 1991).

The longer that husbands and wives had spent together after both were retired, the more they adjusted to impingement. Wives commented that they had adjusted to the situation, especially with psychological impingement. Husbands were generally unaware that there was ever a problem. In fact, many husbands stated that they had made special effort to avoid being a burden to their wives, although they admitted that they probably were anyway. This impingement could also be seen as a renegotiation of power and control that has to be reconfigured in the initial stages of retirement. The struggle could be interpreted as a struggle for dominance post-retirement, although Vinick and Ekerdt (1991) did not feel that this was an adequate explanation. Instead, impingement was more of an intrusion wife's boundaries and personal sphere (Vinick & Ekerdt, 1991).

The retirement of one or both spouses impacts the marriage through such challenges as impingement. Another challenge some couples must deal with in conjunction with retirement is that of poor health. Health of family members, not just spouses, made a difference in the adjustment of retirees and the time spent during retirement. In Vinick and Ekerdt's (1991) study, participants made light of mild disabilities of their spouses. Only when the disabilities infringed on daily life and normal activities was the retirement time seemingly spoiled. Retirement adjustment was also

affected by the physical and emotional problems of varied family members. The problems of children and grandchildren, including divorce, addiction, criminal behavior, and physical or emotional disability were troubling to the retiree. Sometimes these problems resulted in the family member coming back to the home and caused problems between the spouses about how to handle the situation. Disabled parents also took a toll on the retirees as they assumed caretaking responsibilities of those parents. This burden was only exacerbated when the parent lived in the same home as the retiree (Vinick & Ekerdt, 1991).

Despite the burdens caused by families during retirement, most individuals in Vinick and Ekerdt's (1991) study described their quality of life as better since they were both retired. Husbands described the benefits of retirement in terms of freedom to pursue individual goals and to leave the schedules of working life. Wives appreciated the relaxed atmosphere at home after their husband's retirement. They felt more at ease now that their husbands were less irritable without the stress of their jobs. Wives often expressed that the best aspect of being retired was increased leisure time with their husbands (Vinick & Ekerdt, 1991). Communication often increased after retirement as well. In Weiss's (2005) study, one man and his wife would talk while reading the paper in the morning and further develop their relationship without the pressure of having to go to work.

While communication between spouses changes after retirement, communication with others outside the marital relationship changes after retirement as well. Szinovacz (1992) found that married men had less involvement with friends and moderate involvement with relatives and formal social activities after retirement. Unmarried men,

on the other hand, had higher levels of involvement with friends and were the least likely among all gender/marital status groups to engage in visits with relatives or formal social activities. Married women had low involvement with friends, although their scores on this item were higher than those for married men. Married women also had higher involvement with visiting relatives and participation in formal social activities. Women who were divorced showed moderate participation in all types of social activities. Widows were highly involved in social endeavors (Szinovacz, 1992).

When studying retirement, it is important to consider how family life has influenced both work and retirement. Previous research from other fields shows us that family-life does indeed influence one's work whether that is through the jobs an individual does or does not take or the length of their careers. Likewise, the decision to retire is influenced by one's family as well as the activities and communication that occur post-retirement. One's role in the family shapes identity and as such, this study will work to consider how the family role has and will continue to influence identity in retirement.

To summarize this section, retirement is a process that shapes the identity of individuals. Their performance of identity and the narrative describing that performance is shaped by the emphasis placed on work in society. Identity is also shaped by social status, gender, as well as family situations. This study will seek to incite narrative self-identity through conversation (Holstein & Gubrium, 2000) in order to learn more about how the various aspects of identity are communicated about in retirement. Although some issues of identity have been studied by retirement researchers in the past, this study will focus on how communication shapes identity during work and retirement in all phases of work-life. In order to understand retirement in the context of work, it is



necessary to view retirement in the process of socialization. Next, the process of socialization will be described placing particular emphasis on the exit process and retirement.

### *Socialization*

Socialization is a life-long process that begins in early childhood (Jablin, 2001). As individuals are socialized into groups and organizations, they experience multiple communication-related processes including orienting, training, mentoring, information seeking, relationship development, and role negotiation (Jablin, 2001). Identity is important to each of these communication processes involved in socialization. Organizations contribute to identity through factors such as structure, task, interdependence, proximity, and environmental turbulence (Forward & Scheerhorn, 1996).

The process of socialization is generally understood in four phases: anticipatory socialization, encounter, metamorphosis and exit (Jablin, 2001). Anticipatory socialization is broken into two parts: vocational anticipatory socialization and organizational anticipatory socialization. During anticipatory socialization, individuals are socialized into a vocation through family encouragement, peers, educational institutions, part-time employment and the media (Jablin, 2001). From the time parents read bed-time stories to their children, those children receive messages about what life in an organization will be like (Ingersoll & Adams, 1992). Communication about organizational involvement beginning at such a young age shows how embedded work-life is in society. Individuals anticipate from a very early age what organizational life will

hold for them. While children are forming their identity, they are also forming their ideas about work. In this way, identity is tied to work from early childhood.

As individuals grow up and begin to anticipate entry into an organization, organizational anticipatory socialization occurs. In this stage of socialization, individuals begin to seek out information about specific organizations and jobs within those organizations. Organizational literature, interpersonal interactions with employees and interviewers are all places individuals turn to for information about a particular organization (Jablin, 2001). Organizations also use such communicative events as interviews to make judgments about job candidates and their ability to contribute to organizational goals (Engler-Parish & Millar, 1989; Harris, 1989).

Once individuals enter their organizations, they have moved into the entry phase of socialization also known as the encounter phase. Entering an organization as a new member can be an experience filled with anxiety. As newcomers try to learn about the organization, they often encounter surprise (Louis, 1980). During entry, newcomers will use information-seeking tactics to learn more about their role within the organization and to answer their questions related to the organization and its culture (Miller & Jablin, 1991). Newcomer socialization tactics may also affect their experience of role ambiguity, role conflict, stress symptoms, and intentions to quit. Job satisfaction, organizational commitment, and organizational identification are also outcomes of communication between coworkers during newcomer socialization (Ashforth & Saks, 1996). Expectations also determine how a newcomer will adjust to the organization. Individuals whose expectations about the new job are met often have higher levels of job satisfaction and organizational commitment (Wanous, Poland, Premack, & Davis, 1992).

Following entry, many individuals will assimilate into the organization through a phase called metamorphosis. During this phase, organizational members become a part of the organization and its culture. Through assimilation, the organization works to make individuals a part of the existing culture. At the same time, individuals shape the organization through individualization of their jobs (Jablin, 2001). Identity becomes particularly important during this stage of socialization. As organizational members become part of the organization, their identities become more firmly entrenched in the organization (Forward & Scheerhorn, 1996).

Finally, the last phase of socialization is organizational disengagement/exit. As Jablin (2001) stated:

In light of the centrality of work in our lives, and the important functions that relationships in the work setting play in the development and maintenance of our self-identities, it is clear that organizational disengagement, regardless of its form, is a stressful experience for most of us (p.784).

As Jablin (2001) notes, it is our identity that makes exit from the organization traumatic. Although retirement is usually a planned exit whereas getting fired is not, leaving the working phase of life through retirement is bound to cause shock to self-identity.

Organizational disengagement/exit is a process, not one act of cleaning out the desk and walking out the door (Jablin, 2001). The exit process begins with preannouncement which may take the form of cues or signals indicating the individual's intent to leave. These cues may include avoiding communication with others, a reduction in topics of conversations, and a refrain from participating in organizational communication networks. Communication during the preannouncement phase may also serve to emphasize the differences between the leaver and other organizational members

(Jablin, 1987). Preannouncement is followed by the announcement of exit and, of course, exit. During the announcement of the exit and the act of leaving, communication will focus on preparing organizational members who are staying for the leaver's departure. Specifically, the leaver may discuss a concern for those who are staying, conveying important information about the leaver's work, and recruitment of those who are staying to replace the leaver in communication networks (Jablin, 1987). Postexit describes what happens after individuals leave, both inside the organization with those left behind and with the leaver (Jablin, 2001).

The identity of individuals is deeply entrenched in their jobs; deep emotions may accompany job loss. Buzzanell and Turner (2003) studied emotion work after men lost their jobs and found that men felt their masculinity had been damaged by the fact that they were no longer working to support their families. They worked to background their emotions so their families would not see the pain they were experiencing (Buzzanell & Turner, 2003). Men who retire may also feel that their masculinity has been attacked. Men's masculinity is tied to the abilities of their body, therefore retirement may represent a loss in their body's abilities (Drummond, 2003).

Identity within the job role is renegotiated upon exit, not only for those who are leaving the organization, but also for those left behind. Both perspectives have been studied in relation to communication. After reductions-in-force, organizational members left behind wonder what will become of their jobs (Johnson, Bernhagen, Miller, & Allen, 1996; Tourish et al., 2004). Reductions-in-force may encourage retirement from employees who are eligible for retirement, but were not planning to retire at that time. Through incentive programs, organizations may encourage retirement before the retiree is

ready. In this way, although it is officially retirement, the individuals may feel that they are really being fired.

Communication from coworkers may also encourage retirement. Cox (1999) showed that coworkers used multiple message-based as well as behavior-based tactics to encourage employee exit. Likewise, lack of communication from coworkers and supervisors encouraged individuals to exit (Scott, Connaughton, Diaz-Saenz, Maguire, Ramirez, Richardson, Shaw, & Morgan, 1999). Retirement may also be encouraged by coworkers or supervisors through communication. When employees reach retirement age they may be treated as though they are no longer as useful as they once were which could cause them to consider retirement when they had not before.

While communication scholars have studied organizational disengagement/exit during times of reductions-in-force (Johnson et al., 1996) and voluntary and involuntary turnover (Cox, 1999; Scott et al., 1999) few communication scholars have considered communication during retirement. Most individuals will end their working phase of life through retirement, so it is important to understand retirement as part of the exit process.

Jablin (2001) argues that exit is a process, distinct from other phases of socialization; however, retirement is likely a process that parallels the socialization process, beginning with anticipatory socialization through exiting the organization. Many forms of organizational exit such as quitting or getting fired are not so carefully anticipated as retirement. At each phase of socialization—anticipatory, encounter, metamorphosis, and exit—it can be reasoned that individuals communicate about the possibility of retiring in the future. While narratively constructing their identity based on past experiences, narratives about who they will become in retirement communicate a

presupposed identity following that exit process. In this way individuals, no matter what phase of socialization they are currently experiencing, are always participating in the exit phase.

### *Retirement and Exit*

Although retirement is an exit process that encapsulates all phases of socialization, most literature that discusses retirement limits retirement to the processes that occur directly before and after leaving the organization. Therefore, I will discuss what scholars have found regarding, the various ways individuals reach retirement and perspectives on retirement as well as how individuals make the decision to retire.

Individuals who retire may find the process of retirement to be orderly or abrupt. Orderly retirements happen gradually and allow the retiree to inform coworkers, complete work obligations, and progressively release themselves from the work environment (Weiss, 2005). Orderly retirements fall within the category of voluntary turnover. With fewer organizations pushing mandatory retirement, nearly all American workers can use retirement as a voluntary organizational behavior (Hanisch & Hulin, 1990).

Voluntary retirement often begins with an assessment of the costs and benefits of retiring versus remaining in their current job. Push and pull factors are involved in an individual's voluntary decision to retire (Barnes-Farrell, 2003; Shultz, Morton, & Weckerle, 1998). Push factors include those influences that lead someone to believe that he or she should retire which may be due to age or low job satisfaction. Pull factors include the individual's desire to leave the workplace out of free choice because it is a more desirable role. They will have more time with family and the opportunity to pursue activities they have always wanted to try. Individuals who have retired voluntarily

generally report higher life satisfaction and rate themselves as healthier than those who retire involuntarily (Barnes-Farrell, 2003; Shultz, Morton, & Weckerle, 1998).

Retirement may be seen as a desirable solution to the problem of dissatisfaction on the job. In a study of retirement as voluntary turnover, Hansich and Hulin (1990) studied individuals in academic and nonacademic jobs. They found that faculty members reported less desire to retire, greater satisfaction in their work, and attributed greater importance to their work than nonacademic employees. Overall, dissatisfied workers were more likely to engage in several organizational withdrawal behaviors, including retirement, than those employees who were satisfied. Those who were satisfied were more likely to extend their working years beyond the “normal” retirement age (Hansich & Hulin, 1990).

While some individuals are able to choose when they will retire, others find retirement thrust upon them. Retirements that happen abruptly may do so for multiple reasons (Hanisch, 1994; Weiss, 2005). The retiree may be forced to retire due to an unexpected illness or some other issue outside of the work environment. Within the workplace, an individual may abruptly retire due to not receiving an expected promotion. They may be given an incentive to retire by the workplace or anticipate a probable lay-off. Some retirees were originally fired and later had the firing converted to a retirement. These retirements are often unaccompanied by any type of retirement ceremony. Instead the retiree just leaves the workplace without further recognition despite the years of service. These abrupt retirements often leave the individual feeling shocked at the speed and lack of recognition compared to those who have orderly retirements. Depending on the circumstances surrounding the retirement, these individuals may also harbor some ill

feelings toward their past workplace and may have greater difficulty adjusting to retirement (Hanisch, 1994; Weiss, 2005).

*Perspectives on retirement.* As part of organizational disengagement/exit, retirement may be viewed using multiple perspectives. Retirement may be conceptualized as an event, a process, or a social role (Atchley, 1972). As an event, retirement refers to the specific time that an individual stops working for pay. A criticism of this view states that the point of separation from work is not always clear-cut. Individuals who choose to end a job through retirement and begin a new job make the separation from work a difficult time to pinpoint. Also, retirement usually involves more actions than just the event of leaving work. Retirement tends to be more of a process from the time one recognizes that he or she will retire one day to the time when he or she actually leaves. Withdrawal from the workplace happens gradually throughout this process. Studying retirement as a process includes such aspects as retirement preparation, attitudes toward retirement, contributing factors leading to retirement, and adjustment to retirement. Finally, retirement may be viewed as a social role. Like any other role in society, the retiree may feel that he or she needs to fulfill certain duties. Herein lies the struggle for retirees—society cannot agree on what behaviors should be associated with retirement. If one is socialized into various roles throughout life, retirement is one role where socialization is minimal and training is obscure (Atchley, 1972).

Just as the exit process and socialization are described in phases, the process of retirement is defined in terms of phases. Richardson and Barusch (2006) discussed three phases of retirement: preretirement, the retirement decision, and postretirement adjustment. During the preretirement stage, workers begin preparing for the retirement



transition. They begin to think about leisure and financial matters. During this phase, workers also learn more about retirement finances than they knew earlier in their working career. This phase usually begins when workers reach middle-age as they realize their mortality for the first time. Feelings during this phase can have an impact on how the retiree will adjust to retirement in the future. Reaching retirement age can cause individuals to feel that they are declining or that death is near. Even the unknown reality of retirement can cause anxious feelings as the retiree fears how he or she will spend time during retirement and worrying about mental and physical decline (Richardson & Barusch, 2006). The process of retirement is parallel to the preannouncement, announcement, and exit phases described in the exit process.

One way to alleviate anxieties as one begins the retirement process is through careful planning. Planning for retirement has been shown to encourage lower anxiety, better attitudes towards retirement, and adjustment after retirement (see Taylor & Doverspike, 2003). Favorable attitudes toward retirement have been associated with planning retirement activities, company counseling, discussing retirement, and exposure to retirement presentations (Atchley, 1972). Individuals begin thinking about and discussing retirement more frequently the closer they see themselves to time for retirement (Ekerdt, Kosloski, & DeViney, 2000). Retirement planning seminars can be helpful in informing the retiree about what to expect during the retirement process both during their last few weeks of work with the organization and post-retirement. These seminars can help a retiree learn in advance how to retire and help them adjust. Retirement preparation programs fall into two categories: limited programs and comprehensive programs. Limited programs only explain the financial plans offered by

the organization, such as pensions. Comprehensive programs deal with more than financial planning to include information about health, housing, legal activities, and legal aspects of retirement. Those who are exposed to retirement planning programs usually have higher retirement incomes, more post-retirement activities, and fewer misconceptions about retirement than those who have not gone through retirement planning programs (Atchley, 1972; Taylor & Doverspike, 2003).

*The retirement decision and exit.* Before an individual can begin the process of retirement, the decision must be made to retire. When asked the question “What was the main reason you retired from your job?,” participants in Hanisch’s (1994) study stated three primary reasons: work reasons, personal reasons, and health reasons. Work reasons included supervision/administration issues, job dissatisfaction, and generally being tired of working. Personal reasons cited were items such as, to enjoy life, travel and spend time with family. Health reasons included not only one’s own health problems, but also those of ones spouse or relative.

Individuals who retire in an orderly fashion for work reasons are allowed to make the decision to retire, rather than the decision being made for them. Two sets of factors are primarily involved in making the retirement decision (Szinovacz, 2003). This decision may be based on the amount of leeway the individual has in making the retirement decision or it may be based on the cost-benefit analysis of retirement. Other levels within those factors include such items as population structures, modes of production, norms, and state regulations. The labor market can have a large effect on the retirement decision because it may be that the labor market cannot afford to sustain older workers and therefore they would be required to leave the workforce (Szinovacz, 2003).

The decision to retire may also be based on individual's work roles, work-role affect, and perceptions of the importance of their jobs (Hanisch & Hulin, 1991).

Besides work-related reasons, individuals may also retire for personal or health reasons. Individuals in Weiss's (2005) study stated their reasons for retirement as wanting time for leisure, having disabilities, having the desire to leave work, workplace initiative, and choosing retirement over unemployment. Regardless of the influences on the retirement decision, it has been shown that retirement decisions are often a long-term, sequential process, which makes retirement an individualized pathway of decisions (Szinovacz, 2003).

The retirement decision is complex as many older workers who have the ability to retire will continue to work for as long as possible. This is especially true for those who like their jobs, have a good income, and are generally healthy. The same is true for those who cannot afford to retire. Although they are not choosing to remain in the workforce because they enjoy their jobs, they do choose to stay because they would not survive on their income if they left work. Others must retire involuntarily due to poor health of themselves or family members or they are forced out by their workplace. Those who leave for health reasons often do so not because they cannot work anymore, but instead because they feel that their health may benefit from leaving the stress of work. Involuntary retirement may also be the result of external pressures such as the retirement of a spouse. Women, more so than men, allow family pressures such as the retirement of their spouse to cause them to retire earlier than they had planned (Richardson & Barusch, 2006).

Whether retirement is voluntary or involuntary, the decision to retire requires consideration on the part of the individual on the personal, workplace, and social levels. Participants in one study actually chose early retirement, which Robertson (2000) defines as leaving the workplace before age 65. Many of them chose to take advantage of the company's ERIP (early retirement incentive plan) or ERP (early retirement plan). For some, retiring early meant being able to fulfill specific dreams and the timing of the ERIP offered the opportunity to take advantage of those dreams. Others really had no intention to leave work as early as they did, but the ERIP was such an enticing offer that they could not refuse it. Still others saw this as an opportunity to make a change in their life and pursue some other kind of paid work. There were individuals who chose to take the ERIP because they were aware that their jobs were changing or being eliminated and the organization could not tell them where they were going to be. So they took the ERIP in order to avoid the uncertainty. There were also participants who left without an ERP or ERIP. Those individuals still talked about retirement in the same ways as those who left with the incentives (Robertson, 2000).

Some older workers chose to retire due to changes made within the organization and changes related to their jobs. In Robertson's (2000) study, many participants commented that these changes had an influence on their decision to retire. New technology was often to blame for some of the changes in their jobs. Some workers did not want to learn the new technology. Others found that the new technology changed their jobs to the degree that the job was no longer challenging or interesting. Corporate culture also changed along with the technological developments which caused some older workers to accept an early retirement. These cultural changes included managerial styles,

productivity demands, and treatment of employees. These changes within the organization gave incentive for older workers to take advantage of early retirement. Only about half of the participants in this study saw their leaving as primarily their own choice despite cultural and technological influences. Rather, they felt forced into retirement. The choice to retire, based on this study, seems to lie on a continuum between having no personal control over the choice and having personal control over the choice, rather than those two categories being dichotomous (Robertson, 2000).

Individuals may feel forced to retire due to social pressures. Social pressures to retire are encouraged by stereotypes about older individuals. Many believe that as individuals age, they become less productive and therefore should move out of the labor force to make room for younger, more able-bodied individuals (Bergstrom & Holmes, 2004). This common belief promotes a misguided view of aging workers as many studies have shown that older workers perform well on the job and tend to be stable, loyal employees. They are also showed to be competent interpersonally and provide organizational memory. Even those issues of aging that do plague individuals usually do not affect work performance up to age 65 (Bergstrom & Holmes, 2004). The prevalence of aging stereotypes filter into the workplace, often causing coworkers to treat older employees in impersonal and discriminatory ways. Therefore, the older worker usually does retire at the earliest age possible due to social pressure (Atchley, 1993; Szinovacz, 2003).

In summary, retirement is an important phase of life that is considered and communicated throughout the process of socialization. Although scholars have not considered the exit phase or retirement as a process individuals participate in throughout

socialization, retirement offers a view of exit suggesting that exit is not limited to the end of a job. Even as individuals anticipate entry into the organization, they are participating in exit through considerations of retirement. Individuals perform and construct their identity as part of work and at every stage of socialization. Their work identity is shared through stories that they tell. Through the development of self-narratives, individuals will reveal who they were in the past, as well as what their identity is expected to be in the future. As Richardson (1990) stated, “narrative is both a mode of reasoning and a mode of representation” (p. 21). Therefore, narratives will provide a way to learn about the way participants make sense of the world and their identity within it. Narratives and retirement are influenced by individuals work, gender, and family situations. Narrative identity in each phase of the socialization process will reveal communication within and about retirement. Based on the previous literature, the following research questions will be addressed in this study.

RQ<sub>1</sub>: How do individuals construct narrative identity about retirement?

RQ<sub>2</sub>: How do individuals in each phase of socialization construct narrative identity about retirement?

### **Chapter Three: Methods**

In order to understand retirement from a communication perspective, interpretive methods were used (Lindlof & Taylor, 2002). In interpretive studies, the goal is to show how reality is produced and maintained socially by studying participants' talk, stories, rituals, and other activities (Deetz, 2001). In organizational communication, interpretive methods are useful for studying the whole person rather than simply their function within the organization. Social and life situations beyond the job are considered when using interpretive methods. The researcher and participant are active sense makers in the process of research (Deetz, 2001). Using interpretive methods allows for a deeper understanding of how individuals construct meaning in their everyday lives.

Social action has meaning (Schwandt, 2000). Human actions are different from other actions that occur in nature because it is intentional, purposive, and self-propelled (Polkinghorne, 1983). Particularly interesting to researchers is the intent and purpose by which humans act. Individuals act in ways consistent with their beliefs. For this study, it is important to learn how participants act out their identity through their narrative identity. Polkinghorne (1983) argues that the greatest access to the realm of human action is gained through studying the expressions of it. In particular, linguistics or discourse offers the richest source of information. He suggests that discourse should be gathered in oral or written form. Furthermore, Polkinghorne (1983) states that "the exemplar of data collection in human science is the face-to-face interview" (p. 267). The face-to-face interview offers the richest data to the researcher seeking to understand human

experiences. Narrative identity studied from the interpretive paradigm allowed me to learn about human action involved in constructing identity in relation to retirement.

Also part of the interpretive paradigm is the idea of social construction. Social constructionism states that human beings construct reality, rather than discovering knowledge (Schwandt, 2000). Language is an important part of social construction. Through language, knowledge is constructed in conjunction with others (Schwandt, 2000). Retirement is a socially constructed stage of life. The meaning individuals attach to it shape the way they view retirement as well as participate in it themselves. Their own identity is constructed socially as well. The only way to learn about narrative identity is to allow participants to tell their stories. By using interpretive methods, I learned how individuals narratively construct their identity in retirement.

#### *The Active Interview*

To facilitate this research, I used an active interview approach (Holstein & Gubrium, 1995). The active interview takes a different approach from the typical interviewing approach. Where the traditional interview approach is rigidly systematic, following a specific set of questions in order to access the participants' "vessels of answers," the active interview is designed to uncover narrative linkages in co-constructed meaning-making. During an interview, both the participant and interviewer are active participants. Participants are not containers of information; they create meaning during the conversation of the interview. Since the present study is concerned with understanding how participants construct narratives and meaning in retirement, this process of active interviewing proves useful for collecting data.



