

## Some Attitudes Towards Retirement among Middle-Aged Employees La perception de la retraite chez les travailleurs d'âge mûr

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Résumé de l'article

Une étude du Ministère des affaires familiales et sociales de l'Ontario sur le vieillissement qui, commencée en 1959, ne se terminera qu'en 1978, a pour objet de connaître les changements sociaux, psychologiques et dans l'état de santé qui se produisent en cours de vieillissement ainsi que les adaptations qui y sont inhérentes. Deux mille travailleurs ontariens de 45 ans se sont prêtés à partir de 1948 à cette enquête d'une durée de vingt ans.

Ces recherches ont montré jusqu'ici qu'une attitude positive vis-à-vis de la préretraite favorise une adaptation satisfaisante quand l'heure de la retraite en est venue. Aussi, comme les problèmes concernant l'adaptation à une vie de retraité ne se présentent pas seulement quand l'employé abandonne le travail, il faudrait commencer à s'en préoccuper beaucoup plus tôt dans la vie. Une étude du type de celle-ci permet d'analyser les changements qui se produisent dans le comportement de l'individu au cours des années qui passent.

Une étude comparative sur les attitudes de 1,214 employés à l'âge de 54 ans et 48 ans indique qu'un plus grand nombre d'entre eux aspiraient à leur retraite à l'âge de 54 ans que six ans plus tôt. Des quatre facteurs choisis pour les fins de l'étude, lieu de résidence, niveau de revenu, milieu professionnel et degré de satisfaction dans la vie, qui étaient susceptibles d'influer sur leurs attitudes à l'âge de 54 ans, seul le niveau de revenu s'est avéré significatif en ce qui a trait à la retraite. Moins de travailleurs songeaient à la retraite dans les groupes de niveau de revenus faibles que dans les groupes de niveau de revenus moyens ou élevés.

À mesure que le sujet vieillit, il voit venir le moment de la retraite avec moins de réticence et il se montre favorable à laisser le marché du travail à un âge moins avancé. À l'âge de 54 ans, il estime que la retraite devrait être moins tardive qu'à l'âge de 48 ans. À l'un ou à l'autre âges, alors que, dans la grande majorité des cas, les employeurs estiment que l'âge normal de la retraite devrait être à 65 ans ou au-delà, la majorité d'entre eux optent pour un âge inférieur. À 54 ans, si l'âge jugé normal pour la retraite s'élève, la proportion de ceux qui la souhaitent s'abaisse.

Les sujets considèrent davantage agréable à l'âge de 54 ans qu'à l'âge de 48 ans de pouvoir demeurer à la maison, de n'être pas astreint au train-train journalier du travail, de ne pas frayer avec des camarades de travail et de disposer de beaucoup de loisirs. À 54 ans, un plus grand nombre de sujets avaient apparemment trouvé des moyens de meubler les heures de loisir qui remplaceraient celles qu'ils passaient au travail. Les sujets qui, à l'âge de 54 ans, trouvaient agréable plutôt que désagréable de n'avoir pas à travailler aspiraient davantage à la retraite et à des heures de loisir plus nombreuses. Cependant, il n'en reste pas moins que, même s'il existe une tendance à vouloir être moins dépendants du travail, la majorité des sujets de 54 ans estimaient ennuyeux d'avoir à demeurer à la maison, de ne plus suivre leur train-train journalier, de n'avoir plus de contacts avec des camarades d'atelier ou de bureau.

Cette dernière perspective est susceptible de donner la voie à une nouvelle forme de « gérontologie industrielle ». Il se peut que, par le passé, l'on ait tellement insisté sur la valeur du travail et des relations qu'il contribue à créer que ceci nuise à une adaptation réussie aux autres âges de la vie, ce qui hypothèque lourdement le passage du travail à la retraite. Mais, comme le signalait le docteur R.N. Butler dans un article de *American Behavioral Scientist* en septembre 1970 sur le vieillissement dans la société contemporaine, « loin de libérer l'homme de ses valeurs, de ses tâches et de ses engagements, la menace de très nombreux changements sociaux et technologiques l'attache davantage à eux sous plusieurs rapports et dans plusieurs milieux ». Les dirigeants des syndicats et de l'industrie, les sociologues et les responsables de la santé publique n'ont pas tort de craindre l'impact grandissant du « choc du futur ».

