

Title: Beyond the Golden Years

--- A Typology of Positive Life Models after Normative Retirement Age---

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Abstract

A monolithic notion of a leisure-filled life as a retirement ideal is giving way to more diversified options. This paper discusses major factors which are considered to generate diversity in positive life models pursued after normative retirement age, and attempts to construct a typology of core models. Based on some key theories, including ones on productive aging, third age, and de-institutionalization of the life course, along with analysis of empirical evidence from various sources, including market surveys and research studies, two crucial factors for diversity were identified: “work orientation” and “perception of the life stage.” Combinations of the two factors yielded a typology with five distinct positive life models: *Second Career*, *Neo-Golden Years*, *Extension of Midlife Career*, *Traditional Golden Years*, and *Portfolio Life*. While the validity of the typology has yet to be tested, it is expected to serve as a useful tool for wide-range of future research concerning this life stage.

Toward Diversity

A rapid and dramatic increase in longevity over the past century, especially the additional decades of healthy and active period in later life, has changed the human experience significantly. While the extra years open up whole new possibilities for the aging individual, the ensuing drastic social changes require major adjustments both for society and the individual. Particularly, social dissonance caused by these changes, which Riley and Riley (1994a) call a “structural lag,” presents a tremendous challenge for the baby boomer generation—an unprecedentedly larger, healthier, wealthier and more educated cohort—as its oldest members have reached normative retirement age. The structural lag they face is the imbalance between the mounting numbers of aging people and the meaningful role opportunities or places available in the social structure that can recognize and reward their capacities (Riley and Riley, 1994b). As a result, aging baby boomers are left wondering how the added period of life should best be spent.

Old age was once characterized as a period defined by a “role-less role” (Burgess, 1960), which is a residual period of life where the individual had no vital function in society. However, over the years Americans have successfully transformed their image of later years of life from a dull period of decline into the best time of one’s life—the reward years filled with leisure activities. Sun City, a retirement community developed by the Webb Company in Arizona, contributed significantly to promoting this new notion, and the post-retirement years quickly became known as the “golden years,” epitomized by happy seniors spending their days on a sunny golf course or by the poolside (Freedman, 1999). Such an activity-oriented life style was justified and further promoted by proponents of activity theory, who maintain that good mental and physical health in later life result from increased activity (Havighurst & Albrecht, 1953; Rowe & Kahn, 1998). Thus, remaining active, as Ekerdt (1986) called “busy ethic,” became a central value to pursue in later life, one that would make life worth living.

However, the monolithic notion of an active, leisure-filled life as a retirement ideal seems to be giving way to more diversified options, from which people with different wants and needs can extract a sense of worthiness and meaning. On the one hand, the social and financial conditions that gave rise to the “golden years” life model have changed significantly, while just being active may no longer be enough

for many of older individuals, as Neurgarten (1996: 42) points out: “[A] vigorous and educated young-old group can be expected to develop a variety of new needs with regard to the meaningful use of time.”

The move toward diversity in positive life models for the period following normative retirement age should also be viewed in the light of a socio-cultural trend wherein the “agent” takes an increasingly bigger role in defining one’s own life (Polivka & Longino, 2006). Particularly the role of “agent” is assumed to become more important in a rapidly changing society which often lacks well-defined norms (Wrosch & Freund, 2001). Moen and Spencer (2006: 133) describe the centrality of the agent in a society in transition upon retirement decisions that “[t]hese decision processes of strategic selection and biographical pacing are more self-reflective precisely because the third age, and increasingly retirement itself, are incomplete institutions.”

With the increasing role of the agent, as well as the changing social environment and the new attitudes emerging among those nearing retirement, an “enormous diversity of life styles among the young-old” (Neugarten, 1996: 38) is expected in a postmodern society. Realizing that the “golden years” is not the only desirable life model they can aspire to, many people are now seeking alternative models to follow. The goal of this paper is to identify emerging positive life models in later life and attempt to construct a typology of the core models, which are applicable primarily to the United States, but also to other developed countries with similar social conditions. The paper will first discuss two major factors which are considered to define the diversity in positive life models, and then introduce a typology of the life models defined by those two factors.

