



## A future-oriented Retirement Transition Adjustment Framework<sup>☆</sup>

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### ABSTRACT

This theoretical paper presents a person–environment fit framework that extends the Minnesota Theory of Work Adjustment to retirement transition and adjustment. The proposed Retirement Transition and Adjustment Framework (RTAF) also accommodates dynamic intra-individual and environment change over time, configural combinations of variables, and an ecological perspective to psychological-level decisions. The RTAF permits the collection of frequently sampled longitudinal person and environment data, allows for a detailed analysis of change and responsiveness, and can accommodate external influences from the family team, and social, economic and political policies. The paper concludes by using the RTAF to illustrate the types of psychological measurement and analysis opportunities likely to emerge in light of developments in the web, virtual reality, personal informatics and computing and information technology generally.

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Retirement transition is an important developmental phase, heralding the onset of potentially significant shifts in health, finance, and activity within the domains of home, community and work. In the context of population ageing across most Western societies, retirement is also a topic of increasing significance to policy makers as countries grapple with ways of funding the ageing population who are living longer, with increasing demands for health and aged care support. Not surprisingly, the last decade has seen an increase in research and scholarship relating to both societal and individual issues in retirement and retirement transition, some with an interdisciplinary focus.

Without discounting the significance of non-psychological perspectives, the Retirement Transition Adjustment Framework (RTAF) put forward in this paper has an individual differences and psychological focus (Dawis, 1992), drawing on ideas from existing theories of career choice, counseling and development, but with a future-oriented, 21st century measurement flavor. Having evolved from the Dawis and Lofquist Minnesota Theory of Work Adjustment (TWA) (Dawis, 2005; Dawis & Lofquist, 1984; Hesketh & Dawis, 1991), the RTAF supports a strong time, individual differences (both between and within), and ecological perspective, but calls for new approaches to measurement. In this paper we offer tentative ideas about the use of graphic measures, informatics, virtual reality and new media for data collection, and consider whether this can be analysed using data mining techniques and a pattern or configural approach.

### 1. Background

In this background section three themes are introduced, namely time, pattern or configural analysis, and broader ecological influences, before outlining the RTAF.

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### 1.1. Time

In any longitudinal research, time is the third dimension, although few studies specifically build this into theorizing, other than to establish cause–effect relationships. For time to become a serious focus of study requires more than a few snap shots of data. The difficulty in collecting, analyzing and interpreting good real-time data probably accounts for the comparative neglect of time in much psychological research. To date, existing theoretical and philosophical frameworks have not provided sufficient motivation and justification for traditional methodologists to find the solutions to these problems. This has created a vacuum that has been filled readily by qualitative research (Cohen, 2006). The stories that emerge from qualitative research highlight the inadequacy with which current traditional, measurement-oriented methodological approaches capture complex meaning that locates individuals in a particular time and ecological context (Bergman & Magnusson, 1997; Weiss & Rupp, 2011).

Within the vocational and career psychology literature, qualitative methods have become increasingly popular as researchers and practitioners sense that large-scale empirical studies often miss the meaning that is associated with the intense intra-individual differences and activities involved in transitioning across all stages of a career. Most recently, Savickas (2005) and Savickas, Nota, Rossier, Dauwalder, Duarte, Guichard and van Vianen (2009) have outlined a career constructionist approach in their “life-designing” model, which extends Super’s (1990) notion of implementing a self-concept by arguing that the self-concept (self-knowledge and identity) is socially constructed through interaction and discourse. Their methodology involves prompting the client to tell stories, from which the life themes can be extracted. Through a story methodology, individuals can communicate their lifelong career self-construction. Quantitative methods are yet to be developed that will permit traditional testing of the life-designing approach. Also, it could be argued that not all self-knowledge is socially constructed. As individuals interact with the physical world their self assessment of motor and other skills evolve, and this too is important to self-knowledge.

There have been attempts to develop quantitative approaches to overcome the limitations of the “slice in time” measurement that has become a tradition in psychology. Examples include experience sampling and diary studies, often with electronic prompts (Csikszentmihalyi & Larson, 1987; Minbashian, Wood, & Beckmann, 2010), life history analysis (Dunkel & Decker, 2010), the use of large-scale existing longitudinal databases (Lubinski, Schmidt, & Benbow, 1996; Wang, Zhan, Liu, & Schultz, 2008), simulation tasks for decision making (Goodman & Wood, 2004), and real-time monitoring of physiological measurements and virtual reality interaction (Stoermer, Mager, Roessler, Mueller-Spahn, & Bullinger, 2000). Although important, and in some instances innovative, the theories being tested have emerged from a more limited methodological and measurement era, and hence, may lack the sophistication needed to capture the complexity of dense time-related data.

Retirement research provides a good example of the consequences of not integrating time in research. Past theories of retirement have tended to build on the connotation of the word “retirement”, implying it is a “point in time” event, rather than a process or a phase. Prediction of retirement age has become the focus of much research (Bidewell, Griffin, & Hesketh, 2006), in part because of the need for a single time-point dependent variable, and also because such data are needed for policy development in retirement, financial and human resource planning (Petkoska & Earl, 2009). However, as most nations no longer have compulsory retirement ages, and many are extending the age at which access to public pension schemes may be possible, the retirement transition process must be considered over a much longer period, most likely from 50 through to well over 70 years of age. For some, retirement is a hard step change, from one state to another; but for most, this is not so. Often, even where it does involve “retiring” from the primary occupation and employment, this may be merely a step to one of many different forms of income generation and voluntary work (Griffin & Hesketh, 2008; Wang et al., 2008).

More recently, we have been investigating another time-related construct, namely the notion of subjective life expectancy or longevity (Hesketh & Griffin, 2007), which is also important in retirement decisions. While actuarial estimates of life expectancy are used by financial planners when giving retirement advice, the role of self-assessments of life expectancy in individual decision making is rarely considered. Self-estimates of likely age at death predict actual mortality (Fry & Debats, 2006; Siegel, Bradley, & Kasl, 2003) and although research is sparse, factors thought to influence self-estimates include both demographic variables such as parents’ age at death, income, health, gender and education (Fulba & Busch, 2005; O’Brien, Fenn, & Diacon, 2005; Wardle & Steptoe, 2003) and personality variables such as optimism (Mirowsky, 1999). Our own preliminary data (Griffin, Hesketh, & Loh, 2010) from the first phase of a longitudinal study associated with the Australian 45 and Up Study (Banks et al., 2008) found that when controlling for the demographic variables of gender, age, income, education, and marital status, parental longevity (average age of parents at death or current age), higher self-ratings of good health, fewer health conditions, and greater optimism emerged as the strongest predictors of subjective life expectancy. Hesketh and Griffin (2007) highlighted the importance of subjective longevity by showing that it was a stronger predictor of preferred retirement age than current income, expected retirement income, or self-reported health. Those who expected to live longer, planned to retire later. We think that self-estimates of longevity establish “mental” blocks of time within which individuals apportion work, transitioning and retirement, as well as considerations of how to distribute their finances and activities, taking into account likely health trajectories. At the broadest level, self-estimates of life expectancy provide individuals with their own unique time frame or context for retirement transition and adjustment.

More recently, van Solinge and Henkens (2010) examined a variable they constructed from an existing longitudinal study that was similar to life expectancy. Their data suggested that longevity predicted later preferred retirement, but not actual retirement, but more research is needed. It is difficult to be precise in estimating the retirement transition period, or how long one will live, as is indicated by extensive rounding in such estimates. As such, we believe that there is a need for innovative graphic measures to obtain such estimates, and ideas are offered later in the article.

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