# Some Attitudes Towards Retirement Among Middle-Aged Employees

Lawrence Crawford and Jean Matlow

*The Ontario Longitudinal Study of Aging 1959-1978 interviewed 1,214 male employees at ages 48 and 54 on attitudes towards retirement, a suitable retirement age and views on not working. Replies at both ages are examined as well as some of the conditions which may have influenced attitudes towards retirement at age 54. Chi-square analysis indicated more employees were favourably disposed to retirement at age 54 than at the earlier age. Income level alone, of four factors studied, was positively related to attitudes towards retirement.*

Let us agree that the context in which we are discussing this topic ought to be in the larger social framework of how society views a subject like « aging » — « subject » being static rather than the more correct (but « difficult ») dynamic « process ». It is interesting, too, to see the popular appraisals in the plain rather than plaintif tones of the Beatles' song, « will you still need me, will you still feed me, when I'm 64 » or Simon and Garfunkle's « How terribly strange to be 70 ». Both of these views reflect aspects of what *Time* magazine, on August 3, 1970, reported as « ageism ». That very *Time* article lent support to a growing communality of supposedly more objective attitudes and opinions and

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beliefs — the standard AOB's of social psychology. To quote only one leading sentence from *Time* :

« youth, though figures its passage from birth ; the aged calculate backward from their death day. They sometimes shorten the wait : the suicide rate among elderly men is far higher than that of any other age group. »

Now we are not quoting that to endorse the statement or to tear it apart ; we are only saying this is the sort of statement that is being made in the media, and the entire rhetoric of discussions around aging include all these viewpoints. Moreover, as noted at the beginning, it is interesting that in the popular folk idiom, younger age groups, through songs and poetry are expressing a concern, and sometimes a notable anxiety, as to what old age may hold for them. Yet, strangely enough for persons with our particular bent and background in the field of social gerontology to have to admit this, we know far less now about the latter stages of life than we really ought to. A great many short-term studies have been carried out but each of them has serious drawbacks. The truly dynamic processes of aging are extremely complex. There is an interplay of biological or genetic forces, of those environmental or situational events, including socio-economic and status factors, throughout the lifespan, and of those idiosyncratic and interpersonal variables that constitute each individual's life-style. It is only slowly that interdisciplinary studies are yielding significant results. These topics are of importance to the Canadian Industrial Relations Research Institute because they concern the older worker, productivity, labour force separation rates, changing occupational skills, pension plans, work and leisure, and job satisfaction. And labour management is increasingly showing concern for the retirees (witness the UAW).

There are some points that we can take as axiomatic. Older persons in Canada have increased numerically and proportionately, and the greatest growth rate, proportionately, among the various age groups, if we take them by five-year groups, is in the age-groups 70 to 74, 75 to 79, 80 and on up. These statistics confirm a Western, industrial trend, and population projections done by Provincial economists in Ontario have indicated that this proportionate growth-rate among older age-groups will continue to increase at least to 1990. And if we look at the current indices of aging, Canada is « aging », though not as rapidly as such countries as France, the U.K., Sweden, or the U.S.A.

It may be a little too glib to say that this aging of the population is associated with urbanization and industrialization, yet, ironically, certain features of these techno-sociological developments are linked with the more negative aspects of aging in our society; what *Time* typically termed for too many « the harvest of the 'golden years': neglect, isolation, anomie and despair »<sup>1</sup>.

Ironically, with so many older people today, they are actually more able — remarkably able, as some of us recognize, and in our work we are in contact now with probably the largest group of people over the age of 100. For it is a fact that modern biological sciences and a number of other factors have enabled more people to live up to their human life-span potential and live it out in better health, at the same time that those accelerating technological changes that are associated with rapid industrialization have made them « socially obsolete ». We can also take it as axiomatic that increased productivity through various high energy techniques is making more free time available, and we need not digress here to discuss the semantics of « free time » and « leisure ». One of our other associates, Sister St. Michael Guinan has written and studied extensively in this regard and among many of the prognostications for the future that may be of interest to a group such as yours is that in North America we may eventually have the choice of one of the following :

- (a) working 22 hours a week ;
- (b) taking 25 weeks of vacation a year ; or
- (c) retiring at 38 years of age.

In 1963 an important conference in Philadelphia, sponsored by the American Academy of Political and Social Sciences, produced a set of papers on « Leisure in America : Blessing or Curse ? »<sup>2</sup>. Rather than discuss this at fair length, we may merely take it as axiomatic that a great deal more free time becoming available is one of the variables which we have had to take into account in this study.

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<sup>1</sup> See Fred COTTRELL, « The Technological and Societal Basis of Aging », in *Handbook of Social Gerontology*, ed. by Clark Tibbitts, Chicago, University of Chicago Press, 1966, pp. 92-119.

See Eugene A. FRIEDMANN, « The Impact of Aging on the Social Structure », *ibid.*, pp. 120-44.

<sup>2</sup> James C. CHARLESWORTH, ed., *Leisure in America: Blessing or Curse ?* Monograph No. 4, Philadelphia, The American Academy of Political and Social Sciences, April 1964, 96 pp.

One final point is that the study of any one or all aspects of aging has to be longitudinal. This was developed in one of the papers on research to the 1966 First Canadian Conference on Aging, for too many of the studies on which attitudes towards aging and whereby plans for working with and for older people are based, have been cross-sectional. Longitudinal research is simply following the same group of Subjects (S) over time so that the changes which one is measuring are associated either with individual (or specific) changes in the S or with changes in the culture, for which one must make allowances. « Even the most detailed census material », Stephan Thernstrom writes in the Spring, 1971 issue of *Daedalus* on 'The New Urban History', « provides only a snapshot at one moment in time, when what is needed is an understanding of the dynamics of a process occurring over time »<sup>3</sup>.