Two Major Factors in Defining Diversity

Work Orientation

The difference in attitudes regarding work after normative retirement age is considered one of the major factors which define the diversity in life models people will pursue. Although retirement used to mean simply stopping work and work generally did not play a significant role after midlife, both “working after retirement” and “continuing to work without retirement” are becoming increasingly common (Mermin,

Johnson & Murphy, 2007; Employee Benefit Research Institute, 2008; National Institute on Aging, 2007; Merrill Lynch, 2006; HSBC, 2005).

The strong work orientation found among older people can partly be attributed to the fact that retirement has become to be viewed as a “life option” rather than a given condition (Kohli & Rein 1991; Moen & Altobelli 2006), while the very definition and purpose of retirement as an institution is becoming more and more ambiguous (Atchley, 1982; Schulz, 2001) . In reality, some are forced to retire or simply cannot afford to retire (Mermin, Johnson & Murphy, 2007; Fleck, 2008). Particularly the recent unprecedented financial instability leaves little choice for many but to keep working longer. Whatever the situation may be, however, it is important to realize that society as a whole is clearly moving toward a direction which widens an individual’s options. In most developed countries, social policy actively supports the right of older workers to continue working if they choose to do so, through laws and various supportive initiatives such as the 1986 amendment to Age Discrimination in Employment Act of 1967 in the U.S., and a new Law Concerning Stabilization of Employment of Old Persons in Japan (Williamson & Higo, 2007). In addition, more flexible forms of work opportunities are becoming available, while new, creative ways of working such as “paid part-time volunteer work” are emerging (Deutsch, 2007), both of which will further encourage people to continue to work.

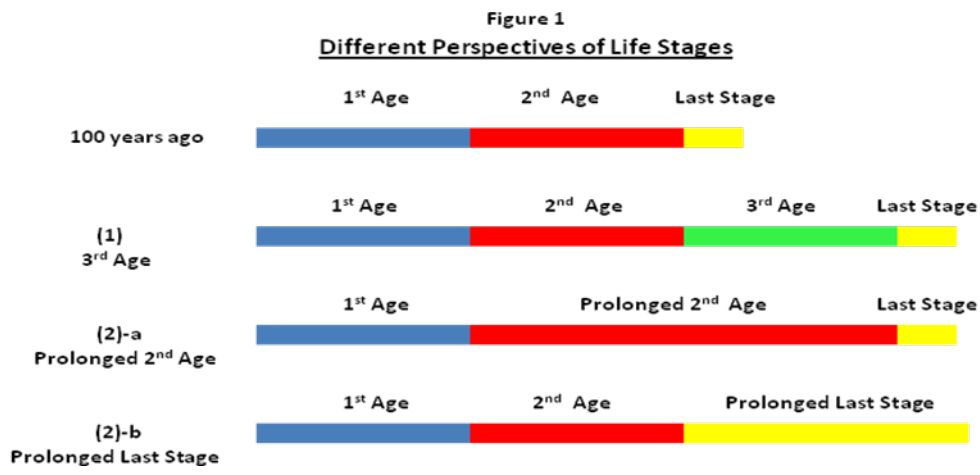
The concept of “productive aging” is also considered to have played a crucial role in promoting an orientation toward work among aging adults (Morrow-Howell et al., 2001). Rejecting the stereotypical image of old age as characterized by dependency or a role-less role, Butler and a number of others (Butler, 1985; O’Reilly & Caro, 1994; Bass & Caro, 2001) point out that older adults have the potential to be productive and that most of them are actually assuming productive roles in various aspects of their lives. All these discussions extol the benefits of being productive in later life and explicitly or implicitly encourage older people to remain productively engaged.

Some question the legitimacy of viewing an older person’s role solely on the basis of their economic activities and potential (Schulz, 2001), while others point out the pitfalls of ignoring both macro- and micro-level conditions which restrict people from being fully productive (Estes, Mahakian & Weitz,

2001). Nevertheless, in a social climate where being productive tends to be considered unquestionably desirable, and successful aging and productive aging are perceived as almost synonymous, the emerging positive life models are expected to be productivity-oriented.

