American and German Men and Women Discuss Retirement: A Qualitative Study

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Abstract: Retirement can be defined as a socially acceptable removal of oneself from the workplace [1]. The purpose of this study was to explore the subjective retirement experiences of a group of German and American men and women. More specifically, we examined the sources of satisfaction and concern, coping strategies, and the sources of support of our participants. We conducted in-depth interviews of 20 American and 27 German men and women (between the ages of 50 and 82) who volunteered to participate in this study. Analysis of responses resulted in the identification of several similarities as well as differences between German and US participants. The nature of identified similarities and differences in concerns regarding health and health care, finances, relationships, and keeping active are discussed in relation to the literature.

AMERICAN AND GERMAN MEN AND WOMEN DISCUSS RETIREMENT: A QUALITATIVE STUDY

Retirement stands as one of the most important economic, psychological, and social transitions in most people’s lives. Making a successful transition to retirement can be a challenging experience, especially at the beginning of the 21st century. The older adult population is increasing throughout the world; however, this growth is unprecedented in the United States and other Western technologically advanced countries. The current US Census report indicates that the older population of the United States has not only grown significantly in the past century, but will continue to grow—even more rapidly—in the 21st century. Retirement can be defined as a socially acceptable removal of oneself from the workplace [1]. By the year 2050, it is expected one in every five people will be over the age of 65, resulting in the largest number of retired people in history [2]. In the European Union this percentage is even higher. 16.3 % of the population at present. This demographic transformation will and indeed has already begun to impact every aspect of society including the availability of social services, health care, housing, family relationships, recreational programs and activities, and of course expectations and attitudes about retirement.

Most definitions of retirement are based upon Western perspectives. Cultural and behavioral notions of retirement in the West shape these perspectives. Industrialization, demographic transformations, improved health care, and increases in life expectancy have contributed to present Western views and policies of retirement. In 1935, the United States government began to offer Social Security benefits, thereby making it possible for older Americans to “retire” from full time employment with a minimally sustainable income. The United States was certainly not the first Western country to introduce benefits for older adults. In fact, most countries in Western Europe provide significantly more comprehensive programs for their retired men and women. Germany, for example, has long provided a more complete social service program for older Germans. Long-term care insurance (Pflegeversicherung), for example, offers coverage for chronic diseases. This coverage includes substantial governmental subsidies for care in a retirement community or even at home. The German system is based on a history of paternalism dating back to the 1880’s and to the social policies of old imperial Germany. In the late 19th century, Germany was the first country to introduce a system of universal health insurance and old age pensions [3]. The sociological similarities between contemporary American and German cultures create an interesting basis for comparison of the retirement experience [4]. However, the debate over the availability of social security for future retirees is currently a controversial political issue, both in Germany and in the United States. These two technologically advanced societies both face a significant decline in birth rate [3, 5]. Present fertility rates in the US stand at 2.1 for the average number of children born per women, in the European Union they are at 1.5 children born for each woman. In Germany rates are even lower. For example, by 2040, there are expected to be 56 people over the age of 65 for every 100 people between the ages of 20 to 64. As populations in the West continue to “age” a growing number of older men and women will become eligible for retirement benefits.

The transition to retirement represents a new life stage, one that can be both stressful and rewarding [6]. Whereas most people make a successful adjustment to this late life transition, approximately one third of retirees do not. People who have interests and involvements outside of work or those who are retiring from a stressful and unpleasant job tend to find retirement to be a long awaited experience. A
planned, anticipated retirement appears to be a key component to a positive experience [6]. However, planning can also be a stressful undertaking; it necessitates evaluating finances, making decisions about housing and possibly facing possible unpleasant scenarios surrounding issues like late-life illness and death [7]. Planning also has the potential of becoming a process of rumination which could lead to anxiety and depression [8]. One study examining older American, Canadian, and German women’s planning strategies for retirement found that retired women were at an increased risk of living alone in poverty and having a need for long-term care, especially if they were widowed [9]. These researchers also found that among their participants, German women were less likely to plan for their retirement. Germans, in fact, tended to emphasize disadvantages of planning, such as not being able to predict the future, not wishing to dwell on negative events, the possibility of not having the resources for desired options, and the belief that no plan was necessary since they were in no immediate risk. This reasoning can be partially attributed to the fact that the German social system is more extensive and requires less individual initiative than its Canadian or American counterparts [9]. Those participants who did plan stated that it helped them cope with an uncertain future, and that planning could prevent them from becoming a burden to caregivers. Researchers have emphasized that planning should be conceptualized as a way of increasing control over one’s life and that more general plans tended to be more adaptive since they allowed for flexibility while at the same time helping reduce anxiety or dread for possible disasters [9].