In the Ontario Longitudinal Study of Aging (LSA) we set out in 1958 to contact and obtain as volunteer Subjects 2,000 males who were working at that time, around 45 years of age, and our intention was to follow them for twenty years. We are now in our thirteenth year and the attrition (or dropout) rate in the LSA is remarkably low. This is one of the more suprising features of longitudinal research, the build-up of Participant or S involvement. It may also be one of its weaknesses in that we are unable to measure what effect a study per se may be having on the Participants or Ss. We can only assume that there is some effect.

In the LSA we have tried to measure a great many factors — health changes, income and employment changes, changes in Ss' social and family lives. These are not mailed questionnaires, they are personal, face-to-face interviews and they cover all geographic areas of the Province of Ontario, and virtually the entire spectrum of occupations (and income levels) ranging from judges and politicians to ditch diggers, and now to a few unemployed and disabled. These latter Ss, who, since the LSA commenced, are no longer in the working force. In our sample, the employee group made up some 80.5 per cent of the Ss with whom we were working in 1968 — 1,214 men, at that time about 54 years of age. This paper examines the pre-retirement attitudes of these men at age 54 and compares them with attitudes held at age 48. Conditions which may influence these attitudes, for example, rural-urban residence, income level, occupational grouping, life satisfaction are studied in relation to their attitudes to retirement at 54 years of age.

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<sup>3</sup> Stephan THERNSTROM, « Reflections on the New Urban History », *Daedalus*, vol. 100, no. 2, Spring 1971, pp. 359-75.

The Cornell Study of Occupational Retirement concluded that positive pre-retirement attitudes serve to facilitate adjustment to retirement. Holding a favourable attitude meant that the individual had created a pattern of activities which could be substituted for the work role he was leaving behind. The person with a positive attitude and an accurate preconception of retirement takes less time to get used to not working and has less difficulty in keeping busy.

These findings emerged by relating the attitude to retirement held in the year preceding retirement, to adjustment in the year succeeding retirement with follow-up terminating five years later. This study also investigated factors contributing to positive anticipation, as well as the « way in which situational factors in retirement diminish, counteract or supplement anticipatory orientation »<sup>4</sup>.

Streib and Thompson emphasize that « retirement is not merely a state of being retired but — a process which goes on over a period of time and only ultimately may lead to a state of being retired. When retirement is viewed from this perspective, it is clear that problems pertaining to adjustment in retirement do not necessarily arise only after the employee has stopped work. They may precede retirement by a considerable period of time. — At the start of the Cornell longitudinal study we selected persons who were 64 years of age because we thought that this was the age prior to the most common chronological retirement age, 65. — We now think — that one must go back earlier in the life cycle, perhaps to age 50 or 55 or even earlier, to assess specifically what a person's adjustment to retirement will be »<sup>5</sup>.

This view of retirement as a process over a period of time starting early in life is basic to retirement planning programs. Not only can the awareness of problems of retirement be transmitted, but a longer period of time allows for improvement in present status. Financial planning,

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<sup>4</sup> Wayne E. THOMPSON, « Pre-Retirement Anticipation and Adjustment in Retirement », in *Gerontology, A. Book of Readings*, ed. by Clyde B. Vedder, Springfield Ill., Charles C. Thomas, 1963, pp. 221-31.

See also Gordon F. STREIB and Wayne E. THOMPSON, eds., « Adjustment in Retirement », *Journal of Social Issues*, vol. 14, no. 2, 1958, 64 pp.

<sup>5</sup> Gordon F. STREIB and Wayne E. THOMPSON, « Personal and Social Adjustment in Retirement », in *The New Frontiers of Aging*, ed. by Wilma Donahue and Clark Tibbitts, Ann Arbor, University of Michigan Press, 1957, pp. 194-5.

health care, involvement in activities, directed to better adjustment in the retirement years, will be more effective if started earlier.<sup>6</sup>

It has been suggested that the closer people get to retirement, as the realities of less income and a change in their way of life are imminent, the less favourable the attitude. Findings are based on cross-sectional studies comparing persons in different age groups. When male family heads in the labour force aged 55-64 were compared with those aged 45-54 fewer were looking forward to retirement in the older group<sup>7</sup>. On the other hand, a comparison of three groups of employees aged 45-49, 50-54 and 55-59, at the start of a longitudinal study in mid-1966, with the purpose of discovering the relationship between attitude to retirement and later retirement behaviour, found that those with high « propensity to retire », that is, those with the strongest preference for a non-work or retirement role increased with age<sup>8</sup>.

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<sup>6</sup> Gerda G. FILLENBAUM, « Retirement Planning Programs – At What Age, and for Whom? » *Gerontologist*, vol. II, no. 1, Spring 1971, pp. 33-36.

