

ABSTRACT

Title of dissertation: PERCEPTIONS OF ADJUSTMENT TO
CIVILIAN LIFE AMONG RECENTLY
RETIRED AIR FORCE OFFICERS
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This study explored the perceptions of recently retired Air Force officers and their wives of their adjustment to civilian life and their general well-being through in-depth personal interviews. The assumptions for this study were that military officers will require considerable time for the transition to retirement, personal identity will be disrupted due to the loss of the work role and general well-being will be negatively affected by the transition to retirement.

The notion of “on-time” retirement in the United States is based on age related criteria, with most retirees being age sixty-five years. Most retirees do not seek full-time employment at retirement. Their transition to retirement is usually complete within a three year period. Military retirees represent a unique group of

individuals whose retirement age may begin as early as forty-two years. These individuals must transition to a new work setting within a culture that is unfamiliar to them.

A multidimensional model of adjustment to retirement was developed. The model considers retirement to be a precipitating event and addresses changes in the domains of Economic Impact, Social Support, Identity Reconstruction, and Physical and Mental Health. Identity Reconstruction and Mental Health represented the area of greatest challenge. A new positive self schema had to be developed by synthesizing the new civilian self with the military self. This was viewed through civilian employment, role in the civilian community and perceived civilian social status versus status as a military officer. Inconsistencies between the officer's perception of identity reconstruction and the spouse's perception of this reconstruction were evident. All three individuals experienced great difficulty in reconstructing an identity for the civilian sector. Mental Health considered psychological disorders and alcohol and tobacco consumption. The Bradburn Affect Balance Scale (Bradburn, 1969), a psychological measure of general well-being was used as a measure of mental health. This was correlated with the individual's perception of their happiness five years prior to retirement.

This study, though limited in participants, was able to support the hypotheses for this research. The richness of the interviews provided an in-depth view of the transition to retirement for military officers.

PERCEPTIONS OF TRANSITION TO CIVILIAN LIFE AMONG
RECENTLY RETIRED AIR FORCE OFFICERS

by

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DEDICATION

This dissertation is dedicated to my family and friends for their support and encouragement over these many years and to my friends who lent a shoulder to lean on when the going got tough and everything seemed insurmountable. Above all, this dedication is to a teacher who made a difference in my life, Mrs. Edith Godick. She stressed the importance of the written word and the value of continued education. Mrs. Godick once told me that I should learn to write well as I could read the classics later and I have never forgotten those words. It is now time to read the classics. Even though it has been over thirty years since I heard those words, it is by those words that I have lived my life in pursuit of a goal that I set for myself many years ago.

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Chapter I

Introduction

Phenomenon of Interest

The purpose of this study is to explore the perceptions of recently retired Air Force officers and their wives of their adjustment to civilian life and of their general well being through in-depth personal interviews. The assumptions for this study are: 1) military officers will have an increased length of time for the transition to retirement 2) personal identity will be disrupted due to loss of work role 3) general well-being will be negatively affected by the transition to retirement.

Perceived Justification for Studying the Phenomenon

A review of the literature on military retirement and specifically military officers' retirement revealed little published research in this area. Only one article was found that that described research on Air Force officer's adaptation to retirement.

Phenomenon Discussed within a Specific Context

On Time Retirement

In the United States, age sixty-five years is considered the traditional age for retirement (Howard, et al. 1982) with a range of sixty to seventy years. It is estimated that 2,356,000 individuals may have retired between the years 1990

and 1992. This is based on the number of individuals who were eligible to receive Social Security at age 62 years (U. S. Bureau of the Census, 1994). Retirement in a general sense can be defined as the time when paid employment ceases along with a withdrawal from the workforce. Retirement is further affected by personal and social factors such as physical and mental health, finances, activity level and social interaction (Reis & Gold, 1993); self identity, relationships with family and friends, daily activities, financial status, and living arrangements (Hornstein and Wapner, 1985); finances, physical and mental health , self esteem , and life satisfaction (Palmore, Fillenbaum & George, 1984), and behaviors that result in changes in activity and a decrease in social interaction (Havighurst, Neugarten & Tobin, 1968). This new stage in life typically becomes a period of reduced income due to withdrawal from the workforce and a period of constructive use of leisure time (McNeil, Lecca & Wright, 1983; Strange, 1984). The factors that influence the time of retirement for civilians come from both internal and external forces. Internally, the issue of health is a major factor for many individuals when considering the timing of their retirement (Beck, 1982). Age also may be a factor as well as family financial factors, spouse's participation in the work force and postretirement options (Hanks, 1990). Externally, company restructuring may force retirement (Hanks, 1990; Beck, 1982). There also may be incentive programs that allow individuals to choose an early retirement without loss of

pension. Others may provide cash incentives to individuals who choose to retire (Hanks, 1990). However, for many individuals, the choice to retire is a voluntary one.

Since an individual who retires at this time is viewed as having contributed to society, he/she now deserves a life of leisure. The most important issue facing a civilian retiree is the adjustment to a non-work role and a change in financial security. Society views this transition as a normative life event which is associated with the normal aging process. Most individuals at this point in their lives have reduced familial responsibilities and reduced financial commitments (McNeil, 1967). Many individuals view the time of retirement as a time of self development. It is a time to integrate pursuits that are avocational into what constitutes their daily routine (McNeil, 1967).

Military Retirement

While there is considerable research on the transition to retirement for the general population in western countries in which there is retirement from paid work, there is a significant gap in the literature on the transition to retirement for military officers. The main focus of available literature is focused on the transition of enlisted military members who may have training in specific skills which easily translate to civilian employment. The dearth of information concerning officer's retirement may be because previously officers easily made the transition into

middle management and upper level management civilian positions. Therefore, this was a population that was not experiencing major transition problems and few saw a need to study this population. Retirement pensions were adequate to meet the needs of those who chose to retire without seeking further employment. Those who chose to begin a second career in middle and upper level management in the civilian world found that their military income along with their civilian income enabled them to live an upper middle class to upper class lifestyle.

Military retirement resembles civilian retirement in some ways, yet it differs from civilian retirement. Retirement for both military and civilian workers involves loss of a work role. There are three basic differences concerning retirement of civilian and military men. The differences are age of retirement, years needed for investment in pensions, and life-style changes. The average age for officers who retire from the military is forty-three years for those with twenty years of service (McNeil, Lecca & Wright, 1983). The age at the time of retirement has a major impact on a military retiree and his/her family that will not be felt by a civilian retiree who typically retires at age sixty five years. In contrast to a civilian retiree, military retirement historically has been based on length of service whereas civilian retirement is based on age plus length of service. Retirees in the civilian population can be vested in a retirement fund early in their careers, while military members can only be vested only after the completion of twenty

years of service. Civilians who are vested in retirement plans may be able to tap into their retirement funds at any point in time after they become vested. Military personnel must wait until they reach the retirement point at twenty years in order to receive any form of retirement pension (McNeil, 1983).

Military retirement represents a unique situation in terms of the commonly used definition of retirement. Even within the military, retirement currently may pertain to a group of middle-aged individuals whose time on active duty may be as few as fifteen years which is out of line for traditional military retirement which begins after twenty years of active duty service. This is due to the downsizing of the military in response to Presidential and Congressional mandates. Between the fiscal years 1990 and 1995, 75,991 military officers retired according to information in the FY 1995 DOD Statistical Report on the Military Retirement System (1996). The average number of years of service at retirement for officers is 24 years (Snyder, 1994).

Many people believe that military retirees are high tech experts who retire at half pay after serving twenty years in the military. They further believe that they move easily into high paying civilian jobs. Those individuals who are high tech experts make up only a small percentage of military retirees. Individuals with twenty or more years of military service are usually not skilled in state-of-the-art technology. Many of the individuals who are highly technically skilled find that

their experience with military systems has limited application in the civilian sector. Most of the military retirees have career specialties which are not transferable to the civilian sector. There is no civilian job equivalent for those individuals serving in the infantry, armor, artillery or other operational branches. During their military career, many officers have progressed from technical experts to positions of leadership. Therefore, any technical expertise that they may have is dated from a civilian employer's viewpoint. At a time that should be the peak earning years by civilian standards, many military retirees find that in slow economic times they must accept employment at nearly minimum wage in slow economic times. Many officers have mortgage payments and are paying college tuition so they must take the first available job rather than wait for a better offer which may not materialize (Strobridge, 1994).

In slow economic times it is difficult to move into positions of leadership within civilian companies as these management positions are often eliminated as corporations downsize or restructure. These management positions also may be difficult to attain as many employers promote from within. Therefore, the only available jobs may be at entry level positions. They must compete with younger individuals who are willing and able to live on lower salaries. Military officers also may find it difficult to obtain employment as a manager due to the stereotype

that military individuals are authority oriented and lack interpersonal skills (Strobridge, 1994).

Military members are paid a combination of basic pay and allowances which make up their total compensation package. When a member of the military retires after twenty years of service, he/she receives retired pay equal to 50% of their basic pay if they entered the service before August 1, 1986. Those entering the service on or after August 1, 1986 will receive only 40% of the basic pay as retirement compensation. This change is due to the Military Retirement Reform Act of 1986 and prior changes in the military retirement system enacted in 1980. Upon retirement, military members no longer receive allowances for food and housing. Some individuals receive additional allowances such as an allowance for being a physician or flight pay for pilots. Moreover, any allowances are taken away at the time of retirement. This entire salary package is called regular military compensation (RMC) which is mandated by law (37 U.S.C. 101 (25)). While on active duty, military members have a tax advantage on the allowances that they receive. The allowances are not subject to federal income tax. Therefore, retired pay is actually only 34% of the RMC not 50% as most civilians believe. This amount will decrease to 25% in the year 2006 when individuals who will be receiving 40% of their basic pay begin to retire (Strobridge, 1994).

However, in 1993, a Congressional mandate, Section 4403 of the FY93 Defense Authorization Act, called for a reduction in troop strength which led to retirements being offered selectively in the fifteen to twenty year range. Individuals also were able to voluntarily retire provided they met the specific criteria established by each military service. This authority for voluntary retirement expired on October 1, 1995 (News Release, 1993). Some military personnel also may be involuntarily retired between fifteen and twenty years of service due to a RIF (reduction in force) and still retain full retirement benefits. This RIF is being conducted for field grade officers through selective early retirement boards (SERB) (Frank, 1993). Life-style changes for these military officers frequently are many times drastic in nature. While civilian life tends to encompass many facets of a community without boundaries, military life is lived in a self-contained system that has contacts with the civilian community. Civilian retirees usually are usually assimilated into the community in which they retire. Military retirees and their families have lived their lives adapting to new military communities that have clearly defined group identity, common goals, a hierarchical system and a high level of family support systems. When military officers retire, this whole way of life is disrupted by a final permanent change of station (PCS) to a civilian community. An officer and his/her family must make a decision as to whether to retire in the community in which they now live, to

return to their hometown prior to military service or to find a new community in which to live. This decision will be greatly affected by employment opportunities and the ages of their children.

Applying the term retirement to the military population is misleading to both the military members and to the civilian population viewing the military organization. The civilian sector, as well as military personnel have usually seen the military as a safe occupation in terms of job and economic security. New political and economic forces have brought change to the military community. Many military personnel find themselves facing retirement at an unexpected time. For others, this was an expected and anticipated transition in their life.

In both the civilian and military populations, retirement represents a role transition.

The Phenomenon of Military Retirement

This research explores the phenomenon of military retirement. Military officers appear to find it increasingly difficult to adjust to retirement due to changes occurring in the economy as businesses make adjustments in their workforce. As the military has downsized its management (officers), many companies have also downsized management. Middle and upper level management positions are no longer readily available as seen by the decreasing number of advertisements in newspapers. This dwindling number of management

positions makes it difficult for officers to make a smooth transition to the civilian sector.

This researcher also has personal biases and involvement in this issue.

Having spent almost 20 years as the wife of an Army officer, I have watched with interest the process of adjustment as friends and acquaintances retired. I have watched with interest, their process of adjustment knowing that my husband would also go through this process. Their transition to the civilian sector was not as smooth as that of friends who retired five or ten years ago. Positions have become harder to obtain and there seems to be more personal frustration. I believe that if we better understand the problems associated with officer retirement transition, we can ease the process of transition through development of better pre-retirement counseling.

Theoretical perspective for research methodology

Bradburn's theory of self-perceived well being (1969) and Levinson's theory of developmental periods (1978) were used as a basis for this research. These two theories draw on the individual's current general well-being and its relationship to retirement. Research that emphasizes current self perceived general well being will reveal a more valid description of adaptation to retirement for military officers as they move through the retirement process. Research done by Norman Bradburn focused on the fluctuations over time in behavior related to

mental health. He sought to determine how the mental health status of individuals was affected by “major social trends, national and local crises,...changes in economic and social structures as well as by patterned events in the life cycles of individuals” (Bradburn & Caplovitz, 1965). Bradburn’s assumption is that there is a dimension that can be called mental health, subjective adjustment, happiness, or psychological well-being. He believed that individuals could be ranked high or low on this dimension. Through an in depth biographical study of men, Levinson advanced a theory of developmental periods using the concept of individual life structure. An individual’s development through life structure proceeds through an evolutionary process of alternating periods. In order to understand these periods one must understand the ideas of life cycle, life span, life course and season. “Life span” simply refers to the period between birth and death. “Life course” refers to the events in an individual’s lifetime including patterning of specific events, relationships, achievements, failures and aspirations. “Life cycle” suggests that the life course follows a particular sequence. Life cycle also incorporates the idea of life span. An individual follows a sequential path from birth to death. Each individual’s path will be influenced by the events of one’s life. These events influence the path that the life will take including detours and the timetable itself. At times the developmental processes may slow down, speed up or stop. However, as one lives life and proceeds along the developmental

path, the individual's life will continue to follow a basic sequence. "Seasons" are a series of periods or stages within the life cycle. Each season is distinctive although it has commonality with the season that preceded it and those that follow. Within each season there is change.

Qualitative Research Method

This research will be conducted using two waves of interviews with retired male military officers. Recently retired military officers will be interviewed twice, an initial interview and an interview two to three years later. This two step process will enable the investigator to look at fluctuations in behavior over time. Their wives will also be interviewed at the time of the retired officer's second interview. This will be done to gain insight into how the retirement process has affected the spouse. The case study method using the biographical interview approach will be used to conduct this research. The case study method will allow the collection of many types of information about a single individual (Siegelman & Shaffer, 1991). This method allows the researcher to attempt to analyze and understand variables that affect the development of an individual (Polit & Hungler, 1987). Through analysis, the case study focuses on why an individual thinks, behaves, or develops in a particular manner. Through intensive interviewing, the researcher may be able to gain insight into previously

unsuspected relationships. Interviewing will allow through analysis and the identification of themes that are common in the lives of the subjects.

The case study method and biographical interview will be used in conjunction with a quantitative measure, Bradburn's Affect-Balance Scale (Bradburn & Caplovitz, 1965). The Long Form Personal Interview that was developed at the National Opinion Research Center (NORC), as a method to measure fluctuations in behavior related to mental health, will be used as the research interview portion of the biographical interview. The use of methodological triangulation, allows for congruence between the information gained from an interview in the case study/biographical interview and the scaled score of a quantitative measure. Theory triangulation will also be employed through Bradburn's theoretical concept of psychological well-being and Markus's theory of possible selves.

A conceptual model was developed based on previous retirement research. This model considers retirement to be a precipitating event with several moderating factors. Analysis of the interviews was conducted by thematic analysis. A coding scheme based on identified moderating factors was developed after an initial review of the data. These moderating factors mirror themes that had been identified after an extensive review of the literature on adjustment to retirement among civilians. These moderating factors reflect the multidimensional

nature of the transition to retirement. The moderating factors in order of temporal proximity to the precipitating event are Economic Impact, Social Support, Identity Reconstruction, and Physical and Mental Health. Economic Impact is viewed through the relationship of pre-retirement planning, the financial impact of economic loss through reduction of income, and post retirement financial status. Social Support is coded according to pre-retirement and post-retirement relationships with the spouse, children, extended family, civilian individuals, and active duty and retired military individuals. Identity Reconstruction is linked to various areas of influence such as an individual's role in the civilian community. It is coded according to the role of the individual in the civilian community related to his involvement with activities of the civilian community, perceived status according to the individuals feeling of his current status and its relationship to the status that he had as a military officer, relationships with co-workers and the sense of belonging to the group, and finances in relationship to the current level of pay and satisfaction with the current income level. Each case study was examined to determine whether there were common themes related to the precipitating event and moderating factors. In order to validate these themes, investigator triangulation, also known as member checks was employed. The scores on the Bradburn Affect Balance Scale which is embedded in the Long Form Personal Interview were calculated for each

interview. Scores from the second interview with the male subjects were compared with the scores from the first interview to look for shifts in personal happiness.

Emergent Themes

An initial thematic area identified was that of family. Family may be separated into two sub areas. The first area is that of the relationship between the interviewee and his spouse. The second area is the relationship between the interviewee and his children. Another theme identified was that of the social self. This theme may be sub divided into the categories of community social relationships with friends (non-military), relationships with co-workers, and relationships or involvement in community groups. Individual self-concept is another emergent theme. This theme is sub divided into the military self and the civilian self. The military itself also emerged as a theme with sub categories of military friends, services provided to retirees, and feelings toward the military. Health and illness are also noted as a theme. Sub- categories under this theme are noted as health prevention behaviors, alcohol and tobacco consumption, and physical illness. Another theme that emerged was that of occupation. Satisfaction with current occupation, dissatisfaction with current occupation and stability of current occupation emerged as sub categories. Finances were of concern to individuals. This is also an issue of frequent discussion in the retirement

literature. The theme of finances emerged with sub categories of pre-retirement finances and post-retirement finances. The final theme that emerged was that of retirement planning. This theme may be sub divided into the categories of planning for retirement and not planning for retirement.

Information gained through the use of the Long Form Personal Interview and through informal discussion at the time of the interview will be analyzed to gain insight into similarities and differences in the manner in which husbands and wives view the retirement process.

Limitations

There are limitations to this research. The study has a limited number of subjects. Therefore, the information may not be generalizable to the entire Air Force officer population. As subjects from only one of the military services participated in the research, the findings may not be applicable to all branches of the Armed Forces. The subjects were drawn from an area surrounding an Air Force base. All of the male subjects had retired from this Air Force base as their last duty station. The area from which these individuals were drawn encompasses a city of approximately 50,000, the surrounding small towns and rural areas. Problems encountered by these individuals may not be the same as those encountered by individuals in more metropolitan areas.

The use of the ethnographic, participant observer approach to gathering information may be a limitation as well as a benefit. The fact that both interviewers are members of the population being interviewed may make it easier to obtain information that an interviewee may not disclose to someone not of their gender or outside of the military. However, it is possible that since the interviewer is a member of the group being interviewed, there may be bias in any discussions that take place in addition to the formatted questions. While additional questioning and discussion may yield further rich descriptions pertaining to the question being asked, there is a risk of bias in terms of the direction that the conversation takes.

Chapter II

Review of Literature

The purpose of this chapter is to review pertinent scholarly literature concerning retirement. This chapter is divided into eight sections. The first section discusses retirement as a normative life event. The second section discusses “on time” as described by the events of age related retirement. The third section discusses military retirement from the perspective of socialization through twenty years of military service, the effects of military retirement from a psychological and physiological perspective, and a comparison of military retirement with factors in civilian retirement. The fourth section details an individual’s ability to cope with the affects of retirement. Section five is a discussion of the socialization of wives to the military and the affect of their spouse’s retirement. The sixth section discusses retirement planning and retirement planning programs available to military retirees. The seventh section details the experiential context. This section contains observations of this researcher who is the spouse of a military officer retiree. The eighth and final section discusses the theoretical context of retirement. This section is divided into four parts. The first part discusses pertinent retirement adaptation theories. The theories discussed include activity theory, crisis theory, disengagement theory, and continuity theory. The second section of theoretical context is a discussion of

Norman Bradburn's theory of psychological well being (1969). The third section discusses Daniel Levinson's theory of developmental periods using the concept of individual life structure as seen through an in depth biographical study of men (1978) and the fourth section discusses Markus's theory of possible selves (Frazier, et. al., 2002).

Retirement as a normative life event

Much of the literature views retirement from a life satisfaction framework (Wolpert, 1991). This approach is based on the developmental theory of nurture (Sigelman & Shaffer, 1991). A life satisfaction approach views an individual's satisfaction with his/her current state of life in the context of an individual's entire life history. The theory of nurture emphasizes that the development of an individual is influenced by life experiences, changes as a result of learning, methods of child rearing, societal changes, and culture (Sigelman & Shaffer, 1991). The use of this approach may cloud perceptions of retirement as it views the current feelings and behaviors of an individual to be a result of a lifetime of experiences and events. For this study, Bradburn's model of psychological well-being (1969) was chosen as a means to view the process of retirement. This model focuses on the individual's current psychological position and not a lifetime view of their psychological position. Bradburn's model enables one to focus on the psychological state at a given point in time. Two independent

dimensions of positive and negative affect are both related to an individual's sense of well-being. Negative affect is associated with "difficulties in marriage and work adjustment, interpersonal tensions and the standard indicators of anxiety and worry" (p. 12). Positive affect is related to the degree to which an individual is involved in the "environment around him, social contact, and active interest in the world around him" (p. 12). An individual's sense of well-being may be thought of as a running average of the positive and negative dimensions as related to the recent past. Retirement in this country is considered a normative life event that takes place at about the age of sixty-five years (Howard, et al. 1982). The average age at which an individual retires from the military is significantly younger than the average age at which an individual typically retires in the civilian world. The majority of military officer retirements take place between 40 and 43 years of age. The mode being 40 years (DOD Statistical Reports, 1990, 1991, 1992, 1993, 1994, 1995). The traditional age for civilian retirement is 65 years (Howard, et al., 1982). Usually, retired military officers usually seek full time employment in a second career field. Many still have children living at home or away at college which results in financial needs above the level of their military retirement income. The relative weightings or contributions of various factors to adjustment to retirement or to general well-being are not known. It is unclear what factors are attributable to retirement and

what factors are developmental in nature. Officers may have either a voluntary or mandatory retirement. An officer who chooses a voluntary retirement controls the timing of his retirement. Mandatory retirement is dictated by the military with no input from an officer. Mandatory retirement may give an individual six months or less notification of their impending retirement date. Mandatory retirement may take place at the twenty year mark or at less than twenty years. Recently, such decisions have been made by Selective Early Retirement Boards (SERB). Mandatory retirement is based on the needs of the military along with the ability of the officer to advance to the next higher rank as determined by the Promotion Board. At the eighteen year mark of an officer's career, he will receive notification of a retirement date if he is to receive a mandatory retirement at twenty years. However, the military reserves the right to change that date depending on current military troop needs. Therefore, an officer may believe that he will retire at twenty years only to receive a letter stating that his retirement date has been moved up and that he will serve in the military less than twenty years. With this in mind, it may be difficult to partition out those military officer retirees who are satisfied with life now and in general from those who are satisfied with life in general yet dissatisfied with life at the present time due an earlier retirement date than anticipated. This method draws on the effects of the events in a lifetime for correlation with adaptation to retirement.

Retirement is a process that an individual experiences during a particular period in his/her life. The use of Bradburn's theory of Self Perceived General Well Being (1969) and Levinson's theory of Developmental Periods (1978) will draw on the individual's current general well-being and its relationship to adaptation to retirement. Research that emphasizes current self perceived general well being at the present time will reveal a more valid description of adaptation to retirement for military officers as they move through the retirement process.