According to some studies one of the most stressful concerns of retirees were unexpected feelings of detachment from the productive world of work and life changes associated with transition to retired status [10]. Realistic expectations are an important consideration for a successful retirement transition [11]. Regardless of planning, however, expectations may fall short as a result of unexpected and sudden events [7]. Another critical factor associated with a successful transition to retirement is timing. A number of factors associated with timing appear to influence successful adaptation to the retirement experience. These include health concerns, mandatory versus voluntary retirement, and realistic expectations, planning, and awareness of the retirement experience. Role entries or exits that are experienced as either earlier or later than socially prescribed may be perceived as more stressful or unsettling, than role transitions that are normative, expected, and planned [12].

A number of other factors that have been associated with a successful and satisfying transition to the retirement include health status, economic factors, social support, and involvement in activities. Numerous studies have indicated that satisfaction with one’s health is perhaps the one major factor influencing an individual’s overall assessment of their life [13]. As people age there is an increased possibility of having to cope with various health concerns. Health concerns can tax a person’s resources, negatively impacting the retirement years [14-17].

Satisfying relationships and social support can serve as a buffer against stressful life situations, and can help promote a smooth transition to retirement. Connections with family, friends, neighbors and co-workers are important across the lifespan [18]. Retirement, however, can disrupt long standing friendships and support networks from the workplace. The stressors of retirement may be compounded by the loss of structured social involvement in the workplace and the need to initiate or develop new supportive relationships outside the workplace. Socio-emotional selectivity theory provides an explanation of the relationship between social support and later life transitions. This theory addresses specific goals for social support congruent to later adulthood and retirement [19]. It argues that older adults, realizing that time is limited, focus on the pursuit of emotionally rewarding relationships and experiences. Regardless of the individual circumstances, remaining socially and physically active is an important factor promoting well being and life satisfaction [20].

Given the potentially stressful nature of later adult experience, a successful retirement can present a challenge, especially at the beginning of the 21st century. People with greater social and cultural resources are able, of course, to adjust more positively to difficult situations [21]. However, regardless of other circumstances, retirement, like other major life transitions, is a stressful experience. The existence of adequate coping strategies can help make this transition a positive one [8, 11]. Studies have indicated that there are age differences in the ways that women and men cope with life transitions. For example, researchers have identified a shift towards more mature coping mechanisms over adulthood, with an increasing reliance on cognitive adjustment. In other words, older individuals shift the focus of their attention away from limiting factors and situations and onto situations that may not be compromised by developmental loss [22]. This shifting was interpreted as a change from the tenacious goal pursuing of young adulthood, to greater flexibility and resilience in later adulthood [22]. This shifting of attention is consistent with findings that positive reappraisal is a coping skill often utilized by older adults. Positive reappraisal has been shown to lead to a decrease in depressive symptoms and an increase in feelings of life satisfaction [8, 23]. Researchers have also suggested that it is important to emphasize attaching positive meaning to transitions, such as retirement, and to associate this transition with personal growth instead of loss [8].