For retirement preparation, see also Philip ASH, « Pre-Retirement Counselling », *Gerontologist*, vol. 6, no. 2, June 1966, pp. 97-99, 127-8.

Don C. CHARLES, « Effect of Participation in a Pre-Retirement Program », *Gerontologist*, vol. II, no. 1, Spring 1971, pp. 24-28.

Alastair HERON, « Preparation for Retirement : a New Phase in Occupational Development », *Occupational Psychology*, vol. 36, no. 1 and 2, 1962, pp. 1-9.

Woodrow W. HUNTER, « Preretirement Education », *Geriatrics*, vol. 15, no. 11, Nov. 1960, pp. 793-800.

Leroy L. JOHNSON and George B. STROTHER, « Job Expectations and Retirement Planning », *Journal of Gerontology*, vol. 17, no. 4, Oct. 1962, pp. 418-23.

Margery J. MACK, « An Evaluation of a Retirement-Planning Program », *Journal of Gerontology*, vol. 13, no. 2, April 1958, pp. 198-202.

Jacob TUCKMAN and Irving LORGE, « Retirement Practices in Business and Industry », *Journal of Gerontology*, vol. 7, no. 1, Jan. 1952, pp. 77-86.

Michael T. WERMEL and Geraldine M. BEIDEMAN, *Retirement Preparation Programs: A Study of Company Responsibilities*, Pasadena, Industrial Relations Section, California Institute of Technology, April 1961, 194 pp.

<sup>7</sup> George KATONA, *Private Pensions and Individual Saving*, Monograph No. 40, Ann Arbor, Survey Research Center, University of Michigan, 1965, p. 15.

<sup>8</sup> Herbert S. PARNES, and others, *The Pre-Retirement Years: A Longitudinal Study of the Labour Market Experience of the Cohort of Men 45 - 59 Years of Age*, Vol. 1, Columbus, Center for Human Resource Research, Ohio State University, 1968, pp. 182-4.

Low-wage workers with limited financial resources would obviously find it difficult to retire. Parnes<sup>9</sup> found a strong positive correlation between family assets and rate of pay; in addition he noted that high-wage workers are more likely than low-wage workers to enjoy pension coverage. The three measures of financial resources — family assets, hourly rate of pay and pension eligibility were all positively related to propensity to retirement.

People in the labour force whose incomes are low are less optimistic about their future retirement finances than are people whose incomes are high<sup>10</sup>. The Cornell Study found that more of those expecting a high retirement income were looking forward to retirement than those expecting low retirement income<sup>11</sup>.

Occupational differences have been observed in employees' attitudes to retirement. The Cornell Study reported that persons at higher occupational levels, except for professional workers, tended to view retirement more favourably than those in lower occupational groups<sup>12</sup>. And in « The Pre-Retirement Years » blue collar workers had a greater propensity to retirement than did white collar workers; men in farm occupations had a lower propensity than did men in any any other type of occupation<sup>13</sup>.

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<sup>9</sup> *Ibid.*, pp. 185-9.

<sup>10</sup> KATONA, *Private Pensions*, pp. 16-18.

<sup>11</sup> Margaret S. GORDON, « Work and Patterns of Retirement », in *Aging and Leisure*, ed. by R. W. Kleemeier, New York, Oxford University Press, 1961, p. 30.

See also Margaret S. GORDON, « Aging and Income Security », in *Handbook of Social Gerontology*, ed. by Clark Tibbitts, Chicago, University of Chicago Press, 1960, pp. 208-60.

John W. McCONNELL, « Aging and the Economy », *ibid.*, pp. 489-520.

<sup>12</sup> GORDON, *Work and Patterns*, p. 30.

<sup>13</sup> PARNES, *The Pre-Retirement Years*, p. 184.

See also Ernest W. BURGESS, and others, « Occupational Differences in Attitudes Toward Aging and Retirement », *Journal of Gerontology*, vol. 13, no. 2, April 1958, pp. 203-6.

ROSS A. McFARLAND and Brian M. O'DOHERTY, « Work and Occupational Skills », in *Handbook of Aging and the Individual*, ed. by James E. Birren, Chicago, University of Chicago Press, 1959, pp. 452-500.

Randall G. STOKES and George L. MADDOX, « Some Social Factors on Retirement Adaptation », *Journal of Gerontology*, vol. 22, no. 3, July 1967, pp. 329-33.



One view relating life satisfaction to attitude to retirement is that dissatisfaction with life and job creates an unfavourable attitude to retirement and satisfaction with life and job a favourable attitude. Satisfaction with job and satisfaction with life were considered highly interdependent. Satisfied persons have developed alternatives to employment, e.g. friendships, interests in voluntary work, hobbies, and are able to leave employment in order to engage more fully in non-work activities. The dissatisfied have no substitutes for employment and are reluctant to leave it.