When participants are considered to be nothing more than vessels of answers as in the conventional interview process, the interviewer must be careful and strategic in every aspect of the interview process. Their job is to reach into the container that is the participant to discover what lies inside. How questions are constructed, asked, and further issues are probed can all affect the ways in which data is collected. If the interviewer does not approach the interview with caution, being mindful not to taint the data, he or she runs the risk of imposing their own ideas upon the participant. This lack of neutrality may cause a shift in the truth that lies in the vessel of the participant.

The active interview takes a different approach to all parts of the research gathering process. In the active interview, researchers are concerned about the *whats* of the interview as well as the *hows*. The *whats* include how the emerging data provides an orientation and framing resource for the subject being studied. In this case, I am interested in understanding communication about retirement. The *hows* of the interview speak to the standpoint from which the data is developed as the interview interaction takes place. As the interview continues, participants may shift in their descriptions based on the perspective from which they speak. Many of my participants discussed their differing perspectives on retirement based on the varying roles they had or planned to take on in their lifetime.

Active interviewing is especially useful for narrative inquiry. The active interview provides an opportunity for interviewer and participant to develop an ongoing interpretive plot. As the interview takes place, participants and interviewers produce meanings related to the research topic. The goal of the interview is to activate the capabilities of the participant to interpret their own meanings. By not setting a specific

agenda that must be adhered to, interviewers provide the opportunity for participants to produce complexity in a range of meanings that is unrestricted. This is not to say that an interview guide is inappropriate for an active interview. Loose parameters and a research topic are important to provide some structure; however, the structure is not binding so far as it restricts the meaning-making of the interview process. Furthermore, the active interview approach is more effective for some topics than observation because allowing narrative production in an active interview creates opportunity for the expression of interpretive developments that may be less effectively captured in observation.

The active interview naturally lends itself to the production of narrative. Open-ended interview structures allow participants to be their own storytellers. Storytelling, though, is done in a particular time and place in front of a specific audience. Therefore, the storytelling in an active interview is an improvisation. The combination of participants' experiences, expectations, emotions, and opinions connect during their storytelling to create a meaningful whole story. Although it is creative and audience-centered, the storyteller expresses a "true to life" story in conjunction with the interviewer. To incite the improvisational story, the interviewer creates some loose structure for the interview. Questions developed by the interviewer work as framing devices the respondent may use to illustrate their experiences and create themes for their stories. In this way, the participant is allowed to compose meaning through the questions asked by the interviewer. Furthermore, contextual shifts and reflexivity are components of the active interview that create an opportunity for the participant to develop narrative complexity. The reflexive responses from participants are useful in understanding their narrative identities.

Seeing the participant as a narrator creates the opportunity for the participant to process a narrative from their “stocks of knowledge” rather than viewing the participant as a “vessel of answers.” Stocks of knowledge are reflexive and emergent. Participants’ stocks of knowledge are emergent in that they actively manage and create narrations from the diverse meanings within the participant. Viewing narrations through the stocks of knowledge, participants’ history becomes one that is not fixed, but active and unfolding during the course of the interview process. What has occurred in the past is confounded with the present and projected into the future. Stocks of knowledge are activated by the participant with the help of the interviewer. As they consider the conversation from different roles, their varying stocks of knowledge are revealed. As the participant produces narrative through the interview, the interviewer offers important ways of making connections with the research topic.

One way an interviewer can incite narrative production in an active interview is to understand the background of the participant. Knowing the context from which the participant speaks is important to creating a conversational interview and producing narrative. The *whats* of experience is a valuable tool for the interviewer. In this study, participants were asked questions to reveal their contextual situations. Questions about participants’ jobs, areas of study, families, and dreams for the future were all useful for understanding the context from which a participant was speaking.

Ultimately, the active interview has two goals. First, the active interview seeks to gather information about the research topic. Second, the active interview works to understand how knowledge on that topic is narratively constructed. While the interview is occurring, indigenous coding takes place between the interviewer and the participant.

During this process, the interviewer may suggest possible links or codes as the participant constructs meaning in relation to the topic. These linkages create patterns that are referred to as “horizons of meaning” (Holstein & Gubrium, 1995, p. 58). In the active interview, the interviewer works to make the linkages and horizons visible. While the participant narrates their experiences, the interviewer may seek clarification by using coding language to assist the participant in sensemaking.

Active interviewing is creative and does not prescribe a specific set of rules for inquiry; however, Holstein and Gubrium (1995) provide some ideas for constructing the active interview. First, the topic area for research should be conveyed during the introductions and request to participate. Although the interview should allow for shifts in the conversation, the relevant topic should be clear from the beginning. All participants in this study were informed about the topic and area of interest when asked to participate. Interview questions should be designed to incite responses based on the topic or topics of interest. The interview guide itself should be more of a conversational agenda. Its use may change based on each interview. Interview questions for this study were offered to the participants before the interview and served as a guide for the discussion, but often questions were changed, moved, or omitted based on the construction of the conversation. See appendix A for the interview guides. The interviewer should be aware of the meaning-making process during the interview and may or may not ask question on the interview guide based on the shifts, linkages, and horizons of meaning being constructed during the process.

I used the active interview process to conduct interviews with individuals about the overall subject of retirement and communication. According to Lindlof and Taylor

(2002), interviewing helps the researcher to understand participants' perspectives, retrieve their experiences, gain insight, obtain descriptions of events, foster trust, understand sensitive relationships and create a record of discourse that can be analyzed.

Interviewing helps the researcher learn the stories of participants (Patton, 2002).

Interviewing is a popular method for learning about narrative identity as often the stories are created through conversation (Holstein & Gubrium, 2000). I interviewed participants in four work experience groups representing the phases of socialization as they relate to retirement: anticipatory, encounter, preretirement, and retired. There are seven specific steps to qualitative interviewing (Kvale, 1996): thematizing, question design, interviewing, transcription, analysis, verification, and reporting. I will describe my study based on each of those steps.

### *Thematizing*

Thematizing is a process through which the researcher assesses the fit between the research project and the proposed method (Kvale, 1996). Kvale (1996) explained that thematizing is concerned with the what, why, and how of the interview. To determine the *what*, the researcher must investigate the previously acquired knowledge of the subject matter. The *why* should clarify the purpose of the study. The *how* is achieved by gaining a knowledge of varying techniques of analyzing and then choosing which technique to apply to obtain knowledge of the research topic. The purpose of this study, theory discussion, and literature review presented have allowed for thematizing of this project. Through the literature and personal knowledge of the experiences of my family members, I have gained an understanding of the *what* involved in the retirement process. The purpose of the study, to learn about participants' narrative identity in retirement, has been

clearly drawn from the literature examined. The clearest way to learn about an individual's narrative identity is to talk to them about it. Lindlof and Taylor (2002) suggest that interviews allow researchers to hear participants' stories of their experiences. Active interviewing, in particular, offers a specific method of interviewing that allows for narrative production (Holstein & Gubrium, 1995). Therefore, I interviewed participants to learn about their perceptions of work and identity. Interviews were conducted as a conversation which allowed for a level of comfort between the participants and me. Additionally the conversation allowed for participant's self-narrative to be constructed and studied (Holstein & Gubrium, 2000). Storytelling is a complex social activity which is negotiated through conversation. Through interviews, I was able to incite narratives of the self. Interviews themselves are conversations, particularly the active interview. Therefore the interview is collaborative and provides a good opportunity for the participant to co-construct a view of their self-narratives in cooperation with the interviewer (Holstein & Gubrium, 1995, 2000). In this study, narratives were defined both as the shorter stories of the past and as the broader life story created by the participant in conversation. The broader life story represents the participant's own grand narrative in construction. When participants were interviewed and as data is presented in the results section, the analysis reveals narratives both in the strict sense of storytelling and in the broader sense of constructing a life-story.

### *Question Design*

Semi-structured interviews were conducted using a demographic questionnaire and interview guides (see appendix D and A) (Lindlof & Taylor, 2002). Background information was obtained from the interviewee at the beginning of the interview.

Background questions included such items as age, education, occupation (or previous occupation), and family status. This provided information to aid in understanding the participants' situation in relation to others (Patton, 2002). It also allowed for a brief knowledge of the participants' context from which they would speak (Holstein & Gubrium, 1995). An interview guide was used which included open-ended questions that were explored during the interview (Patton, 2002). The types of questions on the guide included grand tour questions, experience questions, and loose-end questions (Lindlof & Taylor, 2002). These three types of questions allowed the participant to construct their self-narratives within our conversation. Grand tour questions are nondirective and seek to understand how an event transpired from start to finish. An example of such a question is, "tell me about your job." Experience questions ask for an example of a specific event such as "tell me about your retirement ceremony." Loose-end questions were not planned in advance, but instead allowed me to follow-up on issues discussed in the interview and served to continue the conversation.

To further stimulate the construction of a self-narrative, I asked participants to bring an item to the interview that symbolized retirement to them. Asking individuals to talk about specific items is a tool to enlist stories, particularly about narrative identity (Hurdley, 2006). It also served as an orienting, conversation-starter that allowed me to gain more insight into the meanings they assigned to retirement. Most participants did arrive at the interview with an item that symbolized retirement to them. Those who did not bring an item did discuss what item they would have brought. Many participants took great care and time in thinking about what item they would bring to the interview. The first few questions asked of each participant were regarding their item and allowed for an

early understanding of the participant's construction of retirement and how their identity was affected by it.

### *Interviewing*

Interviewing is particularly useful to understand the experiences and perspectives of participants (Lindlof & Taylor, 2002). As discussed by Holstein and Gubrium (2000), interviewing offers the opportunity to incite stories of the self from the participants as they participate in the conversation. Participants were interviewed individually and asked to be interviewed alone. Only on three occasions were other family members present in the room at the time of the interview. Participants were categorized into one of four groups based on the phases of socialization and work experience. Participants were recruited using snowball and maximum variation sampling (Lindlof & Taylor, 2002). I began by asking individuals I knew in each group and continued by asking them who they knew that might also be willing to participate in my study. I also informed participants that I wanted to talk to a variety of people from multiple life-situations and asked specifically for them to recommend participants who were different from them. Participants are described in the following paragraphs. Specific demographic information is available in graphs in appendix F.

*Anticipatory group.* The anticipatory group was designed to represent individuals who are in the training phase of socialization. Twenty individuals were interviewed with ages ranging from 18-39 with the average age being 24. Since the groups were based on work experience and their current socialization phase, some individuals were not in college but rather involved in job training through a sheet metal worker apprenticeship. Likewise, two participants were involved in higher education training to obtain a Ph.D.



and law degree respectively. All participants in this group had at least a high school education. Demographically, the anticipatory group had 13 men and 7 women. One participant was Asian, three African-American, fourteen Caucasian, one Native American and one participant did not report his ethnicity. Four out of the twenty were married and the rest were single. Anticipatory group participants were asked to discuss what occupation they planned on joining after their training was complete. Answers included a variety of occupations such as: human resources, teaching, journalism, cruise industry worker, attorney, sales representative, accountant, pharmacist, sheet metal worker, internist, and unknown. Some participants were working in jobs while in training and occupied such positions as waitress, manager, teacher, secretary, bartender, graduate teaching assistant, and student.

*Encounter group.* The encounter group was designed to represent individuals who had completed training and were over 10 years away from retirement. Ten men and ten women participated in the encounter group with ages ranging from 26-47 and an average age of 35. Encounter group participants included one African, four African-American, thirteen Caucasian, and two Hispanic individuals. Education levels ranged from a high school degree to medical doctor, with most participants having some level of higher education such as an associates, bachelors, or masters degree. Three participants were single, thirteen were married, and four were divorced. Fifteen participants had children living at home. Encounter individuals represented occupations such as research associate, secretary, minister, computer support technician, graphic artist, resident physician, social service worker, Latin America projects director, economist, and business and technology analyst. Household income level ranged from \$20,000 per year to \$95,000 per year with

an average salary of \$56,000 per year. Participants had worked from 2-28 years in their lifetime with an average of 14 years. In their current job, they had worked from 4 months to 16 years with an average of 6 years. Participants in the encounter group held on average 4 jobs thus far in their lifetime.

*Preretirement group.* The preretirement group was designed to include individuals who were 10 years or less from retirement. Although some participants did not have a target date for retirement, those in this group saw retirement as something they could do within the next ten years, even if they chose not to retire when they could. Seven men and fourteen women were interviewed with ages ranging from 43- 61 years with an average of 53 years old. Participants included one African-American, two Asian, seventeen Caucasian, and one individual who reported his ethnicity as “USA.” Education levels ranged from high school diplomas to doctorates with most participants having some level of higher education. Four participants had a doctorate degree, six had earned a masters degree, two had a bachelors degree and one had an associates degree. None of the preretirement participants were single. Two were divorced, one was widowed, and the other eighteen were married. Ten participants had children living at home. Participants in the preretirement group represented occupations such as casino supervisor, auto technician, professor, superintendent, administrative assistant, teacher, receptionist, secretary, manager, business owner, and minister. Household income levels in the preretirement group ranged from \$52,000 per year to \$260,000 per year with an average of \$107,176 per year. Participants had worked between 14 and 43 years with an average of 28 years. In their current jobs, participants had worked between 1 week and 34 years

with an average of 14 years. Participants held between one and “countless” jobs in their lifetime with an average of 6 among those who reported a number.

*Retired group.* The retired group consisted of participants who reported themselves as “retired.” Some did continue to work in other jobs, however when participants were recruited, they were asked if they considered themselves retired and these participants confirmed that they were. All participants in this group had officially retired from a job or, in the case of one participant who was self-employed, had chosen to take social security and reduced his personal work load. Eleven men and twelve women were interviewed with ages ranging from 56 to 82 with an average age of 65. Two African-Americans, twenty Caucasians, and one participant who did not report ethnicity participated in the retired group. Participants who reported education level had at least a high school diploma. Eighteen had some form of higher education from bachelors degrees to doctorates. One retiree was single, one was widowed, two were divorced and nineteen were married. Only two participants had children living at home. Retirees represented past job titles of vice-president of customer contracts, secretary, court clerk, physician, teacher, civil engineering technician, agricultural statistician, title clerk, CEO, assistant superintendent, manager of rail transportation, business unit executive, and professor. Participants who reported household income ranged from \$40,000 per year to \$200,000 per year with an average of \$125,778 per year. Participants had worked between 21 and 65 years with an average of 39 years worked. Participants had been retired between 3 weeks and 16 years with an average of 6.5 years. Retirees had worked between one and 30 jobs with an average of 6 jobs in their lifetime.

Interviews were conducted at various locations throughout the communities where the participants lived. Locations included the participant's home, workplace, restaurants, and coffee shops. All participants were offered a copy of the interview questions prior to the meeting. Participants signed an informed consent document indicating the purpose of the study, procedures involved in participation, the fact that participation is voluntary, confidentiality, the fact that interviews will be recorded, and that they may choose to withdraw at any time without penalty. Participants were not given incentives to participate. Interviews lasted on average 40 minutes in total. Each work experience group differed in their average length. The anticipatory group averaged approximately 19 minutes. The encounter group averaged approximately 38 minutes in length. The preretirement group averaged approximately 42 minutes in length. The retired group averaged approximately 55 minutes in length. As the work experience grew with each group, the average length of the interviews grew. As participants advanced in work experience, they also participated in longer conversations describing more experiences. Interviews were recorded using a digital voice recorder designed for interviewing and transcription. This allowed me to save data as computer files and delete them with ease for the sake of confidentiality after the study has been completed. Interviews continued until saturation was achieved and beyond to ensure depth of data (Strauss & Corbin, 1998). Each group contained at least twenty participants with a grand total of eighty-four.

### *Transcription*

Data was transcribed word-for-word by myself and one other trusted, trained transcriber. The hired transcriber signed a written confidentiality notice before he was

given any data. He discarded the data after completion. Names and any other identifying information were removed from the transcripts to protect confidentiality of the participants. Transcriptions produced 751 single-spaced pages of data, using 12 point font, that were used for analysis. All transcriptions were thoroughly checked for accuracy with the audio recordings.

### *Data Analysis*

Thematic analysis was conducted on interview transcripts. Thematic analysis is useful for identifying patterns within the data (Aronson, 1994). Since this study was focused on comparing how individuals construct narrative self-identity in retirement, it was important to look for patterns or themes within the data to answer the research questions. Therefore, thematic analysis was an appropriate form of analysis to answer the research questions presented. Analysis involved a process of data management, reduction, and conceptual development (Lindlof & Taylor, 2002). During the interviewing and transcribing process, a separate document was created in which I wrote memos about possible themes and questions related to the data. This is similar to the memos described by Lindlof and Taylor (2002), except that instead of writing the memos within the transcripts, I created a separate document that included my thoughts and questions related to possible themes. After the transcription was complete, data analysis was conducted using NVivo 7 qualitative research analysis software. Transcripts were imported into NVivo 7 using four separate folders: anticipatory, encounter, preretirement, and retirement. Separating the transcripts into specific folders allowed for data to be coded once and analyzed multiple times (both for the overall group and for each work experience group).

Once the transcripts had been added to the program, categorization began in conjunction with coding. Categorization refers to “the process of characterizing the meaning of a unit of data with respect to certain generic properties” (Lindloff & Taylor, 2002, p. 214). Based on the research questions, specifically on the theory of identity, data was coded and categorized in order to make themes apparent. Chunks of data were highlighted within the program and sorted into one or more categories depending on the content and meaning of the data. NVivo 7 allows data to be highlighted and copied into multiple categories simultaneously. During this process, data reduction occurred. The use-value of the data was prioritized in order to aid in data reduction. Some data did not fit into the emerging interpretation. That data was given less priority and only those categories of data that contributed to this study’s analysis were studied.

Once multiple categories were developed, conceptual development allowed me to deepen the links and elaborate on the concepts most central to answering the research questions (Lindlof & Taylor, 2002). After coding the transcripts in a group, I looked at the data within each category and noted themes that emerged from the transcript segments. Themes were noted based on their recurrence, strength, and persistence within the group. Multiple themes became apparent in each group. I carefully re-read the chunks of data within each category and sub-category which allowed me to see themes as they emerged as well as carefully considering the fit of the coded data within each category and sub-category. Themes were discovered in each work experience group as well as one important, over-arching theme for the group as a whole. As categories were examined, notes were taken regarding each theme as well as analysis of the participants whose comments created each theme to determine any demographic connections between

participants within a specified theme. As themes emerged for each group, they were defined and questioned to ensure their accuracy.

### *Verification*

Verification attests to the credibility and transferrability of the findings (Creswell, 2003). Creswell (1997) views verification as a process that takes place throughout data collection, analysis, and writing of a study. Standards form criteria that are imposed by both the researcher and readers of the completed work. Creswell (1997) recommends that at least two forms of verification are used in any qualitative study. This study used both member check and rich, thick description.

First, the analysis was verified by a member check. Member check occurred when I took the analysis back to the field and asked participants to assess the accuracy of it. Using e-mail, the way in which I communicated with most participants during the interview process, I contacted several participants from each group who had indicated an interest in my results or indicated their availability for member checking. I asked them to read a summary of my data and comment on my results. Most of the participants I contacted agreed to participate as member checkers. Overall, fifteen participants responded to the member check: two from the anticipatory group, three from the encounter group, six from the preretirement group, and four from the retired group. I e-mailed them a summary of the theme that was found in the overall group as well as the themes found in their specific work experience group. I also offered to send them the entire analysis if they desired to read it. All member checks agreed with the interpretation of their experience. No changes were made as a result of their comments.

Member checks often offered specific comments that reaffirmed the analysis and asked questions about the project in general.

A second form of verification in this study allows the reader to determine the transferability of this data. This form of verification is known as rich, thick description (Creswell, 2003). For this form of verification, large sections of the transcripts that describe the themes are included in the analysis so that the readers may verify for themselves agreement with the theme being described. In terms of narrative identity, the quotes provided may be only a piece of the narration incited by the conversation within the interview. Additional pieces of the self-narrative are included in the interpretation of the quotes to provide the reader with the larger picture of the participant's story.

### *Reporting*

Results of the analysis are reported including clear statements of themes that emerged. Evidence through quotes is provided to allow the reader to view the data and determine transferability. In the following results section, themes are described to answer the research questions.



## Chapter Four: Results

### Research Question One

The first research question asked how individuals construct narrative identity about retirement. When comparing discussion from participants in all work experience groups, an interesting commonality appeared that seemed to suggest that there is a master narrative of retirement. While this is only one part of the way individuals construct narrative identity about retirement, this emergent theme was strong and persistent in the data and therefore, the analysis for research question one will focus on this master narrative of retirement. First, I will discuss the idea of a master narrative followed by the theme as it emerged from the data in this study.

#### *The Master Narrative of Retirement*

The master narrative of retirement describes the cultural view of retirement as freedom. Participants in all work experience groups indicated that retirement was an exciting idea because retirement meant that they would have the freedom to create their own identity. Without having to focus on work, they would have the ability to pursue activities they had not had time for while working. Furthermore, they would have the ability to spend more time with family and friends. The master narrative of retirement promoted an underlying assumption that retirement means freedom for all. Unfortunately, by promoting this underlying assumption, the master narrative of retirement supports the myth that the United States is a classless society where success is individualized. Furthermore, those who do have the means to retire are lulled into the belief that planning for retirement is unimportant because the benefits of retirement are automatic.

The concept of master narrative, while commonly used in research, is often left undefined (Adame & Knudson, 2007; Deetz, 2003; Trethewey, 2001). In order to create an understanding of the idea of master narrative, I will discuss what researchers have said about common ideas that lead to a master narrative such as a cultural narrative, grand narrative, and metanarrative. Although different scholars refer to these ideas as separate entities, conceptually they seem to be created by the same definition—a common story, accepted by members of a cultural group as underlying truth.

Cultural resources are important components in crafting the self-narrative (Alvesson, Ashcraft, & Thomas, 2008). The cultural narrative, or cultural story, provides a set of meanings for the participants in that culture (Richardson, 1990). As the story is continuously told and re-told, the social world in which the culture is embedded is supported. The storyteller in the cultural narrative is the ruling interest or powerful group. Richardson (1990) gave an example of the cultural story involving the normative status of marriage. In a patriarchal system, the cultural narrative about marriage would provide the husband as the central character. Any woman who tried to interfere with the relationship between the husband and his wife is morally deviant and, therefore, the villain. Many cultural stories, like this one, surpass race and class to create status quo for everyone involved in the culture. By creating a narrative that is applicable to everyone, the story is proclaimed and understood as truth (Richardson, 1990).

Ultimately, cultural narratives contribute to the narration of the self. Self-narratives are shaped by interaction and through cultural groups such as families. In this way, cultural narratives help to provide individuals with a sense of order (Bruner, 2001). The ways in which individuals choose to narrate their own stories is linked to what they

see as the consistencies in life. The cultural narrative created by society provides the context for individuals' self-narratives. Within that context, they create themselves, their identity, and provide meaning for their actions (Bruner, 2001).

In addition to creating context for self-narratives, narratives guide understanding of identity on other levels. Somers (1994) refers to four dimensions of narrative identity including ontological, public, conceptual, and metanarratives. Metanarratives, also referred to as master narratives, are embedded within the framework by society often without an awareness of the social actor. Some examples of master narratives include progress, decadence, industrialization, and enlightenment (Somers, 1994). One problem with master narratives is that they are an abstraction, or denarrativization. Therefore, they lack specificity in conceptualization.

One special type of metanarrative is the metanarrative of enlightenment. This has also been called a grand narrative (Boje, 2001). Grand narratives create a master truth that marginalizes other narratives. By promoting the master truth, hegemonic power is enforced over societal members through the taken-for-granted story that privileges one dominant voice. Through grand narratives, one specialized version of the past or future may be created which will dominate the discourse about that event. While many scholars seek to reject grand narratives all together, Boje (2001) suggests an alternative method of studying the grand narrative and the resistant local narratives within it. He contends that including the counter-narratives within the study of grand narratives allows for a more balanced view of the overall account. For example, Adame and Knudson (2007) studied counter-narratives in psychopathology and discovered that psychiatric survivors were

resistant to the master narrative of mental illness and created alternative narratives about their recovery.