Evaluating coping from a cross-cultural perspective, researchers have evaluated cultural differences in reappraisal of life events between middle-aged and older people from Germany [24]. His study found that for older adults, positive interpretation of a situation was an important part of successful coping across a variety of domains, such as marriage, health, living environment, and to a lesser extent, financial situation. This study reinforces the adaptive nature of a shift towards the utilization of positive reappraisal with age. In fact, positive reappraisal may be an example of an age-specific coping mechanism. For example, when positive reappraisal is used by younger adults, it is associated with lowered reports of autonomy, purpose in life, and self-esteem. In older adults, on the other hand, positive reappraisal is associated with personal growth and increased life satisfaction [8]. Cross-cultural similarities and differences in strategies for coping with life transitions such as retirement warrant further investigation. An analysis of the literature indicates that there are gaps in cross-cultural research information available on the nature of retirement experiences of...
men and women. The purpose is this study was to explore the subjective retirement experiences of a group of German and American men and women. More specifically, we focused on the identification of the factors affecting the life satisfaction, areas of concern, coping strategies, and sources of support of our participants.

METHODOLOGY

Consistent with the goals of this study we utilized a qualitative research methodology [25]. We conducted in-depth interviews asking broad open-ended questions of our participants. Our sample consisted of an availability sample of 20 American and 27 German men and women who volunteered to participate in this study. Participants ranged in age from 60 to 82. We utilized a snowball sampling procedure. Participants were informed of the study and those who were interested in participating volunteered to be interviewed. Consistent with the definition of retirement as a withdrawal from full-time employment, all the participants identified themselves as “retired,” although several were working on a part-time basis, generally less than 15 hours a week. Eight of the American participants and six of the German participants were employed on a part time basis. American participants included seven White, six Black men, one Hispanic woman, one Black woman, and five White women. The German participants included nine men and 18 women. Most of the Germans had the equivalent of a High School education. University attendance was and continues to be less common in Germany than in the US. The US participants all had a high school degree, two of the men and three of the US women had university degrees. All of the participants were or had been married, at the time of the interviews, seven of the German and three of the US women were widowed. Demographic variables are summarized in Table 1.

Table 1. Demographics Information of German and US Participants

<table>
<thead>
<tr>
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<th>N = 47</th>
<th>Married</th>
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<td>American</td>
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<td>Male</td>
<td>20</td>
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<td>Female</td>
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<td>German</td>
<td>27</td>
<td>20</td>
<td>7</td>
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<td>Male</td>
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<tr>
<td>Female</td>
<td>18</td>
<td>11</td>
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<td>Total</td>
<td>47</td>
<td>37</td>
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Age Range: 50-82.

Semi-structured interviews were conducted on an individual basis primarily in the participant’s homes. Interviews with Americans were conducted in English and interviews with the German sample were conducted in German. Interview questions were designed to focus on overall life experiences, health, well-being, sources of concerns, plans and goals for retirement, methods of coping with stress, sources of support, and factors affecting overall satisfaction. Broad general questions were included in the interview protocol in order to elicit as much information as possible. Interview questions included: Tell me about your life? How do you spend your time now that you are retired? Please define retirement in your own words. How do you feel about retirement? What hobbies and activities do you enjoy presently? What makes you happy? What do you look forward to? What are some of your hopes and plans for your retirement years? Who are you closest to? Who offers you the most support? What are the most important social events you have witnessed? What is the major contribution you feel you have made in your life so far? What are the major stressors and concerns that you have had to deal with in your life? How are your concerns in retirement different from those of the past? How are they the same? How do you try to deal with these concerns? Based on the responses, the interviewers then probed domains of interest with more specific follow-up questions. For example, participants were asked to rank their areas of satisfaction and concern along with their ways of dealing with their concerns.

Each interview lasted from one to two hours. Upon completion of the interviews, answers to the questions were transcribed into word-processing documents, which were analyzed. The data were then coded into meaningful analytical categories. The German data were translated into English by two of the researchers who are fluent in German and English. Inconsistencies were checked by a third fluent German speaker. Each interview was then coded by two researchers. In one case, there was an inconsistency between the two researchers; a third coder then evaluated the data. The list of codes was developed prior to the examination of the data. This list was based upon a review of the literature; it included health factors, relationships and sources of support, meaningful activities, contributions, and life satisfaction. Upon completion of the analysis of data, identified categories were organized into hierarchal domains bases upon the number of times the participants referred to each category and the importance they attached to each domain.

RESULTS AND DISCUSSION

Analysis of responses resulted in the identification of similarities and differences between German and US participants. Similarities included general concerns about health, maintaining close relationships, and keeping active. Content analysis of responses to the interview questions also revealed differences in focus of concerns between American and German participants on the factors mentioned above.