Age related retirement

In general terms, retirement indicates the cessation of paid employment and withdrawal from the work force (McNeil, 1983). The Social Security Act of 1935 states that age is a factor in determining benefits. The age of sixty-five is the baseline year in which an individual may begin receiving full benefits. The Age Discrimination Act of 1967 made it illegal for employers to make personnel decisions based on age for those employees who are forty years old, but less than seventy years old. However, this did not prohibit employers from enforcing mandatory retirement. At that time, only the states of California, Florida, Iowa, Maine, New Hampshire, Tennessee, Utah and Vermont had legislation that prohibited mandatory retirement at age sixty-five (Ashbaugh & Fay, 1987). Until 1986, retirement was mandatory at age 65. In that year, Congress abolished mandatory retirement. This made retirement a voluntary behavior. Much of the

research on the retirement process took place before retirement was voluntary (Hanisch & Hulin, 1990).

The traditional view of retirement, pre 1986, is that it is a stressful event in an individual's life. This traditional view held that it caused a disruption in individuals' lives leading to maladjustment and decreased life satisfaction (Matthews & Brown, 1987). Early research in this field supports the hypothesis that individuals who lose their work role through retirement will have lower satisfaction with life (Beck, 1982; Holmes & Rahe, 1967). Holmes and Rahe listed retirement as the number ten life event on their Social Readjustment Rating Scale. They saw this as a significant event in an individual's life. Later research found that it was not the loss of the work role that led to dissatisfaction with retirement, but a loss of income, poor health, and a negative attitude toward retirement (Beck, 1982). Research by Braithwaite, Gibson and Bosly-Craft (1986) also found that dissatisfaction was related to financial problems, poor health and disability, and loss of work. The timing of the retirement, the type of worker, and seeing friends less often will also affect the satisfaction with retirement (Bosse, Aldwin, Levenson & Workman-Daniels, 1991). Braithwaite et al. (1986) also found that individuals who were not socially involved with others had a negative view of retirement. Others have found correlation with lower self-esteem and less happiness (Palmore, Fillenbaum & George, 1984).

Research from the 1950's to the 1970's indicated that most retirees were satisfied with retirement. Beck (1982) reports that research published by Shanas, Townsend, Wedderburn, Friis, Milhoj, & Stehouwer in 1968 and Barfield and Morgan in 1978 both indicate that not all retired men had favorable view about retirement. Shanas et al. found that one third of the men studied had negative view on retirement and Barfield & Morgan found that about 22% had negative views about retirement. Research by Braithwaite also concurs that one third of retirees has difficulty with retirement.

Many individuals successfully adjust to retirement. The key to successful retirement “appears to depend less on how active a man is than on whether his activities develop out of lifelong needs and interests” (Reichard, Livson & Petersen, 1962). Reichard et al. (1962) cited the ability to pursue interests that were non work related and freedom from job pressure and responsibility as areas that contributed to successful retirement adjustment. Personality may also play a role in successful retirement. Reichard et al. (1962) identified a group called the “mature men” as the group who most easily adjusted to retirement. They described them as being free of neurotic conflict as they were able to realistically appraise themselves and accept who they are. These individuals found satisfaction in activities and personal relationships. They did not resent the past or their losses in the present. Individuals in this group were able to accept old age

and make the best of it (Reichard et al., 1962). A second group that adjusted well was called “rocking-chair men” due to their general passivity (Reichard et al., 1962). These men enjoyed the opportunity to be free of responsibility indulged their passive needs. These men thought that there were disadvantages of being old, but felt that old age in itself brought satisfaction and compensation for these disadvantages (Reichard et al., 1962). The third well adjusted group that was identified was a group with a highly developed and smoothly functioning system of defenses against anxiety. These were the “armored” men. They kept physically active to ward off their fear of physical decline. This helped protect them from their fear of growing old (Reichard et al., 1962).

Military retirement

Military retirement represents a unique situation in terms of the commonly held notion of the definition of retirement. Applying the term retirement to the military population is misleading to both the military member and to the civilian world. They also do not fit the description of retirement as defined by Atchley (Atchley, 1977). He stated that a retired person is one who is “employed at a paying job less than full-time, year round” and “his/her income comes at least in part from a retirement pension earned through prior years of employment”. Both conditions must be met. Even though retired military personnel draw retirement pensions, many are employed full-time, year round which would eliminate them

from being able to meet both conditions of retirement as defined by Atchley (1977). In both the civilian and military populations, retirement represents a role transition. When examining military retirement, we must keep in mind that “retirement from the military is not so much a retirement from work as it is severance from a way of life” (DeRenzo, 1990). How this transition is perceived by the retiree and his family depends on a combination of many factors. In order to understand the factors that affect this transition, it is important to have an understanding of this population.

The military retiree has some similarities to the civilian retiree, but there are many differences. The age of retirement is one of the biggest differences. The average retiree is forty three years of age for those retiring with 20 years of service. He is also married and has two to three school age children. This age difference at the time of retirement will have a major impact on the retiree and his family that will not be felt by the civilian retiree. While poor health is a major factor in civilian retirement, it is not a factor for the majority of military retirees (McNeil, 1983). In contrast to the civilian retiree, military retirement has historically been based on length of service whereas civilian retirement is based on age plus length of service. Civilians are usually vested in a pension plan that they can tap into at any point in time after they become vested. Military retirees must reach the twenty year point in order to receive any retirement pay (McNeil,

1983). However, new Congressional mandates for reduction in troop strength have led to retirement being offered selectively starting at the fifteen year point. Forced retirements are also being mandated for field grade officers through selective early retirement boards (SERB), (Frank, 1993). The civilian sector as well as the military members has always seen the military as a safe occupation in terms of job and economic security. Military members are compensated monetarily and with benefits such as on base housing, medical care, subsidized on base consumer facilities, schools and recreational facilities (Segal, 1986). The military retirement system is a noncontributory system. Retired pay is computed as a percentage of the retiree's base pay at retirement. The percentage equals 2.5 times the number of years of service (Snyder, 1994). New political and economic forces have disrupted the job protection and economic security of those in the military. Many military members have found themselves facing retirement with little pre-planning which may lead to a difficult adjustment period. McNeil found that one third of military retirees have long term difficulty in adjusting to retirement. He also found that almost all retirees have anxiety before, during, and post retirement (McNeil, 1983). A retired military officer must always keep in mind that while retired, he/she is always subject to recall to active duty during emergencies (Snyder, 1994). In view of that, we must examine the military career and the socialization process of men and their families into the military. Through

this, one is able to gain a better appreciation of how the military lifestyle affects the retirement process.

Entrance into the military represents a powerful adult socialization process. It is a closed social system where individual experiences of work, living, and emotional expression are controlled (Arkin, 1978). Officers are socialized into the military system by several methods. Some officers are initially enlisted personnel and go through enlisted basic training. During this basic training, they learn the rules of the military. This basic training has as a goal to disrupt patterns of civilian life that stress individual gratification and replaces them with group goals such as loyalty, unquestioning acceptance of authority, and conformity to official attitudes and conduct. These processes are essential to the combat soldier especially in terms of survival in times of war (Arkin, 1978). At this point, an individual may take one of several routes to becoming an officer. He may go on to become a non-commissioned officer (NCO) and apply to attend Officer Candidate School (OCS). Upon graduation from OCS he/she will be commissioned as an officer. Enlisted individuals also may choose to leave the service and attend college. In college they enter ROTC programs and gain an officer commission upon graduation. Enlisted members may also apply for admission to any of the United States military academies. Graduates of the militaries receive officer commissions. If an individual does not elect enlisted

service, there are two other routes to becoming a commissioned officer that are the more traditional routes upon graduation from high school. They may choose admission to a college and an ROTC program or admission to one of the United States military academies. The first two years of an ROTC program focus on military history, traditions and organizations, and national defense. The second two years consist of instruction and practice in management, tactics, ethics, professionalism, and continued leadership development (Government Printing Office, 1994). The United States Military Academy states its purpose as “The purpose of the United States Military Academy is to provide the Nation with leaders of character who serve the common defense” (West Point, 1997).

Instruction takes place in three areas: leadership development, academics and professional military education. The educational philosophy of the institution is to prepare students to be “enlightened military leaders of strong moral courage whose minds are creative, critical and resourceful” (United States Military Academy catalogue 1996-1997). In these two populations as opposed to the enlisted individual, research has found that the socialization of these groups is more reinforcing than reorienting with respect to attitudes and values. It was also found that the young men entering military life in this way tend to be more politically conservative and conventional in their attitudes toward social order. Therefore, military training of this type reinforces these attitudes (DeFleur,

1987). Their socialization takes place along traditional military lines. The values of loyalty, teamwork, and fighting spirit are essential. They adhere to standards of honor, integrity, and responsibility. The United States Military Academy cadet honor code defines these values by stating that “A cadet will not lie, cheat, or steal nor tolerate those who do” (West Point, 1997). In both ROTC and the military academies, special emphasis is placed on the values of tradition, family, and country. Individuals in these groups tend to be as a group, homogenous, achievement motivated and have high self-esteem (DeFleur, 1987). The military requires individual commitment, self-sacrifice and a large commitment of time and energy (Segal, 1986).

Along with those values that are instilled by the military organization, the value of friendship is also instilled. Few other occupational groups have the unique interpersonal bonds that develop in the military. Friendship in the military is a necessity for survival rather than a social activity (Little, 1981). These friendships that are made during the course of ones military career are based on four propositions: 1. These bonds are necessary to attain organizational goals, working together as a team: 2. Codes of etiquette and ceremonial norms. These codes are extended to the spouse and children as well. This is especially true of officers. Friendships between officers and enlisted personnel are forbidden under military codes: 3. Frequent changes of residence and frequent absences from the

home by the military member necessitate the ability to acquire new friendships rapidly: 4. Military life centers around a common set of military provided institutions such as the commissary, exchange, schools, chapels, and “quarters” (family housing or BOQ - bachelor officer’s quarters) (Little, 1981). All of these factors of friendship as a socialization process can have a profound impact on the military retiree when some of them are no longer available to them. Many retirees will choose to settle in the immediate vicinity of a military base in order to maintain career friendships, and have access to military facilities and amenities (Little, 1981; McNeil, Lecca, & Wright, 1983; Snyder, 1994). It is thought that this lessens the impact of the loneliness felt with retired military status and also lessens the problems associated with entering into civilian groups where friendships already exist. Friendships are also maintained by a process of keeping in touch with friends through Christmas cards and announcements for the graduations or weddings of their children. This process maintains friendships in fantasy. It also may decrease the alienation felt as a result of their retired status (Little, 1981).

As the military retiree has been socialized not only in his initial contact with the military, but over his entire military career, we can begin to see that this society that is essentially closed off from the civilian world and can present problems to the military member who has to leave the military environment.

There are many problems which face the military retiree. He must face the need for new employment, the need for new financial arrangements, adjustment to the loss of military work and social position, development of civilian ways of life, integration into new household patterns, and adjustment to closer familial interpersonal relations (Bellino, 1969).

The military retiree must think about the need to relocate and to purchase a new home. In finding a new home, the family must adapt to the nonmilitary community and the fact that they will no longer be moving frequently. Military facilities may no longer be available to support the family depending where the family chooses to reside (Strange, 1984). However, many military retirees choose to live in proximity to a military base. Retired officers are likely to choose to live in larger cities. Snyder (1994) believes that retired officers choose large cities due to the availability of more managerial and professional opportunities for employment.

An additional adjustment for the military retiree is learning to live with his family on a daily basis. Repeated separations of the military member and the family are a way of life for the military family (Strange, 1984).

The need for new employment is a significant issue. At a time when their civilian contemporaries are in the midst of their peak years of earning and productivity, the career military man is getting ready to retire. Upon retiring from

the military, retirement pay is less than half their earnings prior to retirement. This pay is based on base pay only. It does not include additional moneys such as a cost of living allowance based on the area in which they live, housing allowance, flight pay, jump pay or any of many additional pay categories that increased their paycheck while on active duty. Many SERB retirees of the 1990's will find that their retirement pay is even less than what they expected to receive at retirement as it is based on actual years of service, which may be less than twenty years. While the amount of retirement pay is a substantial amount, it is usually insufficient to meet the needs of their families (McNeil, 1983). To support them on this amount alone will result in a decrease in the family's standard of living. Our culture also demands that men of middle age who are able bodied be constructively employed. Most also feel an emotional need to work. Family financial responsibilities may also be high at this point as many retirees have children in high school or college (McNeil, 1983; Snyder, 1994).

Many in the civilian community believe that military retirees are able to make lateral or upward career moves when entering civilian employment (McNeil, 1983). Many civilians often are critical of the military retiree as they believe that military retirees all hold well paying jobs within the defense industry. Many also think that the military retiree lives in luxury on an undeserved early pension (McNeil & Giffen, 1965). Unfortunately this does not hold true for the

majority of military retirees. For many, the combination of civilian earnings and military retired pay may be equal to or slightly more than previously received gross military pay (McNeil, 1983). Many individuals must take lower paying jobs. They are forced to accept jobs at the bottom of the civilian hierarchical ladder. For a period of approximately five years after retirement, the military retiree who begins a second career can expect to earn only 80% or less than their civilian counterparts who are comparably educated. Beginning around the sixth year post retirement, the military retiree can expect some improvement in their earnings as compared to their civilian counterparts. By this time they may be earning 80-90% of the income that is earned by comparably educated civilians (Snyder, 1994).

Retirees of the 1990's are experiencing greater difficulties in finding an appropriate second career than did earlier retirees. There are several factors that have an influence on second career choices and the availability of those choices. Earlier retirees were readily able to find employment in the defense industry, but recent retirees have found that cutbacks in defense procurement have limited the availability of such employment. Reductions in the workforce in the general economy have resulted in limited opportunities for middle management employment as there is a glut of individuals seeking middle management positions (Snyder, 1994).

When the military member begins this transition to the civilian work world, he goes through four distinct phases as identified by McNeil in 1983. They begin with a period of optimism which is accompanied by a period of considerable job hunting activity. They tend to believe that everyone who wants a job can find one. They enter the second phase when they find that they do not receive numerous job offers. During this phase, they pursue all job leads, even hints of leads. This can lead to considerable anxiety. At this point, the result of repeated rejection begins to take its toll. Entering the third phase, the retiree begins to doubt his self worth and employability and spends fewer hours seeking employment. During the fourth phase, expectations are lowered and he becomes more realistic in terms of the job market in his locale (McNeil, 1983). He may lower his minimum salary expectations and begin to seek employment in other less desirable geographic areas (McNeil, 1983; Snyder, 1994). At this point the retiree's morale may be at an all time low and the financial situation may be critical. Family pressures may be rising. When he finally accepts a position in the civilian employment world, it is likely to be at a lower wage than his military salary. McNeil & Giffen believe that there may be evidence that shows that employers may exploit the retired military person by hiring him at a salary below the normal wage for that position (1965). This usually happens to officers as opposed to enlisted personnel as most officers are managers and they are rarely

able to move into comparable civilian managerial positions (Frank, 1993). Most companies promote from within, so the retiree must prove his worth to his new company before he moves into a position that is comparable to his military position in rank and social status. There is a problem with the transfer of skills. This affects many officers. While they have managerial and administrative skills, they are geared to combat and may not be readily transferable to the civilian sector. Senior military retirees have much to offer in terms of managerial and administrative skills. They are skilled in diplomacy, negotiation, and arbitration and use these skills to accomplish tasks and resolve conflicts. However, many civilian employers believe that military retirees rely on force and authority to accomplish tasks and resolve conflicts (McNeil & Giffen, 1965).

Along with this change in job comes role confusion due to the loss of financial and psychic income (McNeil, 1983). The retired officer no longer has a clear picture of his role as his military rank and social structure are gone. In the military, status is built into the structure through tradition and written regulations. The uniform with its accompanying visible rank determines the role of the individual in relation to others within the military society. When the individual retires, this symbolism and structure are lost (McNeil, 1983). In place is a civilian system where he usually has less authority and responsibility. He is unaccustomed to a world where emphasis is placed on the individual instead of

the team. At times he will be disturbed by the competitiveness in the civilian world and the aggressiveness of individuals who put personal gain above the gain of the group. He also now finds himself in a position to interview for a job and to bargain for wages. He is not accustomed to interviewing for a position or bargaining for wages as his job and wages have been determined by rank and years of service with the exact dollar figure for wages being set by Congress (McNeil, 1983).

The process of military retirement may be viewed within the construct of a mourning reaction. Mourning is preceded by a loss or a perceived loss. Retirement can be seen as a loss that is felt when something that one is attached to is removed. When the individual perceives this loss he argues and tries to recover the lost object. During this time, physical symptoms may appear (McNeil, 1983). Mild anxiety and depression are a part of the military retirement process and should be considered a normal life process. These are expected in any major life change (Strange, 1984). However, these symptoms may increase and lead the individual to become dysfunctional. These symptoms can be expressed as physical symptoms, depressive episodes, marital conflict, substance abuse and acting out behavior. Many of the physical symptoms begin to appear around the eighteenth year of service. Many appear to be psychosomatic as no physical cause can be found. These symptoms usually center on the

cardiovascular and gastrointestinal systems. Actual physical symptomatology occurs also. These are usually found in the form of headaches, peptic ulcers, and duodenitis. Insomnia and impotence are also found. Some aggravation of preexisting medical conditions can also occur (McNeil, 1967 & Bellino, 1969).

Despair follows the initial stage and depressive symptoms may become more evident, so much so that they decrease the effective functioning of the individual. Following this is a period of detachment which is characterized by decreased socialization, absent spontaneity and bland expression. In the final phase of mourning, the individual begins to recover. In time, the lost object is placed in the proper perspective and life continues. It is suggested that all retirees go through this process, but not all may experience retirement as an acute grief reaction (McNeil, 1983).

Coping with the affects of retirement

Retirement may also be viewed as a period of disequilibrium which overpowers an individual's coping mechanisms. For most retirees, after the period of disequilibrium, they begin to have an improved level of functioning followed by regained equilibrium. For other individuals, the period of disequilibrium is followed by a period of maladaptive response. This period of maladaptive response may be recognized early or it may not be recognized for several years until the individual becomes totally dysfunctional (McNeil, 1983).

The adjustment that take place due to changes in role and relationships along with possible problems related to loss of status and self-esteem may exacerbate problems that already existed. There may be increased marital conflict. Alcohol abuse may also emerge as a problem (McNeil, Lecca & Wright, 1983; Strange, 1984). Aspects of military life which reinforced the use of alcohol may in fact reinforce patterns of alcohol abuse and predispose the retiree to this problem. The military lifestyle that reinforced drinking to relax, socialize, escape or preserve a macho image may progress to pathological drinking after retirement (Strange, 1984). According to Strange, “for military careerists... and their families, retirement may mark a cataclysmic change in many aspects of living” (1984).

Affects of retirement on military officers' wives

Through an extensive search of the literature for research on the effects of retirement on military officers wives only one current citation was found. Much of the research on the effects of military retirement was done by McNeil and Giffen (1965, 1967, 1976, & 1983).

In order to understand how a military officer's wife is affected by the transition of her husband to retirement, we must understand the socialization process and the lifestyle of these women. According to DeRenzo, “these military wives never wore uniforms, yet they were active members of the military

community” (1990). While these women may have lived and worked in the civilian community, their life has been guided by the military community.

Upon marriage to a military officer, a woman finds that she has been thrust into a new culture with a unique set of norms and constraints. The characteristics of this new lifestyle include the acceptance of “risk of injury or death of the service member, geographic mobility, periodic separation of the service member from the rest of the family, and residence in foreign countries” (Segal, 1986). Officer’s wives also have a set of social pressures which shape their lifestyle (Segal, 1986). The norms of this culture are assimilated through a socialization process whereby these characteristics become part of the lifestyle.

The women whose husbands have retired in the early 1990’s were socialized into the military culture in the early to mid 1970’s. The role of the officer’s wife was clearly defined by her husband’s rank and position. Wives were expected to be familiar with the contents of the book by Nancy Shea, *The Army Wife*. This book outlined “military customs, rank courtesy, entertaining, etiquette and calling cards” (Segal, 1986). While not wearing military rank, an officer’s wife is guided by the rules governing relationships among soldiers of different rank. The taboo against relationships between officers and enlisted personnel also informally applies to spouses (Rosen & Moghadam, 1989). An officer’s wife must have an understanding that the military comes first in her husband’s life. She

and any children are second in importance. All officers' wives were expected to participate in the Officer's Wives Club (OWC) (Rosen & Moghadam, 1989). Officer's wives were not expected to work in order that they could fulfill their social obligations and support their husband's career. An officer could receive a negative evaluation if his wife did not conform to the expected behavior of an officer's wife. This practice was halted in 1987 by Secretary of Defense Casper Weinberger (Rosen, Ickovics & Moghadam, 1990).

In addition to social obligations and support of their husband's career, officers' wives must adapt to a unique set of expectations that are not found in the civilian community. Military wives must understand that in the course of their husband's work that he may become injured or killed. This is a risk in both peacetime maneuvers and in time of war. A military member is subject to being sent into combat with little advance notice which heightens the possibility of injury or death (Segal, 1986).

Members of the military must expect to be transferred periodically for training and for new tours of duty. Officers move more frequently than enlisted personnel. Officers will make multiple moves during a military career. Moving may be seen as an opportunity to travel, but it can also be seen as a hardship. It disrupts family life and in doing so, causes a period of adjustment for all family members. A move means loss of social networks that provide support. At each

move, family social networks will be lost and new ones established as they become integrated into their new community. Moving can be harmful to the military wife's career. Unemployment rates are higher for military wives and family income is lower than among their civilian counterparts. Officers' wives who are career oriented find that moving interferes with normal career progression. As they must change jobs with each move, and seniority gained will be lost upon moving. Not only can this create an economic hardship for the family, but it also impacts on their personal identity and feelings of worth. While the military subsidizes moves, the subsidy is usually inadequate to meet the expenses of moving which forces the military family to pay some of the expenses. This additional outlay of income that comes with each move to a new duty station leaves military families less likely to be able to save the funds needed for purchasing their own home. This leaves most military families without a major financial asset (Segal, 1986).

Separation of the military member from the family is a part of military life. The length of time and the nature of the separations differ among the services. Separation may be for military schooling, training or it may be an unaccompanied tour of duty. Separations in peacetime can vary from a few days to a year. Wartime separations may be longer and indefinite. There are military units who experience frequent or prolonged separations. The wife as well as the children is

affected by these separations. Wives experience loneliness in response to the separation. With this loneliness comes a loss of their social role within the community. They may experience problems with their children as the children cope with the absence of their father. Physical illness may be experienced by wives as well. With the absence of the military member, the wife takes on the role of sole parent. Being the sole parent may encompass being the only one to experience events anywhere along a continuum of a child's life from their birth through all their firsts to the special events of childhood and adolescence (Segal, 1986).