Members of UAW aged 60-65 participated in a study developed to investigate the relationship of life satisfaction to early retirement. For early retirees and for those eligible for retirement but still working it was determined that the early retirees had a significantly higher proportion with high life satisfaction ratings than those men who decided to keep working. The highly skilled, satisfied worker, rather than the dissatisfied worker tends to be the early retiree <sup>14</sup>.

The LSA includes in its design measures of attitude to retirement to be administered at intervals throughout the 20 year span of the study. By determining the attitude to retirement at age 48 and again at 54 and at a later year and pre-retirement of the same group of men, and studying the accompanying conditions in their lives, some understanding of the elements which facilitate or impede satisfactory transition and retirement adjustment may result.

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<sup>14</sup> A. William POLLMAN, « Early Retirement: Relationship to Variation in Life Satisfaction », *Gerontologist*, vol. II, no. 1, Spring 1971, pp. 43-47.

See also Robert C. ATCHLEY, « Retirement and Work Orientation », *ibid.*, pp. 29-32.

Wayne R. DAVIDSON and Karl R. KUNZE, « Psychological, Social and Economic Meanings of Work in Modern Society: Their Effects on the Worker Facing Retirement », *Gerontologist*, vol. 5, no. 3, Sept. 1965, pp. 129-33, 159.

Wilma DONAHUE, Harold L. ORBACH, and Otto POLLAK, « Retirement: The Emerging Social Pattern », in *Handbook of Social Gerontology*, ed. by Clark Tibbitts, Chicago, University of Chicago Press, 1960, pp. 330-406.

Richard SHOEMAKER, « The Quickening Trend Towards Early Retirement », *AFL-CIO American Federationist*, vol. 72, no. 3, March 1965, pp. 13-17.

Fred SLAVICK and Seymour WOLFBEIN, « The Evolving Work-Life Pattern », in *Handbook of Social Gerontology*, ed. by Clark Tibbitts, Chicago, University of Chicago Press, 1960, pp. 298-329.

## MATERIALS AND METHODS

Pre-retirement attitudes were measured by an adaptation of the second item of Thompson's Attitude to Retirement Scale. Responses of employees at age 54 were related to responses at age 48, to rural-urban residence, annual income, occupational grouping and life satisfaction rating, by chi-square analysis.

« Which of the following items best expresses your feelings about retirement? I am looking forward to retirement, I guess I'll just have to accept it, I'm not looking forward to retirement. »

Supplementary to the above, the S's opinion on suitable retirement age and his views on not working were compared at ages 48 and 54 and responses at age 54 were also related to pre-retirement attitudes at the same age, by chi-square analysis.

« What do you consider a suitable retirement age in terms of today's society? »

« Many of us, in our working careers, have experienced or expect to experience a period of not working. Which of the following points about not working would you consider agreeable or disagreeable? staying at home, having no daily routine to follow, not meeting the people at work, having ample free time. »

## RESULTS

### Pre-retirement Attitudes

In the six years between ages 48 and 54 the Ss with positive attitudes to retirement increased. In reply to the same question, 41.2 per cent of

TABLE I  
NUMBER AND PERCENTAGE OF EMPLOYEE PARTICIPANTS  
BY ATTITUDE TO RETIREMENT AND AGE

Attitude to Retirement	Age 48 (1962)		Age 54 (1968)		$\chi^2$	df	P
	No.	%	No.	%			
Looking forward to	500	41.2	710	58.5	72.652	1	< .001
Accepting	268	22.1	227	18.7	4.266	1	< .05
Not looking forward to	435	35.8	258	21.3	63.266	1	< .001
Not definite	11	.9	19	1.6			
Total	1,214	100.0	1,214	100.1			

the Ss were looking forward to retirement at age 48 and 58.5 per cent at age 54.

Employees residing in rural areas did not differ from urban residents in their attitudes.

An arbitrary division of the 1,214 employees into three equal-sized groups (as far as coding permitted) according to annual income indicated that favourable attitudes to retirement increased directly with income. Half of the employees in the « low » income group were anticipating retirement, compared to 62.4 per cent in the « middle » income group and 66.9 per cent in the « high ». However, differences were only significant between the « low » income group and the « middle » group ( $\chi^2$  13.127 df 1 P <.001) and the « low » group and the « high » group ( $\chi^2$  21.545 df 1 P <.001) but not between the « middle » and « high » income groups. Fewer employees in the « low » income group were looking forward to retirement than in either of the other two income groupings. (The « low » income group represented the lowest third (38.0 per cent) and included all employees with incomes below \$6,000; the « middle » group (33.3 per cent) included those with incomes of \$6,000-\$7,999; and the « high » group (26.1 per cent) those with incomes of \$8,000 or more. (2.6 per cent did not report income range)).