Cultural narratives, metanarratives, and grand narratives are defined by the common elements of stories that are embedded within a society or culture. All are referred to as accepted truths that provide context for the actions within self-narratives. Therefore just as Somers (1994) refers to metanarratives as master narratives, I will continue this discussion using the term master narrative to mean a common story, accepted by members of a cultural group as an underlying truth.

Master narratives have been studied in relation to multiple embedded societal discourses. One such discourse is that of the meaning of aging. Societal discourses paint a clear picture of what it means to be a middle-aged or older woman. According to Trethewey (2001), midlife professional women must answer to a master narrative of aging as decline which states that women's minds and bodies begin to deteriorate as they age. The master narrative of decline says that individuals peak in youth then begin to degenerate until death. The master narrative of decline is so pervasive; it prevents individuals from looking for alternative narratives to explain changes that occur in the aging process. Similarly, the master narrative of decline causes those who are younger to view those who are older in a particularly negative sense. Women in Trethewey's (2001) study often rejected this overwhelming discourse and resisted its application to them by concentrating on the benefits of aging and crafting new identities for themselves.

The present study showed that retirement is a life-stage that also produces a master narrative. The master narrative of retirement, unlike the master narrative of decline, paints an overwhelmingly positive picture of what life in retirement is like.

Individuals at all stages of work experience, income, and education levels, perpetuated the idea that retirement is freedom—the opportunity to do what one wants, when one wants, free of the constraints of work and worry.

Although some individuals, particularly in the encounter group, expressed some anxiety about what retirement would do to their identity, overall the response to questions about retirement and what their identity would be like in it were hopeful and encouraging. Even retirees, some of whom had been dismissed from their jobs, retired early, and were not in solid financial shape, recommended that people should retire early because of the benefits of it.

Ideas promoted in the master narrative of retirement are strongly tied to the American Dream (Cullen, 2003). The American Dream is an ambiguous concept that everyone supposedly understands. From the first immigrants that arrived in the United States seeking to create a new country, the American Dream has been a master narrative that has shaped the way individuals see life in America. The American Dream constitutes a national identity based on the ideals of independence, upward mobility, equality, and freedom (Cullen, 2003).

In addition to independence, upward mobility, equality, and freedom, the American Dream rests on the notion of success (Hochschild, 1995). Success can be measured in three ways. First, success may be absolute—as with those who have attained high status. Second, success may be relative. An individual who achieves greater success than some comparison point may be marked as successful. Third, success may be competitive. If one earns a victory over someone else, that person may be successful. In the American Dream, anyone can be successful by one or more of the three ways success

is measured. Family background, race, class, and gender are not a factor in one's ability to achieve the American Dream. As Hochschild (1995) says:

The American Dream is an impressive ideology. It has for centuries lured people to America and moved them around within it, and it has kept them striving in horrible conditions against impossible odds. Most Americans celebrate it unthinkingly, along with apple pie and motherhood; criticism typically is limited to imperfections in its application. But like apple pie and motherhood, the American dream turns out upon closer examination to be less than perfect. (p. 25)

As participants in all work experience groups discussed retirement, they depicted the retirement life-stage as one that encompassed the contents of the American Dream. As the term "dream" would indicate, despite the promotion of the American Dream as a master narrative, the ideals within it are not necessarily achievable for all. The master narrative of retirement, while promoted as a reality, may be nothing more than a dream itself. For individuals of lower socioeconomic class, the master narrative of retirement as freedom may never be reached. Those who do not live out the master narrative of retirement may be forced to continue working until they are no longer healthy or live on inadequate income in their last years. In this way, the master narrative of retirement reinforces a class-based system.

The master narrative of retirement was particularly visible as participants discussed an item they brought to the interview that represented retirement to them. Just as Hurdley (2006) studied mantle pieces to learn about participants' narrative identity as it applied to an object in the home, I asked participants to bring an item to the interview that symbolized retirement to them. Objects included items related to travel, time, golf and other hobbies, flowers, pay stubs, and photographs. When asked to explain the items and how they related to retirement, the master narrative of retirement as positive and

hopeful was clearly visible. Consider these quotes from each group to demonstrate the master narrative of retirement:

**A3:**... I brought a beach towel. Because, this just kind of like reminds me of summer and like going to the pool. Doing what I... like during the summer I don't have a lot of responsibilities. Just kind of do whatever I want. Whatever I feel like. Wake up and the whole day's just whatever you wanna do. So that to me is like what I want my retirement to be like. Not a lot of concerns or worries about, you know, I have to do this and have to do this. It's just kind of like a never ending summer. (Caucasian female, 18 years old, college journalism major)

This young, female college student who plans to be a white collar worker, used the metaphor of summer to symbolize retirement. In the summer, she did not have to contend with the responsibilities that plagued her the rest of the year. She had no restrictions on time and no worries. Retirement, as she characterized it, was also a time of no worries or responsibilities. Likewise, the next participant, who is also earning a college degree and will probably obtain white collar work, brought a book to symbolize retirement and discussed how retirement offered the freedom to do whatever he wanted.

**A11:** Um, I mean the book...but the reason I brought a book is uh, when I, I just think when I retire I'll just sit around and read a lot.

**Interviewer:** Yeah? Why?

**A11:** Um, my grandparents you know, they just sit around and read. But they got a lot of knowledge like after they retire. Really not much for them to do so, they just sit around and read books.

**Interviewer:** Read books. How does it make you feel to think about getting to just sit around and read whenever you want whatever you want?

**A11:** Feels, I think it's great. Get to relax. Not have to worry about working. Can't wait. (21-year-old African-American male, college student)

This participant was excited about retirement because it would offer him the ability to relax and not worry about working. Although he may not know what he would want to do in retirement, by looking at his grandparents, he could see retirement as a stage in life where one has wisdom and time. The description of his grandparents does not promote the excitement or success that the American Dream suggests, however through his words he describes his grandparents as having the freedom from worry. What could be construed as boring for some individuals is actually exciting for this participant. Another participant in the anticipatory group also described freedom in retirement.

**Interviewer:** What does retirement mean to you?

**A17:** Uh, it means uh, not really having to worry about a whole lot of money. You know, having all the toys and things that I've wanted. Like a house and yada yada. And then uh, just kinda traveling around and doing whatever. (25-year-old Caucasian male, sheet metal apprentice)

While the prior two examples of the anticipatory group and the master narrative of retirement were college students, this participant was a sheet metal apprentice—a blue collar worker; however, his images of retirement were very similar to the other participants' in terms of freedom and the absence of worry. Furthermore, he indicated that he would not have to be concerned about money in retirement and he could buy the things he had always wanted. Financial freedom is an important part of the master narrative of retirement and is indicative of the American Dream. For each of the anticipatory group members, it was as though their working phase of life would end in reward. Turn in your work clothes and receive your check—you are now set for life.



Considering members of the encounter group, the next participant, a 26-year-old Caucasian white collar worker, also used a symbol that represented freedom in retirement.

**E10:** ...It is kind of lame, but I got thinking. I thought of a bunch, you know. I thought of car keys, cause I want to travel, or my passport, or I thought of, you know, a computer, a type of game cause I enjoy playing games, and something that symbolized family, then I decided, you know what? I'm too young to worry about that, so I brought a really hokey one. I brought a blank sheet of paper.

**Interviewer:** Oh, ok!

**E10:** Because the more I thought about that, I thought, you know, that really symbolizes retirement for me, because, the whole idea is, I can do anything I want. And I don't have to pick one thing or I don't have to pick a couple of things that I want to focus my attention on. I can do everything I want.

**Interviewer:** That's great!

**E10:** And so, and if I want to change in the middle of it and say, "You know what? I really, I'm really focused on family and I'm going to travel and see family." And then halfway through that if I decide, "You know what? I've had enough family. I want to travel to Fiji. I'm going to Fiji!" Whether, you know, it fits with what I planned or not. I'm just going to do whatever strikes me at the moment.

**Interviewer:** That's great. How does it make you feel to think about that?

**E10:** Really, kind of liberated. Um, just because it's... you know, no responsibility necessarily. Um, and I'm sure, as a retired person, any kind of involvement I have, with volunteer work or anything like that I do, will have some kind of tie-downs and responsibilities, but, at any point, if I feel the need or I have the opportunity to kind of step outside of that for a while, or get someone to fill in for a while, I won't have to. You know, I don't have to be doing anything to support myself. I can just put it aside and do something else. So, it's kind of a very liberating feeling.  
(Caucasian male, 26 years old, marketing manager)

Again, this participant describes retirement as something that will free him of responsibility. Furthermore, he does not have to make decisions about what he will do.

He is carefree. Retirement is a blank page—a book upon which he can write his own story. While working, his page is full and he does not get to choose what is included, but once he is retired he is the author of his own story. As with the previous anticipatory participant example, this participant also described financial freedom as a part of retirement. Another encounter group participant, a pink collar worker, also described vacations and spontaneity as characteristics of retirement.

**E17:** [Retirement is] a long vacation. An extended vacation, I mean you know, where, it's something that's kinda spontaneous. You know, where it's not, it's not anything thought out and planned out. It's just something spontaneous. Just because I can. Yeah. So I guess you know, frequent trips, frequent vacations, you know, just little trips. (43-year-old, African-American female, secretary)

When asked to describe retirement, this participant identified the ability to be spontaneous as part of the freedom in the retirement phase of life. Like the participant quoted before her (E10), she envisioned being able to vacation when she wanted and life without planning. A spontaneous vacation implies having the financial freedom to travel. Although the two encounter participants quoted here are different in many ways such as gender, race, age, and income levels, they both view retirement as the opportunity to be free from worry and schedules.

Preretirement group members also perpetuated the positive images of retirement.

The following participant, also a pink collar worker, used the metaphor of a bonus to describe retirement.

**P10:** Oh, I think to think about [retirement] is just a wonderful feeling. I love people. I enjoy everyone that I meet. I think we all have um, interesting things that people have to offer. I think that everyone has a gift. Be it their abilities as far as artistic or cooking, or... I'm just thinking of people that I can see visiting on a trip like this. I mean, a farmer waving to you, or giving his produce. I mean there's so many areas. Um,

one of my, another concept I remember telling my sister not too long ago. And it's kind of on the same type of this. Another thing, which is what I would probably end up doing, is living in a small community, sitting on the front porch, waving at the people go by. Um, that's just too, that's just more who I am. I love being outside, but I love that feeling of having the freedom just to sit and do that. That's what I see um, retirement. Retirement is the freedom to follow your dreams. I guess if I were to symbolize.

[later in the interview...]

**P10:** Absolutely. I look forward to it, I really do. I think it's something that.. I think it would be a lot of fun to be able to do the... I think we earn... it's kind of a, it's your reward. It's your bonus. Just like, you've had a good year and so you have a good bonus. I think retirement's a bonus. It's kind of... a raise or a bonus, for living and being productive and having given something to the community and to yourself. (Caucasian female, 60 years old, receptionist)

This participant in the preretirement group focused on all the options she would have in retirement. A single mother and receptionist, her financial situation did not allow her to dream of trips to Fiji whenever she wanted them as the encounter participant (E10) dreamt; however, she focused on the dreams she felt she could attain—meeting people, going on a driving trip around the country, sitting on the front porch. Her metaphor for retirement was the company bonus. Her narrative painted a picture of someone who had worked hard and been productive and at the end of that life-phase, they receive the bonus of retirement—the bonus of freedom. Not just any kind of freedom, financial freedom. The next participant who would fall into an upper class status, described being able to travel in retirement.

**P21:** Travel. [laughing] Yeah.

**Interviewer:** So like something related to traveling? Why?

**P21:** Why, cause uh before retirement we've been working all the time. Didn't have a chance to go travel whole lot. So when we get retired I mean I guess we ... I mean traveling.  
(43-year-old, Asian female, business owner)

English was a second language for this participant, so she struggled at times to understand the questions asked of her; however, she did understand the concept of retirement and as a business owner she did not have much flexibility or freedom to pursue travel. She and her husband both had family in countries outside the United States, so the ability to travel in retirement was appealing to her and something she anticipated as a real possibility.

Retirees also perpetuated the master narrative of retirement by focusing on the good things retirement had brought them.

**R11:** Making one item was very difficult. Choosing one item. Ok? So, my watch was one of them. Because, you just don't have to be on a schedule anymore. My library card was another one, so I can read, and my grandchildren, and my family are what's, aren't they cute? Two little boys. So, to pick one thing. Course, I brought my husband who would be even a huger one, because he's part of the whole picture. And that, we'll get to that sooner or later, but. You know, time. Family. Time. Recreational activities that I enjoy, that have had to be on hold for my career. Even though my career was pretty much involved with literature and reading, I never got to do what I wanted to do. So, you know. (Caucasian female, 58 years old, retired media director)

This participant, who had been retired for one year from a white collar job, discussed how retirement had offered her the opportunity to pursue activities she had not been able to pursue in the past. Work was restrictive. Retirement was freedom. She symbolized retirement through her watch, library card, and family photo. All of those things represented her ability to choose her activities and use her time as she wanted. Another retiree also discussed how retirement offered him and his wife the opportunity to pursue activities they had always wanted to do. He brought a photograph from a family cruise he

and his wife had taken for an anniversary. When asked why that represented retirement to him, this was his answer:

**R20:** Because it, uh, reminds me of, that's something that [R20's wife] and I always did for fun activities, cruises and travel. We traveled to Europe, uh, 5 times. We went to Japan, so traveling was really our forte. And we looked forward to retirement to expand our travel experiences. So that was a.. symbolize retirement for us. (82-year-old, African-American male, retired director of guidance)

This retiree did get to live out the dream of traveling in retirement. As a retired white collar worker, he embodied the master narrative of retirement through his ability to spend time with family, travel, and enjoy freedom the retirement supposedly offers to all.

Another retired participant also described the freedom she had obtained in retirement.

**R14:** Well, I did bring a little travel alarm.

**Interviewer:** A travel alarm!

**R14:** I mean just a clock, in general.

**Interviewer:** Oh, ok. Why? Talk to me about that.

**R14:** Ok. Really, that is what... I think I've had such a structured life, getting up, going to work, it was so nice after retirement to turn over in bed and see, maybe it was 7:00 and "Gee Whiz! It's 7:00. I'd be on my way to work maybe," or, that type of thing. So that was mainly, I think, that.

**Interviewer:** So having time?

**R14:** Yes. Uh, being unstructured, I guess you'd say.

This 66-year-old, Caucasian female participant was released from her job as a title clerk and was forced into retirement. When she wrote her yearly income on the demographic questionnaire before starting the interview, she looked at the interviewer and said, "Isn't that pathetic?" Her socioeconomic status would have been characterized a lower-middle

class; however, despite her involuntary retirement and low income as a result of that, she ultimately saw retirement as an opportunity to be unstructured. In fact, at the end of the interview, when she was asked if there was anything else she would like to say about retirement, this was her response:

**R14:** I think you need that time, because you don't know how long that window is going to be open in retirement. Because we've lost several friends, you know, young. So I would say, almost, go for it. In fact, we had a friend in Omaha that kept telling me "retire, retire" funny, joking about it. But, uh, I think he's right. I think if, cause you don't know how much time you're going to have to enjoy life, really. Whether it's your grandkids, or traveling, or whatever. And chances are, if the need arises, you could always find a supplemental job or something if the money does get low. So I guess I'd say, go for it.

This participant encouraged retirement as early as possible for all people. Having the freedom and time that retirement offered was available to all people, as far as she was concerned. While she was aware that money could get low, she saw finding a “supplemental job” as something individuals could do in order to earn more money. In her case, her husband provided some retirement income in addition to hers so they were able to live without her having to work for now.

With these descriptions of retirement, who would not want to be retired?

Participants talked about retirement in a way that sounded so inviting. Retirement represented freedom from a constraining life of work, worries, and schedules. A dreamy look would come over the participants' faces as they would describe hopping on a plane to Fiji or Europe, taking the RV to see the changing of the leaves in New England, sleeping as late as they wanted and reading the morning paper, or pursuing the hobby they always wanted to master but never had the opportunity. The master narrative of retirement was not limited to participants who were anticipating retirement. Those who

are retired also perpetuated the idea that retirement is an affirming experience, while also mentioning that perhaps there were some negative effects such as missing coworkers or declining health and ability; however, even in those discussions of the difficulties in retirement, retirees overall felt satisfied with their decision to retire—even when it was a forced retirement.

### *Fractures in the Master Narrative*

When the master narrative of retirement is deconstructed, fractures appear in the story. For this paper, a fracture will be defined as an inconsistency described by participants that contradicts the master narrative. Although the master narrative of retirement presents the retirement life phase as one that individuals should eagerly anticipate, it was not something most participants in the three work experience groups prior to retirement would take advantage of if given the financial freedom to do so. For example, when asked if participants would change anything about their work if they woke up the next day \$10 million richer than they were the day before, most participants said they would not retire, at least not right away. This creates a fracture in the master narrative, an inconsistency that is difficult to define and explain. If retirement is such a positive life experience, why would one not immediately retire if they felt that they no longer had to work for financial gain? Fractures in the master narrative seemed to center around two issues: freedom/routine contradiction and individual responsibility.

*Freedom/routine contradiction.* The first fracture in the master narrative of retirement is the freedom/routine contradiction. The freedom/routine contradiction was described by participants as they discussed that one of the rewards of retirement was freedom, but they also needed the routine and schedule provided by work. Although it is

a direct contradiction in the freedom that participants spoke about earlier, participants in the anticipatory, encounter, and preretirement groups felt that they would need routine and therefore they would not want to retire. While they loved the idea of retiring to have the freedom to do what they wanted and not work, the idea of retiring at this stage in their life seemed awkward. One reason for staying in their job even after a financial windfall was because they like their current jobs. Particularly those who were working in some kind of service capacity, such as teaching, wanted to continue working because they loved the students. Some indicated that they would quit their present job to volunteer full-time or get a job in another industry of more interest to them. Others said they would open a business, indicating that opening a business would provide them with freedom and a lack of pressure like retirement without retiring. So, when asked to talk about retirement, many said they could not wait to retire; however, given the financial opportunity they would not stop working. Having an abundance of financial resources would allow them to quit whenever they wanted, but they would not retire initially. The following are a few examples of the freedom/routine contradiction:

**A6:** I always said that if I won a large sum of money I wouldn't ever, I wouldn't stop working. I would probably, maybe go part-time or um, cut back in some way. But, cause I'm one of those people I have to do something. Like I couldn't be a stay-at-home mom. I would go crazy sitting at home all day. And I mean I would drive my family nuts. So, I have to do something. So I have to at least keep a job so that I wouldn't go crazy but I would probably invest it. Pay off bills. Pay for you know, my kids' college would be paid for so um, it'd be a lot easier. I know my job would just be something I did rather than something I had to do. (23-year-old, African-American female, law student)

This participant, working towards a white collar occupation, described how being at home all day would be detrimental to her. While participants talked about multiple



activities they would participate in during their retirement years, when answering this question those who described this fracture in the master narrative talked about retirement as though retirement would cause them to do nothing. Perhaps there was an assumption that although retirement would offer the freedom to pursue many activities, if they actually did retire they would not participate in those activities as planned. Beehr and Nielson (1995) found that those planning for retirement often expected to participate in more activities in retirement than they actually participated in once retired. Another participant also provided an example of the freedom/routine contradiction.

**E9:** Ten million dollars richer...hmmmm...well, if it was tomorrow I'd definitely move back home. And I'd still look for, or maybe start my own business. Or, just something, you know. I have the money to venture, just something I was curious about and start my own company there. But definitely I wouldn't stop working though. Not right now cause I think I might lose a little bit of myself or my motivation if I'm just... You know, you can't shop everyday and get motivated or go to the pool everyday. Think you need a little bit of mental work out or something. (28-year-old, Hispanic female, computer support technician)

This participant, also a white collar worker, referred to the tie that work has to her motivation and sense of self. If she stopped working she would lose part of herself and therefore she would not stop working, or retire, if she had the opportunity. Like other participants, she described the need to continue having a schedule or constraints that keep her motivated.

Another interesting reason participants wanted to have a schedule is because they emphasized the importance of staying busy. Retirees described their typical days or weeks with much routine and at least a self-imposed schedule. While participants described retirement as an opportunity to be freed from a schedule and activities, they also stated that the schedule and activities were important in retirement.

**Interviewer:** ...Is there a typical retiree in your particular line of work?

**E12:** ... I don't, my line of work, I don't think people seriously retire. Cause if they're, if they're not doing this, or if they're retired, they wanna sub. What is that all about? [laughing] You know, they want to go back and they want to sub, they want to be... So I [sigh]. That's kind of a hard question to answer too.

**Interviewer:** Any guess about why? Why do they, either not retire or they wanna come back to it?

**E12:** I think, more so like I am. Um. Bored. Bored. Have worked so many years and just changing the routine is just hard. Um, um. That would be my notion. You know, the routine is just hard. It's hard to get out and say, you know, I'm gonna get up today and I'm gonna go to work. You know, it's just hard to say, "No, I'm gonna get up. No, I'm gonna go back to bed." You know. "I'll get up some other time." You know. I, I just think, just the change of routine is hard for them to switch over to, not doing anything at all. That would be my, the way I would be. (African-American female, 43 years old, secretary)

This participant, a pink collar worker, discussed how it was important to have routine and a reason to get out of bed in the morning. Earlier in the interview she indicated that she was looking forward to retirement and being able to watch television when she wanted; however, she was also interested in obtaining part-time work that would offer her a flexible schedule. She described herself as someone who enjoyed work and so retirement would offer her a chance to work in a part-time, flexible job.

Activities in particular were important so that individuals could remain healthy. Participants in all work experience groups indicated that individuals who do not stay busy or have a routine in retirement often died sooner than those who stayed active. Particularly in the preretirement group, staying healthy and active was a common concern among those reaching retirement age. Ultimately, the master narrative of retirement seems to promote the idea that the benefit of retirement is being able to have freedom to

command your own schedule, and yet that freedom comes with expectations for individuals to be active. Not only is staying active an expectation, not staying active may cause one's health to decline. Retirement creates the opportunity for unstructured relaxation, which is the ideal life; however, that unstructured relaxation may cause a decline in health. Self-imposed restrictions are placed on the unstructured life.

The first fracture in the master narrative of retirement revolves around freedom/routine contradiction. While the freedom to pursue one's own interests was a prominent ideal in the master narrative of retirement, participants in the anticipatory, encounter, and preretirement groups did not always see that freedom as a benefit or something they wanted right now. Instead, they felt that it was important to have the constraints of routine and the restrictions of staying active. Although in their previous descriptions of retirement, they would have the freedom to create for themselves the routines and activities that they wanted, the idea of pursuing retirement now was not something they wanted.

The result of the freedom/routine contradiction could be due to the proliferation of competing master narratives. Trethewey (2001) discussed the idea of the master narrative of decline with a story line indicating that as women aged they became less productive and lacking in ability. Furthermore, there is a master narrative of the protestant work ethic that promotes the importance of work and being productive. Someone who does not work is not useful to society. Retirees are generally older and therefore they are seen as declining in ability. Therefore, they are "allowed" to stop working due to their declining status. Younger workers, like those who described this contradiction, are not in a state of decline. Therefore, even if they were to benefit from a financial windfall, the master

narrative of work ethic would not allow them to stop working. Master narratives of age and work ethic compete with the master narrative of retirement to make the freedoms enjoyed in retirement acceptable for older workers, but not younger workers. Perhaps this serves to explain the fracture of the freedom/routine contradiction. The next fracture in the master narrative centers around individual responsibility.

*Individual responsibility.* The second fracture in the master narrative of retirement is referred to as *individual responsibility*. This fracture describes how freedom in retirement, just like success in the American Dream, is individualized. The responsibility is on the individual to be a “successful” retiree. In one sense, the master narrative of retirement is one filled with hope and promise. Of course people are going to look forward to a time in life when they do not have to worry about responsibility or money; however, is that a reality for all retirees? Previous research (Calasanti & Slevin, 2001; Gibson, 1987), and stories from the present study, would suggest that it is not. Although the participants in this study did not anticipate much hardship for themselves in retirement, participants did talk about others who were unhappy in retirement or unable to retire at all. The following are some examples:

**Interviewer:** Describe someone you know who's retired.

**P19:** One person, in mind in particular, a minister who retired. I see him occasionally. He's a good friend. The most miserable man I guess I know.

