Abstracts

Sociology and Social Policy   John Bond

The North American sociological and social policy literature is liberally sprinkled with articles on the subject of old age. For this edition I have selected three articles on the theme of retirement which have a number of things in common. First, they make use of the statistical methods of regression analysis; secondly, they each use this method in the analysis of data collected from longitudinal surveys of different populations of the old; and thirdly, they refer to a number of 'commonsense' explanations of the processes described which have important implications for social policy in relation to retirement for all industrialised countries.

In the first article Beck is concerned with adjustment to and satisfaction with retirement. The conclusion drawn by Beck following a review of previous research is that retirement does not result in personal crisis for the majority of retired men, but whether retirement contributes to an increase in personal dissatisfaction or unhappiness is still an open question. His analysis confirms the findings of previous research, which suggest that health and income are important factors in the personal happiness of older men and that these factors are also important in the evaluation of retirement.

The data for this analysis were taken from the National Longitudinal Survey of Mature Men which began in 1966 with a panel of men aged 45 to 59 years. Data from the decade 1966–76 are used and the analysis is based on responses from 3,348 individuals. Two regression analyses were run on these data using a life happiness item in the first and an evaluation of retirement item in the second as the dependent variables. The independent variables in both analyses included: one or two health problems, three or more health problems, health has improved, health has worsened, race, retired one year or less, retirement due to job or employment-related difficulties, retirement due to poor health, marital status, family income, occupation and education.

From these two analyses Beck suggests that although he observed a negative relationship between retirement and happiness with life this

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could be mostly explained by other factors. He found that health factors, recent widowhood and income have the greatest impact on happiness with life, and poor health, lower income and earlier than expected retirement are the main determinants of negative evaluations of retirement.

COMMENT

This article is nicely put together and in particular I thought the justification for and explanation of logistic multiple regression was unusually clear. The weakness of the article, however, is in the definitions of the two independent variables used in these analyses. Both are based on single structured questions. The life happiness item uses responses to the following question: 'Taking things altogether, would you say you're very happy, somewhat happy, somewhat unhappy, or very unhappy these days?' (p. 617). Similarly, the 'evaluation of retirement' item uses responses to the following question: 'All in all, how does your life in retirement compare with what you expected it to be? Is it much better, somewhat better, about what you expected, somewhat worse or much worse?' (p. 618). The danger of using single questions in a structured questionnaire as a measure for attitude-type data is well documented.[1] Before interpreting these data we need to ask fundamental questions like whether they are reliable? – do they produce consistent responses from the same respondent at different times and in different situations? – and are they valid? – do they mean the same thing to different respondents? The author claims that they have been widely used in other surveys, but one suspects that they have previously not played such a critical role in the analysis.

NOTE

1 Oppenheim, A. N., *Questionnaire Design and Attitude Measurement*. Heinemann, London, 1966.

A. M. O'Rand and J. C. Henretta. Delayed career entry, industrial pension structure, and early retirement in a cohort of unmarried women. *American Sociological Review*, **47** (1982), 365–373.

Most studies of retirement have focused on men, and it was therefore somewhat refreshing to find that someone realised that women also retire! This paper describes some aspects of a study which examined the effects of family, early career patterns and industrial pension

structure on the timing of retirement for a panel of unmarried women workers of retirement age. Data for the present paper were drawn from the Longitudinal Retirement History Study and are based on 1,399 working unmarried women at the time of the first interview in 1969. Data from the 1971 and 1973 interviews are also used in these analyses.

Like Beck, O'Rand and Henretta grounded their analysis in the findings of earlier research, which showed that retirement and pension policy, economic factors (particularly income and assets) and health status influence the retirement process. In the literature, the significance of the pension structure and retirement policy in the regulation of the retirement process is clearly documented for men. The same information does not exist for women, and the present study is an attempt to plug that gap. Like Beck, the authors analyse the data using logistic regression techniques.

The dependent variables in the analyses consist of 'two continuation ratios that are dichotomous contrasts between early and late retirement' (p. 367), which take account of both age of retirement and time of retirement. The independent variables in the analyses include race, education, whether they have children, whether they took their first job after the age of 35, type of pension scheme, income and assets, marital status and health status.