Health Concerns

By far the most frequently cited area of concern was health. Concerns about health were mentioned as a primary source of ongoing stress by more than 75 percent of the participants from both countries. Americans also expressed concerns about healthcare availability and its related costs. The German participants showed less concern in this area. However, older German still verbalized concerns for their individual health status and its effect on their well-being. Henry, a 76 year-old German man stated that:

“I have had health problems since the war. Back pain and headaches. I always managed them and kept busy
I had a near fatal illness four years ago and it taught a constant source of pain and sadness for him. This rift between his daughter and himself. This appears to be a man. I am 80 years old and have health problems; arthritis and high blood pressure. Sometimes it’s difficult to enjoy leisure activities the way I used to when I was younger, but most days I am able to get out and take a walk or participate in an exercise class. For me, just know that my family is safe and happy makes me happy. Visiting with them as often as I can always puts a smile on my face.

A parallel example from German participants includes, Gunner, an 80 year-old man who states that: “As long as I am healthy and surround by my loved ones, I am a happy man.” Ulla, a 69 year-old German women said that:

“I love my two children and three grandchildren and enjoy spending time with them. But I do not have the time and energy to take care of my grandchildren. When they come to visit, I always have to run after them, then I am exhausted. Sometimes I wish they did not live so close by”.

Walter, a 67 year-old African American male who is a retired university professor reported that he is content with his life and keeps himself occupied. He is highly involved, along with a group of former students, with humanitarian efforts in disadvantaged countries. He revealed that an ongoing source of stress for him is his relationship with his only child; a relationship that remains much more distant and detached than he would like. He understands that he is getting older and there may not be a chance to heal the rift between his daughter and himself. This appears to be a constant source of pain and sadness for him.

I had a near fatal illness four years ago and it taught me how valuable life is. Even though I am now retired from the university, I work with student groups and charitable causes. I hope that I can leave the people that I’ve touched in my life with the message that helping others is what we, as humans, should aspire to. My only regret is that I don’t have a closer relationship with my daughter. This is a source of pain and stress for me.

Overall the majority of the participants said that the support of their family and friends provides them with a sense of comfort and feelings of well-being. For example, Renate, a German participant states:

“If it were not for my family I would be very lonely and unhappy. I visit them once or two times a week. In the summer, we go to the North Sea together for two weeks. That is all I need in life, a little company, a little holiday”.

Our findings were consistent with these other studies in that social relationships were a key factor in aging well [26]. Also consistent with related literature women from both countries were more likely to talk of the importance of friends and extended family as a source of support, whereas the men tended to focus on their spouses and children only as a source of support.

Maintaining A Sense of Satisfaction

The majority of the participants, more than 80 percent of both US and German men and women, reported that they were either satisfied or very satisfied with their lives. As previously stated, satisfaction with relationships was consistently mentioned as an important factor affecting life satisfaction. Factors which were mentioned as sources of satisfaction included physical activities (e.g., walking), hobbies (e.g., gardening), interests, expectations of oneself, as well as spirituality or religious beliefs. In addition, several coping strategies appeared to be helpful in dealing with expressed concerns. Consistent with the review of the literature coping strategies mentioned by participants included positive reappraisal of life events and support perceived from religious beliefs. In fact positive reappraisal appears to hold is value cross-culturally. For example, one 70 year-old German woman reported that she: “[tries] to make the best of life, even though life did not always meet [her] expectation[s].” Her faith gives her strength to go on. An 80 year-old white American woman, Sally, reports that she can always find something to be happy about, despite having experienced significant interpersonal loss coupled with health complications due age and previous afflictions. In addition, she reports consistent use of humor to further boost her mood. She states: “I am a happy person. I try to laugh and make a joke about almost anything.” Besides emotion-focused strategies, Sally also utilized active coping strategies. She stated:

“I devote time to charity work, this helps me feel like I am making a contribution to the world. I also have a friend who I got to films, dancing, and traveling with. These things keep me happy and busy”.