Contrasting Perception of the Life Stage

The extended life stage following normative retirement age is ill-defined at best, and people view it in different ways (Hornstein & Wapner, 1985; HSBC, 2006). How one perceives this period, and what kind of value/meaning one seeks from it, is therefore considered another crucial factor in formulating the diversity in positive life models. From the viewpoint of constructing desirable life models, there seem to be two basic contrasting perspectives: the first perspective views this period, often called the third age, as a distinct life stage that has unique roles, expectations, and meanings [(1) in Figure 1] ; and the second perspective does not recognize this period as a distinct life stage. The latter perspective is further divided into two types depending on which direction the view extends: one which sees this period as an extension of the previous life stage and continues to embrace the values associated with midlife [(2)-a in Figure 1], and the other which recognizes the period as an extended traditional retirement with the value of the “golden years” [(2)-b in Figure 1]. These contrasting perspectives can be best illustrated as below by further developing a chart obtained from the website of The Center for the Third Age Leadership (2008). The first bar in the Figure1 refers to a life stage in the U.S. from 100 years ago, when the life expectancy was shorter by about 30 years.



Scholars such as Laslett, Weiss and Bass, Moen and Spencer represent the first perspective, which views the life stage between traditional retirement and the last stage of life as a distinct period. According to Laslett (1989), the “third age” is a unique period to be spent for personal achievement and fulfillment. While Weiss and Bass (2002) recognize this life stage as a distinct period between retirement and old age, Moen and Spencer (2006: 128) argue that “a new stage is now emerging in the twenty-first century life course, resulting from a confluence of demographic, technological, economic and ideological changes.”

Echoing these theories, advocates such as Freedman (1999; 2007), Dychtwald (1999), and Handy (1989) hail this newly recognized life stage as a prime time with a unique mission and meaning, which is hard to find in any other stages. It is also notable that various services, products, programs, and websites/publications intended for “young seniors” are all contributing greatly to reinforcing the concept of a third age as a distinct life stage. A number of research results demonstrate that many, in fact, regard this life stage as a “new start,” one with its own set of goals or opportunities which differ from those of midlife (MetLife Foundation and Civic Ventures, 2005; Hakuodo Inc., 2006).

While the idea and definition of a third age are being constructed, there is wide consensus among sociologists that chronological age is becoming a poor predictor of the timing of such major life events as marriage and the birth of children, which suggests that life course boundaries are getting increasingly ambiguous in general. Often referring to the concept of “de-institutionalization” of the life course (Held, 1986), this view is strongly supported by some of the cultural gerontologists, including Featherstone and Hepworth (1989; 1991), Gilleard and Higgs (2000) and Blaikie (1999). Summarizing these theories, Featherstone and Hepworth (1991: 372) state, “[P]ostmodern change, it is argued, will lead to some blurring of what appeared previously to be relatively clearly marked stages and the experiences and characteristic behavior which were associated with those stages.” From a macro viewpoint, on the other hand, Riley and Riley (1994a) suggest that the structure of our society is shifting from an “age-differentiated model” to an “age-integrated model,” thus indicates waning demarcations between phases of life.

No longer bound by social and biological reference points, as Featherstone and Hepworth (1983) argue, people tend to aspire to maintain “mid-lifestyles” as long as possible in a strong youth-oriented culture. Thus the life period after retirement age is expected to be blurred and merged as a continuum with the previous stage of middle age. Along the same vein, Blaikie (1999: 73) points out, “As the boundaries of adult life get increasingly hazy, as grandmothers start to dress as their daughters do and grandfathers jog with their sons, so the routemaps for retirement becomes less distinct.”

Another perspective without a distinct notion of the “third age” is one which views the added years in life as an extension of the traditional retirement period, rather than an extension of a midlife stage. While the popularity of the “golden years” life model seems to be waning with the advent of the “productive aging” ideology, it is expected to continue to prevail, because there is still a substantial number of people who recognize this period of life as a reward for decades of hard work, which is extended by the added healthy years.