**Interviewer:** Why?

**P19:** He feels like he gave and gave and gave and gave all those years and he now feels like nobody cares. He has, his wife has died, he has two children who are somewhat involved in his life, but they have their own lives. And he sits alone and feels sorry for himself, a good bit of the time. And I'm not blaming his children and I'm not blaming the churches he used to serve. I'm saying he needs to get off and get on. He needs to get going. And I've tried to help him do that a little bit, but he doesn't feel

good. He's, uh, at 60-, probably now he's 69 or 70. And uh, he is not in real good physical health, but he wasn't enjoying his retirement at 62. He retired the day he could, at 62, with very limited social security income. And, unfortunately through the years, he hasn't been able to save much. So he just doesn't have much income. But he did not want anymore of the preaching life, at all. And he's preached probably, it's been, say, 7 years since he's retired, and I would guess he's preached 7 times. Maybe once a year when he's invited. Probably about the same number of funerals. No weddings that I know of. And just miserable. That's not what I want. And I, I still think that there's an obligation on the part of the family, and on the part of the brethren and all that to be compassionate and all that, but by and large, it's up to the individual. You don't have time to take me on as a project. You've got a life to live. I'm not a project. I'm still somebody who has hopefully some energy and some incentive and initiative. I'd like to not do that. I've learned how not to be a retiree from him. I wouldn't dare do that to myself. (Caucasian male, 61 years old, minister)

This participant, a white collar worker, described someone he knew who was retired from his own occupation. As he described this person's misery, he indicated that really the retiree had only himself to blame. The master narrative of retirement as happiness is not automatic. The individual has some responsibility to be happy on his or her own. If they do not take the opportunity to be happy, then it is their own fault. The same notion of individuality was discussed in terms of saving for retirement.

**Interviewer:** ... How do those things that you've heard about saving and maybe it being a little bit harder than people think it is, how does that affect the way you think about retirement or the things that you do?

**A12:** Um, I think it affects the way I think about retirement is just, it is, it's not just, it doesn't just happen to everybody. Not everyone just hits a certain age and becomes retired. You gotta work for it which I, I mean it kinda makes me nervous a little bit I guess. Cause you know, what if you are stuck working your whole life? So I don't know.

**Interviewer:** Yeah. Have you heard about anyone or known anyone who wanted to retire but couldn't?

**A12:** Um, not really. I mean sure there's, I know people that have but I've never heard em say anything about it. (Caucasian male, 22 years old, college student)

This participant, who was earning a degree to obtain white collar work, acknowledged that retirement is not an automatic end to the working phase of life. It is up to the individual to work and earn retirement. As someone in the anticipatory stage of socialization, he has not entered his occupation yet. So as he thinks forward to retirement, he becomes nervous at the idea that he may have to work for the rest of his life. The master narrative of retirement is a dream that does not come true for everyone. This fracture of the master narrative of retirement is parallel to the American dream. As promoted in the American Dream, success is an individual pursuit (Hochschild, 1995). Individuals who are not successful just did not try hard enough. Retirement is viewed the same way in the master narrative. Everyone has the opportunity to be happy and have freedom in retirement. If you do not have freedom in retirement, it is your own fault. Thus the class-based reality that underlies the American Dream is hegemonically reproduced.

Despite the articulation of the master narrative of retirement being positive and hopeful, these and other participants remarked that they knew, or suspected, that some people did not enjoy retirement. Whether that was for financial reasons, a lack of ambition, or health, participants seemed to know that not everyone in retirement was going to be happy; however, most of them were quick to say that they would enjoy retirement. Further questioning also indicated that some of the participants who were expecting to have the ability to do as they pleased in retirement had no financial plans for saving. While most understood the importance of saving, regardless of their proximity to

retirement, this particular point in their life was not a good time for them to save. They were still in school, had debt, or had other important financial concerns that kept them from saving for retirement right now. Yet, their intention was to begin to save for retirement when they felt the time was right.

### *Critique of the Master Narrative of Retirement*

Like the American Dream, the master narrative of retirement prescribes success as an attainable goal for all individuals. A life of freedom and happiness is available to all people after a life of hard work, irrespective of dividing issues such as race and class. By discovering this master narrative of retirement, we learn how much the notion of the classless society has permeated our cultural narratives. As the master narrative of retirement is discussed, it is important to consider how it affects thinking about the differences in classes in the United States as well as the illusion of invulnerability created in the minds of individuals in middle and upper class situations.

The master narrative of retirement is so engrained in our societal discourse that participants did not see the reality that some retirees, perhaps themselves, face. Social security payments will likely not cover a spur-of-the-moment trip to Fiji. Nor will one be able to be the master of their own schedule if they have to continue working in retirement just to pay their bills. Even retirees who were struggling financially promoted the ideas of the master narrative of retirement. They modified their dreams in retirement to fit into their current lifestyle. Retirees who did not have the financial means to be world-travelers discussed that they really did not care to travel. Instead, they focused on the dreams that they could attain within their limited means. In the absence of financial freedom, they would talk about how they knew that others would take on expensive hobbies in

retirement such as world-traveling or golf, but they really had no desire to do those things. In this way, all participants were able to identify with the message of the master narrative regardless of their own situation.

Critically speaking, the master narrative of retirement has an impact on individuals as they live out their work-life. Just as the American dream is an unattainable ideal for many Americans, retirement is not always attainable in the way the master narrative describes it; however, embedding the master narrative of retirement within our societal discourse dangles the carrot in front of the horse. Working-class individuals envision the “bonus” of retirement at the end of a difficult, albeit productive, life and leave the status quo unquestioned. If the American working class knows that they only have to deal with their hardships for 30-40 years and then they can live a life of freedom, why question the status quo? In this way, lower class individuals of limited means are sedated. They continue to work towards a goal that will never be reached. Unable to live the master narrative of retirement, they must continue working to feed themselves and their family in the vain hope that one day retirement will be a reality. Just as women who are sexually harassed hegemonically participate in their own oppression (Clair, 1993), buying into the master narrative keeps lower class individuals from breaking their own cycle of oppression in retirement. A few of my participants commented on their lower economic status as one that has prevented them from planning for retirement like they had hoped. These individuals also had other means that were going to help them survive retirement, like an inherited piece of land that they planned on selling to create a retirement fund. One participant, a 52-year-old Caucasian male auto technician, declared that although he was not able to retire as early as he wanted, he would be able to retire



one day and when he did it was going to be wonderful. He described how his life had taken him down a different path than most “professionals.” He had drifted from job to job and finally ended up being a mechanic. His wife had suffered from health problems, so they did not have extra money to contribute to a retirement fund; however, their “retirement fund” was a piece of land in another state that one day they would sell. That would be the income they would live on apart from Social Security one day. Not all low-income families have those means to sustain them. In the case of those who do not have some other means of income, they will be bound to working until they are no longer able and then forced to live on a fixed income that is getting lower every year.

Not only does the master narrative create a false hope for the lower classes in society, it further promotes the idea that there is no class system. If all people have the right to retire and the ability to pursue their dreams and aspirations within that retirement, there are no oppressed people who lack the ability to do so. Even in the fracture of individual responsibility, participants indicated that the onus was on the *individual* to be happy in retirement. All one has to do is work hard and have a positive attitude. If the master narrative is true, the United States is a classless society of equals. The disadvantaged create their own problem—it is not systemic. Like the American Dream that says that everyone has the ability to be independent, mobile, equal, and free (Cullen, 2003), the master narrative of retirement says everyone has the ability to be happy, independent, and free. Once one has paid their dues, they get the reward. The problem is that the dues are unequal and the reward is limited.

The problem with the master narrative for some individuals is the fact that they can never attain retirement. Their life-situation is such that retirement is not going to be

possible for them. For others, freedom of retirement could be achieved, but they are so engrossed in the illusion of the master narrative that they do not adequately prepare for that life stage. Participants in all work experience groups indicated that one key to happiness in retirement is staying active and healthy. Creating a new retired identity for one's self through volunteering, family, part-time work, or other activities may be a key to enjoying retirement; however, too many people go into retirement with nothing but this master narrative to rely upon. They do not realize, until it is too late, that they have not adequately planned. Many of the participants, including the ones quoted in this theme, based the master narrative of retirement not just on freedom, but on financial freedom; however, in discussing the fracture of freedom/routine contradiction, they discussed the importance of staying active in order to be healthy. The master narrative of retirement obscures the needs of retirement that are not based on finances. Therefore, adequate retirement planning cannot be done by those who do have means to plan for it because the many important facets of retirement are not part of the cultural story.

The master narrative of retirement guides retirement financial planning also. Those who do have means to financially plan for retirement often do not take the opportunity to do so. The master narrative of retirement tells them that they automatically obtain their financial freedom once they are retired. In the age of pensions, that used to be a common occurrence; however, more organizations are no longer supplying retirement pensions. Often, individuals contribute to their own retirement program coordinated by their organization, or they must seek out their own financial planner to help them navigate their investment possibilities. If the individual does not take their own initiative, they will not have a savings with which to retire. A realistic picture of retirement must be

painted to encourage those who have not yet reached retirement to prepare for that stage in life, if possible. Financial planning for retirement is important and possibly makes the difference in being able to live out the master narrative as it is spoken.

The master narrative of retirement is akin to the American Dream (Cullen, 2003; Hochschild, 1995). Participants in all work experience groups discussed retirement through metaphors and symbols as a life-stage filled with freedom and independence. The cohesiveness of the master narrative is fractured by the freedom/routine contradiction and individual responsibility. Overall, the master narrative of retirement serves to sedate the working class to accept subordination and work towards an unattainable goal. Likewise, it promotes the idea that the United States is classless and everyone has access to retirement. It lulls those who do have the means to prepare into thinking that they do not have to and neglects to promote any serious thoughtful preparation for the retirement phase of life. We must carefully consider the master narrative of retirement and what it is telling individuals about this important life phase.

#### Research Question Two

Research question two asked how individuals in each phase of socialization narratively construct identity about retirement. Each work experience group was analyzed and themes regarding identity emerged. Two processes were considered in the crafting of this study—narrative identity and socialization. Each of these processes was observable within the analysis and comparison of the four work experience groups. First, the narrations of identity revealed that the influence of different roles in the life of the participants contributed to their discussion of identity. Unlike previous studies of identity which link identity to demographic characteristics such as gender and race, participants in

this study linked their identity to their roles such as parent, grandparent, worker, and others. While role and identity have been studied as two separate entities, participants in this study showed that role and identity may be more closely related than scholars had previously thought. Simpson and Carroll (2008) also found in their interview data that role has a larger part in the construction of identity than scholars have previously noted. As a result, Simpson and Carroll (2008) suggested that role should be reexamined in the process of identity construction. They described role as an intermediary boundary object. This means that role can be positioned as a bridge to construct understandings between domains. They say that by viewing role in that way “role may be seen as a vehicle that mediates and negotiates the meanings constructed in relational interactions, while itself being subject to ongoing reconstruction in these relational processes” (Simpson & Carroll, 2008, p. 34). Participants in this study used role as a way to express their identity both within their work and in retirement. Therefore, as participants constructed understanding of their own identities from one phase of life to the next, role became the bridge to help them construct the meaning within their identity.

In addition to the importance of role within the narrations of identity, the socialization process was clearly seen in the formation of identity in retirement. Each phase of socialization—anticipatory, encounter, metamorphosis, and exit—exemplifies specific processes of socialization that were paralleled when the participants discussed retirement. Individuals in the anticipatory phase of socialization were trying to anticipate what their identity would become in retirement. Participants in the encounter group were fraught with uncertainty about their identity in retirement. Metamorphosis, or preretirement, participants were anticipating the adjustments their identity would go

through in retirement. Retirees, the exit phase, were able to clearly narrate their identities with certainty.

Within the two processes of narrative identity and socialization, each work experience group will be discussed along with the themes that emerged in each group's analysis. The anticipatory group will be discussed first, followed by each subsequent group.

### Anticipatory Group

#### *Anticipatory Identity*

*Anticipatory identity* is defined as using common social roles to anticipate how identity will be formed. Individuals in the anticipatory phase of socialization can only imagine what work-life will entail. Influences of those around them, as well as media, create a sense of what they can anticipate work to be like (Jablin, 2001). Narrative identity scholars are interested in how narrative identity is created within the lifespan of an individual. Scholars who study narrative identity and the lifespan have been concerned with how the narrative is constructed in a retrospective sense (Singer, 2004); however, participants in the anticipatory group were asked to communicate their narrative identity as a projection of what they expected to come. Someone in job training, particularly in college, may or may not have a clear picture of what their work-life will look like once they begin traveling down their career path. People in this age category are inundated with statistics about how many times people change their majors in college and their careers once they leave college. Although many of the participants in the anticipatory group had an idea about what they wanted to do when they left their training phase, some approached the subject with more uncertain speculation than answers. Instead of defining

their identity by the particular occupation they would enter, anticipatory individuals—particularly when talking about retirement—narrated their projected identity in terms of their role. Descriptions of identity in retirement followed a plot of focusing on work for a time and then focusing on life experiences apart from work after retirement. Post-retirement roles occupied two specific domains: family role and identity and social circles and identity.

*Family role and identity* was described by participants who relied upon their family roles to determine how their identity would be shaped in the future. Work roles were a secondary consideration for those who anticipated an importance in their family role and identity. Participants who indicated that their identity in retirement would center around family often discussed their role in terms of career first and family later, particularly after becoming grandparents. This was a form of role segmenting that appeared in several discussions of projected identity. This participant, a 22-year-old Caucasian female college student, discussed her identity focus changing from career to family after retirement:

**A1:** Um, I think my early—like my mid-20's and then early 30's—I definitely expect it to be career focused. Um, with what I wanna do, how I wanna vertically integrate myself throughout that company. If I can move up—take it, you know, stuff like that. But then again that's the years that you're gonna be starting, um, a family. And when you retire, I think it's definitely gonna switch way back to, you know, grandparents. You're grandparents. And like focus on your kids and you know, helping them at that point. Because when I retire, like I expect my kids are probably gonna be in college, outa college somewhere around that. Helping them really think, “well what do you wanna do?” You know, like the way that my parents have helped me. You know, um, it's gonna be... gonna be a big switch, like career and family focus, then just career and then back to family, family, family. Um, but I think the role changes, um, that have, one would go through in that time would definitely be from career woman, mom, um, back to your career and then back to being a parent and an advisor type thing.

As this participant narrated her expectation for her life trajectory, she described her identity as a role change from being career-focused to family-focused. In fact, she anticipated her roles shifting a couple of times during her life between career and family. Her expectations for her roles in life revolved around her own parental family consistent with organizational socialization. Many of the participants in the anticipatory group anticipated their identity shifts by observing other family members (Jablin, 2001). While they had difficulty imagining how their own identity would change during their work-life and retirement, they were able to construct a narrative for themselves through observation of other family members.

While the shift between career and family was a common theme of the anticipatory group's narrations, some participants also discussed a shift in their focus back to themselves. In this case they focused not on family or career, but on their own life, lack of schedule, and relaxation.

**A4:** Being involved in my job I'm gonna be in, more about, you know, I'm gonna... in my job in that type [of work] I'm gonna be putting like, my job, my family first. A lot of financial stuff, and my job is a very secure thing to make sure everything's going successfully. I'm sure once I hit the age of retirement is when my kids are gonna be like, towards on their own. I'm still gonna have them first if they need anything, but at that point in time it's probably me and my wife are gonna be put first. What we've always wanted to do or what we plan to do. Or what we thought about or planned for since we've gotten married about retirement. [It]'ll probably be more of a focus on me instead of a family-first approach. It'll probably be what the shift is, will be, cause in, that's just what I've always seen around me is while working it's always putting your financial stuff first and your family first and the kids first and then once you've hit towards the retirement age your kids are starting to branch out on their own and it's time to put your personal time and your spouse's time before that. It starts to take over more. (23-year-old Caucasian male, college student)

This participant described being focused on work because of his family. He described planning for retirement with his spouse and how once the kids were grown and he was retired, they could put their focus back on themselves. Like participant A1, who narrated a family-centered focus after retirement, this participant also learned about what work and retirement mean by watching others around him, probably family members.

Participants also believed that when their identity focus was not centered on work, the lack of pressure from work would allow them to be more relaxed and perhaps change their personality, which for them meant a change in their identity.

*Social circles and identity* was presented by individuals who narrated their identity in retirement as being affected by their social roles. Participants discussed how their work identity might be shaped around the social interaction in which they participate. Coworkers or others in their social circles were described as important indicators of the individual's identity. Social networks would change in retirement and therefore, their identity would change also.

**A5:** Well I think the people you surround yourself with have a large impact on who you are uh, or maybe not who you are but how you act and stuff. So surrounding yourself with people in your work environment and then getting away from that you're gonna have a change. Like you're gonna be able to... I guess it would just depend on who you continue to be with, you know. If you have your family, you're gonna be able to focus on that and be the family person you wanted to be. ...If you have nothing you're gonna try and cling onto the friends that you have through your job. Um, so I guess it just depends. I think you know, your core self is still gonna be you. You're not gonna all of a sudden wake up a new person. "Oh, I retired yesterday." But uh, I guess it just depends on you know, situations. What you're around, who you're around, uh things that you've aspired to do. (22-year-old Caucasian male, college student)

This participant referred to his core identity as remaining consistent. Some participants in other groups, particularly the preretirement group also described having a constant core



identity; however, identity for this participant was also influenced by his social circles and activities. For him, communication within those circles likely plays a role in defining the individual. So although he expressed the belief in a core identity, he also professed identity to be socially-constructed. Therefore, once someone has retired from a job and left work-related social circles, they no longer participate in that communication. In terms of role, this participant remarked that social circles provided a means of determining identity. If a person had a family role, that would determine their identity in retirement. Apart from family, that focus would shift to others in their social circles, possibly friends from work. In that case, instead of the family role determining identity, the role of “friend” would become dominant.

Anticipatory group participants were understandably lacking in their depth regarding their narrative identity about retirement. Inexperience and projecting who they would be decades from now caused their narratives to be less well-developed compared to other groups; however, they did try to anticipate how their identity would be formed and in that they communicated about the varying roles they would occupy. As found by Barnes-Farrell (2003), these participants associated themselves with specific roles throughout life, such as the career role and family member role. With regards to work, focusing on work would shape who they would become while at work. In retirement, they anticipated having different roles within the family or their social circles. McAdams (1993) stated that people create their identities around two primary arenas—work and family. Consistent with McAdams’s (1993) findings these participants did center around work and family, but also added the dimensions of the self and others outside of work and family. Individuals who have not completed training to enter the workforce face

many unknowns in terms of the way work will shape their identity. However, they can and do make predictions about what their roles will be which in turn, will define who they are. Next the encounter group will be examined.

### Encounter Group

Following the anticipatory phase of socialization, individuals experience the encounter phase. During the encounter phase of socialization, individuals begin to seek out information and must learn about their new roles (Jablin, 2001). The encounter phase of socialization is marked with uncertainty and surprise (Louis, 1980). Participants in the encounter phase of this study were individuals who were more than 10 years away from retirement. Just as individuals in the encounter phase of organizational socialization experience great uncertainty, the participants in this study also experienced uncertainty as it related to their identity in retirement. Encounter participants found answering questions about identity to be almost as difficult as participants in the anticipatory group; however, unlike the anticipatory group, the encounter group participants had been working in their jobs past training and were still struggling to understand themselves as “workers.” Narrating their identity was difficult due to the uncertainty they were experiencing. Encounter group participants described their identity in retirement within four themes: Uncertain Identity, Stabilizing Uncertainty, Fear and Uncertainty, and No Uncertain Terms.

#### *Uncertain Identity*

Some participants in the encounter group could not comprehend what their identity would be like within retirement. Unlike anticipatory group members, these participants did not draw on specified examples from the influences around them.

*Uncertain Identity* is defined as being unable to clearly communicate a projected identity for the future. Within the *uncertain identity* theme, participants struggled to narrate their identity in a clear, specific way. Often participants jumped from one idea to the next, claiming an identity created by multiple facets but not clearly defined by anything. For example, this participant is early in his career as a medical doctor.

**E13:** I think, I think I've enjoyed my work so much, and I really like to focus in on it. Unknowingly, I've incorporated that into who I am. And so, um, I think that it'll be hard for me not to have that defined role, kind of like, I don't know if most guys have this problem, but oh, .. I really looked forward to, you know figuring out if I thought I was going to go into the medical field or not. Or if I was going to, what my specialty was going to be within medicine. And now, what's my specialty within my specialty. And so, also, I like kind of being... recognized or made to feel meaningful through being successful at what I do. Like, you know, scoring high on tests and stuff. I like to take tests, and so. I like to, that's a part of my identity a little bit, is academic success. And so, I think that that's, that won't be a part of it, after I retire still. Maybe, I'll have to find more, more uh of my identity in the relationships I have with other people and uh, yeah.

This participant began by discussing how his identity was attached to his work as a doctor, then how his identity was built by academic success, then how after retirement perhaps it would be defined by his relationships. Notice also that he felt it was important to have that “defined role.” For him, work defined his role and retirement would cause him to lose that role. In discussing his identity, he was fraught with uncertainty to the point that he really did not know how to define himself as he thought about the future. Perhaps his identity was linked to medicine, or academic success, or maybe relationships. At this point, he could not really define how his identity would change because of retirement and losing that “defined role.” The next participant, an African man who had been living in America for over 6 years, also had difficulty defining himself.

**Interviewer:** Do you think that when you retire, that you will change at all? Do you think that your identity or who you are will change at all, after you have retired from work?

**E20:** Um, I don't know. I hope not. Cause, I'm at the point that, people that I meet, people that I work with, they like me. And I don't, I don't. If I change, my identity change, it's going to change from good to bad. But nobody want that to happen. So, I hope I'll keep my identity. I keep who am I... I am right now. Maybe be a better person, you know, in the future. So that's a, I don't know [Interviewer], that's a tough one. [chuckle]

This participant saw his identity in strict terms—good or bad. He perceived that in the eyes of others that his identity was currently good so if it were to change, it could only be bad. This question was difficult for him to answer, as he stated. As the prior example illustrated, he could guess about what his retirement identity would be, but he could not pinpoint that answer now. His identity was so uncertain that he did not know how to define himself or how to imagine he would be defined in retirement. Another example of the *uncertain identity* theme is from a Caucasian male media specialist.

**Interviewer:** How do you see your identity changing once you retire?

**E3:** Um, [long pause] boy I don't, that's a good question. I don't really, I don't, I don't see this as my primary identity. I've got lots of other things that I'm involved with and you know. Family relationships and things in church. Sports, you know, kids sports things. Um, boy I don't know. You know, I don't foresee myself having a difficult time because this doesn't define, you know, this job doesn't define me. And I know it does, I know some people are more you know, defined by their job and their status or whatever and that's not something that's so I don't really foresee a big step off or anything like that.

Clearly this participant had some ideas about what his identity was defined by: family role, church role, sports role; however, he really struggled when answering the question about identity change. He was aware that some individuals did find identity in their jobs, however he was not sure if he would be that way or not. He did not see his primary

identity as being attached to work, but what was it attached to? In his words, one can hear the uncertainty as he tried to figure out how to answer the question. The final participant, a Caucasian female media specialist (E3's coworker) also expressed uncertainty about her own identity in retirement.