No relationship was evident between the employee's attitude to retirement at age 54 and his occupational group. By occupational grouping, blue collar workers comprised 45.5 per cent of the employees, followed by white collar workers (40.9 per cent), service (8.2 per cent), transportation and communication (3.9 per cent), primary (1.4 per cent). The two largest groups, blue collar and white collar workers did not differ significantly in the proportion of their members looking forward to retirement, 57.5 per cent and 60.2 per cent respectively. The percentage anticipating retirement was 57.6 per cent for service workers, 57.4 per cent for transportation and communication workers and 47.1 per cent for primary workers. While sizable percentage differences were obvious among the four groups in relation to primary workers, the small numbers involved resulted in these differences being attributed to chance.

A measure of life satisfaction or personal and social adjustment, adapted from the Chicago Life Satisfaction Index, was related to attitude to retirement. This measure consisted of questions on health, income, family relations, expectations from life, social contacts, employment, etc.

which added up to a life satisfaction rating<sup>15</sup>. Of the LSA employees, 31.1 per cent had high, 47.0 per cent medium, and 21.7 per cent low life satisfaction ratings. Life satisfaction rating made no difference as far as the proportion looking forward to retirement; 58.7 per cent of the high, 59.1 per cent of the medium and 57.1 per cent of the low rating were looking forward to retirement.

### Suitable Retirement Age

Attitudes to retirement were revealed in the Ss' selection of a suitable retirement age. The greater the time interval between the selected age and his present age, the less eager the S would be for retirement and the less favourable his attitude.

At age 48 almost one quarter of the employees were unable or reluctant to pin-point a retirement age. These Ss gave opinions such as « no idea », « it depends on health », « it depends on income ». Almost forty per cent wanted to retire before reaching age 65, and 36.8 per cent thought that retirement should be at 65 or later.

Six years later, at age 54, nearly all the employees were able to report a suitable retirement age. Considerably more (67.0 per cent)

TABLE II

NUMBER AND PERCENTAGE OF EMPLOYEE PARTICIPANTS  
BY OPINION ON SUITABLE RETIREMENT AGE AND AGE

Suitable Retirement Age	Age 48 (1962)		Age 54 (1968)	
	No.	%	No.	%
65 +	447	36.8	360	29.7
60 - 64	426	35.1	675	55.6
Under 60	55	4.5	138	11.4
Not given	286	23.6	41	3.4
Total	1,214	100.0	1,214	100.1

<sup>15</sup> See Robert J. HAVIGHURST, « Successful Aging », in *Processes of Aging*, Vol. 1, ed. by Richard H. Williams, Clark Tibbitts and Wilma Donahue, New York, Atherton, 1963, pp. 299-320.

preferred retiring before age 65 age fewer (29.7 per cent) at 65 or even later.

When only those Ss who reported a specific retirement age were considered, 69.3 per cent at age 54 selected an age below 65 compared to 51.8 per cent at age 48. ( $\chi^2$  73.804 df 2  $P < .001$ ). The suitable retirement age chosen by the LSA employee therefore became lower as his own age increased.

A marked discrepancy between employer's retirement policy and the selected suitable retirement age existed at age 48 and at 54. Many employees, at both points in time chose a suitable retirement age below that provided in the employer's retirement policy. In 1962, 79.3 per cent of the employees worked for employers with a retirement policy age of 65 years or higher, yet only 36.8 per cent of all employees considered this an appropriate age for retirement. In 1968, 76.4 per cent were employed where the policy age was 65 or higher, and 29.7 per cent believed it appropriate. (These policy ages, it must be noted, obscure the optional arrangements offered for early retirement cited by some Ss.)

The choice of an appropriate retirement age was closely related to anticipation of retirement, as was expected. Those who chose a lower retirement age as suitable were more likely to be looking forward to retirement. Only 38.3 per cent of the Ss who chose 65 and over as a suitable retirement age were looking forward to retirement compared to 79.7 per cent who believed it should be before age 60. ( $\chi^2$  104.681 df 2  $P < .001$ )

The S's attitude to retirement was also related to and perhaps influenced by his employer's retirement policy in that the proportion looking forward to retirement was higher where the policy age was below 65 (82.1 per cent) than 65 and over (59.5 per cent). Where there was no retirement policy, and likely no company pension plan since retirement policy is usually associated with pension, the proportion looking forward to retirement was lowest (40.4 per cent). (In 1968, 9.6 per cent of the employees worked where the retirement policy was below 65, and 14.1 per cent where there was no policy).

### **Views On Not Working**

Retirement brings with it an increase in time available to spend as one chooses. The Cornell Study reported that persons able to absorb this increase in leisure time were less likely to be dissatisfied with retirement.

These persons too were more likely to have held favourable pre-retirement attitudes <sup>16</sup>.

In order to determine the employee's attitude to leisure time and its importance in shaping his attitude to retirement the employee was asked to imagine he was not working and then judge whether staying at home, having no daily routine to follow, not meeting the people at work and ample free time were agreeable or disagreeable.

The S's attitude to these aspects of not working changed with age. Ss at age 54 were less dependent on the work situation than at age 48. More men thought staying at home agreeable at age 54 than did at age 48. No daily routine to follow was acceptable to more employees at age 54 than at age 48 as was not meeting the people at work and the availability of free time. (Some of the difference in percentage of employees who found free time agreeable at age 48 and age 54 may result from a variation in wording — at age 48 the phrase « too much free time » was utilized ; at age 54 « ample free time »).