These analyses suggest that the retirement process for single, widowed, divorced and separated women is influenced by family and work history as well as by pension, health and marital status at retirement. In particular, both having children and late entry into a career have direct and indirect effects on the timing of retirement. Both these life events restrict pension opportunities for women. Late-life statuses influence women's retirement in much the same way as they do for men. Adequate income and poor health status both influence early retirement for women as well as men. But remarriage will also affect women's retirement patterns.

COMMENT

This article is also nicely put together but is less clear about how logistic multiple regression works. In contrast also, the analysis uses a dependent variable which is more easily measured and is therefore probably both reliable and valid. However, in interpreting these data we should remember that the output of regression analysis will depend on the variables which have been put in. Readers will no doubt identify some significant gaps.

M. A. Hardy. Social policy and determinants of retirement: a longitudinal analysis of older white males, 1969–75. *Social Forces*, **60** (1982), 1103–1122.

Readers of this article by Hardy will immediately note one of the significant gaps in the variables included in the analyses undertaken by O'Rand and Henretta. The present article focuses once again on men, but only white men. It examines the effects on retirement patterns of a major change in the social security system in 1972 when benefits were increased by 20 per cent and future benefit levels were linked to a cost of living index. Hardy, like the previous authors, also reviews the retirement literature and shows that income, health status and pension rights influence the pattern of retirement. However, the review is more far ranging and is placed in a political–economy perspective.

The article presents data from the National Longitudinal Surveys of Labour Market Experience. Information about males aged 45–59 in 1966 from the 1969, 1971, 1973 and 1975 waves is used. Multiple regression analyses were undertaken on these data using hours worked per year (labour supply) as the dependent variable. The independent variables included health status, combinations of compulsory retirement policies and second pension coverage, marital status, number of dependents, self-employment status, occupational status, years of schooling, job tenure, income and assets.

The analyses of these data suggest changes in retirement patterns during the period studied. Health status, retirement policies of the firm, and self-employment status were associated with larger differences in labour supply for 62-year-olds in 1975 than for 62-year-olds in prior years. Other variables also indicated similar trends but were less significant.

Hardy recognizes that these changes in retirement patterns may not necessarily be explained by changes in the Social Security provision. During the same period inflation rates increased, unemployment increased and then levelled off and wages for the low paid lagged behind the rate of inflation. However, Hardy suggests that the analyses indicate that it was changes in the social security system which were the dominant influence on retirement patterns. Certainly the general conclusion that the availability of alternative income sources exerts a profound influence on the retirement of older workers would appear to be supported.

COMMENT

This is a complex analysis, and Hardy has left some of the steps in the argument less than explicit. The presentation could have benefited from the clarity of expression evident in the previous two selections. We can also level the same kind of criticism against Hardy as we did against the others, namely that a number of key variables appear to have been excluded from the analysis. Would it not have been possible to enter the basic macro-economic variables such as inflation and unemployment rates into the model? We can observe at present a direct relationship between increasing unemployment and earlier retirement, so it would not be dangerous to assume that the same kind of relationship probably was happening 10–12 years ago.

My grouses aside, this article makes an important contribution towards our understanding of retirement patterns. If it only shows that social policy (used here in its wider sense) influences retirement patterns it will have been worthwhile. Along with Beck, and O'Rand and Henretta, Hardy emphasizes the importance of the relationships of health status and income with retirement patterns. We may not be able to do much about the health status of the old, but as a society we certainly are in a position to do something about low incomes. If we are to increase life satisfaction, happiness and psychological wellbeing among the old we ought to be considering appropriate social policies in order to increase the incomes available to the old and particularly to old women.

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Social Services   John E. Tibbitt

Martha N. Ozawa. 'Self-perceived deprivation and personal re-sources among the low-income elderly', *Social Work Research and Abstracts*, 18 2, Summer 1982, pp. 3–8.

If services are to be developed for the elderly which are to be regarded by their users as effective then it becomes important to understand the determinants of feelings of well-being among elderly people. Well-being depends not only on the actual level of resources available to an individual but also on how living conditions are perceived. The primary objective of this American study is stated to be an investigation of the