**E2:** But, educators are, are definitely, that's who they are. They are an educator. That, you know, whereas I don't know that everybody would say, "I am a gas station attendant." You know? They'd say, "I work at the gas station." And they may say, "I'm an attendant." But, do you really, is that who you associate yourself with? Do you look at yourself as, that's what you do and that's what you are in life? That's who you are? Or is that just what you do? Whereas educators it's definitely what we do, but a big part of who we are is that. ... The kids become who [the educators] are. Those students take them over in a way, you know, that, the fact that that kid didn't get it, or that kid ended up in jail, or that kid ended up dying, or, or um, that kid ended up president, definitely is who we are. We completely associate with them, and you feel their pain, and you feel their joy, and you feel their... it's like being a parent. ... And so when you stop being that, do you stop being yourself? I don't know. I think that's part of why it's emotional. You know, it's not only you're gonna miss the kids and the people, but you're gonna almost miss yourself. "Now who am I?" You know? [laugh]

**Interviewer:** Do you see that happening to yourself when you're retired?

**E2:** No. ... being 15 years out, I can think, "No I'm not gonna be that way." You know, and then when it comes? I very well may be. ... You know, [my coworker and I] have a very strong family base, um, very loving spouses, you know, very strong, uh, marital status. Very strong marriage partner, and very strong marriage, and great kids, strong family, um, do a lot with our family outside, having nothing to do with this place, you know. ... I feel that way now. Um, by the time I retire, probably, my kids will at least be in college, if not out? And so, will I have that? You know what I mean. My life will have changed enough that, maybe I will associate myself with my position more, and I do know that my predecessor felt that way. ... But who knows. You know, but I'm pretty, I'm a pretty self-confidant person. [both laugh] So I hope that that, I think that's, and I think that, and honestly the only reason I am is cause my mother instilled [it in] me. I mean they did a good job. ... I have [laughing] confidence to be able to do that for myself. So I think that, you know, I won't have a problem making that transition, but again, it could come, and I'll be eating my words [both laugh].

This participant, like her coworker, struggled to define herself in retirement. From the experiences of others, she could see that she could have a problem defining herself in retirement apart from education. She clearly narrated how educators attach their identity to work, but then asserted that she would not do the same thing initially; however, in further discussion, it became clear that maybe she was not so certain about who she was after all. Again, like her coworker's example above, one can see the uncertainty in her words. She struggled to figure out what to say and jumped back and forth from being confident in her identity to being less sure of herself. Like previous participants, she described the roles that define her identity in terms of educator and parent. Once she is closer to retirement, she expected that maybe her identity would be more associated with her position, or role as an educator.

Participants in the *uncertain identity* theme did not have a clear understanding of how to narrate their identity in retirement. As encounter group members, they were still learning what work-life meant for them and their identity and therefore could not clearly project what their identity would be like in retirement. The participants here expressed varying roles that they defined themselves by—doctor, parent, educator, and so on; however when considering what their identity would be like apart from those roles in retirement, they could not articulate it. Participants in the next theme, *stabilizing uncertainty*, had similar uncertainties but worked to connect themselves to relationships they saw as stable.

#### *Stabilizing Uncertainty*

Some encounter group participants, while uncertain about their identities, discussed retirement identity as one that was attached to the relationships they felt were

stable. *Stabilizing uncertainty* is defined as the attachment of an uncertain future identity to the relationships perceived as stable. Encounter participants in this theme anticipated retirement as being an opportunity to spend more time with those relationships that were the only stable part of their identity. In this theme, the role of family member became the identity-constructing bridge. The first participant, a 26-year-old Caucasian female wiring technician, discussed how she hoped to be closer to her family in retirement.

**Interviewer:** How do you envision your identity changing after retirement?

**E15:** I don't know. That's kind of a question that I was kind of stumped on, when I was looking over [the interview questions]. Um. I, I don't know. I would like to know that I would have left an impression at where I work, you know, that I would be missed or whatever. But I know at most places, you know, there's always someone else that can replace you. You know? So, I don't know. I'm sure my identity would change a little? Yeah. You mean just with my workplace or just with in general?

**Interviewer:** Either way. Or both.

**E15:** Hmm. I may not be, um, ... um, sometimes I think that when I retire and have more time on my hands, that I would like to make the time to be closer to my family. Um, like my dad and I aren't very close, and we should probably, I should probably make an attempt to be more closer to him. But that would be something that I would hope that I could be able to go do things with my family and go different places together, and spend time together, more time together.

This participant had a difficult time understanding how to answer a question about identity in retirement. Notice how she said “I don’t know” three times after initially being asked the question. After clarifying the question, she decided to focus her response about identity with her family and the need to be closer to them—particularly in terms of her role as daughter. Since retirement would provide her with more time, she narrated her identity in retirement as one of being able to foster a relationship with her father and

other family members. Family could be claimed as a stability in the life of many people, so when the uncertainty of identity arose, participants clung to what they did see as certain or stable—their familial relationships. Another female participant, a 28-year-old Hispanic computer support technician, also discussed her identity as being tied to her family.

**Interviewer:** ...How do you see your identity changing once you've retired?

**E9:** Mmmm. I don't *think* it will. I'm pretty high strung and hyper to begin with. So I don't *think* I'll stop and I'm, I mean, especially since the things I wanna do involve my family which is what motivates me the most. I don't *think* it'll change too much cause my identity's, is pretty much most of what I am with my family. So, if that's what my end goal result is, then I *think* it'll be the same.

This participant believed her identity to be mostly influenced by her family ties. Notice how many times she indicates that she *thinks* her identity will remain the same. She could not answer with certainty that she would not change, but as she anticipated retirement, she could see how her identity was attached to her family. Earlier in the interview, this participant had discussed how her family was very close. Although she lived hundreds of miles away from them, she spoke to them often and took trips with them regularly. Her expectations for retirement revolved around being close to them. As much as she could anticipate her identity in retirement, she did so in relation to her stable relationships.

Participants in the *stabilizing uncertainty* theme discussed their identity in retirement as being uncertain, but attached to the certainty that they felt in their non-work, family relationships. Specifically, they saw their families as providing stability in an unstable world. Therefore when asked to describe their identity and project that into the future, their family was the identity they chose to discuss. Participants in the next



theme, *fear and uncertainty*, were uncertain about their identity and retirement to the point of being afraid to retire at all.

*Fear and Uncertainty*

Just as many people in the encounter phase of socialization experience fear and anxiety, some participants discussed retirement and identity with some fear. *Fear and uncertainty* is defined as seeing the uncertainty in retirement and fearing the change in identity that could result from it. The first example of this theme is from a 47-year-old, Caucasian male research associate.

**E1:** I think of the people in my extended family who have reached retirement and we're not good retirees. My grandpa carried the mail and you know, the federal law at that time, may still be, he had to retire at 70. Well, he went out you know, fighting and kicking. Didn't want that time. And he lived well up to his 90s. Uh, so that, that's an example and that's probably the leading example of people I'm related to. They retired because they had to.

**Interviewer:** And that's an inherited trait?

**E1:** [laughing] I think it's uh, yeah maybe so. Maybe so.

**Interviewer:** Sounds like it could be a work ethic, uh trait, that could, you know, something instilled maybe in you and your family. Wanting to continue to work.

**E1:** Well, it could be that and you know, men get a lot of their uh, whatever it is from their job.

**Interviewer:** Would you call that maybe their identity?

**E1:** Yeah. That's the word I'm looking, I was trying to identify is that word. Who are you if you're not employed? Maybe that's what I was trying to say earlier too, you know, how society looks at retirees, you know. See somebody's list on a board of directors or something and it doesn't have you know, their title after their name. It just says "Retired." Well, what's this person's contribution? And you know, implication is they're not gonna be making one for many more years anyway, so. Yeah. Yeah. Yeah, I worry about that kinda stuff.

This participant believed that retirees were viewed by society as making no contribution. Their identity as a retiree was meaningless. Therefore, the idea of having to be “retired” worried him. Although he did not specifically indicate that his identity was attached to his job, he did see how “men” tend to identify with work. Similarly he indicated “who are you if you’re not employed?” Therefore, he was uncertain about how to define himself in retirement apart from work. Likewise, the failure of others in his family to adjust to retirement caused him to anticipate difficulty for him in retirement. As he thought of his family members, his comparisons for retirement made him fearful of how his identity would change once he had to leave work. Another participant, a 43-year-old Caucasian female graphic artist, choked back tears as she expressed fear in relation to retirement and identity.

**E8:** [long pause to control tears] I worry about who I’ll be. Because I won’t have that, you know... I am a graphic artist. So, if I’m not a graphic artist, what will I be? Well, I guess I’ll be a book shelfer at the library. I mean, I do determine my identity and my success as a person by how successful I am at work. So, if I don’t have work, I don’t know. How will I be successful anymore? When I don’t have something to gauge good job/bad job with. I won’t have that uh, you know, yearly review telling me where I fell on the scale of good employee/bad employee.

Uncertainty in this participant arose when she considered who she would be apart from her identity as a graphic artist. She needed the communication from work to tell her who she was. Her identity was uncertain until someone from work told her if she was a success or not. Therefore, in retirement, the uncertainty of her identity and the absence of someone at work telling her who to be was frightening and emotionally difficult to discuss. During this part of the interview, this participant showed fearful emotions. The

long pause before answering this particular question about her identity in retirement was for the purpose of her choking back tears.

Uncertainty often leads to fear and anxiety. Participants in the *fear and uncertainty* theme exhibited the fear that came from the uncertainty of their own identity in retirement. As much as they could speculate, their identity was attached to their work. In retirement, they would not have work to sustain that identity. In the final theme, *no uncertain terms*, participants did not indicate uncertainty about their retirement identity.

*No Uncertain Terms*

The *no uncertain terms* theme describes how participants had resolved their uncertainty about their identity and anticipated maintaining that identity during retirement. Unlike their fellow encounter group members, these participants expressed a certainty about themselves and their identity. This attitude towards identity and retirement was more common among preretirement participants as will be discussed in the next group's analysis, indicating that perhaps although these encounter participants were more than 10 years from retirement, they had experienced the metamorphosis of the preretirement group members. The following participants discussed that their identity in retirement would not change primarily because they would continue to participate in similar activities as they had in their job, even in retirement. What was interesting about this particular theme is that all participants who expressed this idea were men with higher education degrees. This seems to indicate that although they say their identity will not change, they are bonding their identity with characteristics of their job that will allow them to maintain what they see as their identity even apart from the job.

This participant, a 34-year-old Hispanic man who was born and raised in Mexico, now works as a Latin America Projects Director for a family business. He described how his identity is derived from his participation in certain activities that he will continue to participate in during retirement:

**E16:** Everyone's career, they move between certain lines. For instance, my previous job, I was doing international commerce. And I'm kind of doing the same thing now, but more towards manufacturing projects. My previous job, I was doing, um, what was my previous job? Ok. I was doing, um, I was in charge of all the documents, papers, following up the performance of a company. So that links to the next, to the previous. So, that's my identity. I like projects. I like business. I like administrative type of work. I like to interact with people, clients. So I believe that I will keep doing that sort of things for the rest of my life. I'm doing it right now for manufacturing, telecommunication sector. Tomorrow I could be doing it for movies. Cinematography, you know, projects. But just some other sector. Next day I could be doing it for car manufacturing, you know. I'll be doing projects, just some other sector. So that's my identity. Is gonna change? No, I don't think so. I won't be, I won't be...uh I don't know...trainer. I won't be personal trainer. [laugh] Because, that's not part of me. I do it as a hobby sometime. I just work out sometime, but that's not me. I won't be doing ballet. [laugh] So, I'll be doing whatever I like to do, just different sectors along the way.

**Interviewer:** Even in retirement?

**E16:** Yeah. I believe so. Obviously, it won't be with the same intensity, it won't be with the same level of on-hands doing it. But um, basically, old, is it ok if I call them old people? There's some other word? Mature people?

**Interviewer:** Oh, older people, mature people? Yeah. Uh, older adults? Yeah, any of that's fine.

**E16:** I don't know if I feel comfortable calling them old dudes.

**Interviewer:** Older. yeah [laugh]

**E16:** [laugh]

**Interviewer:** Mature, yeah [laugh]

**E16:** For what I do, business. The chamber of commerce, they're full of mature people leading the chamber. So, that's something that eventually, I'll probably gonna get there. Because it's like a conference of mature people, still doing whatever they love to do, which is business. Um, I wouldn't say leading the chamber of commerce, or any given association, but participating for sure.

This participant clearly relayed the story of his identity as being one of liking the challenge of a project and working with people. He had been doing business throughout his working life. During retirement, he fully anticipated continuing on in that work, only in a different capacity, such as the chamber of commerce. In this way, his identity would not change because he would maintain what he sees as his identity in business, just through different means.

Another participant, a 26-year-old Caucasian male marketing manager, also communicated his identity as being one surrounded by relationships and personal interaction that he intended to keep once retired:

**E10:** Work isn't my primary identity for me. I don't necessarily identify [with] work. My career is not an ends, it's a means to an ends. Means to an end, basically. So, um, I don't know that it would change all that much per se. ...this is a big part of my personality and a part of my career is kind of that relationship base, that doesn't necessarily have to go away. The part that I, you know, all the parts that I really enjoy most about my career, really probably could be boiled down to interaction and relationships. And that I can keep. And I can put that into a new context, but still, basically meeting the same need of interaction and relationships. Um, so, but then letting me define that context, as opposed to my career defining that context. So, yeah, I don't think it'll be hard at all. I think it'll be very fun.

This participant felt strongly that his identity would remain unchanged in retirement.

After discussing it more, he realized that part of the reason for that is because what he really identified with in his job—interaction—would not necessarily be lost in retirement.

He could continue to create relationships and interact with people, just outside of the workplace.

This theme created an interesting difference between these participants and the others in the encounter group. It seems as though their attachment to one aspect of their job may be a coping mechanism that protects them from losing their identity when they retire. While other participants in their work experience group expressed fear from losing their identity supplied by work, these participants were able to overcome that fear through forming their identity within one specific aspect of their work. In retirement they expected to continue to find that specific aspect of their work identity in other ways. As people who have experienced the metamorphosis stage of socialization, these men have individualized and identified with certain aspects of their work. Therefore, identity in retirement is something they can discuss in *no uncertain terms*.

In summary, the encounter group participants were consistent with characteristics of past encounter group members studied. Uncertainty is a key theme in the identity of encounter group members. Participants struggled to answer questions about their identities and furthermore to discuss what those identities would be like in retirement. Those in the *uncertain identity* theme had difficulty projecting their identity in retirement. Other participants were uncertain about their own identity in retirement, but did anticipate an identity in retirement based on the roles in the relationships they saw as stable in their lives, thus creating the *stabilizing relationships* theme. Some participants experienced the anxiety that often happens when individuals experience uncertainty and therefore they described *fear and uncertainty*. Finally, uncharacteristically, a few participants were able to clearly narrate their identity both currently and project what it

would be like in retirement. Therefore they expressed their identity in *no uncertain terms*. For each theme, participants used the roles they saw themselves in as important in trying to understand their current identity as well as describing their identity in retirement. The next phase of socialization is metamorphosis, characterized in my participants by the preretirement group.

#### Preretirement Group

In the socialization phases, the preretirement group would be associated with “metamorphosis.” Individuals in the metamorphosis stage have become a part of the organization and its culture by forming and accepting organizational expectations. Through individualization, organizational members in the metamorphosis stage shape the organization and their jobs as well (Jablin, 2001). Forward and Scheerhorn (1996) stated that identity is particularly important during the metamorphosis phase of socialization because during this phase the identity of the organizational member becomes more closely aligned with the organization.

Participants in the preretirement group did display characteristics of metamorphosis into work-life. Overall, individuals in the preretirement group were comfortable in their identity, able to anticipate how it would or would not change in retirement, and did not display the fear that occurred in some of the encounter group members. Preretirement group members did not experience metamorphosis in the way of feeling a sense of identification with their jobs. Instead, they described a strong sense of self. They had experienced metamorphosis in identity. Two themes emerged as preretirement group members discussed their identity in retirement: Fixed Identity and Adjusting Identity.

### *Fixed Identity*

While many participants described some kind of change or adjustment that would take place in their identity in retirement, a few participants in the preretirement group were insistent that their identity would not change. The *fixed identity* theme is characterized by participants who were certain about their identity and anticipated no change in that due to retirement. These participants described themselves as having a core identity that was unchanging. The first participant in this group, a 45-year-old, Caucasian female principal, described her identity with confidence.

**P15:** [laughs] Hm.. I don't. I mean... I'm, I've just, what you see is what you get all of my life, you know... Um, a lot of people wouldn't believe that I'm, you know, a farm girl, grew up on a dairy farm, you know. A lot of things in.. I'm not into. I'm not into the really status thing, you know, that you have to call me Dr. [P15], you know that kind of thing. I'm just me, and you know, if somebody needs something from me, I'm here. If, you know, um if they need some.. I mean, I don't foresee anything, cause I've never really had a problem with self-esteem. [chuckle] you know what I mean? So, I, I'm me. I'm me when I was, you know, mowing the yard and working on the garden, when I was little to when I went to, you know, [university], which is now [university], you know... I was me and I, you know, take me or leave me, you know, with my classes just tell me what I need to do to get my A or tell me what I need to do to be successful. You tell me, I try to do it. You know, it's, you know, life is just been a blessing. You know, so I don't foresee that I would get lost...my identity would be lost. Um, I think the biggest thing is if I lost my health and I couldn't take care of myself or do what I wanted to do, you know it's always a choice. Then I would probably struggle with that. But my identity, naw.

In this narration, the participant described how her identity was constant from the time she was a child, through high school and college, and now in her work. In opposition to the socially-constructed view of identity that would characterize identity as constantly changing, this participant expressed herself as being the same throughout life. Her only struggle would surface if she began to have problems with her health. Even that she



characterized as being separate from her identity. Since her core identity had been the same throughout her life, she anticipated it would be the same in retirement. The next participant, a 53-year-old, Caucasian female associate state extension specialist, worked with an organization she helped to create. The focus of that organization is to be a voice for low income individuals and work for social change.

**P18:** Ok, I think I've ended up in a job that's very well suited to my core identity, I guess. I know that sounds goofy, but, um. And because anything I do [post retirement] will stay connected to that type of work, whether I do it as a volunteer or try to help fund it, or, you know, whatever. Um, I just don't see [my identity] changing that much. I mean I have a passion for social change. I have had that from the day I was born and don't see that ever going away. My husband, it's weird, really respects that passion and has that passion, but doesn't do it in your face like [organization] does, so he has a different, a different way of fighting the same fight I guess. So, I feel like he will always be politically aware and, you know, angry with the Republicans, [laughing] whatever you want to say. But he will always understand that part of me and we've always shared that part even though it manifests itself in different ways. I don't really think it'll change that much. I'll be freer, which will be great, hopefully.

When asked about her identity, this participant was quick to point out that she had a job that was consistent with her “core identity.” Like the previous participant, this participant felt that retirement would not change her identity because her core identity had been consistent all along. She referred to her identity being the same since childhood. Furthermore, her husband helped in that identity by sharing the same passion. Therefore, retirement would not create a change or adjustment in her identity. The final example of this theme is from a 59-year-old Caucasian male director of facilities and services for a major insurance company.

**Interviewer:** How do you see your identity changing after retirement?

**P17:** I will no longer be the director facilities and services. [laugh] I'll be, uh, [P17], civilian. [both laugh]

**Interviewer:** How does that make you feel?

**P17:** I'll be fine with that. I don't, titles are ok, but they're not really the person. I mean, a title is a title. And it tells, uh someone on a business card that you're in charge of some things. But it doesn't really tell much about the person. You know, I mean, I've met a lot of people who've handed me cards, that they were Vice-President of this or that, or a director, and they really weren't very nice people. And then I've met other people who are doing some of the lesser jobs and they were great people! So, you know, I mean, don't get me wrong. I started as an adjustor, working out of my house with [small insurance company], which turned into [large insurance company]. And I'm now director. And I'm very very proud of the fact that I've achieved that level, but it's still just a title. And it's, you know, it doesn't make me a better person. You know, it just, you know, it does command a little respect, and I, and I'm proud of that, but I think, probably my achievements have commanded more respect than the title. Because the people out in the field that I've worked with for years and I've helped build buildings for and when they call me, I do what I can to resolve problems for them, and they know that I'm gonna try to do the best that I can. You know. They, I think respect me and because I try to do my job. You know, not that I'm director or I'm a property manager or that I'm, just that I'm, I try to do my job. So, you know.

Earlier in the interview, this participant described his identity as one that had been shaped by his parents early in his life. When answering the specifically about identity, he referred to his job title as the only thing that would change about him. For this participant, the title did not make him who he was. It was simply the name of his role. Instead his identity was shaped early in his life and his title was earned through work. The title did not make the man. Losing his title in retirement would not affect his identity because he did not see his title as making him the person he was.

Participants in the preretirement group who discussed their identity in retirement as being fixed expressed that their core identity would remain unchanged in retirement. Often participants referred to their core identity being formed and shaped in childhood.

That identity remained unchanged during their lifetime and therefore they expected that identity to remain unchanged in retirement. Other preretirement participants described their identity as not fixed, but adjusting.

### *Adjusting Identity*

Most preretirement group members indicated that their identity in retirement would undergo some kind of shift as a result of leaving their work. In the *adjusting identity* theme, participants described retirement as a catalyst for some shift in their own identity. Unlike the *fixed identity* theme, the *adjusting identity* theme was described by participants who anticipated retirement as an opportunity for pieces of their identity to shift. For some, that was a shift in focus from work and family to themselves. For others, it was an opportunity to move out of the public eye. Regardless of the reason, these participants described their identity as shifting in retirement instead of remaining consistent. Although change often produces fear in most individuals, preretirement group participants welcomed this change and eagerly anticipated how their adjusted identity would surface. The first example is from a 50-year-old, Caucasian female secretary.

**P11:** Um, ... I guess I, I'm kind of going through a little bit of this change now with my kids reaching the age that they are. I feel like more of my, my personality and my interests can surface now, just because there's less responsibility that I have to deal with as a higher priority. Um, my kids have always been the top priority. My husband, and then my job, and then the stuff that I want to do [chuckle] is under that, and, and I kind of see some of the layers coming off, and those fun things and little trivial things that I've always put on my list that I want to get done, I'll be able to get to. [chuckle]

This participant described retirement as a metamorphosis—an opportunity to peel off the layers of her life that bound her. Her needs would become a top priority instead of feeling like she had to put her family and job first. She anticipated this adjustment in retirement

to be one that would allow her to do the fun things she had always wanted to do. Her own identity could dictate her activities rather than the needs of her work or family. In retirement her role would shift out of emphasis on being a wife and mother. Another participant, a 52-year-old Caucasian assistant superintendent, described the adjustment her identity would go through in retirement as being similar to that she experienced when she left the workforce to raise children.

**P16:** ...It didn't even occur to me that I would want to quit my work. We hired a nanny. We moved her out to New York where we lived at the time. Moved her into our house. It didn't occur to me one bit that I wouldn't want to work, until I had them. Or, the first one. And, um, so, I have experienced that sort of seismic shift in the value of work, because the second he was born, work was completely irrelevant to my life. But, when I ended up being at home then, I realized for the first time, that even though that's exactly what I wanted to be doing, that it turns out a paycheck isn't just a paycheck. It's a monthly valuation of your worth. And, all of a sudden, you know, the little baby isn't constantly telling you "you're great, you're great, you're great." Um. So it was a big, it was a much bigger adjustment than I thought it would be. So, if your identity is all tied up in what you do for a living, with your work, then I think retirement would be a big adjustment.

**Interviewer:** What do you think that means for you? Do you feel like you will have a large adjustment? Or do you think it'll be fairly easy by the time you reach the point where you are ready to be done?

**P16:** I don't know. I can't predict. The fact that I know enough now to anticipate an adjustment, in and of itself, will help it be an easier adjustment. And I think people who retire gracefully are people who, um, have plans or have, you know, the morning they wake up and if they don't have to go back to work, don't, they have something else to do. Even if it's not what they're going to be doing long-term in retirement.

This participant understood how work could shape identity. As previously mentioned by a participant in the encounter group, the communication received from work did help to build her self-concept and so when she left her role at work to solely concentrate on her role as a mother, that communication was absent and her identity went through an

adjustment. Since she had experienced that adjustment before, she anticipated that the identity adjustment in retirement would be an expected shift. For this participant in particular, her husband retired early from his work and upon retirement he stayed home with their children and she returned to work. So not only had she experienced this identity shift once, but on multiple occasions throughout her life. Another participant, an African-American female superintendent, described her role-change in retirement as one of welcomed relief from the public eye.