The socialization of the officer's wife will affect how she experiences her husband's retirement from the military. The retirement of the spouse from the military has effects both psychologically and physically for the spouse. The identity of an officer's wife is directly related to the rank that her husband holds. She is accorded social status in the military community according to her husband's rank. Upon retirement of her husband, the special treatment afforded to her as a result of her husband's rank is gone (McNeil & Giffen, 1965; Giffen & McNeil, 1967; McNeil, Lecca, & Wright, 1983; Frank, 1993). She may experience alarm and dismay as a result of a loss of social status. As the status of the military member goes down, this may precipitate stress in family members (Giffen & McNeil, 1967; McNeil, Lecca, & Wright, 1983; Frank, 1993). She

must also adjust to a spouse who is in the process of adjusting to a new role and identity (Strange, 1984). Due to this new role identity, family members may lose respect for the military retiree. There may even be pity or condemnation. Anger may also be directed at him. Anxiety may be felt in relation to the loss of security that occurs with a military career. It may range from expressions of concern to disabling symptoms. Coping mechanisms may be overwhelmed during the retirement process (Giffen & McNeil, 1967). However, Giffen & McNeil state that “individuals who have developed successful coping devices in the past ... probably will be less likely to be overwhelmed by retirement” (1967).

Psychosomatic symptoms may appear in the spouse of the retiree. They will exhibit the same psychosomatic symptoms as the retiree. The majority of the symptoms involve the gastrointestinal tract and the cardiovascular system. In addition to anxiety as previously mentioned, they may also exhibit apprehension, depression, and reduced effectiveness. These women will also experience gynecological problems (Giffen & McNeil, 1967). An additional problem which may arise as a result of a spouse's retirement is the abuse of alcohol (Strange, 1984).

A military career often requires long working hours and periodic separations. Retirement may be the first time that the husband and wife have lived

together for a prolonged period of time. This new lifestyle will require restructuring of the marital relationship.

This time of retirement also coincides with a time when the woman is making choices in personal development or career development (Frank, 1993). She may be working through her own mid-life transition. A wife may be returning to work or school as the military member reaches retirement age. This can present problems as the stress caused by her career which may be ascending is offset by her husband's career which seems to be descending (Strange, 1984).

Retirement Planning and Programs

Individuals may take part in retirement programs offered by their employer in order to prepare for retirement. Retirement programs fall into two categories. One type of program has an emphasis on planning and the other includes counseling along with planning (Singleton & Keddy, 1991; Ekerdt, 1992; Wolpert, 1991). The planning type of program focuses on the benefits to be received from the company with which they are employed. This will include an explanation of the pension plan, retirement timing options, that include the level of benefits available under the various options. This type of program is important as it enables individuals to begin to formulate reasonable expectations for housing, health care and financial planning. The financial planning aspect is important and retirement requires planning for the replacement of wages that will

be lost through retirement. Planning for these lost wages is important as an individual's life span may extend 15 to 20 years post retirement if one retires at age 65 (Ekerdt, 1992). Programs that are more comprehensive will have a counseling emphasis. In addition to financial planning they will address physical and mental health, housing options, the use of leisure time and the legal aspects of retirement (Singleton & Keddy, 1991). Individuals may participate in these programs on an individual or group basis depending on company policy. The advantage of programs that include counseling is that they help individuals to formulate favorable attitudes toward retirement. Affective or emotional management is another key area that is addressed that helps increase the ability of an individual to make an effective transition to retirement. These two types of programs are based on early research into the retirement process that concluded that positive pre and post retirement attitudes predicted a better post retirement adjustment. However, the relationship between pre and post retirement attitudes may have more to do with an individual's general outlook on life.

At the present time, most pre-retirement programs are available to an employee shortly before retirement. Many exclude the family from participation in the program (Ekerdt, 1992). There is a question of when is the most appropriate time to begin planning for retirement. It can be said that an individual begins pre-retirement planning in kindergarten or before as this is when an

individual begins to formulate ideas about the use of leisure time (Singleton & Keddy, 1991). Some programs may begin to be available to an individual when they are in their mid-fifties. However, many do take part in them as they are still concerned about the progression of their career. Many see programs offered to them when they are in their mid-fifties as an attempt to force early retirement (Ekerdt, 1992).

For an individual to have an effective transition to retirement, they must plan early for retirement, beginning financial planning and saving in their thirties or forties. They need to be healthy. If by the time that they are in mid-life they have not already established a health maintenance routine, they should do so. At this point, individuals should be investigating options for retirement housing, how they will spend their leisure time, and what social and family obligations they will have. Once they have retired, it is also important for individuals to continue friendships that were formed during their employment (Singleton & Keddy, 1991; Ekerdt, 1992).

Unfortunately, not all employers offer pre-retirement planning to their employees. Only those employers that have a pension plan are required to furnish information to their employees. The federal Employee Retirement Income Security Act (ERISA) only requires that employers furnish their pension-plan participants a Summary Plan Description (SPD) that is written in lay language.

The information that they are required to furnish details benefits, eligibility, claims and rights for those who have participated in the retirement plan.

Employers are not required to furnish any other type of retirement information planning or counseling (Ekerdt, 1992).

Research into planning for retirement by military officers is almost non-existent. While research has been done on the effects of military retirement, most notably by Giffen & McNeil (1967), only one article by Wolpert (1991) on life satisfaction and retirement planning by officers was found.

Planning for a military retirement has a significant difference from civilian retirement. For civilians, it is an adjustment to an increase in leisure time. For the military retiree, it is an adjustment to a second career. A military retiree's adjustment to retirement is compounded when he/she looks for a second career. There are only a few areas in which there is a ready made civilian role for them such as chaplains, dentists or physicians (Fuller & Redfering, 1976). In a study done by Fuller and Redfering (1976), they found that those individuals who were most satisfied with life after retirement were those individuals who had done pre-retirement planning. Their scale of life satisfaction included the areas of "financial, recreational, benefits, health, housing/living, and employment" (Wolpert, 1991). This is consistent with the areas identified by Singleton & Keddy (1991) and Ekerdt (1992).

Retirement/separation programs are offered by the Armed Services. These programs are open to the military member, their family members and civilians who are leaving federal employment. These programs focus on what will be needed upon separation from the military and federal service. They are not specifically aimed at the military retiree. The main thrust of these programs is on employment after separation from the military. Minimal information regarding financial planning and emotional preparation are offered (Army Career and Alumni Program brochure & Transition Assistance Program Handouts - Air Force). Information on services provided by the transition assistance is also provided. Services are focused on employment. Individuals may participate in these programs beginning 180 days prior to their separation from the military. Participation in these programs may be required or voluntary depending on the service. Upon retirement from the Army, individuals receive a booklet that provides information regarding retirement rights, benefits and obligations (DA Pamphlet 600-5, 1993).

Literature searches for articles on retirement planning by male military officers were only able to yield one article. A search for articles relating to planning for retirement by military wives was no more successful. Only one article by DeRenzo (1990) was obtained. His research viewed pre-retirement patterns as they pertained to personality traits and well-being. Eighty-six women

whose husbands had been retired between 1.5 years and 42.8 years were interviewed. In addition to interview questions addressing retirement planning, he used a series of standardized instruments to collect data. He used “the Eysenck Personality Inventory (Eysenck & Ensenck, 1960, 1968), the Experience Inventory (Costa & McCrae, 1978), the Memorial University of Newfoundland Scale of Happiness (Kozma & Stones, 1980), and the Bradburn Affect Balance Scale, (Bradburn, 1969)” (DeRenzo, 1990).

The findings from his research indicate that the younger the military couple at the time of retirement, the less planning for retirement. He speculates that this is because officers who retire young usually do so unexpectedly. The health of the military officer is usually not a factor. Many times a sudden decision to retire stems from an unexpected job offer in the civilian sector. This also usually occurs at about the time that many couples are beginning to look toward paying college tuition for their children. This sudden occurrence usually leaves little time for pre-retirement planning for the couple.

Another important factor in retirement planning is related to the fact that a military wife may be developing career responsibilities at this point in time. If orders come with little or no lead time, this may lead to a dispute over the benefits of a transfer at that time. A wife may not wish to disrupt a developing career. As a result, a decision to retire may be quickly submitted by the spouse.

This type of quick submission of papers for retirement leaves little time for pre-retirement planning.

Even though the wife is not an active duty military member, a wife is involved in the military due to the social roles established through military custom. DeRenzo feels that spouses should have their own component in military retirement programs that not only focus on the financial aspects of retirement, but also focus on the psychosocial aspects of retirement as they relate to the military retirement transition process. Returning to the civilian world after 20-30 years as part of the military culture can be a shock. He recommends that a slow re-immersion pre-retirement program be instituted by the military to ease the transition to retirement (1990).

Experiential Context

Justification for this study initially evolved from personal observations over a period of approximately 20 years. As the spouse of a military officer I observed the retirement process of many friends. As a nursing supervisor in a military hospital, I also observed the retirement process of military co-workers. Continuation of these military friendships post retirement has enabled me to view their retirement process longitudinally. This process of maintaining military friendships is consistent with the process of military friendships in retirement as described by Little (1981). Even though I have not seen many of the individuals

who I was friends with for many years, ties are maintained through letters at Christmas and recently through e-mail on a more frequent basis as many of us are becoming part of this system of communication. We are now also at a point in our lives where our children are graduating from high school or college. Many have children who are getting married. As our children go through this period, our contacts increase due to the announcement of the important events in the lives of our children.

In observing friends and co-workers go through the military retirement process, I noticed that their adaptation to retirement was different from that of my father and his cohorts who were going through the retirement process at sixty- five years of age which is considered the traditional age to retire. Those individuals who were experiencing an on time retirement seemed to adapt more quickly than the military officers who were retiring in their early forties.

While there is a large body of research on retirement, the research on military retirement is very limited. The majority of the research on military retirement is focused on enlisted personnel. There is also little current published research on military retirement. Most of the literature is from the 1970's and 1980's and views the ability of enlisted personnel to transition into the civilian workforce and the help that they need to successfully complete this process. During the 1970's and 1980's, many officers were able to fully retire on their

military pensions or they were able to quickly obtain employment in the civilian world in middle or upper level management. This provided rapid integration into the civilian world. Officers also comprise a smaller segment of the military population that is often viewed as elite.

After attending a four day retirement seminar given by the Air Force to all retiring personnel and reviewing the content of the retirement seminars given by the Army, I believe that the Air Force and the Army continue to hold the view that enlisted personnel need more help in making the transition to retirement as that is the segment of the population that seems to be targeted. The majority of the content is related to employment and finances. A minimum amount of time is spent on the psychological effects of the retirement process. When one of the seminar presenters at the seminar that I attended spoke longer than expected, the decision was to shorten the presentation on stress and adaptation to about 10 minutes.

Due to my personal observations and review of the literature on military officer retirement, I believe that it is important to research the retirement process of military officers. The changing economic climate in this country and the drawdown of military forces appear to have made changes in the manner in which military officers are adapting to the civilian world. This presents an opportunity

to investigate a process that incorporates the aspects of traditional retirement and early retirement as applied to a unique segment of the population.

Theoretical Context

Retirement adaptation theories

No single theoretical perspective is able to accurately describe the phenomenon of aging. The theories vary greatly depending on the emphasis that each places on a number of factors. These include consensus, conflict, the self, social structure, and language use. Each theory focuses on a specific social behavior with minimal explanations for other features of social life (Passuth & Bengtson, 1988). Numerous theories on retirement adaptation exist. The four that appear to be most closely related to this research will be discussed. These are activity theory, crisis theory, disengagement theory, and continuity theory.

Friedmann and Havighurst proposed activity theory of adaptation or substitution theory as a means of studying retirement. Their theory suggests that there is a sense of loss for the person that gives up working. In order to balance this sense of loss, a person has to develop a substitution/activity for his work in order to adapt satisfactorily. The notion is that this new activity will enable the person to obtain the same type of self satisfaction that they derived from work

(Howard, et al., 1982, Passuth & Bengtson, 1988). If elderly person are more active, they will derive greater satisfaction with their life (Passuth & Bengtson, 1988). Howard, et al., believes that this theory can produce few conclusive results. They do not believe that there is a relationship between orientation or commitment to work and retirement because there does not appear to be evidence of strong job attachment among American workers.

The crisis model is related to activity theory. In this adaptation model, a person exists in a state of equilibrium with their interpersonal environment. A life event upsets this equilibrium causing a psychological crisis. When the individual is in a psychological crisis, they are unable to maintain an appropriate relationship with their environment. This theory agrees with activity theory in that work is seen as the most important means of integrating an individual into society. However, crisis theory argues that leisure activities can not provide a person with the same kind of self respect and satisfaction that was derived from the work environment (Howard, et al., 1982).

In activity theory and crisis theory, loss of work coupled with loss of identity is seen as a crucial aspect in adjustment to retirement. Disengagement theory purports the notion that is a mutual withdrawal of society and the older person from one another (Howard, et al, 1982). It is a withdrawal of older individuals from the roles characteristic of middle age (Passuth & Bengtson,

1988). Disengagement theory views retirement as a gradual withdrawal process between the individual and society. This is a functional process that allows society to make more room for young people and allow older people to prepare for their eventual total withdrawal from social life - death (Passuth & Bengtson, 1988). As society disengages the individual, the individual withdraws as he can not longer keep pace. There is not a search for a substitute work role. The work role is left behind without substitution of a new role (Howard, et al., 1982).

While activity theory, crisis theory, and disengagement theory view retirement as a stressful life event for all individuals, continuity theory views retirement as a continuation of previously established stable patterns of behavior for two thirds of all individuals (Howard, et al., 1982). The one third of individuals who experience difficulty in adjusting to retirement may be “people with a low level of tolerance for change” or “those who are confronted with especially serious change” (Howard, et al., 1982). These serious changes may be loss of income, timing of the retirement or the type of worker themselves (Bosse, et al., 1991). If an individual experiences difficulty in adjusting to retirement it is due to a need to reorganize the hierarchy of one’s personal goals. The need to reorganize is focused on where an individual places the importance of his job. If the job is high in the hierarchy, then an individual must seek a new job or reorganize their goals. This results in difficulty in the retirement adaptation

process. If an individual's job is not high in his hierarchy, then retirement does not pose a serious change (Howard, et al., 1982). Howard, et al. quote Atchley when stating that "... the probability that retirement will lead to a complete identity breakdown is slight, and there may be just as many people who rely on leisure pursuits for self-respect as there are who rely on work..."(p. 491) (Howard, et al., 1982).

Norman Bradburn. Research done by Norman Bradburn focused on the fluctuations over time in behavior related to mental health. He sought to determine how the mental health status of individuals was affected by "major social trends, national and local crises,...changes in economic and social structures as well as by patterned events in the life cycles of individuals" (Bradburn & Caplovitz, 1965). Bradburn's assumption is that there is a dimension that can be called mental health, subjective adjustment, happiness, or psychological well-being. He believed that individuals could be ranked high or low on this dimension.

In order to substantiate this belief, he conducted a research study through the National Opinion Research Center. In 1962, he interviewed a sample of individuals from four small communities in Illinois. These communities included two that were economically depressed, one that was in economic recovery and one that was economically doing well. Interviews were conducted to cover a

wide range of areas such as feelings, behaviors and attitudes which are related to or considered indicative of mental health. Six major content areas were used to explore the areas of feelings, behaviors and attitudes. These major content areas were “social activities, marriage and family life, work experiences, involvement in the community, physical health, and subjective states such as felt concerns, anxiety, worries, and life satisfactions and dissatisfactions” (Bradburn & Caplovitz, 1965). Through this research, Bradburn wanted to study the effects of environmental stress on the lives of individuals. By studying the effects of environmental stress on individuals he hoped to show that an individual’s position in the dimension of psychological well-being is determined by their current life situation (Bradburn & Caplovitz, 1965).

The results of Bradburn’s research showed that well-being is a complex phenomenon not a single dimensional one. In addressing the first of the areas, the results of the research indicated that in the area of social activities, the level of happiness can be attributed to social status. Strong positive correlations were found between happiness and both education and income. A negative correlation was found between happiness and age. No difference in happiness was reported between men and women. Bradburn notes that the correlation between happiness and education and income may be deceptive. They noted that at every level of education, happiness was related to making more money. However, they also

noted that having more education was not always related to happiness. The negative relationship between age and happiness was found to be strongest among those individuals with the least amount of income. The least educated, lowest income, oldest individuals were the least happy. Bradburn found little relationship between age and happiness after age 40. Low income in individuals over 40 is an apparent cause for these individuals to report unhappiness (Bradburn & Caplovitz, 1965).

Marital status and happiness is another area where relationships can be demonstrated. Those who were not married were found to be considerably less happy than those who were married. In general, there was not a significant difference in the findings related to marital status and happiness in men and women.

As expected by the researchers, employment status is related to happiness among men. Thirty three percent of the unemployed men reported that they were “not too happy”. This is in comparison to twelve percent of those employed and nine percent of those self-employed that reported being “not too happy”. Retired men not in the work force also reported that they were “not too happy” as frequently as those who were unemployed (Bradburn & Caplovitz, 1965).

Unemployment’s impact is loss of income and social status. This can affect an individual’s self-esteem, his social relationships and his interaction and

relationship with his family. This loss of employment may also mean that an individual is cut off from social contacts. The burden of economic support for the family may fall on the wife or older children. Men who have working wives were found to have a more positive affect than those who did not have a working wife. The status of the job held by an individual may not only have given him monetary rewards, but also respect, freedom and autonomy. Men with higher prestige jobs tend to be happier than those who hold lower prestige jobs (Bradburn, 1969).

The original research published by Bradburn and Caplovitz in 1965 and subsequent research published by Bradburn in 1969 both contain an area which focuses on subjective feeling states which are conceptualized to have both positive and negative states. These subjective feeling states were studied in relationship to happiness, demographic factors, anxiety, marital and job adjustment, social interaction, and worry. The original measure of the feeling states published in 1965 contained twelve items. Six items represented positive feelings and six items represented negative feelings (Bradburn & Caplovitz, 1965). Subsequent research published in 1969 contained a ten item scale named the Affect Balance Scale which contained five positive affect items and five negative affect items (Bradburn, 1969). The items on the scale are phrased in general terms. The items are phrased to elicit responses of the pleasurable or unpleasurable character of an experience instead of the context of the experience

(Sauer & Warland, 1982). This reflects Bradburn's emphasis on psychological well-being related to short term situational stress (Cherlin & Reeder, 1975; Bradburn, 1969; Bradburn & Caplovitz, 1965). This method also reflects the orientation towards determining the effects of an individual's current environment on his feelings of psychological well-being. Bradburn felt that if long term trends were measured, that these would reflect personality disposition rather than the current environmental situation (Bradburn, 1969). The dimensions on these scales were found to be independent of each other (Cherlin & Reeder, 1975; Bradburn, 1969). In other words, an individual's position on the positive portion of the scale will not predict the individual's position on the negative portion of the scale. An individual's sense of well being is the difference between one's level of positive affect and one's level of negative affect (Cherlin & Reeder, 1975). Even though the two types of feeling are independent of each other, this does not mean that the two feelings can not occur at the same time. It also does not mean that an individual can not move back and forth between the two feelings in a cyclical manner. Further this means that information gained through one of the scales can not give you information or predict the level on the other scale (Bradburn, 1969). The amount of positive experiences and the number of negative experiences has no correlation with the self reports of happiness. The Affect Balance Scale viewed in relationship with self-ratings of happiness gives

further confirmation that the Affect Balance Scale can be used to indicate psychological well-being.

Daniel J. Levinson. Levinson began his theory development by examining the theories of Sigmund Freud, Carl Jung and Erik Erikson. Others influences that Levinson cites are Rank, Adler, and Reich. He believed that a developmental approach was needed to study adulthood.

Through an in depth biographical study of men, Levinson advanced a theory of developmental periods using the concept of individual life structure. An individual's development through life structure proceeds through an evolutionary process of alternating periods. In order to understand these periods one must understand the ideas of life cycle, life span, life course and season. "Life span" simply refers to the period between birth and death. "Life course" refers to the events in an individual's lifetime including patterning of specific events, relationships, achievements, failures and aspirations. "Life cycle" suggests that the life course follows a particular sequence. Life cycle also incorporates the idea of life span. An individual follows a sequential path from birth to death. Each individual's path will be influenced by the events of one's life. These events influence the path that the life will take including detours and the timetable itself. At times the developmental processes may slow down, speed up or stop. However, as one lives life and proceeds along the developmental path, the

individual's life will continue to follow a basic sequence. "Seasons" are a series of periods or stages within the life cycle. Each season is distinctive although it has commonality with the season that preceded it and those that follow. Within each season there is change. Levinson cites examples to illustrate the connection between the seasons of the year and the seasons of the human life cycle:

In order to proceed to the next season of life there is a transition period. It is important to note that no season is more important than any other season. Each season is part of an entire cycle which represents the past, present and future.

Levinson's theory of developmental periods is represented by an individual's movement through a sequence of alternating periods. There is a structure building period followed by a transitional, structure changing period. There are developmental tasks associated with each period. In the structure building period, the developmental tasks are "to make crucial choices, to create a structure around them, to enrich the structure and pursue one's goals within it" (Levinson, 1978, p. 317-318). This period lasts 6 to 8 years. The structure building period is followed by the transitional period. Major tasks of this period are to "reappraise the existing structure, explore new possibilities in self and world, and work toward choices that provide a basis for a new structure" (Levinson, 1978, p. 318). Throughout this period, a man may go through the process of involving himself with new people and places. He may stay in his same

marriage, job and social network, but establish new and different relationships.

This transitional period usually lasts 4 to 5 years (Levinson, 1978).

When Levinson began developing his theory of developmental periods based on his research, he noted that there was an age related link. While his theory is age linked, it is not age specific. There is an age range of 2 or 3 years on either side of the average age for a developmental period. Each of these developmental periods is part of an “era”. An era is a period of approximately twenty-five years. Eras overlap due to transition periods. An era is part of the macro structure of the life cycle. Eras are sequential and are as follows:

1. Childhood and adolescence: age 0-22

This era includes childhood, adolescence and early adulthood transition.

2. Early adulthood: age 17-45

This era includes early adult transition, early adulthood, and mid-life transition.

3. Middle adulthood: age 40-65

This era includes mid-life transition, middle adulthood, and late adult transition.

4. Late adulthood: age 60-?

This era includes late adult transition and late adulthood (Levinson, 1978).

Chapter III

Methodology

This chapter presents the details of the research conducted regarding retired Air Force officers. It is divided into four sections. The first section describes the research design that employs the case study method using a biographical interview approach. The second section describes the participants in this study. Section three describes the instruments that were used which were a modified survey based on the Long Form Personal Interview developed by Bradburn and Caplovitz (1965) and a six question survey developed by DeRenzo (1990). The fourth section describes the procedure that was used for the interview.

Research Design

The case study method using a biographical interview approach was chosen as the primary research method for this study. The case study method, as defined by Yin, is an empirical inquiry that: - “Investigates a contemporary phenomenon within its real-life context; when - The boundaries between phenomenon and context are not clearly evident; and in which - Multiple sources of evidence are used” (Yin, 1994, p.123). An important characteristic of the case study is that there will be more variables of interest than there will be data points to be analyzed. Case studies may include quantitative data along with qualitative data

(as this study did). This case study methodology employed an ethnographic approach since the researcher could not maintain an objective distance from the phenomenon being studied (Yin, 1994). This required the investigator to be a participant observer and for both interviewers for this research to be participant observers. The male interviewer, the investigator's spouse, is a recently retired military officer as are the male participants being studied. As the interviewer of the participant's wives, the investigator also is the spouse of a recently retired military officer as are the women who were interviewed. This study maintained the basic tenets of ethnographic research. The focus was on "shared beliefs, practices, artifacts, folk knowledge, and behaviors of some groups of people" (Yin, 1994).