Construction of a Typology

The Nature of the Typology

The typology introduced in this paper is “ideal” in two ways: first, it is a typology of artificially simplified conceptual models, in the sense of which it is similar to Weber’s “ideal type.” This is not a result of any specific empirical research, but it is based on theoretical constructs and high level analysis of empirical evidence from various sources including findings from market surveys, research studies, observations of social trends and phenomena, interviews and media reports. As such, the typology is meant to be used as a tool or framework for future research. Second, it is “ideal” in the sense that it represents *positive* life models to which people can aspire, rather than their reality or realistic perspectives regarding retirement. The typology, in other words, addresses a value dimension of life models in order to conceptualize emerging positive and desirable images of a period between normative retirement age and the last stage of life.

While much of the data and information used to construct the typology is drawn from the U.S., and to some extent from Japan, the typology is assumed to be widely applicable, since the aforementioned social conditions can be found in most developed countries. Cultural differences are expected to be expressed as differences in distribution patterns among the life models in the typology, variables which determine such patterns, or the typical activities associated with each model. In addition, given that the underlying concepts of the typology are closely related to that of retirement, it is based on an assumption that people spent a significant portion of their lives working at paying jobs. Therefore, the typology is applicable primarily to those with a working career.

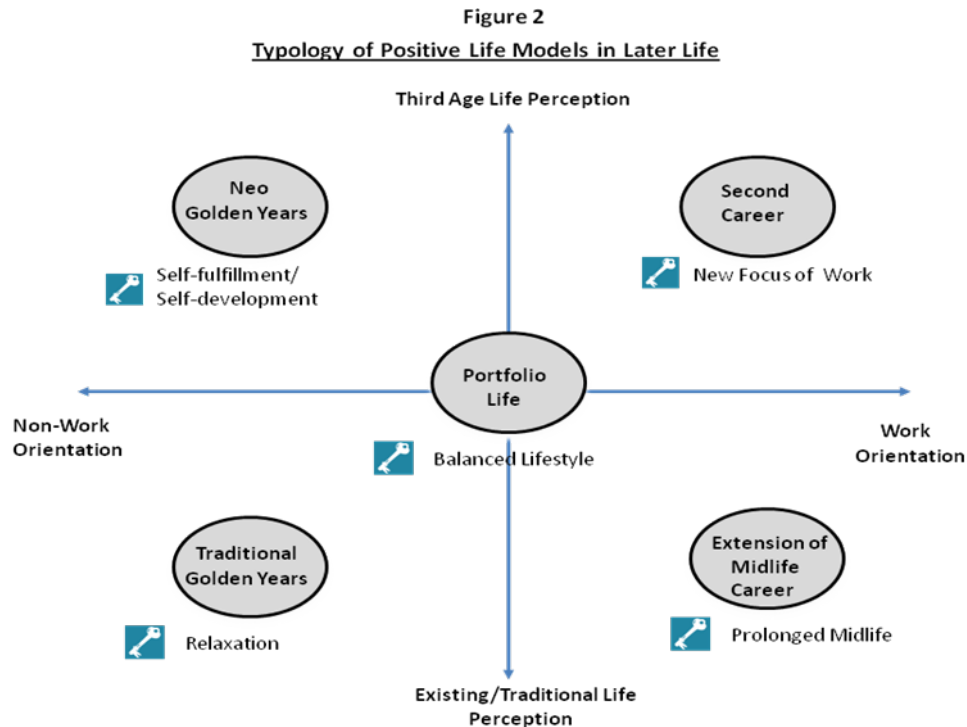
Typology with Five Life Models

Based on the previous discussion, the typology is generated by two dimensions, namely, “work orientation” which is defined by a degree, and “perception of the life stage” which is defined by contrasting views of the life stage that falls between normative retirement age and the last stage of life. The horizontal axis in Figure 2 shows the degree of orientation toward work, the right end representing strong work orientation, while the left represents the absence of work orientation. Work orientation is defined as the significance of work in a person’s life in terms of identity and time/energy commitment. Although “work” in this typology is essentially defined as formal paid labor, as opposed to informal unpaid labor, it is recognized that a simple dichotomy cannot properly represent all kinds of work (Taylor, 2004). Particularly, given the significance of volunteer services in this life stage and the fact that the boundary between paid and non-paid volunteer services is increasingly blurring, the ultimate judgment should be made based on whether the individual views the activity to be the same as a formal paid job, in terms of commitment, responsibility and identity.