**P6:** ...I can't tell you that I see myself or my identity is totally defined by school superintendent. Um, and yet that is what I do. You know, and who I am right now. And of course, you know, wherever I go, whether it's [grocery store] or out to eat, you know, I'm the school superintendent. So, but that's ok. That's just another piece of it. But all I have to do is be with one of my three kids, you know. Your kids keep you so grounded. You know. And it's, "mom, uh, what happened to this" or "why'd you do things this way" or you know, I mean they let you know that you know, you're person and you're mom and you know, here's what they need. So, um, yeah. Yeah, so I don't know. Somehow I clearly understand that there are different roles that we play and you know.

**Interviewer:** Can you define what you think your identity will be once you've retired? Once the superintendent thing is gone. Who do you think you'll see yourself as?

**P6:** You know, I think I'll see myself as a community advocate. You know someone here in the community kinda paying attention to what's going on. Serving on committees and um, and really just reading. And you know, reading all the books that I haven't been able to read and uh being more of a grandmother. You know, and that type of thing.

This participant described the change in her identity in retirement as one in which she could do more of what she wanted to do—reading, being a grandmother, and working in the community. Like the American Dream, she anticipated having the freedom to pursue the activities she wanted to pursue. Notice in responding to the question about identity, she claimed to understand the “different roles that we play.” For her, this adjustment in

retirement was defined by the roles in her life. While her public role would change after retirement, her other roles as defined by family and interests would simply take the place of the work role. She played her roles akin to Goffman's (1973) performance of identity. The new roles she would play, or perform, would define her adjustment to retirement. As a final example, this 52-year-old, Caucasian male auto technician described his identity using the metaphor of a toolbox.

**P3:** ...I guess I look at not really being that much of a different person. I probably am to some people. But I guess I try not to be too much. But I guess during the day you are a little more business, you know, as far as you know this is your job, this is what you need to get done. But you know, as far as joking or that kind of stuff that's just who I am. So, that's not changing no matter what. And I'm not one that's a stickler I think for anything because of work. You know, I have points for everything you know. There's some things that I like to have real organized then other parts of my life are not so organized. So, that's kinda like my toolbox. You know, you look there's certain drawers that you know, you open a drawer and you can reach in there and get what you want. You don't need to look you know where it's at. Then there's other drawers that everything just sorta lays in there and each time you have what's on top is the last thing you use. What you want is down a little bit and it's a mess. And I guess that's part of the way my life is. You know, there's aspects that you like to have really organized and other aspects that are kinda go with the flow. That's just where it is.

While in some ways, this participant described how his identity would remain the same in retirement, he also acknowledged that people might see him differently and he might behave differently apart from work. In his toolbox metaphor, he described some aspects of his identity as being constant while others were in disarray. Retirement would offer him the ability to shift out of the "business" identity into the other areas of his "toolbox."

In summary, participants in the preretirement group showed a consistent knowledge of their own identity in conjunction with what would be expected of a person in the metamorphosis phase of socialization. Some participants expressed their core

identity as unchanging which provided *fixed identity*. Many participants felt that retirement would cause an *adjusting identity* which would shift due to the changes they would experience in retirement. Also, as members from previous groups have expressed, role helped participants to create identities for themselves both at this time in their life and anticipated their roles to be important in retirement. Identity construction in retirement for the preretirement group members was more clearly defined than previous groups.

### Retired Group

The last phase of socialization is exit. Jablin (2001) described exit as a stressful experience because of the ways communication at work helps to shape our identity. All participants in the retirement group had gone through the exit process, specifically by retiring from a job. Individuals in the retired group, more than any other, clearly described how their identity had shifted since retirement. Their communication and the communication they received at work differed in their post-retirement life to the point that change was consistent. Only when the roles they had filled during their working years remained unchanged in retirement did retirees feel that no change had occurred in their identity. Like the participants in the other stages, identity and role were linked; however, for this group, roles were more salient as the participants had fully experienced some of their previous roles and were now comfortable in the current retirement roles. Three themes emerged in the identity of retirees: Role Shifters, Societal Images, and New Job-Same Self.

### *Role Shifters*

The strongest theme emerging from the retirement group was that of the *role shifters*. This theme is noted by participants describing the roles they fulfilled during their work life and how those roles had changed during retirement. As retirees described their change in identity after retirement, they discussed roles they had previously held in work as defining their identity. Again, as in all three previous groups, participants in the retirement group described their roles as they discussed identity. In retirement, their new roles had replaced the old one dictating a change in themselves and their communication. This participant discussed his two roles clearly:

**R1:** Well, I was a business executive when I worked and uh,... I really decided when I was going to retire that most men are wrapped up in their jobs. They're associated with their jobs. You think of yourself as an executive, you think of yourself as a milkman if that's what you are, like my dad was. And um, so I decided if I was going to retire I had to change my self-concept to fit the retirement or otherwise I, I didn't think the transition would go well. Cause I really like working in general so I decided during the retirement process that I would be you know, a husband and a grandfather and I would you know, no longer—shed the executive image and that's worked fine. [R1's Wife] thought I'd have trouble doing that. (68-year-old, Caucasian male, retired vice president of a large corporation)

Whereas at one time this participant was a high-level executive for an aviation company, now he saw himself as a husband and grandfather. He anticipated that this change would be important and necessary for him to make in retirement and he later confirmed that he made those changes smoothly. This self-awareness aided the participant in his ability to re-situate himself into a new image with which he was satisfied. Even his wife questioned if he could make the change from executive to husband/grandfather. Interestingly enough, although he was married for many years before and during the time he was an executive, it appears he did not see his image as being a husband until after he retired. He



also described how his role in the home had changed significantly once he retired in that he spent time helping his wife with housework. That demonstrates how encompassing the role of executive was to him. When he was an executive, it seems, he was nothing else. In retirement, he has changed over to multiple roles mostly defined by family.

Another participant described her role change in terms of her personality and how retirement has allowed her to be herself:

**R10:** I think I can be me a lot more now. I think, when I was working, I had to be, I had other roles. I have to be, um, the, well there's teacher of course, but the supporter, the mature one. [both laugh]. The knowledgeable one, and I had to, then I was the subservient one too. So, I don't have any of that right now. I have to play the role of a wife sometimes, but I think, I have always felt like I couldn't be me in my job. I had to be a certain way. You know, you had to watch what you said. You had to, I mean you just couldn't be yourself. If I got too animated, or too excited about something, maybe it was inappropriate for that time. I had to hold it in a lot more.

As a teacher, this participant felt that she had to change her communication to fit her perceived role. She had to present herself as the knowledgeable, mature one. It was clear from spending time with her that she was a dramatic, excitable person, so the teacher role, as she saw it, represented a suppression of her own flamboyant personality—her true self. Once she was free from the role of teacher, this participant was free to present herself to others and communicate as she pleased, free from the restrictions of her professional role.

Identity also changed for participants in terms of their stress-level and how they were viewed by others. This participant, a 58-year-old Caucasian female and former director of guidance for a school, saw the change as going from a stressed person in a political position to a more relaxed version of herself:

**R6:** And so, uh... I, I feel like, it's more relaxed. I guess in this way, ok. I feel like it's more relaxed that people, before maybe, people looked at me like I had some kind of inside... political, and now, it's like "huh uh". [laugh] I listen to that stuff from my friends that are still connected, but I don't have any political pull or, you know. I'm able to speak my mind more when, so I guess maybe that. I try not to be ugly about things. You know, but. So, I guess it's more relaxed. Your question was, "How has my identity changed"? It's, I guess I feel like, "Hey, I'm out of that", and you know, people relate to me more as just a friend. Yeah. I like it, I'm comfortable with that.

In her previous position as a school counselor, this participant felt as though communication with others revolved around her position. She knew people in certain political arenas within the school system so she perceived that others communicated with her based on that expectation. Now that she was out of that position, her communication changed in a couple of ways. First, she was able to express her true feelings about situations without fear of reprisal from the schools. Second, she felt more relaxed as a person. These changes helped her to be seen by others as a friend and not a political figure within the school system.

Participants who described this theme of the *role shifters* saw how they had either attached themselves to their job, were restricted by the role they felt they should play in their job, or were seen as having a certain role by others while they were in the job. Once they reached retirement, they were able to shed those previous role-based identities for something different. Not only were they aware of the change they had made, they were pleased having made that change. Like the preretirement group members who looked forward to the shift they anticipated in retirement, these retirees welcomed the change they had made and narrated a difference clearly when they discussed identity.

#### *Societal Images of Retirees*

As some participants discussed their identity in retirement, their narrations were fuelled by the images they saw presented of retirees by society. *Societal Images* is a theme defined by narrations of identity in response to the images society presents about retirees. The societal images that were discussed by these retirees are both negative and neutral. The first image was described by a 58-year-old Caucasian female who was a retired media director.

**R11:** Yeah, it's been strange, because people will talk to you, "Well, what do you do?" "Well, I'm retired." "Oh." You know. It's like you're nothing now. So, I really feel strongly about that.

**Interviewer:** Tell me more.

**R11:** Well, you know, I would always be very intrigued by what people were doing with their lives, and people don't understand maybe that being retired doesn't mean that you're not still a person, and I find that there are lots of retirees that are a backbone of this community in terms of volunteer activities, you know, church activities and school, volunteers, library volunteers, [county] Hospital center volunteers. Wherever you go, you mainly see retirees fulfilling a huge need. You know, I said, "Oh, I could help at the [state] Games," so I volunteered to help them setup during a day when I normally couldn't have done that. I worked at the Wardrobe, because I couldn't have done that when I was working. You know, I'm working with the Assistance League. So I think volunteerism is an important part to prevent yourself from being isolated, if you're a people person.

For this participant, the societal image presented was one that retirees no longer have a purpose in life. Earlier in this analysis, one encounter group participant also described retirees as having no contribution to society. In this way, the societal images of retirees created by younger individuals are then thrust upon them as they age. The participant quoted here fought the idea that she was "nothing" now that she was retired. The idea that a retiree no longer has value in society has been found by other researchers as well (Bergstrom & Holmes, 2004); however, this participant was resistant to those

expectations and assumptions. She observed other retirees working with volunteer organizations and serving their community and she wanted to be involved also. As a self-described “people person,” this participant enjoyed interaction and social contacts. Work had provided that prior to retirement, but now that she was retired she had to find other outlets in which to participate in social communication with people other than her husband. Through facework, or the creation of identity through individual relationships and larger communities (Domenici & Littlejohn, 2006), she proactively became a volunteer in her community in order to promote her identity as an active, community-involved individual, not a sedentary retiree. It was important to her to perform an identity of retirement that was counter to society’s common beliefs.

The following participant also noticed a societal belief about retirees. Her previous job had been working as a manager of rail transportation. Since retiring, she had taken on a new job working in a high school part-time.

**R21:** Oh, people think of you as being older. And, I think that you look at things a little bit different. Probably more conservatively. You know, as you get older, um, oh music, clothing styles, you know, and I could see even... my husband even sees a little more conservative than I do, cause I'm still at [High school] and stuff. You know, I still see things more than he does. But, if I come over and tell him about things, you know, he just can't hardly imagine different things. Because, I know, and I always, my folks were always thinking that we were doing things, you know, recklessly, carelessly, or whatever, and um, as the ages go along, that happens. The older you are, the more conservative your views get, I guess. (63-year-old, Caucasian female, retired manager of rail transportation)

This participant expressed the view that retirees are old and conservative. Rather than fighting that image, she seemed to agree that she had aged and was beginning to conform to stereotypes of being old. Her views had become more conservative as she had gotten

older. After retirement, she took on a new job working at a high school which kept her in touch with youth; however, she could see her husband, as well as herself to a lesser degree, taking on the stereotype of being conservative in old age.

In these two examples, participants described the views of others and how that impacted them. They both saw society as communicating an image of retirees as unimportant and old. In his theory of identity as performance, Goffman (1973) discussed how individuals presented with a new role to perform would look to the expectations of that role in order to know how to perform it properly. Participants in this theme described those expectations created by society for retirees. Some retirees resist those expectations by actively working against them while others accept and embrace them.

The image of retirees expressed by others is perpetuated by stereotypes which are disseminated through communication. While some individuals develop stereotypes by observing retirees who do not participate in the community and act old, discussion of retirees as fitting those images causes stereotypes to dominate our thinking about retirees (Bergstrom & Holmes, 2004). Stereotypes like these create fear in some retirees and resignation in others, as we see from these participants. Participants in the less experienced work groups, such as the encounter group, expressed some of these stereotypes of retirees, showing that retirement stereotypes are not being suppressed but rather perpetuated in the communication of less experienced generations. When the individuals in younger age groups age and become retirees, they will have to learn to negotiate the *societal images* they helped to create and maintain.

*New Job- Same Self*

A few retirees expressed that their identity had not changed from the time they were working until now. The reason for this was that although they had retired, they had joined organizations or taken on other jobs after retirement that reminded them of the work they had done before. The *new job-same self* theme is defined as an unchanging identity from work to retirement due to the maintenance of work-related organizational memberships. Just as some men in the encounter group had imagined that they would continue to participate in work-like activities after retirement, these retirees did create opportunities for themselves to maintain their work identity through jobs similar to what they had done in the past. In this way, the identity they had performed during their work life continued through their retirement. The following are a few examples:

**Interviewer:** Do you feel like your identity changed from the time you were working until you retired?

**R12:** Not a whole lot, because it's, even though my title with the Presbyterian Church static clerk, it's it's kind of, it's kind of a buck stops here position too. But I mean it's, you know, it pays \$5000 a year instead of \$125,000. So it's a little. It's not a high paying job, but the respect that you get from being in that position is similar to being like in charge of an agency or an office. ...

**Interviewer:** So you feel like you have sort of a similar job now in your church that you kind of had there in terms of being in charge of stuff.

**R12:** Well, having the respect for your position, not necessarily being in charge. In other words, I felt, I felt respected for, almost all the jobs I had, because you have a certain responsibility. It's, it's not that you get more respect, because you have a higher job. It's the fact that people look to you to contribute what you can to serve, and I believe very much in service. Serving leadership. And I always felt like I worked for them, they didn't work for me. (71-year-old, Caucasian male, retired agricultural statistician)

This participant felt that although there were differences between the work he did during his career and his position with the Presbyterian church, it was still a role that

commanded respect. He described it as a “buck stops here” position, meaning his identity was still that of an individual with power. His occupation before retirement was a position of high power in the United States government, so his identity went unchanged when in retirement he acquired a similarly powerful position in his church.

The next participant discussed how his identity went unchanged in retirement because he continued to communicate with former coworkers and participate in organizations within his industry.

**Interviewer:** ... How has your identity changed since you've retired?

**R16:** My identity? Not much. I still, I'm still in contact with a lot of my old cronies, and uh, my cell phone hours utilization's pretty high. I still have a lot of contacts, I still get calls, I'm on the board of directors of the steel company still. Yeah. It was a competitor at the time I retired. They convinced me that they could use me on their board. So, I did that just to kind of stay in touch, you know, the industry, is kinda like professional sports, to keep people in the industry, or moving through the system, you know a bunch of em. You know who's bad and who's good. Who you don't want to mess with, and who you'd like to see somebody hire and that sort of thing. (73-year-old, Caucasian male, retired chief executive officer)

While participant R12 described his identity as unchanged because he was in a similar kind of position within a new organization, this participant (R16) remained involved in industry organizations and communicated regularly with former coworkers. The new responsibilities of being on the board of directors for the steel company allowed him to maintain his work identity in retirement.

The final participant in this section discussed that although he changed jobs and responsibilities frequently in life, it was all work to him and therefore his identity remained the same even after retirement.

**R22:** Kinda, well my identity didn't change much at all. Just instead of working for IBM, I'm working for the school system. Instead of working

for the school system, I'm working for the family. Well, the fact that I was the houseman, of the house, that was old news. And that was a little bit a mystery, cause I was at home when the kids were young. But it was fun! Being with the kids. (68-year-old, Caucasian male, retired business executive)

For this participant, working itself provided an identity for him. As long as he felt he was working, his identity remained unchanged. This participant retired early from IBM and became a stay-at-home dad for his children. He also worked with the school system both through parent organizations and later as a school board member. No matter what role he was pursuing, for him working was his identity. He could frame whatever he was doing to allow him to embrace an identity as a worker.

Each of these participants described how during retirement they shifted into some other role that was either in the same industry as their previous role or reminded them of their other role in some way. Communication from one role in their work-life to another in their retirement allowed them to make a smooth transition. Having officially retired from a job, they sought out opportunities to stay connected within their industry or community which maintained their original identity.

Overall, retirees in the present study seemed most cognizant of the change that occurs in one's identity post-retirement, which is consistent with being in the exit phase of socialization. It could be argued that their identity is more likely to be attached to their work, and therefore to change in retirement, because they are in a generation of workers who worked in the same job throughout their lives; however, these participants did not fit that mold. One participant had only 1 job throughout his life, others had between 2 and 30 different jobs with an average of about 6 jobs per participant. Granted, this may not be representative of the trends we will see in the future as individuals tend to change jobs



more often, but it is also far from having one job throughout one's life. Therefore, their identity in retirement is salient and clear. These participants, regardless of the number of jobs they have held, have made the transition from work to retirement and now rest comfortably in their new roles.

In conclusion, identity in retirement may be affected by the *role shift, societal images*, or it may not change as in the *new job-same self* theme; however, in most cases, the shift in communication from work to retirement contributes to the shift in identity and individuals deal with that in positive ways.

#### *Summary of Research Question Two*

Throughout the various work experience groups presented here, it is clear that both socialization and identity processes contribute to narrative identity in retirement. In terms of identity, participants narrated themselves as having multiple roles that affected their identity. In the anticipatory group, they projected their roles in work and retirement. The encounter group struggled to define their roles and identity within retirement. The preretirement group understood their current roles and anticipated how retirement would or would not adjust those roles. The retirees articulated multiple previous roles and viewed retirement as causing a shift in those roles, being affected by societal images of the retirement role, or maintaining those roles through new jobs or organizational memberships. Despite the previous research dictating that roles and identity are two very separate concepts, these participants viewed roles as a way to describe their identity. In conjunction with Simpson and Carroll (2008), the roles described here offer bridges of meaning to participants in constructing their narrative identity.

Just as narrative identity processes were described in the answer to research question two, socialization phases were also made evident within the analysis. Identity formation seems to have a parallel process to the socialization phases as described in this study. While many studies involving the phases of socialization limit the study to specific occupations, this study viewed socialization across the life-span, adjusting the phases to match work experience years rather than organizational experience. Understanding and knowledge of identity followed a parallel pattern to the phases of socialization as we have seen them studied before. Anticipatory group members projected identity based on what they had learned about retirement from others. Encounter group members expressed uncertainty about their identity in retirement. Preretirement, or metamorphosis, group members had a clear understanding of themselves as individuals who work. Retirees, or exit group members, had disengaged from their previous roles and were comfortable in their new identities. Narrative identity and socialization processes surfaced as important concepts in studying retirement in multiple life-stages.

## Chapter Five: Discussion

### *Summary of Themes*

The purpose of this study was to explore the evolution of identity in the communication about retirement. Specifically, this study sought to learn how participants constructed their narrative identity in retirement. Eighty-four participants, representing four work experience groups determined by socialization phases, were interviewed inciting narrative self-identity through conversation (Holstein & Gubrium, 2000). Analysis was conducted on the participants as a whole and on each work experience group to determine how participants constructed narrative identity in retirement. The analysis of all participants showed that there is a master narrative of retirement. The analysis of each work experience group resulted in themes for each group.

### *Research Question One*

Analysis of all participants revealed a master narrative of retirement. Like cultural narratives (Richardson, 1990), grand narratives (Boje, 2001), and metanarratives (Somers, 1994), a master narrative is a common story, accepted by members of a cultural group as underlying truth. The master narrative of retirement presented retirement as an opportunity to have freedom from work and worry. Like the American Dream, retirement is discussed as something that is available to everyone, regardless of class. Participants described retirement in metaphors such as the summer vacation or an end-of-the-year bonus. Although the master narrative of retirement is a collective story promoted by all participants, there were some unexplainable fractures in the master narrative. These fractures were named *freedom/routine contradiction* and *individual responsibility*. When

participants in the work experience groups prior to retirement were given a hypothetical situation in which they were the beneficiary of \$10 million, participants did not indicate that they would retire immediately. The *freedom/routine contradiction* occurred when participants indicated a need for the structure provided by work. They described work as a necessary constraint either because they loved their job or because they felt the need for a schedule and routine. Work provided them with a means to be productive and they did not want to retire and be left without those constraints. The *individual responsibility* fracture occurred when participants described people who did not fulfill the master narrative of retirement as it was stated. Participants described individuals who were not able to retire or did not enjoy retirement. Participants said that living out the master narrative of retirement as freedom was an individual responsibility; much like the American Dream is based on individuality. Those who did not enjoy retirement were in that position either because they did not save money adequately or they did not take the initiative to be happy. Those who do not have financial freedom in retirement have only themselves to blame, according to the participants.

Critically speaking the master narrative of retirement promotes a cultural story that simply is not a reality. By believing in the master narrative of retirement, working class individuals are lulled into the belief that as long as they continue to work there will be a reward in the end. The status quo is left unchanged because they believe that if they just work for 30-40 years they will end up with the freedom that retirement offers. Furthermore, the master narrative of retirement promotes the idea that the United States is a classless society. If everyone has access to the ideal retirement, there is no lower class society. Every individual has the opportunity to succeed; however, the truth is that

retirement is an illusion for some who live disadvantaged lives. Finally, for those who do have the means to retire, the master narrative of retirement creates a false sense of hope that even if they do not prepare they will have the opportunity to retire. The master narrative of retirement promotes a myth of freedom for everyone as they age.

### *Research Question Two*

When analyzing each work experience group, the two processes used to guide this research were made evident. First, narrative identity was shown to be constructed in phases that paralleled socialization processes. Furthermore, participants used descriptions of their roles as a bridge to construct their discussion of identity. Also, characteristics that have been found to be prominent in each phase of socialization were made clear within each work experience group. Next I will summarize the themes found in each work experience group.

The anticipatory group revealed a theme of *anticipated identity*, meaning that as they constructed their narrative identity prior to entering their occupations, they anticipated the roles they would fulfill. The anticipatory group included participants who were involved in job training. Some were in college, others were involved in apprenticeships. As in the anticipatory phase of socialization, these group members were still anticipating what their work-life would be like and could only imagine what their retirement identity would be. Individuals in the anticipatory phase of socialization seek information from peers, family members, media, and other areas in order to learn about what it means to work. In this case, as they projected their identity in retirement, they drew upon examples from the lives of those around them, particularly family. Thinking about people they knew who were retired helped them construct their own future identity.

In discussion of their retirement identity, the participants used their anticipated roles to narrate their identity. The theme, *anticipatory identity*, is defined as the early construction of identity focusing on their anticipated roles. Participants described their identity being focused on their family role identity and social role identity. As they narrated their identity, they described a progression and shift between the emphases they would place on their different roles throughout their lives.

Themes in the encounter group centered on the uncertainty that is characteristic of the encounter phase of socialization. Encounter group participants were more than 10 years away from retirement. Just as the encounter phase of socialization is marked by surprise and uncertainty (Jablin, 2001), these participants expressed much uncertainty as they tried to describe their identity in retirement. Four themes emerged in the analysis of the encounter group: *uncertain identity*, *stabilizing uncertainty*, *fear and uncertainty*, and *no uncertain terms*. *Uncertain identity* was characterized by participants who were unable to clearly communicate their narrative identity in the future. These participants struggled to answer questions related to their retirement identity and often communicated their identity in multiple ways without a clear answer. *Stabilizing uncertainty* was described by participants who discussed their identity in retirement as being attached to the relationships they perceived as stable. These participants described how in retirement they intended to center their identity on their family roles. *Fear and uncertainty* was defined as seeing the uncertainty in retirement and fearing the change in identity that could result from it. Participants in this theme narrated their identity as an attachment to their work and communication they received from their jobs. Anticipating life without work made them anxious about their identity in retirement. Finally, *no uncertain terms*

was a theme that included participants who had resolved their uncertainty about their identity and anticipated maintaining that identity during retirement. Participants discussed how their identity is created by aspects of their work that they expect to maintain in retirement, such as social interaction.