The biographical interview approach used a three part approach. It combined a research interview, a clinical interview and a conversation between friends. As a research interview, it contained specific queries necessary to address the research questions. Although the interview had a research structure, it also functioned as a clinical interview in that the interviewer was sensitive to the feelings expressed and could have explored their meaning through additional questioning. The third part of the approach, a conversation between friends, allowed the interviewer to respond in terms of his own experience (Levinson, 1978).

Unlike questionnaires that are sent by mail to individuals, a face-to-face interview with an individual yields a higher question response rate (Polit & Hungler, 1978). Face-to-face respondents are less likely to refuse to answer a question than those individuals who are filling out a form. Interviewees are also less likely to answer “I don’t know” or leave a question unanswered. Face-to-face interviews have an additional advantage over mailed questionnaires in that ambiguous or confusing questions can be clarified. In mailed questionnaires, the researcher may be unable to determine that the respondent has been confused by the question. Therefore, the answer to the question may not reflect the true response that may cause a researcher to reach an erroneous conclusion. When the questionnaire is conducted as an interview, it reduces the chance of bias that may be introduced in mailed questionnaires through participants skipping from question to question which would present a different ordering of the questions. It is possible that a different ordering of the questions may result in bias of the responses. An additional advantage of a questionnaire used as an interview is that it allows for greater control than the mailed questionnaire. Mailed questionnaires may be shared with other family members, friends or done as a group effort. This type of response may lead a researcher to erroneous conclusions. In a face-to-face interview, a researcher knows exactly who is answering the questions. A face-to-face interview also has the advantage of allowing a researcher to collect

additional data through observation which may be useful in interpreting the responses (Polit & Hungler, 1987).

The case study method and biographical interview were used in conjunction with a quantitative measure, Bradburn's Affect-Balance Scale (Bradburn & Caplovitz, 1965). The Long Form Personal Interview that was developed at the National Opinion Research Center (NORC), as a method to measure fluctuations in behavior related to mental health, was used as the research interview portion of the biographical interview. The use of methodological triangulation, allowed for congruence between the information gained from the personal interviews with the participant and his wife and the scaled score of a quantitative measure. Theory triangulation also was employed through Bradburn's theoretical concept of psychological well-being (1969) and through Levinson's theory of adult development (1978).

The case study method does have limitations. It may be difficult for a researcher to be objective because of the familiarity that a researcher has with a respondent (Sigelman & Shaffer, 1991). This type of questionnaire takes a long time to administer. A mailed questionnaire offers the possibility of complete anonymity while a face-to-face interview does not. A face-to-face interview may decrease the possibility of obtaining answers to questions of a highly sensitive or personal nature. In the case of the mailed questionnaire, there is no interviewer

bias as there may be in a face-to-face interview (Polit & Hungler, 1987).

Additionally, while extensive information is learned about specific individuals, we can not be confident that it is generalizable to the general population (Sigelman & Shaffer, 1991).

The greatest strength of the case study method is the depth to which a researcher can study a specific individual. Participants are selected because they may shed a great deal of information, from their perspective, about a phenomenon. This method provides a researcher with the ability to have insight into the participant's thoughts, feelings, actions, intentions, and environment (Polit & Hungler, 1987). This purposeful sampling has two goals. The first is to ensure that the researcher understands the variation of the phenomenon of interest in this setting. The second purpose is to test developing ideas about the setting. This is done by "selecting phenomena that are crucial to the validity of those ideas" (Maxwell, 1992).

Participants

The participants in this study consisted of 3 male, Caucasian, recently retired, Air Force officers and their wives. All of the men retired from the same mid-Atlantic Air Force base that was their last duty station prior to retirement at the time of the first interview. These male participants were retired from the Air Force. The term, "recently retired" refers to the time of the initial interview that

took place at a point from being newly retired to approximately three years post retirement. These participants were selected because they were beginning to transition through retirement. The average age at retirement was 48 years. Two of the participants had become officers through Officer Training School (OTS) and the third participant was an Air Force Academy graduate who began his military career with an initial appointment as an Army officer. He later made a branch transfer to the Air Force. The two participants who became officers through OTS retired with the rank of major. Both had served in the military for 20 years with a portion of those years served in the enlisted ranks. The academy graduate had served in the military for 26 years and retired with the rank of Colonel. Two of the three men are known acquaintances of this researcher. The third individual was referenced by another participant.

Instruments

Informal discussions with military officers and their wives took place prior to the beginning of this research. Through these discussions, themes pertaining to retirement were identified. The wives are in a position to act as informants as to how their spouses appeared to be progressing through the retirement process. As wives also experience and are affected by their spouses' retirement process, their views of how retirement affected their husbands was an important validity check.

The literature confirms that the themes identified through informal discussion are indeed very important issues pertaining to retirement.

The biographical interview was conducted using the Long Form Personal Interview developed by Bradburn and Caplovitz (1965). The Long Form Personal Interview is the National Opinion Research Center (NORC) survey number 446. Embedded in this survey is the Affect-Balance Scale, question number 21. The use of this survey enhanced information gathering through triangulation. The purpose of triangulation is to sort out true information from error information (Polit & Hungler, 1987). It is a form of replication that enhances our confidence in the findings (Borg & Gall, 1971).

The Long Form Personal Interview (Bradburn, 1969) consists of open-ended questions and several types of closed ended or fixed alternative questions. These closed ended questions require the respondent to make a choice between the alternatives offered. The form employs both dichotomous and checklist or matrix-type questions. In order to allow for gathering of responses that are not constrained by a specific set of alternative answers, participants were not handed index cards with the alternative answers printed on them as was done by Bradburn and Caplovitz (1965). In this manner, the questions became open-ended which allowed for richer and more complex responses. This type of

approach allowed the interviewer to probe for additional information which enhanced the depth of the responses.

The Long Form Personal Interview was not used in its entirety. A copy of the modified interview schedule may be found in Appendix A. Questions 16, 17, 18, 20, 61-54, and 77 were omitted as they were variations on a prior question. Other questions were eliminated as the questions were not appropriate related to demographic data or interview data. Questions 53-56 related to single individuals. Questions 86-88 pertained to individuals who were members of a union. Questions 89-116 were eliminated as they were related to individuals having advanced as far as they could in their present employment, being laid off from employment and background information related to being foreign born. Modifications were made to the questionnaire. Questions were added to the Long Form Personal Interview to elicit information regarding the ability to transfer military skills to the civilian sector, equivalent status in civilian employment, level of satisfaction in working in the civilian sector, civilian employment process, retirement transition programs, retirement planning, and feelings toward the military. Biographical questions concerning a participant's military service were added to the original questions. These additional questions were added to this questionnaire to adapt it to the population being interviewed. Questions in the original questionnaire that did not apply to this group were

deleted. Other questions were modified to reflect possible concerns of retired military officers. Additional questions were added to elicit responses in areas concerning how the retired military officer relates to the civilian world. A copy of the modified interview schedule may be found in Appendix A. At the time of each participant's second interview, the wife of the participants also was interviewed. The interviews with the wives were conducted by this female researcher. The interviews questions that were asked of the wives were not the same series of questions asked of their spouses with the exception of the items on the Bradburn Affect Balance Scale (Bradburn, 1969). Interview questions addressing pre-retirement issues were adapted from a research study by DeRenzo (1990) who studied pre-retirement planning among wives of retired military officers. These questions are included in Appendix D. There were only six interview questions, but through probing with follow-up questions, much additional information was obtained. Analysis of the information gained through the interview with the wives is analyzed according to the same categories as that of their spouses. Not all categories were covered in the interviews with the wives. While the interviews did not use the Long Form Personal Interview (Bradburn & Caplovitz, 1969), their responses to interviews questions based on research questions developed by DeRenzo (1990) were coded according to the major themes of Economic

Impact, Social Relationships, Identity, and Outcome Adjustment. The Affect Balance Scale (1969) also was used for interviewing purposes.

The Affect Balance Scale which was embedded in the Long Form Personal Interview was scored according to the procedure developed by Bradburn and Caplovitz (1969). Each respondent was scored separately. Each positive response for both the Positive and Negative Affect Scales was given a score of 1. The score for the items was summed separately for the Positive and Negative scale. The score for the Negative Affect Scale then was subtracted from the score on the Positive Affect Scale. The difference between the scores on the Positive Affect Scale and the Negative Scale was used as an indicator of an individual's current level of psychological well-being, the higher the score, the greater the level of psychological well-being. Possible scores range from zero to five. The scores on the Affect Balance Scale then were compared to the responses to questions 45 and 46 on the modified Long Form Personal Interview that was used for this study. These questions are global indicators of happiness and life satisfaction. This was done to help confirm the findings obtained for the scores on the Affect Balance Scale. There are both advantages and disadvantages to using the Affect Balance Scale. The combination of scores on the responses of different items makes it less susceptible to distorting influences. The use of multiple items rather than a single item is thought to cancel out various errors of

measurement to give a more valid measure (Bradburn, 1969). The normative populations for Bradburn's research came from five different groups. In the first wave of interviews, the first group was drawn from an all-white suburb of a Detroit where many of the residents were skilled workers in the automobile industry. The second sample was also from Detroit with this sample being drawn from the African-American community of the inner city. The third group was from a white Eastern European working-class neighborhood in Chicago that was experiencing an influx of African-American individuals and individuals from Puerto Rico. The fourth sample was drawn from a suburban county near Washington, D. C. This group provided a group of middle class individuals. A fifth sample was of residents from the ten largest metropolitan areas in the country were selected to serve as a baseline (Bradburn, 1969). The participants in this study closely resemble the participants from the county near Washington, D. C. The county near Washington, D. C. had the highest level of income due to the employment of a greater number of individuals in the categories of professional and technical workers, managers, officials, and proprietors. Educationally, the participants in this study also resemble the group from Washington, D. C. in which about one-third of the sample population had at least some college with sixteen percent having graduated from college. The age of the participants in the study was similar for the majority of participants for all of Bradburn's groups.

The participants in this study closely resembled the largest suburban Washington group in family composition with a mother, father, and children under the age of twenty-one. The Affect Balance Scale has been shown to be reliable through computation of coefficients of association between Affect items and Scales. Positive Affect Scale items had Q-values ranging from .86 to .91 and Negative Affect Scale items had Q-values ranging from .90 to .97. These high coefficients can be interpreted to mean that there is stability of response that is sufficient to identify meaningful change when it occurs through repeated measurement. Gammas which are concerned with assessing the probability that individuals with certain characteristics will be higher or lower on the particular variables of interest were computed for the total Positive Affect Scale, the total Negative Affect Scale and the Affect Balance Scale as a whole. The gammas were found to be lower than the Q-values for the individual items. The Positive Affect Scale gamma was found to be .83, the Negative Affect Scale gamma was .81 and the gamma for the Affect Balance Scale was .76 (Bradburn, 1969). A marginal distribution of responses to "Affect" items was also performed. It was found that there was a slight statistically significant shift toward positive responses to increase and negative responses to decrease between the first and second interviews that were conducted three days apart. This affect was found to disappear when the time interval between interviews was increased. Therefore,

change seen over time will be real change and not the unreliability of the instrument. The reliability of the measure is less than 1.00 (Bradburn, 1969).

Procedure

The participants were contacted at their homes to determine their interest in participating in a survey about military retirement that would be conducted for research purposes related to the researcher's doctoral dissertation. Two participants were contacted by telephone and one participant was contacted in person. Each participant was informed that the researcher would prefer to audiotape interviews, but if he did not desire to be audio taped that responses could be hand written if he wished to participate in the study. Each participant was asked to read and to sign the informed consent form. It was explained clearly to each individual that participation in the survey was voluntary and that all information in the survey would be used for research purposes only. Each participant was assured that confidentiality would be maintained. A pseudonym was identified for each survey participant to maintain anonymity. Moreover, each participant was told that he could decline to answer any question and that he could withdraw from the study at any point. A sample of the informed consent form is found in Appendix B.

The interviews took place in two waves, the initial interview and a follow up interview that was conducted approximately five years after the initial

interview. Interviews were of a semi-structured nature. The same set of questions was asked of each individual. Depending on the response of an individual, additional questions were asked to elicit more in-depth information or clarification of information given. A consent form was signed for each interview and all interviews were tape recorded for later transcription. The participants' wives were interviewed at the time of the retired officer's second interview. This follow-up interview enabled the investigator to look at short-term and longer-term adaptation to retirement from the military and to focus on changes in behavior over time. This was done to gain insight into how the retirement process had affected the spouse and also as a way to assess convergent validity.

Interviews took place at the convenience of the participants at a place of their choice. One participant's interview took place on weekday evenings in his home. The second participant's interview took place on a weekend afternoons at his home. The third participant's interviews took place in the morning at the home of the interviewer per the request of the subject as his wife worked night shift and he didn't want to disturb her. The interviews were conducted by two different interviewers. The men were interviewed by the investigator's spouse who is a retired Army officer and the investigator interviewed the participant's wives. A man with a similar background as the participants was chosen to conduct the interviews in order to put the participants at ease. This rapport with the

interviewer enabled the participants to feel comfortable to respond to questions that sought to elicit information that was of a highly personal nature which may have been sensitive. When collecting interview data, it is important for the participants to feel comfortable so that they will express their honest opinions (Polit & Hungler, 1987). As the spouse of a retired military officer, I interviewed the wives.

The wives also signed an informed consent form. The same explanation regarding participation in the survey was given to the wives. A sample of the consent form may be found in Appendix B. The the wives' interview form is found in Appendix C.

My familiarity with the role of an officer's wife enabled the wives to feel comfortable to address topics that may be highly sensitive or personal in nature. In addition, my profession of nursing provided a common link with two of the participants who also were nurses. As both interviewers are members of the group who were interviewed, the subject of bias is an issue. However, the intimate knowledge afforded the interviewers as a member of the group being interviewed outweighs the bias that might have been injected by being a member of the interviewed group.

After the interviews were transcribed verbatim, a content analysis was conducted. A conceptual model was used as a guide for analysis. The conceptual

model was developed based on previous retirement research. This model considers retirement to be a precipitating event with several domains. Analysis of the interviews was conducted by thematic analysis. A coding scheme based on identified domains was developed after an initial review of the data. These domains mirror themes that had been identified after an extensive review of the literature on adjustment to retirement among civilians. These domains reflect the multidimensional nature of the transition to retirement. The domains in order of temporal proximity to the precipitating event are Economic Impact, Social Support, Identity Reconstruction, and Physical and Mental Health. Economic Impact is viewed through the relationship of pre-retirement planning, the financial impact of economic loss through reduction of income, and post retirement financial status. Social Support is coded according to pre-retirement and post-retirement relationships with the spouse, children, extended family, civilian individuals, and active duty and retired military individuals. Identity Reconstruction is linked to various areas of influence such as an individual's role in the civilian community. It is coded according to the role of the individual in the civilian community related to his involvement with activities of the civilian community, perceived status according to the individuals feeling of his current status and its relationship to the status that he had as a military officer, relationships with co-workers and the sense of belonging to the group, and

finances in relationship to the current level of pay and satisfaction with the current income level. Each case study was examined to determine whether there were common themes related to the precipitating event and moderating factors. Each response by a subject was coded by moderating factor and the appropriate sub category area. The moderating factors that were defined were: Economic Impact, Social Support, Identity Reconstruction, and Physical and Mental Health. Under the moderating factor of Economic Impact the topics of finances pre-retirement and post-retirement were explored. This area also investigated the dimensions and extent of retirement planning. Under the domain of Social Support the sub topics were spousal relationships, relationships with children, and relationships with extended family members. The moderating factor of Social Support also investigated social interactions with non-military friends, participation in community organizations, and relationships with co-workers. The moderating factor of Physical and Mental Health considered the variables of health and illness, alcohol consumption, and tobacco use. This area also explored satisfaction with current occupation and stability of current occupation. The area of Identity Reconstruction with the sub category of possible selves explored the areas of the civilian self, the military self, and feelings toward the military.

In coding the material, one may find that new variables appear or that an expected variable failed to appear. Analysis of the interviews was conducted

through thematic analysis. Variable regularities and patterns were identified as the coded material was read and reread.

The taped interviews were transcribed with each interview labeled by pseudonym. This is important from the aspect of descriptive validity. Descriptive accuracy is of primary importance in qualitative research. While it is important that the data that were heard be accurate when they were transcribed, it is equally important to remember that this type of audio data can not be valid or invalid in of itself. The question of the validity of the data concerns the inferences that are made about the data (Maxwell, 1992). The Officer Interview Form is found in Appendix A.

Analysis of the interviews was conducted by thematic analysis. A coding scheme was developed after an initial review of the data. Variables, regularities and patterns were identified. In order to validate these variables, investigator triangulation, also known as member checks was employed. The scores on the Bradburn Affect Balance Scale which was embedded in the Long Form Personal Interview were calculated for each interview. Results from the second interview with the male participants were compared with the results from the first interview to assess changes in the level of personal happiness.

Each interview was analyzed in relation to a model that considered retirement as the precipitating event, moderating factors that affected the

transition process, and the outcome adjustment of each individual. This conceptual model based on previous retirement research was used in each case study to organize the information presented by each participant. Subsequently, each of the case studies was examined to determine whether there were common experiences related to the precipitating event, moderating factors that affected the quality of the retirement process and adjustment outcomes. Interviews with the spouses of these individuals were evaluated using the same conceptual model to attempt to establish concurrent validity and to identify issues that were perceived differently by the spouse. These variables, which were selected after an extensive review of the literature on adjustment to retirement among civilians, reflected the multidimensional evaluation of the transition to retirement. It was not possible to review literature on the retirement of military officers since research in this area is virtually non-existent.

The precipitating event was the individual's retirement from the United States Air Force. For these individuals, the time employed by the Air Force ranged from twenty years to twenty-three years. Retirement from the military means not only a separation from employment with a regular source of income, but also a change in social context and life style that may necessitate the restructuring of personal identity. While retirement generally encompasses each of these factors to some extent, "off time" retirement from the military presents

unique challenges to an individual since military officers typically retire in middle age, relatively younger than civilians. Military retirement also encompasses life style and self-image changes that appear to be tied directly to employment in the civilian world.

Four moderating factors were addressed in this model. The factors were addressed in order of temporal proximity to the precipitating event. The first moderating factor was one of Economic Impact. Economic Impact included the immediate loss of full-time employment income (base pay) and allowances with substitution of retirement income of approximately one-half of base pay. The level of Economic Impact may be moderated by retirement planning and investing. The extent of pre-retirement planning, the financial impact of economic loss through reduction of income, and post-retirement financial status was explored through analysis of the structured interview. Questions 47 a, 48 a, 108, 130, 131, 132, 133, and 134 elicited information related to economic impact as a result of retirement. Information from the analysis of this moderating factor of Economic Impact was coded according to two major areas. The first variable in the category of Economic Impact, Financial Support was assessed by considering the effect of reduced income, adequacy of income, spousal employment and current employment status. The variable in the category of Economic Impact, Retirement Planning was assessed through coding expected retirement (voluntary

or involuntary), length of time for retirement planning, purpose of retirement planning, i.e. long term or short term: factors that influenced planning i.e. money or second career, and what unexpected events occurred in retirement planning or after retirement that had an economic impact.

The moderating factor of Social Support included several types of social relationships. Social Support is recognized as an important variable that moderates the effect of transition in life events. Variables that were considered to affect the level of Social Support included pre-retirement and post-retirement relationships with the spouse, children, extended family, civilian individuals, and active duty and retired military individuals. Questions 21-26, 50, 51, 69, 70, 73, 75, 78, 82 and 83 of the modified interview form reflect the moderating factor of Social Support. The relationship pre- and post- retirement with one's spouse, and pre- and post-retirement relationships with children and extended family members were also important. Other social relationships that affect an individual that were explored through analysis were relationships with friends and acquaintances connected to the military and relationships with civilian individuals through post-retirement employment. The moderating factor of Social Support was coded according to pre-retirement and post-retirement relationships. Pre-retirement relationships were coded into three areas, relationship of the subject with his spouse, relationship of the subject with his children, and the relationship of the

subject with his extended family. Post-retirement relationships coding included additional categories. The three pre-retirement relationships categories of spousal, children, and extended family relationships were maintained in addressing post-retirement relationships. Two additional categories of relationships with civilian individuals and relationships with military individuals both active duty and retired were also coded.

While each of the moderating factors may play a major role in adjustment to retirement, the third moderating factor, Identity Reconstruction, was considered independently although Economic Impact and Social Support may play a role in identity formation post-retirement. Identity Reconstruction was linked to various areas of influence such as an individual's employment role in the civilian community. The perceived status that an individual experienced was explored through the tie to employment. Identity Reconstruction also explored the degree of satisfaction or dissatisfaction that an individual felt in relation to civilian employment. The positive or negative feelings that an individual experienced related to civilian employment may be influenced by the amount of remuneration received and by the relationships with co-workers. The moderating factor of Identity Reconstruction was coded according to five areas. It was coded according to the role of the subject in the civilian community related to his involvement with activities of the civilian community. Perceived status was coded

according to the subject's feelings of his current status and its relationship to the status that he had as a military officer. The third category of relationships with co-workers was coded according to the subject's relationships with co-workers on the job, outside of the job and his sense of belonging to the group. The area of finances was coded under this moderating factors from a different perspective than that of Economic Impact. In the moderating factor of Identity Reconstruction, finances were coded according to the current level of pay increase or decrease with current civilian employment, if employed and his satisfaction with his current income level.

The final theme, Physical and Mental Health, considered possible variables that may be an indication of the adjustment to this important life event. Both physical and mental health behaviors were analyzed in reference to healthy behaviors for successful transition to retirement. Physical health behaviors were concerned with exercise, leisure activity, nutrition/diet, smoking, alcohol consumption and sleep. Mental health behaviors were explored through the use of the Affect Balance Scale (Bradburn, 1969) and inferences were drawn in relation to depression and anxiety as expressed through comments made by the individual. The other area in this category was that of possible self. The theme of "possible selves" explored the ability of the individual to integrate the military self with the civilian self across the spectrum of the transition to retirement. Possible

selves allow the individual to imagine the self in the future. These images motivate the individual to direct their thoughts, actions, and behaviors toward achieving this possible self. Possible selves are dynamic in nature, responsive to situational change yet have the ability to remain stable (Frazier, et. al., 2002). The cognitive restructuring of the self was viewed through the cognitive dissonance that may appear as an individual struggled with both the positive and negative view of himself as a military member. This ability to construct an elaboration of self-identity post military is time dependent although each individual proceeds through the transition to retirement at a different rate. Physical and Mental Health was used to determine whether there had been successful adaptation to retirement. The quality of Physical and Mental Health was considered by addressing three areas: physical health, mental health, and possible self. The area of physical health was coded into six sub areas to address activities of daily. These six sub areas that were coded were frequency of physical exercise, variety of leisure activities, nutrition and dietary intake to include weight loss, gain or maintenance, smoking, alcohol consumption, and quality of sleep. Mental health was coded according to outcomes of the Bradburn Affect Balance Scale (1969). The coding of the Affect Balance Scale was in relationship to the areas of anxiety and depression. The area of mental health also was coded according to the

subject's perceived amount of happiness at the time of the interview in relationship to his perceived happiness five years prior to retirement.