With the exception of ample free time which was agreeable to three quarters of the employees at age 54, less than half of the employees found the other aspects of not working agreeable. Not meeting the people at work, in particular, was disagreeable to almost two-thirds of the Ss. The majority of these Ss, at this age would likely be unwilling to exchange their work roles for unlimited leisure time.

Favourable pre-retirement attitudes were closely associated with favourable attitudes to leisure (or not working). Employees who found these four aspects of not working agreeable were more likely to be looking forward to retirement than those who found them disagreeable. For all four, two-thirds or more of the Ss who reported them as agreeable were anticipating retirement, compared to half or less who found them disagreeable. ( $P < .001$  for each reason).

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<sup>16</sup> THOMPSON, *Pre-Retirement Anticipation*, pp. 227-8.

See also Robert C. ATCHLEY, « Retirement and Leisure Participation : Continuity of Crisis ? » *Gerontologist*, vol.11, no. 1, Spring 1971, pp. 13-17.

Kurt W. BACK and Carleton S. GUPTILL, « Retirement and Self-Ratings, » in *Social Aspects of Aging*, ed. by Ida Harper Simpson and John C. McKinney, Durham N.C., Duke University Press, 1966, pp. 120-9.

TABLE III  
 NUMBER AND PERCENTAGE OF EMPLOYEE PARTICIPANTS  
 WHO VIEW NOT WORKING AS AGREEABLE, BY REASON AND AGE

Views on Not Working	Age 48 (1962)		Age 54 (1968)		$\chi^2$	df	P
	No.	%	No.	%			
Staying home	490	40.4	567	46.7	9.934	1	< .01
No daily routine to follow	436	35.9	552	45.5	22.964	1	< .001
Not meeting the people at work	294	24.2	420	34.6	31.495	1	< .001
Free time *	370	30.5	907	74.7	476.356	1	< .001

\* Difference may be due to variation in wording.

### Discussion

More employees were looking forward to retirement at age 54 than were six years earlier. Almost sixty per cent of these men in their mid-50's were anticipating retirement. Of the four selected conditions for study — rural-urban residence, income level, occupational grouping and life satisfaction rating, and expected to influence the attitudes to retirement held at age 54, only income proved related to the pre-retirement attitudes. Fewer Ss in the low income group anticipated retirement than Ss in the middle or high income group.

Higher income during the working years presupposes sufficient financial resources at the time of retirement through savings, pension contributions, etc. and presumably reduces the fear of inadequate income and lower standard of living upon retirement. Therefore it is conceivable that as income increases more Ss will be looking forward to retirement. Two-thirds of the Ss in the high income group were anticipating retirement.

We should not ignore that as many as half of the Ss in the low income group were looking forward to retirement. The introduction of the Canada Pension Plan and, in Ontario, other social and health insurance plans, in the year or two preceding this rating could have

contributed in a sense to a feeling of greater « income security » expected upon retirement. However, factors other than income-related ones may be involved and could only be determined through further analysis of the data.

The increase with age in Ss with favourable attitudes to retirement was revealed also in the choice of a suitable retirement age. At age 48 almost one in four avoided the whole question of a retirement age. At age 54 almost all faced up to it — and the comparison of those who answered at both ages indicated that, on the average, the « acceptable » retirement age became lower as the age of the S increased. While the majority of employers' policies set retirement age at 65 or over, the majority of employees selected an age under 65. Not unexpectedly, at age 54, as the age selected as suitable for retirement went up, the proportion of Ss looking forward to retirement declined.

Staying at home, having no daily routine to follow, not meeting the people at work and ample free time was agreeable to more Ss at age 54 than at age 48. More Ss had apparently developed interests and associations for their non-working hours which they enjoyed and which could replace those offered in their work-situation. Those Ss who found these four aspects of not working agreeable rather than disagreeable at age 54 were more likely to be looking forward to retirement and more leisure time. Ss' attitudes to retirement, it was suggested in a study investigating and discovering no relationship between attitude to retirement and work attitudes, were influenced by non-work factors such as participation in leisure time activities, which retirement would facilitate, rather than by work-related factors<sup>17</sup>. However, despite the trend to less dependence on the work-situation, at age 54 over half of the LSA employees reported that staying at home, having no daily routine to follow and not meeting the people at work were disagreeable. Not meeting the people at work was disagreeable to almost two-thirds of the Ss.