In the third work experience group, preretirement, participants viewed their identity in retirement as one that would remain fixed or one that would shift. Like the metamorphosis phase of socialization, the preretirement group members had grown to understand their own identity and therefore could adequately describe how it would or would not change in retirement. Two themes emerged from this group: *fixed identity and adjusting identity*. *Fixed identity* was defined by participants who described themselves as having a core identity. Participants in this theme believed that their core identity had remained the same since childhood. That core identity was often supported by their family members or occupations. Ultimately they did not expect their identity to change after retirement because they felt it had not changed since childhood. *Adjusting identity* was described by participants as they anticipated an adjustment their identity would undergo in retirement. Participants in this category expected their identity to shift after retirement because of the ability to refocus their attention on themselves, because they had experienced an adjustment in the past due to changes in their work life, or by changing their role out of the public eye. For these participants, an adjustment in identity was a welcomed change and did not create the fear retirement produced in some encounter group members.

Retirees, the final group, narrated their identity in retirement in three ways: as a shift in their role, based on societal images, or similar to their work identity. Retired

individuals had experienced the exit phase of socialization from work life and had a clear understanding of the changes their identity had undergone as a result of their exit. Three themes emerged in the retired group: *role shifters*, *societal images*, and *new job-same self*. Most retirees described their identity in retirement as a shift in the roles they had once held. Participants described themselves as having once held roles such as executive, teacher, and supporter. Now, they felt their roles had shifted into roles such as grandparent, friend, and other roles that at times were more consistent with their own identity. Some retirees also described the *societal images* of retirees that they felt shaped their identity. In this theme, participants narrated their identity in response to the images society presents about retirees. Participants perceived that society viewed retirees as unproductive and conservative. While some participants chose to resist those stereotypes, others agreed that perhaps there was some truth to the stereotypes and were accepting of that image. Finally, some retirees described their identity in retirement as unchanged because they continued to work in areas or communicate with individuals that were similar to the jobs they had held during their work life. In the *new job-same self* theme, the maintenance of work-related organizational memberships allowed the retirees to feel that their identity remained the same in retirement.

Three of the themes in the work experience group analysis were highly related to one another. The encounter group's *no uncertain terms*, preretirement's *fixed identity*, and retiree's *new job-same self* all have similar characteristics in that the group members did not anticipate a change in their identity post-retirement or, in the case of the retirees, did not change their identity post-retirement; however, there are distinctions between the groups. *No uncertain terms* was a theme created by encounter group members who



anticipated pursuing new jobs or activities that would perpetuate their previous work identity after retirement. *Fixed identity* in the preretirement group was created when individuals viewed their identity as something that had been the same since childhood. They did not anticipate a change in retirement because they believed their identity had not changed throughout their life. Retirees who discussed the *new job-same self* theme reaffirmed the *no uncertain terms* theme because they were retirees who had pursued new jobs or activities that reaffirmed their work identities.

Overall, this study is important to our understanding of identity, socialization, communication, and retirement. In the sections that follow, I will discuss the implications, practical applications, strengths, limitations, and directions for future research in this area. I will begin with the implications of the current study for theory and topic.

### *Implications*

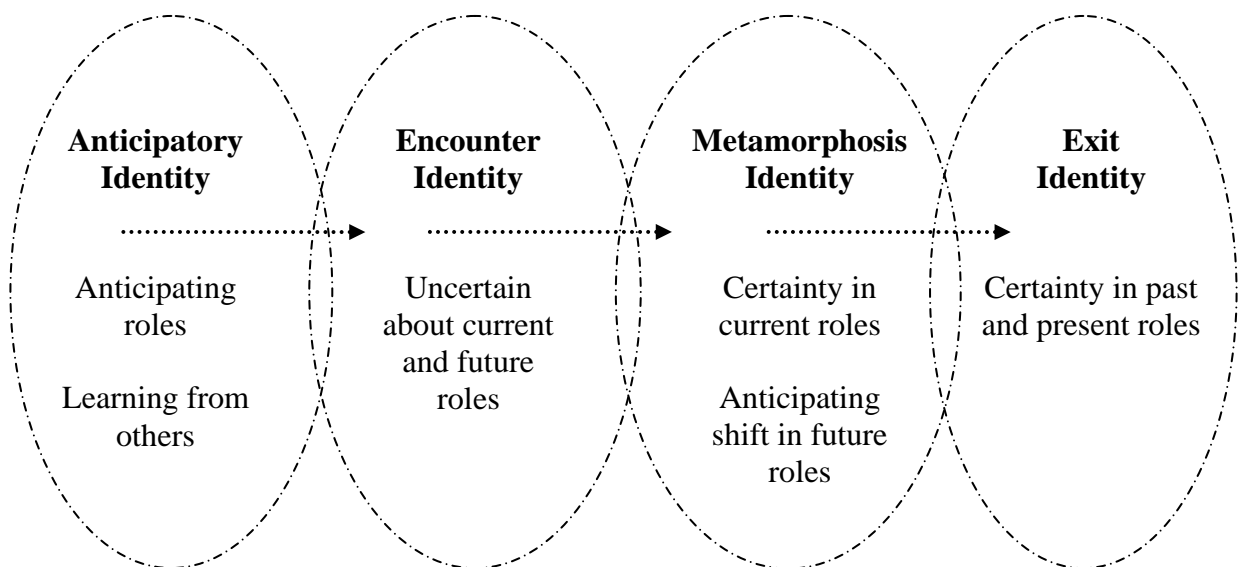
Identity and socialization are important areas of study for organizational communication scholars. This study extends both areas of research by applying identity and socialization to a life-stage previously ignored by organizational communication research—retirement. First, I will explore implications for organizational communication studies of identity followed by an examination of how this study extends the research on socialization. I will also discuss the contribution of this literature to retirement studies.

### *Identity*

*Identity formation phases.* A process of identity formation was revealed in this study as participants described their identity in retirement. Paralleling the socialization phases, identity was constructed and narrated in phases based on work-life experience.

Those who were early in their occupational life, in training, could only guess what retirement would do to change their identity. Individuals who were beyond the training phase, but still early in their occupations, faced much uncertainty and had difficulty answering the questions about identity in retirement. Those who were closer to retirement had more clarity in describing their identity and the anticipated changes in retirement. Finally, retirees had the most experience in life and were confident about their retirement identity. Seeing this progression in identity formation is important for the study of identity. By comparing individuals in each work experience group, identity construction can be roughly viewed as phases. Also, paralleling work experience and identity allows us to see how identity is constructed in conjunction with work.

Consider this model as a representation of the phases of identity formation:



As is represented in this model, the phases of identity are interconnected.

Furthermore, the lines are broken indicating that this process is not fixed, but fluid. Many individuals move into the different phases of identity formation parallel to the socialization phases. Roles and identity are intertwined as individuals re-negotiate their

identity throughout their work-life. In this way, identity formation is parallel to socialization phases throughout life.

*Fluid identity vs. fixed identity.* The fluid nature of identity was also questioned as well as promoted in this study by participants. Some participants did not anticipate a change in their identity in retirement. Those participants expressed that they had a core/fixed identity that was unchanged since childhood. For those participants, they described their identity as one that was created and influenced by their parents. In this way, their identity was socially-constructed at one time and then became a fixed identity. Participants in this study embodied the debate between whether individuals have a core/fixed identity or a socially constructed identity. Participants seemed to promote either one idea or the other. This study raises questions about the differences between how a core identity is narrated and a socially constructed identity is narrated. How do individuals come to understand identity? Is there something specific that draws people to narrate their identity as fixed or socially-constructed? If individuals do hold to a sense of core/fixed identity, why do they insist upon that? Is there a sense of safety in feeling that one has a constant sense of self? Participants could find comfort and certainty in the face of uncertainty by clinging to a fixed sense of self. Have experiences beyond childhood indicated to them that they are an unchanging being? Perhaps there are specific messages communicated to individuals that give them their sense of identity construction. For those who indicated that their identity had been the same since childhood, perhaps their parents communicated certain messages to them that helped them to shape their ideas of identity construction. In terms of individuals who do express that identity is socially-constructed, how do they come to their understanding of identity? Hecht (1993) discussed identity in

terms of dialectical tensions and stated that “identities are both enduring and changing” (p. 79). The participants in this study expressed identity as enduring and changing, with some emphasizing what endured while others emphasized what had changed. While the present study created some awareness of how individuals construct their narrative identity in retirement, there are still important issues to be considered when studying identity as socially-constructed or fixed.

*Role and identity.* Another way participants constructed identity and discussed the changes that would occur in identity during retirement was to talk about their roles. Other researchers have found that roles and identity are closely related (Holmer-Nadesan, 1996; Simpson & Carroll, 2008). Retirement has also been described as a role transition (Barnes-Farrell, 2003). While many scholars call for a separation between role and identity, Simpson and Carroll (2008) called scholars to re-examine roles in the formation of identity. Their data suggested that roles worked as a bridge of meaning for participants in shaping their identity. Participants in this study also described their roles as they anticipated or described retirement identity. Roles such as parent, grandparent, worker, educator, community advocate, and volunteer all surfaced as participants discussed their current identity and their identity in retirement. The questions asked of participants were based on identity, not roles, so the fact that participants made the link from identity to role suggests that indeed roles offered a bridge of meaning for participants in narrating and constructing their identity in retirement. Previous studies of identity linked identity to issues such as gender. Many of the roles described by participants in this study were gender-based, such as mother, grandfather, daughter, and others. In this way, roles did serve as a bridge of meaning between one’s identity and their roles.

*Work-identity attachment.* Roles have often been studied as they related to work. Identity has also been considered as it is related to work. Organizational communication theorists have described identity as something that is defined by occupations. Since Whyte (1956) wrote about the organization man, scholars have been intrigued by the notion that our work somehow defines ourselves. Participants in the current study varied in their degree of attachment to their work. Many understood that identity and work are closely linked for some people, even if they felt a clear separation themselves. Previous research indicates that individuals who do anticipate a change in their identity after retiring from a job feel a sense of loss (Weiss, 2005); however, participants in this study overwhelmingly welcomed retirement and the changes inherent within it. Only a few individuals in the encounter group were concerned about how their identity would change in retirement. That anticipation and excitement was partly due to the proliferation of the master narrative of retirement. Individuals often focused on how retirement would change their identities for the better. For example, in retirement they could be a world-traveler, photographer, artist, business owner, grandmother, or grandfather.

*Master narrative and identity.* The master narrative of retirement also created an opportunity to further the study of cultural narratives and how they shape identity. Identity is socially-constructed and therefore, cultural narratives play a role in shaping how our self-narratives are understood. By learning about the master narrative of retirement, we begin to see how individuals construct their own retirement narrative and weave it together with expectations built on the master narrative of retirement. No matter what they see as their identity now, participants anticipate a retirement identity filled with the positive benefits promoted in the master narrative of retirement. Like the American

Dream, the master narrative of retirement promotes the idea that the United States is a classless society. Individuals who are of lower class are seduced by the master narrative into believing they have the same advantages as anyone else. Also, those who are financially secure believe they do not have to prepare for retirement because the benefits are automatic. This furthers the study of master narratives and helps us understand why individuals anticipate positive changes for their identity in retirement, even if those changes are unrealistic.

*Stereotypes and identity.* While the overall message from participants about retirement was positive, a few participants expressed some anxiety when discussing how identity is attached to work, specifically in the encounter group. Stereotypes of retirees promoted by society, stating that retirees are old and unimportant to society, made some individuals fear how their identity would change in retirement. Those stereotypes re-emerged in the retirement group showing that the images that individuals perpetuate when they are young are then applied to them when they age. This provides an interesting connection between stereotypes and identity. Other researchers have also studied how certain aspects of our identity are affected by stereotypes (Allen, 2004). Stereotypes of retirees and the way they contribute to self-narrative construction is an important contribution of this study because it is not the same stereotype that is communicated for aging (Trethewey, 2001). The retirement stereotype is directly related to work. When one worked, they were productive, now they are retired so they are unproductive. The retired stereotype may also enact aging stereotypes. As individuals age, they are expected to decline in physical and mental ability (Allen, 2004; Trethewey, 2001). Some participants

indicated that when people hear retired, they think you are old. Therefore the stereotype of retirees projected by society is a catalyst for the aging stereotype.

*Prospective narrative identity.* The retired stereotype was revealed not only by the retirees but also by the encounter group participants who were more than 10 years away from retirement. This study extends the borders of most narrative identity research by asking participants to project what their identity will be in the future. Much of the research on narrative identity has focused on a retrospective account of narrative identity and how individuals narrate their life stories (McAdams, 2001; Singer, 2004). While the retirees in this study did a retrospective account of narrative identity, the other participants in this study narrated their identity in a prospective sense—imagining what their identity in retirement would consist of and drawing upon the knowledge and experiences of others to construct what they saw as a probable story for their own life. Through this study, the borders of narrative identity are expanded to include both the retrospective and prospective views of the self.

### *Socialization*

*Retirement and exit.* In addition to expanding identity theory, this study also extends the study of socialization. Socialization has been criticized for depicting the assimilation of organizational members in distinct phases and for only providing a view of socialization within one organization. This study extends the process of socialization by including retirement as a topic in discussions of exit. Prior to this study, exit has been studied within the areas of voluntary and involuntary turnover with just a few exceptions (Avery & Jablin, 1988; Lemus, 2007). Retirement is a common form of exit that may be voluntary or involuntary. Participants in this study who were retired experienced both

voluntary and involuntary turnover. They chose to retire, took early retirement, or were dismissed and forced to retire. Retirement extends exit literature by providing insight into the exit phase from those who are exiting from the working phase of life as well as leaving a job.

*Expanding the phases.* This study also extends socialization literature by adding to the complexity of the phase model of socialization. Participants from all work experience groups expected that they would retire one day. While individuals do not necessarily make specific plans to exit through quitting or termination, individuals do seem to plan to exit working life through retirement. Participants in the anticipatory and encounter groups often mentioned that they had not given retirement much thought, but when asked if they expected to retire one day, the answer was affirmative. Through the expectation of retirement, and in some cases the planning and communicating about retirement, participants in all phases of socialization participate in discursive construction of the exit process. This adds to socialization literature by viewing exit as a process an individual considers throughout their work life. By planning for retirement early in their life, individuals participate in the exit phase of socialization as early as anticipation. One participant said that her young son had made plans for her retirement, saying that he will buy a recreational vehicle and drive his parents around the country when they retire. This is just one example of how children as young as elementary school age are learning about retirement and what retirement means. That makes retirement a vitally important topic of study and one that we should continue to explore and understand.

*Work-life socialization.* Further, socialization literature has been criticized for exclusively targeting the way individuals are socialized into one organization and some



researchers have responded by suggesting new processes of socialization that broaden the scope (Lair, 2007). The present study broadens socialization research by considering the phases of socialization as a life-span. Participants were not asked, nor did they describe, their work life as exclusive to one organization or occupation. Rather, the broader definition of socialization phases allowed individuals to discuss their assimilation into work as a whole. Whether they had worked in only one job or many, participants did experience issues described in socialization and assimilation literature. The traditional phases here denoted work experience groups rather than experience within one job and one organization. Through this study, a scholarly perspective on the use of socialization literature is broadened to include a more expansive definition of phases that have been so heavily criticized.

### *Retirement*

*Retirement and communication.* Retirement literature has grown as a result of this study as well. While other fields such as gerontology, sociology, and economics have studied various aspects of retirement, none has focused on the communication issues that arise out of this important life phase as they relate to identity and work. This study expands that literature by placing emphasis on the communicative elements of retirement and specifically how identity is created and communicated about and within the retirement phase. Furthermore, this study revealed the importance of communication received at work and how that communication aided some participants in defining themselves. Through discussions of retirement, it became clear that one way identity is affected by retirement is through the loss of that work communication. Communication issues were relevant to discussions of retirement through each phase of socialization.

Anticipatory group members discussed the ways in which they learned about retirement through the communication of their family members, peers, and the media. Encounter group participants experienced communication within the workplace that helped to create their narrative identity, which would be affected by retirement and the loss of that communication. Preretirement group members had experienced work communication and anticipated communication as it would shift in retirement. Retirees discussed communication with those who were planning to retire as well as with other retirees, all of which contributed to their narrative identity in retirement. Retirement is an area rich with possibilities for organizational communication research.

*Broadening population.* In addition to the communication emphasis being added to the study of retirement, this study also incorporates perspectives from multiple types of people in various age groups. Previous studies have not considered how individuals in all phases of life view retirement. While some studies did discuss retirement from the perspective of those who had not yet retired, those individuals were close to retirement age, just as the preretirement participants in this study were close to retirement age. The present study expanded the knowledge of retirement by collecting information from individuals who are still in job training, early in their occupation, nearing the end of their work life, to retirees. Although those who were not as close to retirement age as others did not provide as much depth in discussion as those who had retired, there is much to learn about the way society constructs the life-phase of retirement from the viewpoint of individuals in job training. Allowing for a comparison of individuals from multiple phases of work-life provides a new picture of retirement that previous researchers have

not yet presented. Through this, we can learn about the influence of communication about retirement in all phases of life and the importance of this life-phase to all individuals.

### *Practical Applications*

The findings provided in this study lead to practical applications that can be used to aid individuals in retirement preparation. Specifically, the results of this study suggest opportunities for helping individuals reduce uncertainty in retirement through formal, supportive groups and retirement training.

*Reducing uncertainty through supportive groups.* To further understanding about retirement, scholars should apply what has been found in this study to aid in individuals' adjustment to retirement. First, participants in work experience groups before retirement (anticipatory, encounter, and preretirement) often had questions about retirement that went unanswered by their organizations. It seemed that those who were seeking information did so from family or other retirees; however, there was uncertainty surrounding life in retirement that could be reduced. Those who were afraid of the changes in their identity post-retirement often have that fear because they needed the communication they received from working. Annual performance reviews from work or other supportive work-related communication were important to their sense of self. Those who rely on supportive communication from work should find other means of receiving that communication after retirement. One answer for this problem of a loss of social, supportive communication could be the formation of retirement groups. Self-help groups are often created to help individuals adjust to a role change (Ebaugh, 1988). Thus, a support group for new retirees could be helpful to those adjusting to retirement to continue to have the social, supportive communication they are no longer receiving from

work. Whether it is from family, friends, another job, or some other means, supportive communication may be a key to self-worth and identity for individuals who depended on that communication from work to shape their identity.

*Reducing uncertainty through training.* Another way to reduce the uncertainty created by retirement is to create a retirement training program that communicates about more than just financial planning. Research has been conducted that shows individuals close to retirement work to reduce uncertainty by seeking information about financial, health, and social status issues (Lemus, 2007). Most retirement programs provided by organizations, if any, simply discuss financial planning for retirement. Likewise, retirement ceremonies often honor the past work-life of the individual. Training for retirement that goes beyond financial planning into life-planning might assuage the fears that can come with retirement. Life-planning training in all stages of socialization might also aid in the reality that not all individuals will participate in retirement in the way that they may think. If the master narrative of retirement is revealed, individuals who do not have the means to plan for retirement can be emancipated from their illusions. Knowing that retirement is not an automatic ticket to freedom may encourage individuals of lower socioeconomic class to create change in their current situations, thereby breaking the cycle of their oppression. While this seems like an insurmountable task, groups of individuals can rise up and work for change together. Even those who are powerless may be able to band together and create change in their situations. Furthermore, as a society, we should create structural changes to break the cycle of oppression and subordination of lower class individuals. In terms of those who are not of lower socioeconomic class, they often do not adequately prepare themselves for retirement because they are seduced by

the master narrative. One important aspect of the master narrative is the understanding that this kind of cultural story is highly difficult to dispel. By being presented as an underlying truth, master narratives take hold of our understandings of what they describe. If proper life-planning sessions are held, individuals may learn what they can do to prepare for retirement and be provided with a “realistic job preview” of sorts for retirement which could serve to help break-down the master narrative of retirement.

Communication about retirement through supportive, self-help groups and preretirement training may be a key in helping individuals prepare for and adjust to retirement. As the master narrative would suggest, retirement is somewhat of a mystery. Individuals think they know exactly what it is until they are faced with harsh realities. Perhaps by applying this research through practical applications, the reality of retirement will be made evident and positive changes can occur.

### *Strengths*

*Contribution to organizational communication.* The first strength of this study is its contribution to the field of organizational communication. By studying a topic that has not previously been addressed, this study opens a new area of research possibilities that could be studied using multiple theories and methods. While organizational communication has learned much from previous studies of organizational exit, this study broadened the scope of exit research by including an important type of exit not previously studied. Retirement is a form of exit that manifests in both voluntary and involuntary forms. This study adds to the existing literature regarding exit and socialization by examining an important life phase not previously considered.

*Breadth of participants.* Furthermore, the amount of participants and their varied experiences adds a breadth to this study which is a clear strength. Rather than limiting our understanding of retirement to those who are retired, this study provides descriptions of retirement and communication from individuals in all stages of work experience.

Similarly, many occupations are represented by the participants, providing a picture of multiple understandings of retirement. All participants were interviewed in person which allowed for rapport to be developed. In fact, many participants were interviewed in their own home. The retirees interviewed in their homes often felt so comfortable with the interviewer, after the recorder was turned off they requested to show the interviewer around their home, show her pictures, and encouraged more informal communication.

*Depth of participants.* Another strength of this study is that by interviewing at least 20 individuals in work experience groups based on each phase of socialization, comparisons can be made between different groups of individuals. Saturation was reached and exceeded in each work experience group. Therefore, this study has found themes about each group that can show the evolution of thinking about identity in retirement across the life-span. Although some similarities can be seen between the groups, each group offered some unique perspective about identity in retirement that paints a picture of the identity construction in retirement throughout all phases of life.

#### *Limitations*

*Participant variety.* While this study does have strengths, weaknesses also exist. First, although a strong effort was made to interview individuals who were of lower socioeconomic status, many participants were middle class or higher. Since middle class is average, it is understandable that they would comprise a majority of the population in

the study, however the number of individuals who would represent lower socioeconomic levels was not as high as the researcher would have preferred. Efforts to interview more individuals in lower class situations were made, but the results were somewhat limited. Refer to the demographic charts in Appendix F for more details on each participant. Individuals of lower socioeconomic class were often difficult to find, unwilling to participate, or did not return multiple communication attempts. Likewise, the retirement group is somewhat homogenous in race. One interviewee, who works closely with individuals of lower socioeconomic class, suggested that it may be difficult to find retirees of lower socioeconomic status and varied racial background because those individuals do not live as long as higher class, Caucasian individuals, and therefore may not spend much time in retirement if they retire at all. When considering the participant group as a whole, socioeconomic class and race were varied, however some groups were less heterogeneous than others. Along this line, another limitation to this study is the fact that all retirees who were interviewed were living on their own. Retirees were healthy enough to take care of themselves and did not need to be in full-time care facilities. Perhaps those with declining health who were unable to live on their own would have a different view of retirement. This study cannot answer that question.

*Outlook on retirement.* The master narrative of retirement may be affected by the characteristics of the participants. For example, the participants who were interviewed were mostly highly agreeable to being interviewed about retirement. Many indicated that they looked forward to talking about it and proceeded to gush over the excitement they felt anticipating retirement. Perhaps those who refused to be interviewed did not have a positive outlook on retirement and that is why they refused. The limitation of some lack

of variation in the population may influence the findings here. Future studies should center more on individuals in lower socioeconomic classes to expand what has been found in this study.

*Audience.* Narrative construction and performance of identity are audience centered (Goffman, 1973; Holstein & Gubrium, 2000). It is important to note that the narrative identity I learned from participants may have been influenced by my presence. Talking to other individuals or within a group rather than to a researcher studying retirement may change the story as it is constructed. Therefore, what is presented here is a metaperformance of identity that is probably influenced by the audience.

#### *Directions for Future Research*

Retirement is a subject that organizational communication scholars have not previously studied. Therefore, there are multiple opportunities for future research defined by this study. I will talk about those ideas in this section.

*Socialization into retirement.* First, anticipatory socialization is often discussed in terms of preparing someone for entering work. Individuals in this stage learn what it means to work through multiple influences including communication with friends or family, media, or teachers. Role expectations for retirees are unclear. As such, participants in this study referred to multiple ways they learned about retirement, such as observing family members. It would be valuable to consider socialization into retirement as an area of study. How are individuals socialized into the retirement role, if at all? As suggested previously in this chapter, often individuals are not given information about retirement to reduce uncertainty except perhaps financial information; however, there is



much more to life in retirement besides the financial aspects. Socialization into retirement could provide a smoother transition for individuals fearing the retirement phase of life.