Data Analysis

Brian - first interview

Demographics. For purposes of this discussion, the name of Brian will be used as an identifier instead of the participant's real name. At the time of the initial interview, this participant was a 50 year old man who had retired as a major from the United States Air Force two year prior after serving twenty years in the military. During his twenty years in the Air Force, his primary specialty was as a C-5 navigator. A navigator plotted the course of the aircraft using the sun, stars and speed of the aircraft. Navigator's jobs were eliminated with the installation of computers in all C-5's. He moved into a position with the ALCE in a logistics capacity. The ALCE is a unit within the Air Force that is responsible for surveying airfields throughout the world from the jungles to the dessert in order to determine their capacity for use during military operations. This unit is also responsible for airfield operations in time of war as they were in Kuwait during Operation Dessert Storm. He became an officer through Officer Training School for enlisted personnel. His highest level of education is at the baccalaureate level. He and his spouse chose to remain in the area close to the military base of his last duty station instead of returning to his home of record prior to entering military

service. He has been married for 28 years and has three male children ages 21, 23, and 25 with the oldest and youngest living at home along with the oldest child's two children.

Economic Impact. The moderating factor of economic impact immediately follows the precipitating event of retirement. The semi-structured interview explores the area of economic impact through questions regarding financial resources and retirement planning.

Question - "Here are some things husbands and wives often have differences of opinion about. Would you tell me which ones have been problems for you in your marriage prior to retirement or after retirement - household expenses?"

"Every once in a while we'll have a disagreement on that. How do I answer? More disagreement on that now than prior to my retirement due to my income dropped. Which was fine, but I'm still supporting all these people. Our expenses are still high which we didn't expect to happen. So, sometimes we'll have some disagreement on that. Nothing serious, but we have to watch it a little closer than we did before."

Question - "When did you start planning for retirement?"

"(Laughter) Really, I never planned to retire, it was to take a break."

Question - "How helpful was your pre-retirement planning?"

“Ah, well, it was really not a factor.”

Question - “In what ways did you plan for retirement?”

“Well, I obviously I gave it a great deal of thought...yeah I uh, I planned. I looked at my savings that I had and how long I could take off and what I wanted to do during that year as far as things to do in the house and travel and everything else, but though I didn't do a lot of...I had made a decision to stay here in Dover. I realize Dover is not exactly great place for a college educated middle manager, but my kids are here, we like the house, we like the area, so we decided to stay and I hope to find something eventually that will pay reasonably well.”

This precipitating event of retirement has had an impact on his relationship with his spouse. Brian stated that he and his spouse have more disagreements regarding finances now than before he retired due to his drop in income. Military retirement pay is approximately one half of active duty base pay. Supplemental pay amounts such as the housing allowance and flight pay cease to be paid after retirement. Expenses for the family did not change which they did not expect. He is assisting in the support of his adult children and his grandchildren. However, he feels that he is still able to support everyone. His expectation is that he will support all of them and he does not resent this. He does state that expenditures must be watched more closely than before.

Brian stated that he did no retirement planning as he did not plan to retire, just take a break between jobs. His only retirement planning was to look at his savings to determine how long he could be unemployed before he would have to go back to work. He planned to be out of work for about a year.

As an anecdotal note, during this time, his wife would continue to work part time as an LPN in a long term care facility.

Social Support. A description and a series of questions were asked concerning to whom the individual talks concerning certain issues. In every category, but one, he is able to talk to his spouse.

Question - "Some people when they are bothered by things like to talk it over with other people such as their wives, relatives, neighbors, clergymen or someone else. I'm going to read you several things that people sometimes talk to other people about and I want you to tell me to who (if anyone) you talked to."

Question - "Not having enough money"

"Well, I talked to Judy I guess."

"Your wife?"

"Yes"

Question - "Something that happened at work"

"My wife and my brother...and you."

Question – “Ways to make money”

“Ah, nobody, well, maybe my brother occasionally.”

Question – “Health”

“Well, I talk to Judy or my brother and/or my mother.”

Question – “Bringing up children”

“Judy”

Question – “People you have trouble with”

“Ah, Judy or my brother.”

Question – “Family problems”

“Judy”

However, the main person to whom he talks about his personal feelings is his brother whom he describes as “my best...my lifetime best friend.” He talks on the phone to both his brother and father who do not live in the state where he resides.

A question asked concerning fatherhood asked “Many men feel that they’re not as good fathers as they would like to be. Have you ever felt this way?”

“Oh, sure.”

Question - “What kind of things made you feel this way?”

“Well, I guess sometimes I felt I didn’t spend enough time with them. I was traveling so much, but they grew up and they all liked me so, so that’s the

only thing that you can really gauge it on. If they become adults and they don't want nothing to do with you, you know you kind of messed up.”

Question - “Since your retirement, do you think that you have become a better father?”

“Well, about the same. Since my retirement I have men now, I don't have children. I'm a much better grandfather than I was a father...was a kid and I did spend a lot of time with him which I don't do with my own children.”

In analysis of the moderating factor of Social Relationships, there appears to be intact relationships with his spouse, children and extended family members. At the time of the interview he had been married twenty-eight years and had three grown children, two of whom lived at home. Two grandchildren also were living in his home. His relationship with his spouse is intact with few apparent disclosed problems. He feels that he is able to discuss his concerns with his wife.

Continuing with the moderating factor of Social Relationships, the line of questioning continues by exploring relationships with other individuals outside of the nuclear and extended family.

Question - “Thinking of people (including relatives) who you consider good friends - that is people you feel free to talk with about personal things - would you say you have many, a few, or no such friends?”

“Well, no friends per say. Ah, well John, I can talk to. John and I’ll talk to him about personal things. My main person I talk to the most about my personal feelings are probably my brother more than anybody else.” John is a former commanding Air Force officer with whom Brian was friends with prior to retirement. John is also retired from the military.

Question - “Do you feel you have as many friends as you want, or would you like to have more friends?”

“Yes, I have all the friends I want.”

Questions regarding employment relationships elicited the following information.

Question - “Considering the group of people you work with, would you say that you are very much a part of the group, not part of the group, but they are not unfriendly, or that you don’t get along with most of them?”

“Not part of the group, but I get along with them very well...but I have a lot of fun with them, but they’re...as far as part of the group, no they’re...I... as far as I...course they’re all out drinking in the bars all night...these people are younger people and they raise all kind of...not part of the group, but I get along with them quite well. They treat me good.”

He does not feel part of the group that he works with as they are all young people who socialize after work drinking in the local bars. He feels that he gets along well with them, but he is not part of the group due to his age.

There appears to be intact but limited interaction with individuals outside of his nuclear and extended family. However, this limitation in social relationships may have existed prior to retirement. Initially when questioned, he stated that he had no friends with whom to talk over personal feelings. After a moment of consideration, he stated that he had one friend to whom he could talk to. This friend, John, was a former commanding officer who was retired and lived in the local area. He stated that he has all the friends that he wants.

From an anecdotal perspective, as this individual has been known to the researcher since 1990, this individual is very much an introverted, quiet personality who is comfortable with minimal social contact. His social contacts with the community, center on the contact that he has during the course of his employment. He seeks no contacts through church, civilian social organizations or military social organizations. He appears to be satisfied with the relationship part of his life. The transition from military to civilian life appears to have caused no major change in the area of relationships.

IdentityReconstruction.. The moderating factor of Identity Reconstruction investigates the identity of the individual as seen through questions regarding post retirement employment.

“Well, I just got a job with a Flight Safety International, up at least I interviewed with them and got a call back on a second interview which I felt good about, but I declined the job because I didn’t want to travel... travel out of town, but at least I knew I could interview and interview well.”

He stated that he doesn’t like his job and is thinking about a change, but doesn’t like to quit. He states that he won’t look until he quits, but he won’t do that. He views it as a Catch-22 situation.

“I’m intermediate now cause right now the job is driving me crazy and I’m really starting to think about a job change. I don’t particularly care for my job, but I’m one of these type people who hates to quit, you know, but I won’t look until I quit so it’s one of those...” “Catch 22” “Yeah, uh huh.”

It is interesting to note that the subject stated that he did not seek out a job upon retirement that was in his area of expertise as he felt that he would have to relocate and he did not want to do that. Pep Boys was the first place that he applied to because his hobby is automobiles and he knows them well.

Question - "Do you feel that the military prepared you skill wise to make the transition to the civilian workforce?"

"They did, but I just didn't seek out the uh...I just didn't try to seek out a job in an area where I have expertise because to do so I would have to move and I didn't want to move."

Question - "How long did it take you to find your first civilian job?"

"Well, I started looking I got a right probably well the first day I went out and applied physically to a business I was hired. The first place I went which was Pep Boys cause I know automobiles. That's the only other thing I know though other than my military background. I have been offered a management job in Philadelphia, management training and turned it down cause I don't want anything to do with management."

Regarding his present job he speaks to having no authority or responsibility as he had in the military. While stating that he does not seek a position of this type, he speaks to how proud he is of the type of position that he had.

Question - "Do you feel that this position is equal in status to the position that you held as an officer?"

"No (laughter) Well, I have no...it's not a position of authority and it's not a position of a lot of responsibility like I had as a military officer. Not that I

wanted an authority, you know, but what we did. I'm basically underemployed and underpaid."

The subject speaks of some days of wanting to go to work and of other days not wanting to go because of the "general stupidity of the general public". He appears to be frustrated with how the general public acts, but finds satisfaction in helping individuals.

Question - "What is the most satisfying thing about working in the civilian sector?"

"Well, the most satisfying thing to me is that I...basically working with people I enjoy. It's kind of hard to explain. People drive you crazy, but you also have a lot of fun with people. So you really...it's kind of hard to characterize. Some days I really enjoy working with people, some days I don't want to show up, but the only thing really I've found out is that I can sell and I can make a difference."

Question - "What is the most frustrating thing about working in the civilian sector?"

"Working with the general public. Working with customers."

Question - "What did you most enjoy about your job?"

"Well, let's see. What I like most about my job is the fact that I help people out and they really appreciate it. Some lady will come in there and her

windshield wipers are all out and I'll go out and put them on for her...a lot of times you help people out."

Question - "What do you enjoy least about your job?"

"Well, the general stupidity of the general public. Some people are so stupid and you get so frustrated with them."

Question - "How satisfied or dissatisfied are you with the kind of work that you do?"

"Oh, dissatisfied."

Question - "Have you felt proud because someone complimented you on something you had done?"

"Well, basically my job. I was told that I had been carrying the store for the past six months. They're always making sure that...they like the fact that I sell their tires."

This category raises great concern as it ties in with the category of Physical and Mental Health and the ability to make a successful transition to retirement. As stated previously, the individual is currently working as a tire salesman for Pep Boys. He has interviewed for other jobs of a more professional nature with a military tie in with Flight Safety International, but declined the offered position as it would have meant traveling out of town.

The wage received is frustrating as it is a low hourly wage. He is thinking about looking for other employment in a less stressful situation, but doesn't know what he will look for or when he will begin the employment process.

It appears that there is great dissatisfaction in this area. Due to the type of current employment, the subject appears to not have adjusted well to this civilian role. His initial dealings with the general public appear frustrating, quite possibly due to the fact that a set of rules regarding appropriate behavior no longer applies to the individuals that he comes in contact with. While he has had praise from his boss regarding his work performance, it does not appear to carry the same weight and respect that praise in his former military career would have. At this point, it does not appear that a successful adjustment has taken place in the area of occupation.

Physical and Mental Health. The sub-category of health behavior seems to be of some concern to the subject. The line of questioning pursues an investigation into general physical health, exercise, nutrition/diet, smoking, alcohol consumption, and sleep.

Question - "Do you ever smoke or chew tobacco?"

"Yes (laughter)"

"And I know you smoke cigarettes."

"Right"

Question - "Have you been smoking more or less since retirement?"

"About the same."

Question - "Number of packs per day more or less?"

"About a pack and three quarters for me"

Question - "How do you feel about your tobacco use? Do you enjoy it, do you worry about it?"

"Yes I do worry about it and I'll eventually try to get off of it. I've got so many people in this house that smoke it's tough to quit. I'll eventually go on the patch. Yes, I do worry about it, but I evaluate it basically on my parents are in their seventies. They're all smokers and they're still living so...so whatever. You play the odds."

Question - "Did you take a drink last week?"

"Oh, yes"

Question - "About how many times did you take a drink during the past week?"

"Yes, usually when I don't work. Three or four...a couple of times a week I guess. "Is that more or less than usual?" "That's more. I didn't drink for about four years. I quit completely. Yes, I've started drinking a little bit more since I've retired."

Question - "During the past week was there and time or times when you drank so much that you were feeling no pain?"

"Ah, well no. I got up and went to work."

"Ah, then you felt the pain when you got to work."

"I didn't feel too bad. I'm getting too old for hangovers."

Question - "How often did you drink alcoholic beverages at home (during the past week)?"

"Oh, that's the only place I ever drink alcoholic beverages. Oh, probably about three times over three days or over the course of the week."

Question - "Did you have a weight problem prior to retirement?"

"No (laughter)" Anecdotal note: subject is over six feet tall and weighs less than 200 lbs.

Question - "Have you maintained a regular exercise program since retirement?"

"I walk about six miles a day and carry five hundred tires a week. Yea, I get a lot of exercise."

Question - "During the past week, what time did you usually go to bed?"

"I usually go up around 7:30 and go to bed around 8:30."

Question - "During the past week, what time did you usually get up?"

"I get up at 4:30."

Question - "Last week did you have any trouble getting to sleep at night?"

"Nope."

Question - "Have you participated in any games or sports activities such as bowling, basketball, hunting, or fishing?"

"No, not this year. I haven't done much fishing this year."

"I think you used to do that all the time"

"Yea, that was when I didn't work."

"Yea, that's when we were with the ALCE and didn't work (laughter)."

"Right (laughter)."

Question - "During the past few weeks did you ever feel pleased about having accomplished something?"

"Mmm, well ah yup. Yes I did."

Question - "Anything specific you can think of?"

"Well I just got a job with Flight Safety International up at least I interviewed with them and got a call back on a second interview which I felt good about, but I declined the job because I didn't want to travel...travel out of town, but at least I knew I could interview well. At least I felt I did."

Question - "During the past few weeks did you ever feel that things were going your way?"

“Well, they’re going, going fine. I don’t know about going my way.”

Question – “Have you felt proud because someone complimented you on something you had done?”

“Well, yes.”

Question – “Anything specific that you can think...?”

“Well, basically my job. I was told that I had been carrying the store for the last six months. They’re always making sure that...they like the fact that I sell their tires.”

Question - “Were you particularly excited or interested in something?”

“Not necessarily.”

Question - “Have you felt like you were on top of the world?”

“Not necessarily”

Question - “Are you bored?”

“Ah, occasionally.”

Question – “Or so restless that you couldn’t sit long in a chair?”

“Well, not that either.”

Question - “How about depressed or very unhappy?”

“No, I usually don’t have a lot of depression.”

Question – “Have you felt lonely or remote from other people?”

“No. I’ve got too many people around here to feel that. Two little kids to play with”

Question – Upset because someone else criticized you?”

“No”

Question - “Taking things all together, how would you say things are these days - would you say you’re very happy, pretty happy, or not too happy these days?”

“I’m intermediate cause right now the job is driving me crazy and I’m really starting to think about a job change. I don’t particularly care for my job, but I’m one of these type people who hates to quit, you know, but I won’t look until I quit so it’s one of those... “Catch 22.”

“Yea, ah huh.”

Question - “Compared with your life today, how were things for four or five years before your retirement - were they happier for you then, not quite as happy, or what?”

“Well, I’d say I was probably a little happier before I retired because I liked my job and I had a lot of respect for what I was doing. So, yea, in that respect, I probably was happier, a little happier then what I am now.”

A long time smoker, the subject views his one and three quarter packs a day usage as unchanged from his usage while on active duty. There is an

expressed concern regarding smoking with thoughts toward quitting, but no immediate plans to change this habit. However, with mention of his parents who are in their seventies and smokers, he sees it as playing the odds and will continue to smoke. As an anecdotal note, his wife is also a smoker.

His alcohol consumption has changed since his retirement. He did not drink for about four years prior to retirement. At the time of the interview he was drinking at least three times a week. Sometimes the amount of alcohol consumed resulted in a hangover, but not severe enough to miss work. All alcohol was consumed at home alone.

He has not engaged in regular physical exercise since leaving the military, but currently works in an occupation that requires standing, walking and lifting heavy objects.

There do not appear to be any physical complaints or physical illness. There are no sleep pattern disturbances noted.

When asked questions regarding having a variety of physical illnesses ranging from colds, headaches nervousness, chest pain and upset stomach, the answer to all questions was negative. Questions were also asked regarding the ingestion of a variety of medications both prescribed and over the counter including aspirin/Tylenol, narcotics, sleeping medications, laxatives, medicine

prescribed by a physician, and vitamins. No medications are taken except vitamins B and C.

He has no hobbies and has not engaged in fishing, an activity that he used to enjoy. He does not belong to any clubs or church.

However, when questioned about depression, he stated that he usually does not have a lot of depression, but he also stated that he has not been particularly excited or interested in anything lately nor did he feel that everything was going right in his life.

He relates that he was much happier prior to retirement because he liked his job as he had respect for what he was doing.

His score on the Affect Balance Scale (Bradburn, 1969) resulted in a score of two on the Positive Affect Scale and a score of one on the Negative Affect Scale. This weakly positive score does not correlate with his self-reports of happiness. He states that he is “intermediate” when asked his degree of current happiness which seems to indicate neither happy nor unhappy. Yet, in stating his degree of happiness he indicates that he is not happy with his current employment and that he wants to change jobs. In relating his degree of happiness four to five years prior to retirement, he indicates that he was probably happier then as he liked his job and had respect for what he was doing. This is inconsistent with what should be found according to Bradburn’s model. Bradburn’s model

indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative. The model further indicates that both the positive and negative dimensions are directly related to ratings of happiness or subjective well being (1969). Brian's weakly positive score does not correlate with his self-reported negative level of happiness.

By way of anecdotal notation, prior to retirement he was a member of the ALCE, a group of individuals who were tasked with determining airfield capabilities throughout the world including third world countries. It was also their responsibility to set up and run airfields during combat situations as the unit did in Kuwait during the Gulf War. At the time of the interview, the subject sold tires at Pep Boys.

The sub-category of health behaviors does raise some concern. It appears that there are areas of conflict and use of compensating behaviors. Much of the conflict appears to center around the concept of self. This area does not appear to be one in which adjustment to retired life has been made as evidenced by increased consumption of alcohol after a four year period of abstinence.

The sub-category of possible selves views how the individual is integrating his military past with his civilian future.

Question - "At the times of retirement, what were your feelings toward the military?"

“I was, I had good feelings toward the military. I felt bad that they were putting the ax to the military and a lot of people were getting hurt and ah.

Question - “What are your feelings toward the military now?”

“I believe they butchered it. I still think it’s one of the best institutions we’ve got in this country, however, I think our wonderful government has ruined it...and will continue to do so.”

Question - “If you were making a career decision today, would you choose a military career?”

“No, not today.”

“Why not?”

“Because they retired their guns, they’re going to put you to retirement.”

Question - “Would you encourage young people to make the military a career?”

“Not a career. I would encourage young people to go in and spend a period of time.”

Question - “Would you encourage your son/daughter to make the military a career?”

“No, not, no I wouldn’t. But, I would encourage them to go in and serve four years.”

The military is still part of his life and he retains contact with certain aspects. He continues to use his privilege of shopping in the BX and the commissary which he does several times a week. He does not attend events on the military base. His feelings toward the military are mixed. He feels that he had a good career and that the military prepared him with good communication skills and management skills. However, he is upset at what the federal government is doing to the military in terms of downsizing and people losing their jobs. While he feels that the military is a good institution, he feels that the federal government has ruined it and will continue to do so. He appears to feel that the military is retiring those with the experience needed to run the military.

His mixed feelings extend to how he views the future of the military. While he feels that this is a place that he would encourage young people to spend time, he would not encourage any one to make it a career and serve more than four years.

It is difficult to determine if these mixed feelings are related to a general view of the federal government and its relationship and control of the military or if these feelings are influenced by his forced retirement at twenty years. He was not successful at his promotion board for Lt. Colonel and was forced to retire from the Air Force.

Overall analysis indicates that at the time of the interview, indicates that a successful adaptation to retirement had not occurred. Areas of conflict remained in Economic Impact, Identity Reconstruction, and Physical and Mental Health. The moderating factor of Social Support does not appear to have changed. It appears that these relationships were stable prior to retirement and have remained so through the first few years of retirement.

Brian - second interview.

The second interview for Brian was conducted five years and nine months after the first interview. He remains married. His oldest and youngest sons continue to live in the home along with two children belonging to the oldest son. Brian is currently without full-time employment. He works in an on-call temporary status in operations at the local Air Force base.

Economic Impact. The moderating factor of economic impact immediately follows the precipitating event of retirement. The semi-structured interview explores the area of economic impact eight years post retirement through questions regarding financial resources and retirement planning.

Question – “Here are some things husbands and wives often have differences of opinion about. Would you tell me which ones have been problems for you in the last week? What I’m looking for is household

expenses. Have you had any disagreements on household expenses, on spending money?"

"Yeah, we have, this week we did."

Question – "When did you start planning for your retirement?"

"Oh, probably about three months prior to retirement."

Question – "How helpful was your pre-retirement planning?"

"None, because my pre-retirement planning was I was going to take a break. I planned to take about eight months not to work."

Question – "What ways did you plan for retirement?"

"I really didn't give it a lot of thought before now, I believe."

Question – "Here are some things that husbands and wives often have differences of opinion about. Would you tell me which ones have been a problem for you in your marriage prior to retirement or after retirement?"

Indicate if it was a problem within the last week. Work?"

"Well, we just had a discussion on that today because, you can say that whether you want to, we were discussing it before you came here, that I need to get going on something and I'm sure it's kind of affected you too. I told Marie; just think by 1October I'm going to work to forget this whole thing. Something got to happen. Yes, we've had a discussion."

As an anecdotal note for an interview conducted with Brian's wife, she has moved from part-time employment to full time employment. Shortly after this interview took place, Brian obtained a full-time job in operations at the local Air Force base. A military position was converted to a civilian slot. He is currently working with individuals that he knew during his military career including the secretary from his last duty assignment with the ALCE at the Air Force base.

Economics had begun to play a major role in Brian's life. Without full-time employment, his wife had to accept a full-time position at the nursing home where she works. He set a deadline some weeks away from the day that the interview took place as his deadline to return to work. While he appeared to have concern over the impact of his economic status, his efforts at finding employment did not match his level of concern.

Social Support. A description and a series of questions were asked concerning to whom he talks concerning certain issues. Previously, he spoke primarily to his wife. Others are now included.

Question – “Some people when they are bothered by some things like to talk it over with other people, such as your wife, relatives, neighbors, clergymen, or someone else. I'm going to read you several things that people sometimes talk to other people about. I'd like you to tell me to who you talk to.”

Question - "Not having enough money?"

"Well, who do I talk to? Probably Marie and my brother."

Question - "Something that happened at work. Right now you're not working."

"That would be you."

Question - "Ways to make money."

"That would be my brother."

Question - "Bringing up children."

"That doesn't really apply now."

Question - "People you have trouble with."

"Family problems? Probably talk to Marie."