The vertical axis in Figure 2 shows the two contrasting views of the life stage discussed earlier, with a set of “third-age life perception” and “existing/traditional life perception” as the second dimension. This defines different life models depending on to what extent one pursues new values unique to a third age as opposed to the tried and true values, topmost being a strong orientation toward new and unique values

based on a perception of this period as a distinct life stage, while the bottom represents an orientation toward values tied to an extension of either a previous (midlife) or the last stage of life (traditional retirement).

As shown below, the typology consists of five life models: one model for each of the four quadrants generated by the two axes, along with one in the center, which is a blended model representing elements from each quadrant.



(1) *Second Career*

Key value= new focus of work

“Second Career” is a life model defined by a strong “work orientation” and “third age life perception,” with the key value being “new focus of work.” As a number of surveys show, of the many people around retirement age who intend to keep working, some do not want simply to hold on to a midlife career for additional years but seek something new (for example, AARP, 2007; Merrill Lynch, 2006), often a “Second Career” with different goals or priorities from those in their previous career. People who embrace this life model are those who intend to realize a new value unique to this life stage through new careers, placing a higher priority on social contribution or self-realization, than on money or career

advancement. Some may opt for what Freedman calls the “Encore Career” (Freedman, 2007) in fields such as education, health care, or elderly care, while others may simply start new businesses to realize lifelong dreams.

(2) *Neo-Golden Years*

Key value= self-fulfillment/self-development

Characterized by a strong “third age life perception” and a low “work orientation”, the “Neo-Golden Years” model represents a new version of the traditional golden years, with the key value being “self-fulfillment/self-development.” This model is characterized by a clear desire to find unique meaning in this life stage, with a new focus of life after work. Instead of realizing a meaningful life through work in the conventional sense, those with this life model focus on new activities such as serious lifelong learning or highly disciplined art practice, which Caro, Bass and Chen (1993: 11-12) call “alternative-preferences.” This life model differs from the traditional “golden year” model in that the lifestyle typically centers around activities for conscious self-fulfillment or self-development, rather than simple leisure for fun or relaxation.

(3) *Traditional Golden Years*

Key value= relaxation

The “Traditional Golden Age” model is defined by a weak orientation toward “work” and a strong “existing/traditional life perception,” with the key value being “relaxation.” More specifically, relaxation realized by the absence of work itself is perceived as a core value. Being the stereotypical “ideal” retirement lifestyle for decades, for some this model is characterized by “busy” leisure activities, while others may simply want to enjoy a stress-free time relaxing with family and friends, although they may opt to spend some of their time on light volunteer activities or enjoyable learning.

(4) *Extension of Midlife Career*

Key value= prolonged midlife

The life model defined by a high “work orientation” and a strong “existing/traditional life perception” is “Extension of Midlife Career,” with the key value being “prolonged midlife.” As is assumed from the

trend of the rising age of retirement mentioned earlier, some may just want to extend their middle-age lifestyle for as long as possible by continuing to work in the same or a related career far beyond traditional retirement age. In reality, these individuals may not be able to maintain the same status they had during their midlife careers and may be forced to choose the so-called “bridge job/bridge employment,” but they will attempt to minimize the changes in life style and the value found in work.

(5) *Portfolio Life*

Key value= balanced life style

A life model characterized by moderate “work orientation” and “third age life perception” is a “Portfolio Life,” a concept which was introduced by scholars and advocates including Corbett (2007), Sadler (2006), and Handy (1989). The key value is a balanced life style with a limited commitment to work. Given a globally identified desire among many young seniors to lead a well-balanced life (for example, HSBS 2005; Hakuodo, Inc. 2006), another positive life model is the portfolio life which integrates multiple meaningful components, just as a financial portfolio does. While the actual components can vary, learning, volunteer service, and leisure are often considered major elements besides paid work.