*Media and retirement.* In accordance with socialization into retirement, a few participants—particularly in the anticipatory group—referred to the influence media has on their views of retirement. They mentioned television shows, commercials, and posters that depicted retirement in a particular light and thus influenced the way they saw it. This makes sense when one considers the master narrative of retirement as positive and hopeful. Financial companies produce commercials about financial planning that depict older adults on the beach, traveling in recreational vehicles, or rock climbing, communicating messages to those who watch the commercials that all retirees have the ability to travel and be active. Combining the two areas of organizational communication and media, it would be beneficial to examine how media socializes individuals into their ideas about retirement and contributes to the master narrative of retirement.

*The retirement celebration.* Another form of communication about retirement occurs in the retirement celebration. Rites and rituals are an important part of organizational communication in the study of culture (Eisenberg & Riley, 2001). Many of the retired participants in this study did participate in at least one retirement celebration, often provided by their organization. Observation of these celebrations would provide insight into the transition from work to retirement as well as the culture of the organization itself. For example, does the organization provide a different party for each retiree, or is everyone who is retiring invited to participate in the same party every year? Some retirees had multiple parties—one provided by work, one from family, and one with friends. Other retirees were not given any kind of party. Those without a party were

often left out because they were forced to retire or they were so disillusioned by the organization at the point of retirement that they refused to celebrate. Future research should examine these retirement rituals and the meanings they communicate both to the organizational members left behind and the retirees.

*Retirement advice.* Communication could also benefit from the study of retirement advice. A few retirees discussed the advice they received from other retirees before they retired and how helpful that was. Participants also indicated that they give advice to people they know who are thinking of retiring. Future research should study what advice is being communicated by these individuals. What is the nature of it? What subjects do they cover? Do they only give advice when asked for it? Does their advice come from experience? How does the advice affect the receiver? What is the relationship of retirement advice to the master narrative of retirement? Often when I asked retirees in the interviews if they had anything else to say about retirement that I had not previously asked them about, they would answer that question in the form of advice. It seemed that these individuals wanted to help others who were considering retirement. Future research would benefit from the study of advice communicated by retirees.

*Post-retirement communication from work.* Future research should also consider how communication post-retirement affects a retiree's adjustment to retirement. Retired participants in this study mentioned communicating with former coworkers about the individuals who replaced them. One such participant commented that the person who replaced her was a younger person who did not fulfill the role in the way the participant would have hoped. The person who took her place would leave early and not complete work on-time. This greatly concerned the participant to the point that she told her former

coworkers that she just could not hear those stories any more. She ceased communication about her former job based on the fact that it was impairing her ability to adjust to retirement. Hearing those stories made her want to return to work, or at least made her regret retiring because of the pain it was causing her former coworkers. Future research about communicating with former coworkers post retirement would allow for deeper insights into how communication post-retirement affects the retirement adjustment.

*Alternatives for data collection.* The data collected here presented self-narrative construction about retirement based on one interview conversation. While these interviews were helpful and revealing, future studies should consider alternative forms of data collection in order to compare the day-to-day experiences of retirees. Retirement was presented as highly positive by these participants. Perhaps that is partially due to social acceptability. If participants were asked to keep a journal for a period of time (Berman, 1994), perhaps beginning just before retirement and ending several months after retirement, the changes in attitude toward retirement could be documented. It seems obvious that there are struggles in retirement; however those seem to be de-emphasized by the participants in this study. Future works that incorporate longitudinal designs may provide insights into the reality of identity re-negotiation in retirement.

### *Conclusion*

This dissertation studied the communication of identity in retirement through self-narrative construction. After interviewing eighty-four participants in four work experience groups, it is clear that identity in retirement differs in some ways based on one's work experience group, but all groups have some commonalities. This study provides a look at a form of exit that many individuals will experience in life, but has not

been previously studied. Retirement has become an expected phase of life. Organizational communication scholars should continue to study retirement as an important part of an individual's work life.

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## Appendices

### Appendix A

#### Interview Guide- Anticipatory

1. Describe the item you brought that symbolizes retirement. Why does this symbolize retirement to you?
  - a. How do you see yourself fitting that image when you retire?
  - b. How do you feel about that?
  - c. What do you need to do to avoid/achieve your vision?
2. Describe your first occupation after you're done with this time in your life.
  - a. What will be your role?
3. Describe what you expect a typical day will be like.
4. After you have entered your career, if you found yourself over \$10 million richer (won the lottery, inheritance, etc.) how would your work change?
  - a. Would you continue to work?
  - b. If so, in your chosen career or in another job?
5. Describe someone you know who is retired.
  - a. Tell me a story about them.
  - b. When you retire, do you expect to be like them or different from them?  
  
How?
6. When do you plan to retire?
7. What have you heard from others about retirement (professors, parents, etc.)?
  - a. How does that affect you?
  - b. Have they told you any stories about retirement and what it's like?
8. Describe the life of a typical retiree.

## Interview Guide- Encounter

1. Describe the item you brought that symbolizes retirement. Why does this symbolize retirement to you?
  - a. How do you see yourself fitting that image when you retire?
  - b. How do you feel about that?
  - c. What do you need to do to avoid/achieve your vision?
2. Tell me about your job.
  - a. Tell me the story of how you entered the organization?
  - b. What is your favorite part of the job?
  - c. What is your least favorite part of the job?
3. What about your job makes you want to continue working in it?
  - a. What about your job makes you wish you could retire?
4. Suppose one day you found yourself over \$10 million richer (won the lottery, inheritance, etc.), how would your work change?
  - a. Would you continue to work?
  - b. If so, in the job you have now or in another job?
5. Describe the life of a typical retiree.
  - a. Describe the life of a typical retiree in your field.
6. Describe someone you know who is retired.
  - a. Tell me a story about them.
  - b. When you retire, do you expect to be similar to them or different from them? How?
7. When do you plan to retire?
  - a. How will your relationships change with current coworkers after you retire?
8. Tell me about specific conversations you've had about retirement.
  - a. With coworkers

- b. Parents
- c. Spouse or other family members
- d. Friends
- e. Spiritual advisor
- f. Others

9. What are your plans for after you retire?

- a. Tell me about what activities you will participate in.
- b. Tell me about your financial expectations.
- c. How do you envision your life with your family after retirement?

## Interview Guide- Preretirement

1. Describe the item you brought that symbolizes retirement. Why does this symbolize retirement to you?
  - a. How do you see yourself fitting that image when you retire?
  - b. How do you feel about that?
  - c. What do you need to do to avoid/achieve your vision?
2. Tell me about your job.
  - a. Tell me the story of how you entered the organization?
  - b. What is your favorite part of the job?
  - c. What is your least favorite part of the job?
3. What about your job makes you want to continue working in it?
4. What about your job makes you wish you could retire?
5. Suppose one day you found yourself over \$10 million richer (won the lottery, inheritance, etc.), how would your work change?
  - a. Would you continue to work?
  - b. If so, in the job you have now or in another job?
6. Describe the life of a typical retiree.
  - a. Describe the life of a typical retiree in your field.
7. Describe someone you know who is retired.
  - a. Tell me a story about them.
  - b. When you retire, do you expect to be similar to them or different from them? How?
8. When do you plan to retire?
  - a. How will relationships with your current coworkers change after you retire?
9. Tell me about specific conversations you've had about retirement.
  - a. With coworkers
  - b. Parents

- c. Spouse or other family members
- d. Friends
- e. Spiritual advisor
- f. Others

10. What are your plans for after you retire?

- a. Tell me about what activities you will participate in.
- b. Tell me about your financial expectations.
- c. How do you envision your life with your family after retirement?

## Interview Guide- Postretirement

1. Describe the item you brought that symbolizes retirement. Why does this symbolize retirement to you?
  - a. How do you see yourself fitting that image?
  - b. How do you feel about that?
2. Tell me about your former job.
  - a. Tell me the story of how you entered the organization?
  - b. What was your favorite part of the job?
  - c. What was your least favorite part of the job?
3. What was important to you about working?
  - a. What was valuable about it?
4. What is important to you now?
5. What do you miss about working?
6. Tell me the story about how you decided to retire.
7. Tell me the story of how you told your boss/coworkers.
  - i. Family
  - ii. Friends
  - iii. Others
8. Was there any kind of celebration or ceremony honoring you when you retired? Tell me about that.
9. Tell me the story of your last day at work.
10. What did you expect retirement to be like? Why did you have these expectations?
  - a. How have those expectations been met?
  - b. How have those expectations not been met?
11. Describe a typical day for you.
  - a. Who do you talk to?
  - b. Tell me about the best day you've had since you retired.
12. How has your family-life changed since you retired?

- a. How has your communication with coworkers changed since you retired?
- b. What is your favorite thing about retirement? Least favorite?

## Appendix B

### Introduction to Potential Participants

Hi. My name is Francie Smith and I am a doctoral candidate in the Department of Communication at the University of Missouri-Columbia. \_\_\_\_\_ suggested that I contact you about a study that I am conducting on retirement. You will be asked to participate in one open ended interview lasting between ½ hour and 1 ½ hours, depending on how much you have to say. I will record our interview so that I can use what you say in my research. What you say will remain confidential. Then, if you like, you will be given the opportunity to act as a member check to my findings. That means that you give me feedback on how well the results of the study reflect your experience. This should last between 10 minutes and ½ hour, depending on how much you have to say. Total time for the study, then will be between ½ and 2 hours, depending on how many times we meet and how much you have to say. Would you be willing to participate in my study?



## Appendix C

### Consent Form

- Project Title:** Communication and the Retirement Process
- Researchers:** Francie Smith is a graduate student investigator in the Department of Communication at the University of Missouri-Columbia. Debbie Dougherty is the project advisor. She is an associate professor in the Department of Communication.
- Purpose:** I will be conducting a study using interviews to look at how you communicate about retirement. You may also choose to read and respond to the results of the study. You must be employed or have retired from employment and be over the age of 18 to participate in this study.
- Time:** The study should take between ½ and 2 hours, depending on how much you choose to participate and on what you have to say. Interviews will be audio recorded. After data analysis, you will be given the opportunity to verify and comment on my findings. That will take approximately 10 minutes to 30 minutes.
- Voluntary:** Your participation is voluntary. You may quit at any time and you may refuse to answer any questions.
- Risk:** There is minimal risk involved with the study. There is no more risk than you would experience in your daily interactions.
- Benefits:** The results of this study may help individuals understand how communication about retirement affects the retirement process. Communication effectiveness may be enhanced by the results.
- Confidential:** Neither your identity or the identity of any organization will be revealed in either transcripts, written documents, or verbal presentations of the data. The following steps will be taken to protect your identity and confidentiality.
1. Consent forms will be separated from the data.
  2. Personal identifying information will be eliminated from the transcripts and any reporting of the data.
  3. You can refuse to answer any question asked.
  4. Audio recordings will be kept on a secured computer.
- Contact:** If you have any questions, feel free to contact Francie Smith, at 573-864-0249. You may also e-mail her at [frances.smith@mizzou.edu](mailto:frances.smith@mizzou.edu). Debbie Dougherty may be reached at 573-882-0300.
- Questions:** If you have any questions about your rights, contact Campus IRB:  
Office of Research  
483 McReynolds Hall  
Columbia, MO 65211  
573-882-9585
- Thank you for your participation.  
Francie M. Smith  
Graduate Student Investigator

Signing this consent indicates that you understand and agree to the conditions mentioned above.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Appendix D

Demographic Form

Age: \_\_\_\_\_

Gender:            Male        Female

Racial orientation: \_\_\_\_\_

Marital Status:    Single        Married        Divorced        Widowed

Number of children: \_\_\_\_\_

Number of children living at home: \_\_\_\_\_

Job title (or former job title): \_\_\_\_\_

Average income per year: \_\_\_\_\_

Number of years you have worked: \_\_\_\_\_

Number of years you have worked in the current job: \_\_\_\_\_

or

Number of years you worked in the job you retired from: \_\_\_\_\_

Number of years you have been retired: \_\_\_\_\_

Number of jobs you have held: \_\_\_\_\_

Appendix E

Transcriber Confidentiality Agreement

This research is being conducted by Francie Smith, a doctoral candidate at the University of Missouri. The purpose of this research is to study communication in the retirement process. Participants have been assured that the interview data will remain confidential. All names and other identifying information will be removed from the transcripts after they are completed.

I, \_\_\_\_\_, the transcriber, agree to:

1. keep all information confidential by not discussing or sharing research information in any form or format (e.g., audio recordings, transcripts, names of participants) with anyone other than the researcher.
2. keep all research information secure while in my possession, including audio recordings, transcripts, disks, or any other research information.
3. return all research information in any form or format when the research tasks are completed, including audio recordings, transcripts, disks, or any other research information.
4. after consulting with the researcher, I will erase or destroy all research information I have remaining in any form or format regarding this project that is not returnable to the researcher. This includes information stored on a computer hard drive.

\_\_\_\_\_  
Name (printed)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Appendix F  
Demographics- Anticipatory Group

Number	Age	Gender	Racial Orientation	Level of Education	Marital Status	Number of children	Anticipated Occupation	Anticipated Income	Current Job
A 1	22	F	C	HS	S	0	Business- HR	35,000	N/A
A 2	23	F	Asian	Masters	Single	0	Teacher	37,000	Teacher
A 3	18	F	C	HS	S	0	Journalism	Unknown	Waitress
A 4	23	M	C	HS	S	0	Cruise Industry Worker	Unknown	Student
A 5	22	M	C	HS	S	0	Researcher/Scientist	60,000	Manager
A 6	23	F	AA	BA	M	4	Attorney	65,000	Student
A 7	30	M	AA	NR	M	4	Research/Teaching	NR	Graduate Teaching Assistant
A 8	23	M	C	HS	S	0	Sales Representative	80,000	Construction
A 9	21	M	C	HS	S	0	Accounting	40,000	Kovac's Fireworks
A 10	18	F	C	HS	S	0	Internist	70,000	Secretary
A 11	21	M	AA	HS	S	0	Personal Financial Planner	Unknown	N/A
A 12	22	M	C	HS	S	0	Unknown	30,000	N/A
A 13	22	M	C	HS	S	0	Sales Representative	50,000	Bartender
A 14	22	M	NR	HS	S	0	Unknown	Unknown	N/A
A 15	22	F	C	HS	S	0	Pharmacist	75,000	Productions Assistant
A 16	19	F	C	HS	M	0	Teacher	35,000	Waitress
A 17	25	M	C	HS & HVAC degree	S	0	Sheet Metal Worker	50,000	Sheet Metal Worker
A 18	35	M	C	HS	M	1	Sheet Metal Worker/Welder	60,000	Welder/Shop Owner
A 19	39	M	C/Native American	HS- Certs.	S	2	Sheet Metal Worker	45,000	Sheet Metal Worker
A 20	26	M	C	Associates	S	0	Sheet Metal Worker	Unknown	Sheet Metal Worker

## Demographics- Encounter Group

Number	Age	Gender	Racial Orientation	Level of Education	Marital Status	Number of children	Number of children living at home	Job Title	Avg income per year	Avg household income per year	Number of years worked	Number of years in current job	Number of jobs held
E 1	47	M	C	Master's	M	3	3	Research Associate	50,000-80	--	24	6	6
E 2	37	F	C	Master's	M	2	2	Media Specialist	57,000	85,000	15	15	4
E 3	38	M	C	Master's	M	3	3	Media Specialist	50,000	75,000	20	12	2
E 4	34	M	C	Bachelor's	M	2	2	Assistant Director of Admissions	42,000	70,000	12	7	3
E 5	45	F	C	College- 1 yr	M	4	2	Secretary	16,000-18	46,000	25	5	6
E 6	31	F	AA	High School	S	1	1	Secretary	25,000	--	10	1/2 yr	5
E 7	39	M	C	Juris Doctor (Law Degree)	M	3	3	Associate Minister	20-55,000	55,000	14	2	3
E 8	43	F	C	High School	M	0	0	Team Lead/Graphic Artist	38,000	70,000	26	16	7
E 9	28	F	H	Bachelor's	D	0	0	Computer Support Technician	36,000	36,000	8	2.5	4
E 10	26	M	C	Bachelor's	M	0	0	Marketing Manager	40,000	62,000	5	5	1
E 11	29	M	C	Associate's + Certifications	M	0	1	Computer Support Technician	35,000	55,000	10	4.6	5
E 12	43	F	AA	Some college	D	3	3	Secretary	26,000	26,000	28	10	3
E 13	29	M	C	MD	M	2	2	Resident physician	45,000	45,000	2	1	1
E 14	39	M	C	Master's	M	3	3	Research Associate-Economist	50,000	70,000	17	8	4
E 15	26	F	C	High School	M	2	2	Wiring Technician	23,000	73,000	10	4	4
E 16	34	M	H	Master's	S	0	0	Latin America Projects Director	50,000	50,000	10	2	5
E 17	43	F	AA	Associates	S	1	1	Secretary	33,000	33,000	23	2	7
E 18	28	F	AA	Bachelor's	D	2	2	Social Service Worker II	32,000	42,000	11	4 months	7
E 19	29	F	C	High School	D	2	2	Office Secretary	20,000	20,000	15	6 months	6
E 20	34	M	African	Master's	M	0	0	Business and Technology Analyst	50,000	95,000	4	8 months	4

### Demographics- Preretirement Group

Number	Age	Gender	Racial Orientation	Level of Education	Marital Status	Number of children	Number of children living at home	Job Title	Avg income per year	Avg household income per year	Number of years worked	Number of years in current job	Number of jobs held
P 1	53	F	C	Some college	M	2	0	Casino Supervisor	55,000	--	14	4.5	N/A
P 2	48	M	Asian	Master's	M	2	0	Casino Dealer	100,000	--	32	2	Countless
P 3	52	M	C	High School (Some college)	M	3	1	Auto Technician	32,000	52,000	37	31	7
P 4	61	M	C	NR	M	2	0	Professor	175,000	175,000	42	11	3
P 5	55	F	C	Doctorate	M	1	0	Professor and Chair	120,000	150,000	34	5	5
P 6	57	F	AA	Doctorate	W	3	0	Superintendent	> 100,000	> 100,000	30	4	10
P 7	47	F	C	Bachelors	M	5	1	Administrative Assist/Marketing	42,000	85,000	17	5 1/2	4
P 8	56	F	C	Master's	M	3	0	Fellowship Mentor/Teacher	70,000	135,000	28	18	7
P 9	55	F	C	Master's	D	3	0	Administrative Assist to Super	56,000	56,000	20	2	9
P 10	60	F	C	Associate's	D	2	0	Receptionist	30,000	30,000	NR	18	NR
P 11	50	F	C	2 year college	M	3	3	Secretary to Director of IITS	24,000	54,000	24	4	6
P 12	47	F	C	Master's	M	2	2	Library Media Specialist	50,000	100,000	26	20	3
P 13	46	M	C	Bachelors	M	2	2	Manager	78,000	86,000	20	1	6
P 14	51	M	USA	High School (additional professional training)	M	4	1	Business Owner	100,000	100,000	30	30	1
P 15	45	F	C	Ed. D.	M	6	1	Principal	108,000	150,000	24	9	5
P 16	52	F	C	Ed. D.	M	2	0	Assistant Superintendent	NR	NR	30	1 week	9 (2 orgs)
P 17	59	M	C	High School (2 yrs college)	M	2	1	Director of Facilities and Services	95,000	120,000	41	29	3
P 18	53	F	C	Master's	M	2	1	Associate State Extension Specialist & Instructor	60,000	126,000	21	14.5	5
P 19	61	M	C	Master's	M	2	0	Pulpit Minister	68,000	68,000	43	34	2
P 20	55	F	C	High School	M	2	0	Administrative Specialist III	35,000	75,000	30	20.5	5
P 21	43	F	Asian	NR	M	1	1	Business Owner	260,000	260,000	17	11	1

## Demographics- Retired Group

Number	Age	Gender	Racial Orientation	Level of Education	Marital Status	Number of children	Number of children living at home	Job Title	Avg income per year	Avg household income per year	Number of years worked	Number of years retired	Number of jobs held
R 1	68	M	C	--	M	2	0	VP Customer Contracts	--	--	37	11	15
R 2	58	F	C	High School	M	2	0	Secretary	42,000	\$65,000	27	2	3
R 3	65	F	C	--	M	5	0	Court Clerk	40,000	\$55,000	40	4	10
R 4	67	M	C	Bachelor's + Prof. Certifications	M	5	0	Self-employed	40,000	\$55,000	50	6	2
R 5	67	M	C	Doctorate of Medicine	M	4	0	Physician-Chair of Infectious Diseases	150,000	\$150,000	40	3	2
R 6	58	F	C	Master's + 30 hrs	M	0	0	Director of Guidance	75,000	\$120,000	36	7	3
R 7	57	F	NR	Master's	M	4	0	Teacher	40,000	\$190,000	31	1	6
R 8	72	M	C	High School	M	2	0	Civil Engineering Technician	38,000	\$41,000	48	13	2
R 9	59	F	C	Master's	S	0	0	Director, Bus. Educ.-DESE	53,000	\$53,000	32	5	2
R 10	58	F	C	Ed. Specialist	M	1	0	Autism Consultant	52,000	\$100,000	36	3 weeks	3
R 11	58	F	C	Master's	M	2	0	Media Director	45,000	NR	21	1	5
R 12	71	M	C	Bachelor's	M	4	0	Agricultural Statistician	126,000	\$150,000	50	7	1
R 13	57	M	C	Ph. D	D	4	1	Director of Instructional Information	140,000	\$140,000	34	1	2
R 14	66	F	C	Bachelors (4 yr college)	M	1	0	Title Clerk	29,000	NR	35	4	Many
R 15	60	F	C	Bachelors and Associates	D	0	0	GRO- Lead Organizer	NR	\$40,000	40	1 month	30
R 16	73	M	C	Bachelor's	M	3	0	President (CEO)	400,000+	\$400,000	50	4	7
R 17	74	F	C	Ph. D	M	3	0	Interim Director	NR	NR	28	8	4
R 18	76	M	C	Ph. D	M	3	0	Director	NR	NR	52	8	2
R 19	56	F	C	Ed. D.	M	0	0	Assistant Superintendent	125,000	\$200,000	33	N/A	8
R 20	82	M	AA	M. Ed	W	4	0	Director of Guidance	75,000	\$175,000	49	16	5
R 21	63	F	C	High School	M	4	0	Manager Rail Transportation	50,000	\$80,000	40	4	2
R 22	68	M	C	Bachelor's	M	2	1	Business Unit Executive	80,000	\$190,000	29	14	2
R 23	71	M	AA	Ph. D	M	4	0	Professor	50,000	\$60,000	65	11	30



## VITA

Frances Smith was born in Henderson, KY, daughter of Kent and Karen McCuiston. At the age of four, she and her parents moved to Paducah, KY where Frances grew up learning about teaching from both of her parents who were teachers in the McCracken County school system. It was in Paducah that she also developed her love for Jesus through her participation at Lone Oak church of Christ. After graduating as Valedictorian from Heath High School in 1997, Frances pursued a Bachelor of Science in Business Administration from Lipscomb University in Nashville, TN. Frances pursued her degree from Lipscomb quickly, graduating in 3 ½ years at which time she realized that she really did not have a clear idea of what to do next. Upon receiving a job in human resources, Frances moved back to Kentucky and resided in Murray. It was then that she discovered how much she missed the classroom. Murray State University offered a Master's degree in Organizational Communication—her emphasis at Lipscomb, so she began work towards a Master's degree. Frances decided to try teaching college students and received a teaching assistantship at Murray State. During those years she discovered two of her passions—teaching college students and Jack Smith. She and Jack married in July 2003. As for her other passion, Frances knew that if she wanted to continue to be involved in the lives of college students by teaching them about communication, she must pursue a Ph.D. Her friend and colleague, Steve Cox, recommended the University of Missouri for her graduate studies, which was his alma mater. After completing her Ph.D. at the University of Missouri, she obtained an assistant professor position Murray State University.