Religiosity or spirituality played an important role in many of our participants’ lives. “Life is a gift from God, and I give thanks to Him everyday” stated a 74 year-old German man. More than 50 percent of the participants said that their belief in God and religious practices helped them cope with problems and be satisfied with life. These findings are consistent with the literature. Cross-culturally, older adults...
tend to rate themselves higher on measures of religiosity and report strong religious beliefs [27]. Religious service attendance is often utilized by older adults to alleviate feelings of loneliness. However, organized worship not only serves to connect individuals, but also may serve as an existential anchor. Thus, while older adults are maintaining social connections via religious services, they also are maintaining their own sense of meaning and purpose through solace, connection with other worshipers, and connection to a higher entity. Much like organized religious practices, spirituality can serve as an important buffer against stressors, such as illness, for older adults. Religion plays an important role in reducing distress [28].

A poignant example of how spirituality can be used as a coping strategy comes from a 67 year-old African-American male. While in his early 60s, he had become very ill with a high fever and almost died. When he recovered, he thanked God every day. He said: “[I] was not finished with [my] work here on earth.” Other American participants, too, noted the importance of God in their lives. Comments like these support the documented connection between religion and psychological well-being.

The Importance of Autonomy

Several of the participants mentioned worries about general finances and the poor state of the world. There were marked country differences in these domains. More of the Americans were worried about cost of living expenses, in fact more than 90 percent of the US participants mentioned this as an area of stress, several of the German participants also mentioned worries about finances, but there were clear country differences in emphasis on finances. Expressed financial concerns also affected feelings of control and independence.

Maintaining a degree of autonomy was stated as an important source of concern by a majority of both US and German participants. For example, a 66 year-old American woman reports that she is “worried about losing independence.” A 74 year-old German man expressed a similar concern:

“I’m anxious about suffering another stroke; for both myself and my wife. The left side of my wife’s body is already paralyzed from a stroke, so we do not have a lot of recreation time together”. 

There were, however, cultural differences in expressed concerns. Although both U.S. and German participants feared loss of autonomy and being a social burden on children, only American participants stated financial concerns in relation to loss autonomy. For example, a 74 year-old German male stated that he was: “I am anxious about having to move to a home for senior citizens, or having someone come to my house to care for me. This would be difficult.” However, he expressed no concern over the cost of living in such a facility. As stated earlier, Germany’s state-run healthcare appears to ensure adequate care for older adults, alleviating the financial concerns over the matter, unlike the US, where adequate care is not guaranteed. Interestingly, these participants recognized that realistically speaking it is plausible that they may have to move into a home for senior citizens at some point in time. Keeping somewhat of an open mind and planning for this move ahead of time facilitates the transition.

As previously mentioned, US participants expressed considerable concern about living expenses, especially health care expenses. The debate over increasing needs and diminishing resources has recently been raging in the United States. In the US, arguments over Social Security benefit reform have been a matter of political debate. There is considerable controversy over the view that the Social Security System is in crisis. However, changes have already taking place which affect people’s ability to retire. In 2002 the age eligibility in the United States for full retirement benefits began to increase from 65 to 67. Recent studies in the United States indicate that only a small percentage of people are in favor of reducing benefits for older men and women. In fact, most people stated that rather than cut other services so that Medicare might expand benefits to pay for long term care [29]. Even so, facing the possible reduction of social security benefits, older adults in the US may have considerable fear and anxiety about retirement.

Despite concerns many of the participants also found retirement to be a time of growth and opportunity. They felt that they were able to enjoy their independence from work, childcare, household chores and develop hobbies as well as travel. A 66 year-old German says that he always... looked forward to the possibilities offered by retirement, and the experience has been very good. I like to travel, do artwork, and garden. I can do what I like. I am very happy.

Finally, the responses of our participants were influenced by the social and cultural events they have experienced in their lives. The German men and women, in particular, repeatedly spoke of the influence of World War II and how it impacted their lives. They also expressed significant distress over the state of the world. For example, Karl, a German participant states:

“It seems that all of my life I have had to be ashamed and worried about World War II and what we did to the world. I am tired of this, but if we forget it may happen again; there are many crazy people in the world”.