Question - "Did anything happen last week that you felt you couldn't talk to anyone about?"

"No"

Question - "Thinking of people, including relatives, whom you consider friends, that is people you feel free to talk to about personally. Would you say you have many, a few, or no such friends?"

"Well, as far as my mom, dad, my brother and the person I really talk to on a regular basis is John Grayhawk. So one friend and three relatives."

Several questions concerning fatherhood were asked.

Question – “Many men feel that they are not as good father’s as they would like to be, have you ever felt this way?”

“Oh, hell yes.”

Question – “A lot, have you felt this way a lot of times or just once in a while?”

“Oh, just once in a while.”

Question – “Since your retirement, do you think you became a better father?”

“I think so in some ways.”

“Question – “In any way in particular?”

“Well, just basically, you know when you have male children, you can interpret this however you want to, you may have children and you think you’re not a very good father, but once they are raised, the fact that you still have a relationship and they don’t hate your guts, you know you’ve done something right. So for example, all three of my kids are here now, they wouldn’t be here if they hated my guts. So they like being home, in that respect I know I did something right.”

Questioning has revealed that he speaks to more individuals about social issues. His wife and family members remain the individuals that he has most of his discussions with. He appears pleased with his role as a father in

relation to all of his grown children. He seems comfortable with his relationship with his adult children who all are currently living at home.

Identity Reconstruction. The moderating factor of Identity Reconstruction investigates the identity of the individual as seen through questions regarding post retirement employment.

Question – “What is your present occupation?”

“Well, “el zippo!” I’m a federal employee. Sometimes.”

Question – “How is this occupation related to what you did in the military?”

“Somewhat similar. It’s logistics, somewhat similar.”

Question – “Have you been able to transfer skills that you used in your military career with your present occupation?”

“Yes. We will be, yes.”

Question – “What skills have you not been able to transfer to your present occupation?”

“Well, operational management.”

Question – “Do you feel that the military prepared you skill wise to make a transition to the civilian work force?”

“I think it did. Whether I did it or not is a different story. Yeah, it prepared me.”

Question – “Do you feel that your present job really uses all your skills and talent?”

“No”

Question – “Why not?”

“Because I’m not really a skilled operations manager. I’m not really doing that right now.”

Question – “How long have you had your present job?”

“I want to say since April.”

Question – “You work for hourly wages, salary, or self-employed?”

“Salary”

Question – “How many hours a week does this job regularly call for?”

“As required.”

Question – “You consider this job position permanent or temporary until something better?”

“Temporary until something better.”

Question – “Do you feel that this position is equal in status as the position you held as an officer?”

“No”

Question – “Why not?”

“Basically we are not running an operation ourselves and we don’t have the responsibility, we don’t have the same levels of responsibility for this job from what I can determine.”

Question – “Pretty much I guess that can go back to people at work were going to other people and people aren’t coming to us.”

“Yeah, it’s kind of hard for us to, for what you do. You may be in charge of what you do, but it’s not quite as dynamic as what you did do. So you’ll never equal as what you did do.”

Question – “Does your present position pay more or less than you were before retirement?”

“Well, less.”

Question – “What is the most satisfying thing about working in the civilian sector?”

“I haven’t found it satisfying quite frankly. Nothing but people pissing and moaning all the time with your co-workers.”

Question – “What is the most frustrating thing about working in the civilian sector?”

“Lack of control.”

Analysis of this area reveals that he is pleased with the skills that he acquired in the military. However, he does not feel that his present occupation is

using his talents and abilities. One clear area stands out with regard to identity. While he acknowledges that his present position has responsibility, it is very clear that he is not satisfied with the level of responsibility as it is not at the same level as he had while as an officer in the Air Force. This is echoed by his sentiment that the most frustrating thing about working in the civilian world is the lack of control. It appears that he enjoyed both the level of responsibility and the accountability of the Air Force position. He continues to be as frustrated with the civilian workforce now as he was in his previous position selling tires.

Physical and Mental Health. The sub-category of health behaviors, some behaviors have been modified and seem to be of much less concern at this time of this interview than during the initial interview. The line of questioning pursues an investigation into general physical health, exercise, nutrition/diet, smoking, alcohol consumption, and sleep.

Question – “Have you been smoking or using it more or less since retirement?”

“Yes, cigarettes, yes.”

Question – “More or less? You smoke more or less since retirement?”

“About the same.”

Question – “About the same? The number of packs a day more or less?”

“About two, two packs a day.”

Question – “How do you feel about your use of tobacco? Do you enjoy it, do you worry about it, or...?”

“I enjoy it. Occasionally worry about it.”

Question – “But you’re not going to quit anytime soon?”

“I might.”

Question – “Participate in any games or sports activities, such as bowling, basketball, hunting, or fishing?”

“Seldom anymore.”

Question – “During the past week, have you found yourself eating more or less than you usually do?”

“About the same.”

Question – Did you have a weight problem prior to retirement?”

“No”

Question – “If you have gained or lost weight since retirement, approximately how much have you gained or lost?”

“About the same. Maybe a little heavier, not much.”

Question – “Have you maintained a regular exercise program since retirement?”

“Not a formal exercise program, I do a lot. Not an exercise program, no.”

Question – “So you don’t exercise regularly per se?”

“Putter around doing something not real sedentary.”

Question – “Do you ever take a drink: beer, whiskey or other alcohol?”

“Not any more.”

Question – “Okay, again think about the past week. How often did you drink alcoholic beverages at home?”

“Zero”

Question – “How about at a friend’s house?”

“None”

Question – “How often do you drink alcoholic beverages at a restaurant?”

“Alcoholic beverages at a restaurant? Never.”

Question – “So we will probably skip these if you don’t drink at all.”

“No, used to.”

Question – “During the past week, what time did you usually go to bed?”

“About 9:30.”

Question – “What time did you usually get up?”

“5:00, between 4:30 and 5:00.”

Question – “Was that the same amount of sleep during the past week more or less?”

“Same”

Question – “Last week, did you have any trouble getting to sleep?”

“Nope”

Question – “How about waking up in the morning?”

“Nope”

Question – “During the past few weeks, did you ever feel pleased about having accomplished something?”

“In the past two week did I feel pleased about accomplishing something?”

Not in the last two weeks, I can’t really think of anything that rings a bell.”

Question – Staying with the past two weeks, the next few questions, that things are going your way?”

“Well, getting better because of what we were just discussing about it, it looks like we have some work coming up.”

Question – Do you ever feel proud because someone complimented you on something you had done in the past couple of weeks?”

“Yeah, I guess my father, yeah, visiting my father, accomplishing some things.”

Question – “Particularly exciting or interested in something?”

“Not in the last couple of weeks.”

Question – “On top of the world?”

“No, not in the last couple of weeks. We’re talking about the next couple of weeks right?”

Question – “Yes, the past few weeks. So restless that you couldn’t sit long in a chair?”

“Well, that’s typical for me. Yes, I’m often restless.”

Question – “How about bored?”

“Seldom terribly bored.”

Question – “Depressed or happy?”

“Never, seldom depressed. Never very unhappy.”

Question – “Very lonely or remote from other people?”

“I can be somewhat remote. Just my personality.”

Question – “Upset because someone criticized you?”

“No”

There have been changes in his health behaviors since the first interview. He no longer consumes alcohol. His cigarette consumption has stayed at about two packs a day. However, he states that he might quit, but he continues to enjoy smoking. Brian’s weight continues to remain about the same with possibly a slight weight gain. He does not have a regular exercise program, but keeps active by puttering around, always doing something active.

His score on the Bradburn Affect Balance Scale (Bradburn, 1969) resulted in a score of one on the Positive Affect Scale and a score of two on the Negative Affect Scale. Bradburn’s model indicates that an individual will be high in

psychological well being in direct proportion to the level of positive over negative. While the negative feelings outweigh the positive feelings, it is difficult to determine if this individual is unhappy. The model further indicates that both positive and negative dimensions are directly related to self-ratings of happiness or subjective well-being (1969).

The sub-category of possible selves views how the individual is integrating his military past with his civilian future.

Question – “At the time of your retirement, what were your feelings of the military?”

“I felt good about the military and I had some problems with the Air Force.”

Question – “What are your feelings toward the military now?”

“They’re good.”

Question – Question – “If you were making a career decision today, would you choose a military career today?”

“Not today with what they’ve done with the military now.”

Question – “Would you encourage young people to make a military career?”

“I would encourage them to go into the military, but not make a career.

There’s been a lot to make it less desirable.”

Question – “Would you encourage your son or daughter to make the military a career?”

“No”

His feelings toward the military are positive, but he does not believe that a military career such as he had is desirable for young people. He would encourage them to experience the military however.

Marie – spouse of Brian

Economic Impact. The moderating factor of economic impact immediately follows the precipitating event of retirement. The semi-structured interview explores the wife’s perception of the area of economic impact post retirement through questions regarding financial resources and retirement planning.

Question – “Your husband retired, was it a planned or unplanned retirement?”

“I guess planned.”

Question – “It was planned? He was going to get out at twenty years?”

“It was a combination of things with what the guidelines are as far as you know what your potential and whether you wanted to stay in or not and I guess it was a combination of the two.”

Question – “But it was twenty years, it wasn’t early?”

“Oh right it was twenty.”

Question – “It was twenty years. It was just a decision whether to stay longer or to get out then.”

“Right. Yeah and I think Brian always planned on getting out after twenty. So I would say it was mostly planned.”

Question – “Mostly planned retirement? So I guess the next question really is how long before your husband retired had the decision to retire been made? Had he pretty much decided all along?”

“Pretty much.”

Question – “That would be twenty years?”

“Yeah. I think that he always, that option was always possibly a little longer, but, basically it was twenty years and that was it.”

Question – “Okay. Before your husband retired, how long before did you start planning for retirement? At all?”

“Planning as far as financially or?”

Question – “Financially or other jobs?”

“Myself, no not really. I was already employed as an LPN and I guess at one point I was going to go back for my RN and then we moved around and then I never finished the, getting started and so I more or less stayed where I was, but I always figured I could always work as an LPN and I like nursing, but...”

Question – “Did you change from part time to full time or did you stay?”

“But lately I have...”

Question – “Lately now you’re full time? You were part time when Brian retired, right?”

“Yeah, I was full time working two or three days a week and which is great, I like that, but I like that, but I like this job, I’ve been at it for ten years, so now recently the full time person left, I was either going to get bumped back to two days a week or I had to take the full time. So I took the full time and actually it’s really not full time because I work five days a week and the next four, but after speaking with the director of nursing, she said that would be okay. I pass on benefits anyway, but I don’t think that was rested on whether I worked five days every week. It had to do with, even if I worked part time, I passed on the benefits because of Brian’s government stuff. So, I’m really technically speaking, I’m not working full time.”

Question – “You’re not working full time, as close as you are?”

“As close as I’m going to get working over there where I work is high stress, very high stress.”

Social Support. Social Support contains the moderating factor of Social Relationships. This area explores relationships with other individuals outside of the nuclear and extended family.

Statement – “You seem to be very connected with everybody and everything that goes on around you.”

“Well, I have no choice. Really I don’t. I sometimes need people, you know, kids are all gone, not that you want your kids gone but they are by themselves. It just seems real nice to me, but there are some people who are by themselves, really by themselves. Their kids moved out of state. You know they can’t just visit them down the road or across town or whatever. So these people, I wouldn’t want to be like, but I envy people who have a little more time to themselves. I have to admit that.”

“I know he missed the military big time, but...”

Question – “Any particular reason you can think of why he would miss it?”

“Camaraderie. He misses that. I guess that’s the biggy.”

Question – “That’s probably one of the biggest pieces. Does he have much contact with people of the Air Force that he’s known over the years?”

“No. He keeps in touch with some people, but not regularly he doesn’t bother. It’s not the same. But now like John Greenhawk, he’ll see once in a while and he’ll run into some of his buddies, but that’s about it.”

Question – “But nothing on a routine basis?”

“No”

Question – “He goes out to see some of these people, so he’s lost that connection out there. So, does he have connections within the civilian community?”

“No. Not really. We stay pretty much to ourselves. But it’s hard on him, harder on him because I never missed the military. Maybe I did in ways, unless I’m not being honest with myself. I think I would miss it if I didn’t have commissary privileges that I still maintain, you know stuff like that. But no I don’t miss the military. I think it was kind of nice having everybody in the same sort of situation and getting together once in a while. But even that wasn’t a daily thing with me. Because I didn’t do that, I didn’t get really involved with officers wives and things.”

Question – “You weren’t living on base at the time so you didn’t see all those people on a daily basis?”

“Well, no. I mean I saw them in passing, certain ones but they’d be a different crowd, but they’d be a different crowd in the same respect, so it’s interesting.”

Statement - “It’s interesting.”

Identity Reconstruction. The moderating factor of Identity Reconstruction investigates the identity of the husband as seen through the wife regarding post retirement employment.

Question – “When we think about the time for retirement, how did Brian plan his retirement? Did he think about job interviews? What did he think about doing at the time of retirement? What kind of plans did he make?”

“I guess he wanted to get into management. Yeah, okay so he went out and got suits and but I guess that was at the time management was suffering the most. I don’t know if they still are, I guess so. In the corporations or whatever. So he’s more or less, he hasn’t been real aggressive in finding a job either. So he’s been doing different jobs, you know whatever and really he came across one and I know he’d still be working there except another corporation took over. It was in sales, he’s good at sales because he likes dealing with people. But he doesn’t like high pressure sales and this new corporation is basically. They wanted him to do, you know, all this making the buck rather than making the sale. I mean the only way he got out was he quit and so did all the other guys. It’s too bad because he really liked that job you know. I could really see him staying in that and still being in it.”

Question – “So he’s not really found anything since retirement that has been more or less permanent from here to there?”

“Right”

Statement – “That’s hard.”

“Ah, yeah. That’s been harder on him but.”

Question – “How do you think it’s been harder on him?”

“Self-esteem. Bothering his self-esteem, but it doesn’t bother my self-esteem. Financially it bothers us both, but we can just sort of, I don’t know, the term getting by, hoping, you know he’ll find something and when he get in a different job he’s right there. He’s plugging away, but the last one was the Swanns. He was driving the Swanns truck and it just got to be too much for him physically. If he were a younger man, but I never thought much about it. But he described it as getting in and out of that truck. Have you ever seen these guys?”

Statement – “I’ve seen the trucks, but I’ve never really.”

“Well they got all this in the back, all those compartments and they crawl up in those and pull things out and I mean they must have at least ten or fifteen different compartments, so physically...”

Question – “Physically a lot of work?”

“Physically a lot of work plus they put a lot of pressure of making, they pushed as much territory he was supposed to cover and it just wasn’t feasible and he did his best. But he got tired of it and got out. So hopefully he will find something.”

Statement – “Something more permanent than FEMA.”

“That’s not like he never planned on getting a high stressed job, he would say while in the military, well I don’t care if I’m pumping gas you know, just so you know, but I want something without stress; you know it doesn’t have to be high paying coupled with the retirement, but when it came right down to it he didn’t want to pump gas when he retired, right, so...”

Statement – “Right”

“So he did some other things maybe similar to that, not that there’s anything wrong with pumping gas. A lot of guys have to do it, but he probably did things he didn’t expect to do in retirement.”

Question – “Looking more for middle management type of job even with the military type job, kind of middle management?”

“Yeah. Yeah, but sales is his niche. I really think he’d do well on sales you know but, and I don’t think there’s a lot available here in Dover. I think

that was one of our draw backs to staying, not that I'm criticizing Dover, but can we interrupt this for a minute (someone came in)."

Physical and Mental Health. The Bradburn Affect Balance Scale (Bradburn, 1969) was used as an indicator of outcome adjustment for the wives.

Question – "Sure. Okay. You talked about living here. How long have you lived in Dover?"

"Well, let's see. Altogether we lived five years between 1980 and 1985 and now were here eleven almost twelve, so that's almost seventeen."

Question – "How long were you here last time before Brian retired? So you're here?"

"Right, between 1980 and 1985 and then we came back in 1989. Left in 1985 and came back in 1989."

Question – "And he retired when?"

"Oh gosh, I think it was 1993."

Statement – "I think it was 1993. I was just trying to think."

Question – "Yeah, 1993. So you decided to stay here in Dover rather than go back to live somewhere else?"

"Right. For one thing I have aging parents in Pennsylvania and I didn't want to go far away. And the kids have developed a lot of roots here, they

graduated from high school here and well you know, friends, girlfriends, so that is basically why we stayed.”

Question – “After Brian retired, did any of the plans you had thought about or made pre-retirement change after he retired? Things that you had in mind that you wanted to do that you haven’t gotten to do or just things in general changed?”

“Not really. I wasn’t planning on doing a lot. I figured you know well, we’d just, life goes on you know, whether he’s in the military or if he’s working and I’m working, basically the same.”

Statement – “Basically the same.”

The second part of the interview is just some questions about what’s been going on in your life since your husband’s retirement from the military.

Question – “During the past few weeks, have you felt that you’re pleased about accomplishing something?”

“The past few weeks?”

Question – “In the past few weeks. This is just kind of a here and now kind of thing. How are you feeling right now? Doesn’t have to be a big thing, it could be small if you felt good about accomplishing something, home, work, family.”

“Oh, I have a feeling of accomplishing every time I leave my job, because it’s a lot of work and I did my best. I guess it’s a daily thing for me.

Question – “That’s a daily thing?”

“That’s a daily thing at home whenever I pat myself on the back for getting out of bed in the morning.”

Question – “Sometime that’s the way it is. Have you ever felt that during the past few weeks that things were going your way, things were good?”

“Yeah. I guess that’s a lot to be thankful for, that sounds so goofy. I mean because you hear this, got your health and all this other stuff, but you know, I guess due to the nature of the fact that I’ve come in contact with a lot of different people in work, not just the residents and their families, but my co-workers and you see bad things happen to good people.”

Statement – “Many times.”

“Many times and it’s a good thing. I was just talking to somebody which I would rather not divulge who it was, but they went to rehab for a drug addiction and it was a she. And she was telling me how everyday in order to stay clean, she has to focus on the positive things of life and never the negative. And I was thinking, well that’s the thing to do. Everybody needs, should do that, that’s just basic. I’m not trying to paint myself as being Oprah Winfrey or something like that with your spirit. But I just, things

like that I'm just grateful. I wish things, there is things I would like to change if I could, but..."

Question – "What would you like to change?"

"There are things that I can't change. I mean I have a family and maybe things aren't always going the best. Maybe my son lost a job or something which he has and he got a new one. But you know, things like that but those are things I can't change. So..."

Question – "In the past few weeks have you felt proud that someone has complemented you on something you've done?"

"Yeah. It's funny. It's at work again. The little old ladies are appreciative and I got a pat on my back from my unit manager. I thought I was going to take some heat because we had a problem in work, which happens, you have problems, and instead she gave me a pat on the back for my documentation and that made me feel real good. She actually patted me on the back and I wasn't expecting it."

Statement – "That's when it's always nice when you are not expecting it."

"Yes, yeah, but that's what sticks in my mind as far as that goes."

Question – "In the past few weeks have you been particularly excited or interested in something. Has anything exciting been going on in your life or interesting?"

“Oh. Exciting, that’s pretty strong.”

Question – “Or have you just been interested in something different lately?”

“No, not really. I must be a dull gal. Nothing exciting or there should be, shouldn’t there?”

Statement – “Not necessarily.”

“But there, no.”

Statement – “Not really?”

“No. Nothing really.”

Question – “Nothing really? Nothing new? Have you ever felt, I guess this is a little bit different? Have you felt on top of the world in the last few weeks. Felt good about yourself?”

“No. But then I don’t expect to be. I think that’s kind of a false thing. On top of the world sounds almost like a high. Where I feel like a, I feel good about myself and I think that’s as good as it’s going to get, as long as it stays on an even keel. You know we all have our ups and downs, but that’s basically.”

Question – “Have you felt so restless that you couldn’t sit long in a chair?”

“No...”

Question – “That’s not been a problem?”

“No”

Question – “How about bored?”

“No. I’ve got a lot of things, a lot of things.”

Statement – “To keep you busy?”

“Yes. As a matter of fact, I like to find time for myself even if it’s just reading. You know, but although I know I wouldn’t want to be by myself all the time. It’s just nice to have that, you know?”

Question – “Some quiet time alone. Have you felt depressed or very happy at either end of the spectrum, in the past few weeks?”

“No. The past few weeks, no. If I would win the lottery or something like that, man I would be.”

Question – “That would be wonderful. Have you felt very lonely or remote from other people?”

“No. I hope I never get that way.”

Statement – “You seem to be very connected with everybody and everything that goes on around you.”

“Well, I have no choice. Really I don’t. I sometimes need people, you know, kids are all gone, not that you want your kids gone but they are by themselves. It just seems real nice to me, but there are some people who are by themselves, really by themselves. Their kids moved out of state. You know they can’t just visit them down the road or across town or whatever.

So these people, I wouldn't want to be like, but I envy people who have a little more time to themselves. I have to admit that."

Question – "A busy life?"

"As much as I love my family..."

Question – "Have you been upset in the last few weeks because someone criticized you?"

"No, I can't think of any criticism."

Her score on the Bradburn Affect Balance Scale (Bradburn, 1969) resulted in a score of three on the Positive Affect Scale and a score of zero on the Negative Affect Scale. This positive score correlates with her report of being pretty happy. Bradburn's model indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative. The model further indicates that both positive and negative dimensions are directly related to self-ratings of happiness or subjective well-being (1969).

The sub-category of possible selves views how the wife feels that her spouse is integrating his military past with his civilian future.

Question – "What are the biggest changes you see as a result of your husband's retirement?"

"The biggest change? As opposed to the military life?"

Question – "How has the civilian life differ from military life for you?"

“For me I am more connective, using your term, to my surroundings, the city. I feel more of a freedom than I did when I was in the military.

Probably because we lived on base housing and I can't blame that on anybody but myself. I think I got in kind of a rut and then I'd go to church, I'd go to school, the commissary, any place I went, it was the same group of people.”

Question – “Everything was military connected?”

“These are good people mind you, but I felt kind of hemmed in. I guess when we lived up in New Jersey, we lived off base and I didn't feel as hemmed in there, so there's not much difference there. I felt that freedom up there too. So I guess the only difference I felt more freedom after living off base. For me the only thing is on the job situation were talking about. I worry, you know about Brian. Because he needs to find his niche. I mean what are we fifty-five now? If we don't find it by now, you know, I mean he's got what seven or maybe ten years left until he may want to work or maybe not. But it would be nice for him to find something.”

Question – “Something that he was happy doing?”

“Yeah. You know, that's one thing. I didn't think he would have a problem finding that but he did and I don't know how others have faired. I understand, I think the ones who make it real high-ranked like full Colonel.

They seem to be all prepared for these top-notch jobs. Then they go into another stressful job which I'm glad Brian doesn't have. As far as the military goes, it doesn't prepare for the after-life so-to-speak for this, you know."

Question – "What do you think they should do differently? This is part of my dissertation, is looking at, does the military prepare you. They've had you for twenty years. Do they prepare you to make that transition to the real world out there?"

"I don't think so, but is it their responsibility really?"

Statement – "I don't know and that's the question."

"I think you should use more preparation whether it's taking courses or I mean for a job getting out whatever. I don't know, whatever it takes. I really didn't think he'd have a problem finding a job. I mean he could find a new job but you know it's not the same. I know he missed the military big time, but..."