Perhaps this latter feature holds the most interesting clue to a new « industrial gerontology ». Too great a reliance on work-related roles and relationships may mitigate against a successful adaptation in middle life and later. We might have hypothesized a marked shift away from work-connected activities. But as Dr. R. N. Butler has noted : « With the

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<sup>17</sup> Gerda G. FILLENBAUM, « On the Relation Between Attitude to Work and Attitude to Retirement, » *Journal of Gerontology*, vol. 26, no. 2, April 1971, pp. 244-8.



threat of so many social and technological changes, instead of an un-freezing of roles, tasks, and identities, there has been a greater intensification in many respects and in many quarters »<sup>18</sup>. Leaders in labour, industry, community health and social planners might well view this with concern in the light of the seemingly growing impact of « future shock ».

## LA PERCEPTION DE LA RETRAITE CHEZ LES TRAVAILLEURS D'ÂGE MÛR

Une étude du Ministère des affaires familiales et sociales de l'Ontario sur le vieillissement qui, commencée en 1959, ne se terminera qu'en 1978, a pour objet de connaître les changements sociaux, psychologiques et dans l'état de santé qui se produisent en cours de vieillissement ainsi que les adaptations qui y sont inhérentes. Deux mille travailleurs ontariens de 45 ans se sont prêtés à partir de 1948 à cette enquête d'une durée de vingt ans.

Ces recherches ont montré jusqu'ici qu'une attitude positive vis-à-vis de la préretraite favorise une adaptation satisfaisante quand l'heure de la retraite en est venue. Aussi, comme les problèmes concernant l'adaptation à une vie de retraité ne se présentent pas seulement quand l'employé abandonne le travail, il faudrait commencer à s'en préoccuper beaucoup plus tôt dans la vie. Une étude du type de celle-ci permet d'analyser les changements qui se produisent dans le comportement de l'individu au cours des années qui passent.

Une étude comparative sur les attitudes de 1,214 employés à l'âge de 54 ans et 48 ans indique qu'un plus grand nombre d'entre eux aspiraient à leur retraite à l'âge de 54 ans que six ans plus tôt. Des quatre facteurs choisis pour les fins de l'étude, lieu de résidence, niveau de revenu, milieu professionnel et degré de satisfaction dans la vie, qui étaient susceptibles d'influer sur leurs attitudes à l'âge de 54 ans, seul le niveau de revenu s'est avéré significatif en ce qui a trait à la retraite. Moins de travailleurs songeaient à la retraite dans les groupes de niveau de revenus faibles que dans les groupes de niveau de revenus moyens ou élevés.

À mesure que le sujet vieillit, il voit venir le moment de la retraite avec moins de réticence et il se montre favorable à laisser le marché du travail à un âge moins avancé. À l'âge de 54 ans, il estime que la retraite devrait être moins tardive qu'à l'âge de 48 ans. À l'un ou à l'autre âges, alors que, dans la grande majorité des cas, les employeurs estiment que l'âge normal de la retraite devrait être à 65 ans ou au-delà, la majorité d'entre eux optent pour un âge inférieur. À 54 ans, si l'âge jugé normal pour la retraite s'élève, la proportion de ceux qui la souhaitent s'abaisse.

Les sujets considèrent davantage agréable à l'âge de 54 ans qu'à l'âge de 48 ans de pouvoir demeurer à la maison, de n'être pas astreint au train-train journalier du travail, de ne pas frayer avec des camarades de travail et de disposer de beaucoup

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<sup>18</sup> Robert N. BUTLER, « Looking Forward to What ? » in *Aging in Contemporary Society*, ed. by Ethel Shapas, *American Behavioral Scientist*, vol. 14, no. 1, Sept. - Oct. 1970, p. 126.

de loisirs. À 54 ans, un plus grand nombre de sujets avaient apparemment trouvé des moyens de meubler les heures de loisir qui remplaceraient celles qu'ils passaient au travail. Les sujets qui, à l'âge de 54 ans, trouvaient agréable plutôt que désagréable de n'avoir pas à travailler aspiraient davantage à la retraite et à des heures de loisir plus nombreuses. Cependant, il n'en reste pas moins que, même s'il existe une tendance à vouloir être moins dépendants du travail, la majorité des sujets de 54 ans estimaient ennuyeux d'avoir à demeurer à la maison, de ne plus suivre leur train-train journalier, de n'avoir plus de contacts avec des camarades d'atelier ou de bureau.

Cette dernière perspective est susceptible de donner la voie à une nouvelle forme de « gérontologie industrielle ». Il se peut que, par le passé, l'on ait tellement insisté sur la valeur du travail et des relations qu'il contribue à créer que ceci nuise à une adaptation réussie aux autres âges de la vie, ce qui hypothèque lourdement le passage du travail à la retraite. Mais, comme le signalait le docteur R.N. Butler dans un article de *l'American Behavioral Scientist* en septembre 1970 sur le vieillissement dans la société contemporaine, « loin de libérer l'homme de ses valeurs, de ses tâches et de ses engagements, la menace de très nombreux changements sociaux et technologiques l'attache davantage à eux sous plusieurs rapports et dans plusieurs milieux ». Les dirigeants des syndicats et de l'industrie, les sociologues et les responsables de la santé publique n'ont pas tort de craindre l'impact grandissant du « choc du futur ».

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