Also, several of the Germans stated that while Germany may have learned its lesson from history, they were worried about other countries, in particular the US aggression in the world and the future of the world as a consequence. Several participants expressed their frustrations about not knowing what they could do to help make the world a better place. Germans expressed concerns about the need for future generations to pay attention to the mistakes and lessons of the older generations.
Several of the participants, especially US males, expressed satisfaction with the availability of up-to-date technology such as e-mail and internet use. They stated that they were proud of their newfound skills in this area, that access to this technology had improved their lives and made them more satisfied.

Later adulthood offers men and women a chance to reflect on the past, think of the contributions they have made, and the lessons they had learned. Overall, despite stressors and concerns, the participants expressed a general sense of satisfaction with their lives. As mentioned, several of the participants had serious health concerns and had experienced considerable losses, reliance on sources of support, religious beliefs, and coping mechanisms helped them to deal with their concerns and maintain the quality of their lives.

Defining successful retirement is difficult given the subjective nature of each individual experience. Consistent with other research, our findings indicate that realistic expectations and flexibility in goals and plans are important considerations affecting the retirement transition [11]. We found that although planning was important, regardless of previous planning, expectations may fall short because of sudden negative events or nonevents. Coping successfully with any major life transition presents a challenge. Theories of coping indicate that coping strategies, such as positive re-appraisal are effective in later adulthood. Furthermore, Socio-emotional Selectivity theory emphasizes the importance of continued engagement in satisfying activities and relationships [19]. Studies have found that maintaining involvement in meaningful activities helps promote feelings of well being and satisfaction. This appeared to be the case with our participants; in general they stated that their interests, such as gardening and exercising helped them feel more satisfied with their lives. These activities could also be perceived as preventative coping strategies [7].

Contemporary older men and women, especially those living in Western countries like the United States and Germany, are facing considerable social changes which are related to their well-being and satisfaction in later life. In the US especially, global forces are prompting American companies to restructure and to outsource jobs. As a consequence, unprecedented numbers of older workers have been lost their jobs. These changes are of serious concern to older Americans. The lack of economic resources leaves many older Americans without adequate means and in a position where they must struggle with basic life necessities and poor quality medical care. In fact more than 17 percent of older Americans over the age of 65 live at or below the poverty level, with as many as 34 percent living just above the poverty level [2]. It would appear that Cowgill’s notions about modernization and the status of the elderly, proposed more than 30 years ago, still holds true [30]. He suggested an inverse relationship between an appreciation of elders and modernization; older people in less technologically advanced societies tend to exercise more economic and social power than older adults in less industrialized countries.

However, on a more positive note, Western notions of retirement are based on the view that retirement represents a satisfying and rewarding time of life. Our findings indicate that although there are concerns and stressors associated with retirement, consistent with the literature, most people seem to be satisfied or express satisfaction with this time in their lives [31]. This study has explored the subjective retirement experience of a group of US and German men and women. Retirement has evolved as an important life transition in industrialized societies. Overall the results of this study indicate that the quality of life during the retirement years is influenced by the inter-relationship between individual factors and the resources and supports available in the social and cultural environment. This study has certain limitations which must be considered. Broad generalizations from this study are relatively small, as nonrandom sample of participants are limited. Not only the small sample size, but also the considerable variation in age and education of the participants limits the generalizability of the results. Furthermore, caution must be exercised when attempting to make cross-cultural generalizations from this study, as country and gender are confounded. Consistent with Bronfenbrenner’s Ecological Systems Theory development is contingent upon interactions influences of various systems which include family, environment, workplace, and relationships with others [32]. Cross-cultural research can aid in understanding the ways in which these variables influence the behavior and well-being of older adults in various parts of the world [33].

This study points to the importance of the social, economic, and cultural factors in shaping later adulthood. The qualitative nature of this study adds depth to the understanding of the meaning of retirement and later life. How older men and women think and feel about their lives is an increasingly important area of investigation and should be further explored both quantitatively and qualitatively.

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The Open Psychology Journal, 2009, Volume 2


Received: June 9, 2008
Revised: January 16, 2009
Accepted: May 27, 2009

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