Ryan - first interview

Demographics. Ryan will be used as an identifier for participant #2 instead of his real name. At the time of the initial interview, the participant was a 43 year old man who had retired as a major from the United States Air Force two years prior after serving 20 years and 7 months in the military. He began his military career

as enlisted personnel attaining the rank of staff sergeant during his first five years. Ryan received an active duty Air Force Reserve commission upon completion of Officer Candidate School. His primary specialty during his military career was as a pilot. He also served as an Operational Officer at one point in his career. At the time of his retirement, he was piloting C-5 aircraft. His highest level of education is a master's degree. He and his spouse chose to remain in the area close to the military base of his last duty station instead of returning home to his home of record prior to entering military service. At the time of the interview, he had been married for 25 years. Three male children were living at home, ages 23, 19, and 11.

Economic Impact. The moderating factor of economic impact immediately follows the precipitating event of retirement. The semi-structured interview explores the area of economic impact through questions regarding financial resources and retirement planning.

Ryan is currently self-employed as a cabinet maker and kitchen and bath home improvement contractor.

Question – “Do you work for hourly wages, salary, or self-employed?”

“Self-employed”

Question – “Does your present position pay more or less than your base pay?”

“Less”

Question – What kinds of things do you worry about most?”

“Being in business by yourself, you worry about when the next job is going to come up. That sort of thing.”

Question – I am going to read you several things that some people think about, would you tell me which ones were on your mind during the past week and how often you thought about them? Money?”

“Not at all”

Question – “Here are some things a husband and wife often have different opinions about. Would you tell me which ones have been problems for you in your marriage prior to retirement or after retirement? Household expenses?”

“No”

Question – “When did you start planning for retirement?”

“The day I walked out the gate”.

Question – “How helpful was your pre-retirement planning?”

“Not helpful”

Question – In what way did you plan for retirement?”

“I didn’t”

This precipitating event of retirement appears to have had no expressed impact in relation to financial status. Even though there has been a decrease in income as military retirement pay is approximately one half of active duty base pay and Ryan is making less money than his military base pay, he expresses no financial difficulties or concerns. His income is also decreased due to loss of supplemental housing allowance and flight pay.

Ryan stated that he did no retirement planning. He voluntarily retired from the Air Force. He had been successful at his last promotion board and could have stayed in the military past 20 years if he had desired to. In regard to the question “At the time of retirement, what were your feelings toward the military?” he replied “I enjoy it and was ready to move on.”

As an anecdotal note, during this time, his wife worked as a secretary at the Air Force base.

Social Support. A description of a series of questions were asked concerning to whom the individual talks concerning certain issues. In every category, but one, he is able to talk to his spouse.

Question – Some people when they are bothered by things like to talk it over with other people such as wives, relatives, neighbors, clergymen or someone else. I’m going to read you several things that people sometimes

talk to other people about and I want you to tell me to whom if anyone,
you talked to?"

Question – “not having enough money?"

“My wife”

Question – “Something that happened at work?"

“My wife”

Question - “Ways to make money?"

“My friends”

Question - “Your health?"

“My wife”

Question - “Bringing up children?"

“My wife”

Question - “People you have trouble with?"

“My wife”

Question - “Did anything happen last week that you felt you could not talk
to anyone about?"

“No”

Questions were asked of Ryan regarding any change in relationship with his
spouse and with his children.

Question – “Would you say that you spend quite a lot of time, moderate amount of time, or relatively little time doing things with your wife?”

“Moderate”

Question – “How is this different from the amount of time that you spent together with your wife prior to retirement?”

“The same”

Question – “Since your retirement do you think you have become a better husband?”

“No”

Question – “If no, what made you feel that way?”

“I don’t think it has changed. I think it is just the same. Different kinds of, we have different types of brains that we live with.”

Question – “Many men feel that they are not as good fathers as they would like to be. Have you ever felt this way?”

“Sure”

Question – “And what kinds of things made you feel this way?”

“I don’t know. I just... you know, you’re tied up in your business or your work and you don’t spend that time.”

Question – “Have you felt this way a lot of times or just once in a while?”

“Just once in a while”

Question – “Since your retirement do you think that you have become a better father?”

“No, maybe, I am at home more than before.”

Continuing with the moderating factor of Social Relationships, the line of questioning continues by exploring contacts and relationships with individuals outside of the nuclear family.

Question – “One of the things that we would like to know is how people spend their time. Are you a member of any clubs, organizations, or community groups?”

“No”

Question – “Any visits, telephone calls or letters were you in touch with any relatives last week?”

“Yes”

Question – “If yes, about how many?”

“Four”

Question – “Who were they?”

“My mom and my sister, my wife’s sister and my wife’s mother and father.”

Question – “Okay, still thinking of those visits, telephone calls or letters, were you in touch with anyone you knew during your military career last week?”

“Yeah, ...just a few people” (names two people)

Question – “Any of them still military members that you saw socially, outside of work?”

“No”

Question – “So they were all civilian members that hang out over the community? About friends other than relatives, did you get together with any friends, like going out together and visiting each other’s home?”

“Yes”

Question – “How many times, do you remember?”

“No”

Question – “On the average last week, how many times a day did you chat with friends on the phone?”

“Two to three times a day”

Question – “Thinking of people, including relatives who you consider good friends, that is people you feel free to talk to about personal things, would you say you have many, a few, or no such friends?”

“I guess...probably”

Question – “Do you have as many friends as you want, or would you like to have more friends?”

“I have as many as I want. (*Laughter*) I have too many friends that want stuff done.”

In analysis of the moderating factor of Social Support, there appears to be intact relationships with his spouse and children as well as extended family members. At the time of the interview, he had been married for twenty-five years and had three children all living at home. His relationship with his spouse is intact with few apparent disclosed problems. He feels that he is able to discuss his concerns with his wife.

Ryan maintains active and frequent contact with family members outside his immediate household. He also maintains contact with other military retirees as well as members of the civilian community.

No questions were asked regarding employment relationships as Ryan is the sole proprietor and laborer of his business. His only employment relationships are those that he has with his customers.

The transition from military to civilian life appears to have caused no major change in the area of social relationships.

Identity Reconstruction. The moderating factor of Identity Reconstruction investigates the identity of the individual as seen through questions regarding post retirement employment.

Question – “How long have you had your present job?”

“Two years”

Question – “Are you still in your first position?”

“Yeah”

Question – “Your present occupation?”

“I ran a cabinet shop.”

Question – “Is this occupation related to what you did in the military?”

“No”

Question – “Have you been able to transfer any skills that you used in the military to your present occupation?”

“Yeah, a lot of the computer stuff that I do.”

Question – “What skills have you not been able to transfer to your present occupation?”

“I used to fly. I don’t do that anymore. Some of the management stuff when you are in business for yourself, you don’t really manage anybody.”

Question – “Did the military prepare you skill wise to make the transition to the civilian workforce?”

“Yeah”

Question – “How did they prepare you?”

“Just, I guess more than anything that you had the chance to work for a long period of time and job related skills, you know things like discipline, showing up on time, understanding how people work and how to work with people.”

Question – “Do you feel that your present job really uses all your skills and talents?”

“I wouldn’t say that it uses all of them, but it certainly uses all that I can give it, that’s for sure.”

Question – “Do you feel that this position is equal in status to the position you held as an officer?”

“Yes”

Question – “Why?”

“Kind of a craftsman. Appreciate that I guess.”

Question – “On those lines, do you feel that this position is equal in responsibility to the position you held as an officer?”

“No, well, when you are in the military, you are in a position where actions you take can affect a lot of people all over the world, when you are a

cabinet guy the worst that can happen is that someone can yell at you about their kitchen.”

Question – “Earlier you said that you were the sole proprietor. What made you decide to go into business for yourself as opposed to going into the job market?”

“I don’t know. I have always wanted to do something in a business of my own. If I took a job somewhere, I would never quit. I would just get in it and that would be it, so I just took a chance to try it.”

Question – “What is the most satisfying thing about working in the civilian sector?”

“I think just, I don’t know, just the challenge of making things work. You are always gambling every day trying to find new opportunities, new ways to do things.”

Question – “What is the most frustrating thing about working in the civilian sector?”

“The uncertainty of when the next job is going to be there.”

Question – “What do you enjoy most about your job?”

“Just the creativity of it. There are different types of people that you meet things like that.

Question – “What do you enjoy least about your job?”

“The number of hours.”

Question – “How satisfied or dissatisfied are you with your present wage?”

“Somewhat dissatisfied”

Question – “The kind of work that you do?”

“Satisfied”

Question – “Your, boss...don’t have to worry about that as you are self-employed. Taking all things together, how do you feel about your job as a whole?”

“I am very satisfied. I do have a boss though. Cause everybody that hires you is your boss and I would say that is one of the things that I am somewhat dissatisfied. Because I mean you get someone who is a pain in the butt to work with, that is one of the biggest problems.”

Question – “And working with the public every day?”

“Every day. Everyone at your place is the boss.”

Question – “Do you think that you will be working for the same company a year from now?”

“Yes”

Question – “During the past week, did you get praise or recognition for doing a good job?”

“I was working on a cabinet for a lady in Bethany and she thought it was nice.”

Question – “During the past few weeks did you ever feel pleased about having accomplished something?”

“Yes”

Question – “What would that have been?”

“Lots of things. Just every time you get something done in my occupation, every time you finish a job, you feel comfortable about it.”

Question – “Did you feel proud because someone complimented you on something you had done?”

“Sure”

Question – “Do you remember specifically?”

“Kitchen cabinet installation or cabinets that were built.”

Question – “We have been talking about last week, now thinking back over the last year, what are the events over the year that have had the greatest affect on your family for better or worse?”

“I don’t know. I guess becoming a sole provider as opposed to a partner has been a good deal.”

It appears that Ryan has made a satisfactory transition to retirement. He appears to take great pride in his ability as a cabinet maker. He expresses mild

concern about his income, but that does not appear to affect his desire to remain self-employed. He seems to be very pleased that he is now the sole owner of the cabinet business. He feels that his current position is equal in status to being a military officer, but with decreased responsibility. This decrease in responsibility does not appear to be of concern. It appears that he feels almost as if a great weight has been lifted off his shoulders as his actions no longer can have a worldwide impact.

Physical and Mental Health. The sub-category of health is explored through the interview. Ryan does not express any major concern regarding his health. The line of questioning pursues an investigation into general physical health, exercise, nutrition/diet, smoking, alcohol consumption, and sleep patterns.

Question – “Do you ever smoke or chew tobacco?”

“No”

Question – “Do you participate in any games or sports activities like bowling, basketball, hunting, or fishing?”

“No”

Question – “Do you ever take a drink, like beer, whiskey?”

“Yes”

Question – “Did you take a drink last week?”

“Oh, yeah”

Question – “About how many times did you take a drink during the past week?”

“Probably a beer a day”

Question – “Is that more or less than usual?”

“About the same”

Question – “During the past week was there ever any time that you drank so much that you were feeling no pain?”

“No”

Question – “Still thinking about the last week, how often did you drink alcoholic beverages at home?”

“Once a day”

Question – “Is that more or less than usual?”

“The same”

Question – “How often did you drink alcoholic beverages at a friend’s home?”

“Once”

Question – “How often did you drink alcoholic beverages at a restaurant or bar or club?”

“Once”

Question – “Is that more or less than usual?”

“About right”

Question – “I’m going to read you several things that some people think about, would you tell me which ones were on your mind during the past week and how often you thought about them?” “Your health?”

“Sometimes”

Question – “Would you say that you had more or less energy during this past month?”

“Less”

Question – “Did you have a weight problem prior to retirement?”

“No”

Question – “Have you gained or lost weight since retirement? How much have you gained or lost?”

“Probably about 5 pounds gained”

Question – “Have you maintained a regular exercise program?”

“No”

Question – “This week, what time did you usually go to bed?”

“10:00”

Question – “What time do you wake up?”

“6:30:

Question – “Was the amount of sleep you had during this past week more or less than usual?”

“Usual, same”

Question – “Did you have any trouble getting to sleep?”

“No”

Question – “Did you have any problem getting up in the morning?”

“Yes” (*Laughter*)

Question – “Since retirement have you experienced any of the following?”

Question - “Common cold?”

“Yes”

Question – “General aches and pains?”

“Yes”

Question – “Upset stomach?”

“Yes”

Question – “Headache?”

“Yes”

Question – “People sometimes take things for their health, please indicate which you have taken since retirement and those that you currently take.”

Question – “Aspirin, Tylenol?”

“Yes, occasionally”

Question – “Stomach medicines, like for indigestion”

“No”

Question – “Dietary supplements other than weight control?”

“No”

Question – “Dietary food for weight control?”

“Yeah, Ultralim for breakfast. I have been taking that for 3-4 years.”

Question – “Medicine prescribed by a physician?”

“No”

Question – “During the past few weeks did you ever feel pleased about having accomplished something?”

“Yes”

Question – “What would that have been?”

“Lots of things. Just every time you get something done in my occupation, every time you finish a job, you feel comfortable about it.”

Question – “Did you feel that things were going your way?”

“Every now and then?”

Question – “Did you feel proud because someone complimented you on something you had done?”

“Sure”

Question – “Do you remember what specifically?”

“Kitchen cabinet installation or cabinets that were built”

Question – “Were you particularly excited or interested in something?”

“Umm, I don’t know, probably not.”

Question – “Did you feel at any point in time that you were on top of the world?”

“No”

Question – “How about that you were so restless that you could not sit long in a chair?”

“No”

Question – “Did you ever feel bored?”

“No”

Question – “How about depressed or unhappy?”

“No”

Question – “Lonely or remote from other people?”

“No”

Question – “Upset because someone criticized you?”

“No”

Question – “Thinking about things all together, how would you say things are these days? Would you say you were very happy, pretty happy, or not too happy?”

“I am very happy”

Question – “Compared to your life today, how were things for 4 or 5 years before retirement?” Were they happier for you then, not quite as happy or what?”

“I would say about the same.”

Ryan does report daily alcohol consumption of one beer a day at home on a routine basis. During the week of the interview, he also consumed alcohol at a friend’s home and at a restaurant. He does not report drinking enough to cause a hangover. However, reported daily consumption of alcohol may indicate only a portion of the alcohol consumed. It is difficult to determine if his difficulty in getting up in the morning is related to alcohol consumption. Daily consumption of alcohol may be noted as one of the signs of alcoholism. It is unknown if this daily alcohol consumption was present prior to retirement. At the time of retirement, he was flying C-5 aircraft. Pilots are required to be alcohol free for 12 hours prior to flying (AFI 11-2C-5V3).

He has not engaged in regular physical exercise since leaving the military, but he currently works in an occupation that requires standing, walking, bending, and lifting heavy objects. Construction of cabinets requires frequent arm movements.

He does make a note of being concerned about his health, but no specifics are given. When asked questions regarding having a variety of physical illnesses ranging from colds, headaches, nervousness, chest pain, and upset stomach, his physical complaints consist of colds, headaches, general aches and pains, and stomach upset. Aspirin or Tylenol has been taken on occasion for these complaints.

Ryan has no hobbies and has not engaged in any sport or activity since retirement. He does not belong to any church or clubs.

When questioned about depression and happiness prior to and after retirement, he reported that he has no depression. He also reported that he is very happy and that this is the same as it was 4-5 years prior to retirement.

The sub-category of health does raise concern in the area of alcohol consumption. There is daily consumption of alcohol. It is difficult to estimate the true amount of alcohol consumption given by self-report. There do not appear to be any areas of conflict with compensating behaviors by self report. The alcohol consumption does not appear to be used as a compensatory mechanism.

His score on the Bradburn Affect Balance Scale (Bradburn, 1969) resulted in a score of two on the Positive Affect Scale and a score of zero on the Negative Affect Scale. This weakly positive score does not correlate with the self-report of being "very happy". Bradburn's model indicates that an individual will be high in

psychological well being in direct proportion to the level of positive over negative. The model further indicates that both the positive and negative dimensions are directly related to self-ratings of happiness or subjective well-being (1969). Ryan reports a high degree of happiness that is not indicated by his score on the Affect Balance Scale.

The sub-category of possible selves views how the individual is integrating his military past with his civilian future.

Question – “At the time of retirement what were your feelings towards the military?”

“I enjoy it and was ready to move on”

Question – “What are your feelings toward the military now?”

“Same”

Question – “If you were making a career decision today would you choose a military career? Would you do it all over again?”

“I don’t know”

Question – “Why?”

“I enjoyed while I was doing it”

Question – “Would you encourage young people to make the military a career?”

“Yeah”

Question – “Why?”

“I think it gives them skills that they would not be able to get somewhere else. It gives them a chance to use them.”

Question – “Would you encourage your son or daughter to make the military a career?”

“No. Well now I would. Uh, one of them for sure I would. Kevin is interested in it. I would not encourage anybody if they did not first have a desire to do it. When I retired, it was actually select early retirement.

Would I tell my kids to do it? If the kids wanted to do it, then I would tell them to, but I certainly wouldn't. I guess I am kind of a chicken. I don't want to encourage my kids to do anything they don't want to do themselves. Because I would not want them to...I certainly would encourage them to aspire to do good things, but unless they come to me and say, well I really want to be a football player, then, I would not encourage them to get out there and throw a football. I am leery, because if they get out there and don't do well then they are going to blame me for not doing well.”

The military is no longer a part of Ryan's life. He does not shop at the Commissary or the BX. He does not read any military related newspapers or attend events on the military base. He makes no comment as to the current state

of the military in relation to a possible future for his children. He appears to have some possible type of internal conflict towards career choices for his children. It is difficult to determine if this conflict is related to his feelings toward the military or a general reluctance to encourage choices not specifically espoused by his children.

At this point in the interview, he states that he had a selective early retirement which is different from his earlier comment that he voluntarily retired. As he was past the minimum time frame of 20 years for retirement, it appears that he was asked to voluntarily retire.

As an anecdotal note, his son who was 19 years old at the time of the interview joined the Army Reserves shortly after the interview. His MOS (military occupational specialty) was as a bio-medical technician. He subsequently went to a local junior college for more education in this area and currently works as a bio-medical technician in a hospital in another state.

At the time of the interview, overall analysis does not definitively indicate either successful or unsuccessful adaptation to retirement. The issue of alcohol consumption under the moderating factor of Physical and Mental Health is of concern, yet it does not appear to have any significant impact on his daily life. While retirement has had an impact in under the moderating factor of Economic Impact, Ryan does not express great concern. The moderating factors of Identity

Reconstruction and Social Support appear intact. He believes that he has been able to transfer some of his managerial skills and work ethic to his present employment. He feels that his current position is equal in status to being a military officer, but with decreased responsibility. This decrease in responsibility does not appear to be of concern. It appears that he feels almost as if a great weight has been lifted off his shoulders as his actions no longer can have a worldwide impact. All relationships were stable prior to retirement and have remained so through the first few years of retirement.

Ryan - second interview.

The second interview for Ryan was conducted five years and nine months after the first interview. He remains married. Only his youngest son remains living at home. Ryan continues to own his own cabinet and renovation business. His spouse continues in her same position as an administrative assistant at the Air Force base.

Economic Impact. The moderating factor of Economic Impact immediately follows the precipitating event of retirement. The semi-structured interview explores the area of economic impact eight years post retirement through questions regarding financial resources and retirement planning.

Question – “Here are some things husbands and wives often have differences of opinion about. Would you tell me which ones have been problems for you in the last week? Household expenses?”

“Never”

Question – “When did you start planning for retirement? How many months or years before?”

“Twenty”

Question – “How helpful was your pre-retirement planning?”

“Not very. Not like yours.”

Question – “In what ways did you plan for retirement?”

“Ah, I don’t know. I guess you try to save some money here and there and you, I guess you assume someday you’re not going to be...you’re going to have to do something else. But I didn’t really think about, I guess very little. I didn’t think about what I wanted to do until the last minute, you know.”

Question – “Did you attend any of the military sponsored programs to prepare you for the transition to retirement?”

“Yeah”

Question – “How helpful do you believe they were?”

“God, it’s been so long ago. I don’t even remember. I don’t think they really had an impact on me. I think if I had been, not had a plan as to what I already was to do, I think it was more important, but ah.”

Question – “Now I’m going to read you several things that some people think about. Would you tell me which ones were on your mind during this past week? Money?”

“With the business sometimes.”

Question – “Some people when they are bothered by things, like to talk it over with other people, such as their wife, relatives, neighbors, clergymen or someone else. I’m going to read you several things that people sometimes talk to other people about. I want you to tell me to who if anyone you talk to. Not having enough money?”

“I guess probably everybody. I always bring up to my employees that we are here to make money, not to spend money and my wife does the books for the business so she understands how money works.”

Money does not appear to have an impact at this time for his business or current state of living. It does appear that there has been no retirement planning prior to retirement from the military or in the immediate year after retirement. His money management focus is on the present and not for his eventual retirement.

Social Support. A description and a series of questions were asked concerning to whom he talks concerning certain issues. His wife continues to be the one that he speaks with concerning certain issues.

Question – “Some people when they are bothered by things, like to talk it over with other people, such as their wife, relatives, neighbors, clergymen or someone else. I’m going to read you several things that people sometimes talk to other people about. I want you to tell me to who if anyone you talk to. Something that happened at work?”

“Yeah, I talked to my wife about that.”

Question – “Ways to make money?”

“I’d like to say about everybody.”

Question – “Health?”

“Probably my wife.”

Question – “Bringing up children?”

“I don’t really, don’t talk about that.”

Question – “People you have trouble with?”

“I talk to them and then I talk to other people about it. Mostly personnel related things.”

Question – “Family problems?”

“Not much of that lately.”

Question – “Did anything happen last week that you felt you couldn’t talk about to anyone?”

“Nope”

Question – “Thinking of people, including relatives, whom you consider good friends, that is, people you feel free to talk with about personal things. Would you say you have many, a few, or no such friends?”

“I got quite a few.”

Question – “Many men feel that they’re not as good fathers as they would like to be. Have you ever felt this way?”

“Sure”

Question – “What kinds of things made you feel that way?”

“The amount of time you get to spend with kids, discover things about ‘em that you should know and you don’t, you know.”

Question – “Have you felt this way a lot of times or once in a while?”

“I don’t know. Probably you know it doesn’t bother me a lot you know, I mean, but, oh I don’t know, probably I would say not a lot.”

Question – “Since your retirement, do you think you have become a better father?”

“No”

Analysis of this area shows a relationship with his spouse for discussion of personal issues. He reveals that he also has a circle of friends that he also feels free to discuss matters with. He appears to acknowledge that he did not spend as much time as he should have in relationships with his sons, but he is not concerned that he didn't form these relationships. At the time of this interview, one high school age son remained at home. He states that since retirement, he has not become a better father. His pre-retirement job as a pilot kept him away from home frequently and his new business also keeps him away from home for long hours, but no longer away for weeks at a time.

Continuing with the moderating factor of Social Support, the line of questioning continues by exploring relationships with other individuals outside of the nuclear and extended family.

Question – “Thinking of visits, telephone calls, or letters, were you in touch with any relatives last week, not counting those that live with you?”

“Yeah, I talked to my mom a couple times on the phone. My sister once.”

Question – “On the average last week, how many times did you chat with friends on the phone?”

“Probably once or twice.”

Question – “Considering the group of people you work with, would you say that you are very much a part of the group, not a part of the group, or that you don’t get along with most of them?”