Application of the Typology

Continuum and Dynamisms

The typology is designed to enable one to describe various positive life patterns in the real world but it is not meant to exhaust all the possible positive life models actually found in reality. As such one can identify and describe a variety of life patterns in reality by referring to multiple models in the typology with different emphasis. In applying the typology empirically, one important aspect is its nature as a “continuum.” Given that both “work orientation” and “perception of the life stage” is defined as a continuous spectrum, not a dichotomy, wide-ranging variations are expected to be found along the axes. For example, “Converted Midlife Career” model, where expertise or a network acquired in one’s midlife

career is applied to a new type of work such as consulting or training, can be found at the midpoint of “Midlife Career” and “Second Career” along the vertical axis.

The typology should also be viewed from a dynamic perspective in its application, since it is highly likely that people will want to move from one model to another before they reach the last stage of life. For example, they may prefer the “Extension of Midlife Career” model until their mid-sixties and then shift to the “Neo Golden Years” or the traditional “Golden Years” model. Parry and Taylor’s (2007: 592) study points out that “the majority had a strong sense that retirement was a logical end to their working life” but “were happy to postpone retirement for a few years, or to wind down gradually by going part-time,” indicating that people may want to have multiple sub-stages with different life models before sliding into a “deep old age.” In fact, a pilot study done in Japan showed fourteen out of twenty five respondents wanted to shift from one model to another, suggesting that a dynamic pattern is a norm rather than an exception, and any combination of sequences seems possible.

Quantitative Approach

Given that the typology is a conceptual construct, it is assumed that no one person lives with any of the five life models in its pure form. Even one who embraces the “Second Career” life model, for example, would still spend some time for leisure or lifelong learning . As such, in attempting to assign people to the models, it may be preferable to define each of the models in terms of the percentage of time allocated to different types of activities typically associated with each model.

For example, a survey conducted at North Carolina Center for Creative Retirement (NCCCR) at the University of North Carolina applied this typology by asking the subjects to allot the percentage of their time spent in different activities and categorized them into the five life models based on predetermined criteria. While the percentage values used in the definition were arbitrary, the typology still served for a heuristic purpose by providing them with an overall picture of the diversity found among the program participants, which had long been considered quite homogeneous. The survey, as a result, helped NCCCR realize the extent of the diversity and identify the future directions of their program development.

Conclusion

While the “golden years” model is losing its appeal as the sole retirement ideal, we still do not have a cultural consensus on the positive life models to pursue after normative retirement age. It is clear, however, that there will be significant diversity in the life models to which people will aspire. This paper attempted to construct a typology of positive life models based on two determining factors, “work orientation” and “perception of the life stage” of the life stage that follows normative retirement age. The four quadrants of the typology represent distinct life models generated by crossing the two factors: (1) Second Career, (2) Neo-Golden Years, (3) Traditional Golden Years, (4) Extension of Midlife Career, as well as (5) Portfolio Life, a blended model. These are considered core models, and in an empirical application, variations can be defined in terms of continuum and dynamism.

It is important to note that the presentation of this typology does not imply nor assume that everyone can freely choose whichever life model they may embrace. On the contrary, there are a number of conditions and restrictions such as socioeconomic status and health status, which would prevent people from realizing a life model they desire. However, while investigating such conditions and restrictions is not within the scope of this paper, the benefits of identifying the positive life models being constructed in our society should not be denied only because not everyone can enjoy a “positive” life model.

The typology is a conceptual construct based on the analysis of a variety of available information, not a summary of any particular set of empirical data, and is primarily intended to be used as a tool or framework for future research. Some research plans with this typology are (1) finding out distribution patterns of individuals among the life models, and the correlation between each life model and a set of features of respondents’ profiles; (2) identifying the typology’s actual dynamic patterns; (3) identifying a possible gap between an “desirable” and “real” life models, as well as the reasons for the gap; and (4) conducting cross-cultural comparisons for each topic of (1) to (3). The results of these research projects, as well as other possible investigations based on the typology, should be valuable not only for understanding the changing reality of our society, but also for developing future policies and necessary services or products vis-à-vis a life stage after the traditional retirement age.

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