“I guess I’m very much a part of the group.”

Question – “During the last week, did you spend any time off the job with people from work?”

“Yes”

Analysis reveals multiple relationships with family members, friends and individuals with whom he works. He is in contact with both friends and relatives several times a week. He feels that he is very much a part of the group with whom he works and spends time socially with these individuals.

Identity Reconstruction. The moderating factor of IdentityReconstruction investigates the identity of the individual as seen through questions regarding post retirement employment.

Question – “What is your present occupation?”

“I run a cabinet shop.”

Question – “How is this occupation related to what you did in the military?”

“Not at all.”

Question – “Have you been able to transfer your skills that you used in the military to your present occupation?”

“No, I think it’s general kind of things you get from just being mature, you know.”

Question – “What skills have you not been able to transfer? Probably everything?”

“Yeah, everything.”

Question – “Do you feel the military prepared you skill-wise to make the transition to the civilian work force?”

“I think, yeah, probably if I’d done what you know, I was trained to do, somehow. But being where I was in Delaware and not really interested in doing what I did in the military, I guess I had a career skill that I had, but I just didn’t want to do that, so I just wanted to do something else. That was my own decision not to...”

Question – “Do you feel that your present job really uses all your skills and talents?”

“Yeah”

Question – “How long have you had your job?”

“Six years”

Question – “Are you still in your first position or...that’s the only thing you’ve owned or operated?”

“Yeah, yeah.”

Question – “How many hours do you usually work?”

“Eighty”

Question – Do you consider this job or position a permanent or temporary until something better comes along?”

“Ha, ha, ha, temporary. Leave me tell you, don’t make me an offer, man.”

Question – “Do you feel this position is equal in status to the position you held as an officer?”

“No”

Question – “Do you feel this position is equal in responsibility to the positions you held as an officer?”

“Yeah, sometimes, I mean you manage people and you manage the money and stuff so, but you in the military, you had different kinds of responsibilities that were more wide range and affected more people, so yes and no.”

Question – “Does your present position pay more or less than your base pay before retirement?”

“Mmm, I don’t know. Probably a little less.”

Question – “What is the most satisfying thing about working in the civilian sector?”

“No idea. I haven’t thought of anything, well other than the fact the job itself. You know you get some feeling of concrete accomplishment. I see things that happen are definite, you know, a piece of wood or if the kitchen is done or something like that. So you do have that feeling. I guess that would be it by my perspective, plus the people, you, I get to feel like you actually have an impact on some people.”

Question – “What is the most frustrating thing about working in the civilian sector?”

“I think probably having to deal with the disparity between my understanding of what the job should be and the customer’s expectations of what the job is.”

Question – “What do you enjoy most about your job?”

“Ah, leaving it, no, after the...I don’t know. Just the day to day, you know stuff.”

Question – “What do you enjoy least about your job?”

“The problems you have like, say, the customers that you know aren’t satisfied with things that you think are okay or people that work for you don’t understand what they’re supposed to do.”

Ryan has made a transition from C-5 pilot to cabinetmaker. He enjoys his current position due to the tangible results he sees from completing a project. He made a conscious decision not to continue to pursue a career as a pilot after his retirement from the military. The status that he once held as a pilot is gone. He does feel that he has responsibility in his current position, but not to the depth and breadth of his position as an Air Force officer. He enjoys his current line of work, but is frustrated by customer expectations and the inability of employees to understand what they are supposed to do. Overall, he is pleased that his work has an impact on other individual's lives.

Physical and Mental Health. In the sub-category of health behaviors, some behaviors have been modified from the time of the initial interview to the time of the second interview. The line of questioning pursues an investigation into general physical health, exercise, nutrition/diet, smoking, alcohol consumption, and sleep.

Question – “Do you ever take a drink?”

“Yeah, I have a beer every once in a while. I had a beer last week.”

Question – Is that more or less than usual?”

“I usually have one or two a week.”

Question – “In the past week, have you found yourself eating more or less than you usually do?”

“Probably about usual.”

Question – “Did you have a weight problem prior to retirement?”

“Yeah”

Question – If you have gained or lost weight since retirement, approximately how much have you gained or lost?”

“Probably about twenty pounds.”

Question – “Have you maintained a regular exercise program?”

“No”

Question – “Participate in any games or sports activities such as bowling, basketball, hunting, or fishing?”

“No”

Question – “During the past week, what time did you usually go to bed?”

“Probably between about nine and ten.”

Question – “During the past week, what time did you usually get up?”

“About five-thirty.”

Question – “Was the amount of sleep during the past week more or less than usual?”

“About the same.”

Question – “Last week, did you have any trouble getting to sleep at night?”

“No”

Question – “Since your retirement, have you experienced any of the following? Back pains?”

“Yeah”

Question – “How often?”

“I don’t, probably a couple of times.”

Question – “General aches and pains?”

“Oh yeah, daily.”

Question – “Headaches?”

“Yeah, probably you know, once or twice a month.”

Question – “Nervousness or tenseness?”

“Tense sometimes, yeah maybe once or twice a month.”

Question – “Upset stomach?”

“Yeah, yeah all the time. I got a ...Now it’s so bad. Acid indigestion, yeah.”

Question – “People sometimes take things to improve their health. Indicate those things which you have taken since retirement and those you currently take. Indicate the length of time that you have been taking the medication.

Aspirin?”

“No, not really. I take it if I get a headache once or twice a month.”

Question – “These are I think are asking about things you take to improve your health, like some people take aspirin once a day...fight cancer or whatever it’s supposed to do.”

“Heart attack thing. I’m hoping for a heart attack actually, I need a day off.”

Question – “Stomach medicine?”

“Yep, I take it every day.”

Question – “Medicines?”

“Yeah, I have something for blood pressure.”

Question – “During the past few weeks did you ever feel pleased about having accomplished something?”

“Yes”

Question – “Can you elaborate just a little bit?”

“Well, this is my job. You get, you know projects get accomplished and you feel good about it.”

Question – “Things were going your way?”

“No, some weeks your bank account, some weeks you had more money than you had to start with, so I guess it’s going your way.”

Question – “Proud because someone complimented you on something you had done?”

“Customers are happy with your work and that makes a difference I guess.”

Question – “Particularly excited or interested in something?”

“No, not really.”

Question – “On top of the world?”

“No”

Question – “So restless that you couldn’t sit long in a chair?”

“No”

Question – “Were you bored?”

“No”

Question – “Depressed or very unhappy?”

“No”

Question – “Very lonely or remote from other people?”

“No”

Question – “Upset because someone criticized you?”

“No”

Question – “Taking things altogether, how would you say things are these days? Would you say things are you’re very happy, pretty happy, or not too happy?”

“I’d say pretty happy.”

Question – “Compared with your life today, how were things four to five years before your retirement? Were they happier for you then? Not quite as happy?”

“I think happier.”

Analysis of this area indicates several items of concern that have surfaced since the last interview. Alcohol consumption has decreased since retirement, but there are now other health issues. He is currently taking medication for his stomach on a daily basis as well as medication to decrease his blood pressure. He states that he has periods of nervousness or tenseness once or twice a month. The number of backaches and pains has increased, but his work is very physically demanding. He states that he does have a weight problem and has gained more than twenty pounds since retirement. Ryan maintains no regular exercise program, but does physical work in his job on a daily basis.

His score on the Bradburn Affect Balance Scale (Bradburn, 1969) resulted in a score of three on the Positive Affect Scale and a score of zero on the Negative Affect Scale. This positive score correlates with his report of being pretty happy and happier than he was four to five years before his retirement. Bradburn’s model indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative. The model further indicates that both positive and negative dimensions are directly related to

self-ratings of happiness or subjective well-being (1969). Ryan reports a high degree of happiness and that is reflected in his score on the Affect Balance Scale.

The sub-category of possible selves views how the individual is integrating his military past with his civilian future.

Question – “At the time of your retirement, what were your feelings toward the military?”

“I don’t know. I was happy with what I did. I don’t have any bad feelings about it. I, you know, I guess probably water over the bridge.”

Question – “If you were making a career change today, would you choose a military career?”

“Sure”

Question – “Would you encourage young people to make the military a career?”

“Sure”

Analysis of his short discussion of his feelings toward the military appear to be mixed. He answers that he doesn’t have any bad feelings toward the military, but ends with a statement about water over a bridge as if there is a concern, but it no longer matters. However, he would choose the military for a career again and would encourage young people to do the same.

Jean – spouse of Ryan

Economic Impact. The moderating factor of economic impact immediately follows the precipitating event of retirement. The semi-structured interview explores the wife's perception of the area of economic impact post retirement through questions regarding financial resources and retirement planning.

Question – “Um, think about your husband's retirement. Was this a planned or an unplanned retirement?”

“Unplanned”

Question – “Unplanned?”

“Yeah”

Question – “Shorter than expected?”

“Yes”

Question – “Okay”

“Yeah”

Question – “How much shorter than expected?”

“Uh, well quite a few years. We hadn't even thought about it, uh, basically got six months notice and ...”

Question – “Okay”

“Yeah”

Question – “Six months?”

“Yeah”

Question – “Okay, so my next question was really going to be, how long before ... had the decision been made. And, it was made for you in six months. Right?”

(Laughter)

Question – “Okay. Um, had you started a plan for retirement knowing that in several years your idea was that he would retire? Had you made any plans?”

“No, not really retirement, because we had just, well, I guess I shouldn’t say entirely. I mean he talked about different things that he wanted to do and, uh, he had, uh, gotten a business license, uh, before he was notified that he was retiring. So, but he hadn’t really, we hadn’t really discussed it that much, and he hadn’t really, um, if the Air Force had moved us, we would have gone and it was just, you know, gone away. I mean, it never would have happened. But nothing was really ... but nothing definitely planned at that point, no.”

Question – “Because you were not planning on retirement at that point?”

“No, not at all. We weren’t planning on staying here.”

Question – “So when your husband retired, you didn’t make any changes in your job?”

“No, ... I stayed in the same job.”

Question – “Sure”

“The only change for me, well, not the first year that he was retired but the second year, uh, he took the business over by himself, and, I then became the bookkeeper.”

Question – “So, you’ve taken on an additional job?”

“Right”

Question – “Since retirement?”

“Right, since his retirement?”

Question – “How has retirement changed things in your life?”

“Um, we’re a lot busier than we used to be. Lot less time. ... I get the fact that he owns his own business. It’s just really, um, it’s just not a normal retirement. I mean, the only thing that it has done is it’s provided the money to live off of, pay bills, make house payments and stuff while everything else went into the business. So...”

Question – “It’s not what you expected for retirement. What did you plan for retirement? If you had thought about retirement, what would your ideas about what retirement look like?”

“Well, I mean, I, to me, retirement would obviously, I mean, it would be a lot older. I mean, it would have been a lot ...”

Question – "... in the military, what were you thinking of in terms of when retirement came. What retirement would look like?"

Question – "Well, I just figured it probably wouldn't be a whole lot different. I figured I would still probably be working and he would just be getting another job. But, um, the fact that he started his own business, it, um, I, I, it's a lot more difficult than if he had just started working some place else."

Question – "So a lot more hours?"

"A lot more hours. Uh, no time off. Um, for a long time he was working seven days a week. And, uh, I ... I come home ... so I'm involved in it a lot more than if he had just gone out and gotten another job somewhere."

Social Support. Social Support contains the moderating factor of Social Relationships. This area explores relationships with other individuals outside of the nuclear and extended family.

Question – "I can understand that. Have you given any thought to where you might live after retirement came?"

Question – "For years we talked about moving back to New Mexico.

We're not from there but we lived there for five years. We really liked it and liked the climate there. But, um, when the retirement came so

suddenly, um, I had a job. We had the house, kids liked school, so we just stayed.

Question – “So, New Mexico wouldn’t have been your ...”

“No, no, our family is in Minnesota and we never, neither one of us had wanted to move back there.

Question – “No desire?”

“Nope, no desire. It’s too cold.”

Identity Reconstruction. The moderating factor of Identity Reconstruction investigates the identity of the husband as seen through the wife regarding post retirement employment.

Question – “With leaving the Air Force, do you see changes in the people that you meet with or social with? How has that changed since retirement?”

“For me, it hasn’t changed a whole lot because I work on the Air Force Base. So, I deal with the Air Force on a daily basis. And, uh, so, um, for me it’s not quite so different. But I think for Ryan it’s a lot more different. Because he was really surprised the first year in doing the business, with the business, the people that he met that knew absolute nothing about, whatsoever about the Air Force Base.

Question – “Oh, that’s interesting living in this area.”

“Yeah. He just couldn’t believe the number of people that uh, I mean they knew it was out there and there was big planes, but they know nothing about it, they had never been out there. Which we thought was very unusual. We just kind of assumed that, you know, everybody in the town knew.”

Question – “That, that’s interesting. Do you see, um, more stress in your life or your husband’s life since retirement?”

“I do, but it’s not really based on retirement itself. It’s what he chose to do.”

Question – “After retirement?”

“Yeah, after retirement. That’s what it is more than anything. It’s the job that he has chosen. It’s what makes it more stressful. This is kind of hard.

Question – “... kind of hard?”

“Yeah, it is.”

Question – “How do you think at this point he feels about himself? Do you have ... changes in personality, anything that’s occurred since retirement?”

“Um, well I guess he, again, it’s related to the job that he’s doing. I think he feels more stress. Uh, he’s concerned about making payroll. He’s got quite a few employees. Uh, concerned about, uh, I mean he takes deposits in on jobs and he’s got to make sure that he’s got enough money to pay the

employees to buy the materials to do the job. And then to get more jobs.

It's just kind of never ending, I think.

Physical and Mental Health. The Bradburn Affect Balance Scale (Bradburn, 1969) was used as an indicator of mental health for the wives.

Question – “What’s probably the biggest change that you’ve noticed in your life since your husband’s retirement?”

“Um, the fact that he’s not around for anything any more. I feel like uh, basically, uh, as far as the ... is concerned, I’m responsible for everything. Uh, he works entirely on the business and uh...”

Question – “You’re left with ...”

“Everything else to deal with.”

Question – “Everything else to deal with?”

“Yeah”

Question – “Including your ...?”

“Yes, or lack of.”

Question – “Or lack of?”

“You see our entertainment center? We bought that TV, well just Christmas it’ll be two years that we’ve had it and he’s been going to build me an entertainment center.

Question – “To go with that?”

“Yeah”

Question – “Okay”

“It doesn’t fit in the other one. He had built many of them, but all for other people.”

Question – “Maybe, maybe for this Christmas?”

“Yeah, maybe.”

Question – “Have you noticed changes in your children’s lives since your husband retired? Has it made any changes in your life?”

“I think he’s around a lot less for them. Uh, the older two, were, I mean, I mean that’s kind of different. But, I mean, with Sean, he’s only 16 and he’s got a lot less time for him that he did before he retired.”

Question – “It does make a difference.”

“Yeah”

Question – “How do you think Sean feels about that? Has he ever voiced any opinion?”

“Uh, he’s mentioned several times he was still in the Air Force. He liked it better than.”

Question – “More time?”

“Yeah”

“Okay.”

Question – “In the past few weeks, have you been particularly excited or interested in anything?”

“Uh, no, not really.”

Question – “Have you felt at any time that you were on top of the world, that things were just going great?”

“No”

Question – “Have you been restless that you couldn’t sit still long in a chair?”

“In the last couple of weeks?”

Question – “Yeah?”

“Um, I guess maybe I have. Yeah.”

Question – “I just needed to know that you feel settled.”

“Yeah”

Question – “Have you been bored in the last few weeks at all?”

“No”

Question – “Not at all?”

“No, too busy. Not enough time.”

Question – “Have you either felt depressed or very happy? Everything’s going on in your life?”

“No, no.”

Question – “Have you felt lonely or removed from other people?”

“No”

Question – “Have you been upset that someone criticized you in the last few weeks?”

“No”

Question – “Things are going fairly...?”

“Yeah, ... yeah, yeah.”

Her score on the Bradburn Affect Balance Scale (Bradburn, 1969) resulted in a score of one on the Positive Affect Scale and a score of one on the Negative Affect Scale. This weakly positive score indicates neither happiness nor unhappiness. Bradburn’s model indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative. The model further indicates that both positive and negative dimensions are directly related to self-ratings of happiness or subjective well-being (1969).

The sub-category of possible selves views how the wife feels that her spouse is integrating his military past with his civilian future.

Question – “What does he, your husband, feel about retirement? As opposed to being back in the Air Force? Is there regrets?”

“Yeah, I think he would prefer being back in the Air Force. It’s a lot less stressful. Even moving around and everything, it was still an easier life, I think.”

Mike - first interview

Demographics. For purposes of this discussion, the name Mike will be used as an identifier instead of the participant’s real name. At the time of the initial interview, this participant was a 48 year old man who had retired as a colonel from the United States Air Force five months prior after serving twenty-six years and two months in the military. During his twenty-six years in the military, his primary military occupational specialty was operations. He functioned as both a pilot and as a commander. His success in leadership positions brought joint assignments with the United Nations, NATO, and as a base commander. His secondary specialty was in engineering. He holds a baccalaureate degree in civil engineering from Purdue University, a master’s degree in civil engineering and a professional engineer’s license. He received his commission in the Air Force from the United States Air Force Academy. He and his spouse chose to remain in the area close to the military base of his last duty station instead of returning to his home of record prior to entering military service. Mike has been married for twenty-one years and has three children ages 13, 15, and 18. He has two female

children and one male child. The oldest and youngest have special needs, but he did not elaborate.

Economic Impact. The moderating factor of economic impact immediately follows the precipitating event of retirement. The semi-structured interview explores the area of economic impact through questions regarding financial resources and retirement planning.

Mike is currently unemployed.

Question – “What kinds of things do you worry about most?”

“I think, you know, in trying to secure a job and not having a job is one worry. Whatever I do get into, it is something I am going to like and have been well trained for. Something I am going to be able to continue ten years down the line. These are somethings that bother me.”

Question – “Do you worry about such things a lot or not very much?”

“I would say not a whole lot, but it is something that I do think about.”

Question – “Did you retire voluntarily or were you selected to retire?”

“Voluntarily”

While not currently employed, he is very interested in finding a job. It appears from the conversation that he will take time to find a position that he intends to keep for a period of time. At the time of the interview, he had only been retired for about three months. He does not express any real concern about

finances at this time. That may be due to retirement pay as a full colonel even though this is one half of base pay, it may still be sufficient to meet the financial needs of his family for a short period of time until he finds employment.

As an anecdotal note, his wife is employed full-time as a registered nurse.

Social Support. A description and a series of questions were asked concerning to whom the individual talks concerning certain issues.

Question – “Some people when they are bothered by things like to talk it over with other people such as their wives, relatives, neighbors, clergymen or someone else. I’m going to read several things that people sometimes talk to other people about and I want you to tell me to who (if anyone) you talked to.”

Question – “Not having enough money”

“How about if I say my wife would be in all of these and that would save you some time? Is this in the past week or recently? I guess the money would be my wife, making sure we have everything covered. Recently too would be my pastor. I have had some discussions with him regarding what I am doing.”

Question – “Something that happened at work.”

“I have not talked to anybody there.”

Question – “Ways to make money.”

“My wife and other people that might be contacts. People who could know of job possibilities so there would be some contacts made as I get around socially.”

Question – “Your health”

“My wife. I had a kidney stone before my retirement in August and I have been staying in contact with my doctor at the base. I went in and had some tests and I got clean bill of health. I just have been in contact with him to make sure I am okay and have not got any problems.”

Question – “Bringing up children”

“I guess just my wife and talking about colleges and such with my brother and sister where our children might be going and where their children are.”

Question – “People you have trouble with”

“This is the only one I can say. There have been a couple of things that I keep on the corner of my desk. Things that get me going and I have to wonder what they are doing. These are some of the phone calls for today. One is Gateway Network. They had somehow changed my long distance carrier and I don’t know if this happened to you, but it has happened to several others in the neighborhood where their long distance was switched from AT&T. They did not tell me and I did not sign anything. No one in the family said okay and they changed it. It costs me \$5.00 on my account

and then when AT&T called to see why I changed it and I said that I had not changed it they charged me \$5.00 to switch it back. AT&T gave me a \$15.00 certificate which I can use to pay my bills which is okay. It covers the \$5.00 change, \$5.00 change back and gives me \$5.00 extra towards the bill. It was the inconvenience and the thought that someone could do that. I had to make some phone calls. About 3 weeks ago, I got hold of someone from Bell Atlantic and asked them how this happened and they said that I had signed something which they were to send me, but I have not gotten it yet. Charlotte Jones had the same problem and I have been feeding her some of the information I received. The other one is the News Journal. I have been working this for about the last month and I am about to go over to Jim Brown and talk to him about it for the most professional way to handle this.

I read the News Journal and they have this one section called Kent and Sussex. Every week, I look at it and there is not one article from Kent and Sussex County. There are things for Annapolis, New Jersey, and everywhere else but. I noticed it right after Christmas and I sent a nice letter to the editors. I took the flame out and made it a nice letter, but I got nothing back from it. The next week they had another one. They might have had 30 to 35 pages where there were 2 to 3 articles from Kent and

Sussex County and they probably had a total of 70 articles not from Kent and Sussex County. I am trying to help them and telling them.”

Question – “If you did retire voluntarily, what was your reason or reason for retiring?”

“The things I mentioned earlier, one was just the prospect of upward mobility. Really it was that if I go to some of these other jobs how was it going to affect the family. The first job was in Germany to be the Commander of all the airplanes. European job for four years. I would be 51 or 52 trying to come back to the states. We had just returned from Belgium and we had seen the dollar go down. We did not want to leave again.

Knowing that that job was a very busy job and not that I did not want the responsibility, but knowing the time it would take away from the family. I have three teenagers. Our youngest and oldest have some special needs and they were happy in the schools they were in. So a lot was a family related thing. My son was a senior. If we had gone back to Germany, it would have been the fourth school in three years that he had been to. Contacts in the area. Another big reason was we liked the area and there were other jobs they offered. One at Fort Mead, again, back into that whole Washington area which would have meant a move for the family. I would have had to commute most of that. They called me and asked me if I was

available to go to Panama. I said no. So those were the type of things.

They were good job offers, if the children had been out of the house, we probably would have gone. We enjoyed traveling and would have enjoyed the postings, but it became a family decision I think.”

Question – “Thinking of visits, telephone calls or letters, were you in touch with any relatives last week?”

“Yeah, my mom, my sister, and my brother. All three of them.”

In analysis of the moderating factor of Social Support, there appears to be an intact relationship with his spouse. She is the person in whom he primarily discusses his concerns. At the time of the interview, he had been married for twenty-one years and had three teenage children. He is in frequent contact with his mother, brother, and sister. Much of his conversation with these individuals is related to the issues of his mother’s mental health status.

Continuing the moderating factor of Social Relationships, the individual’s line of questioning continues by exploring contacts and relationships with outside of the nuclear family.

Question – “One of the things we would like to know is how people spend their time. Are you currently a member of any club, organization or group?”

“Yea, and that’s, that’s I believe I said some of them already. What I’ve done as far as how I’ve uh, kept busy and I guess I can tie it to some of the meetings that I’ve had in the last week or where I’m going with some of those. Uh, there’s been the Air Force Association and we have uh, uh periodic meetings. I’ve got a meeting, uh let’s seemmm, that’s a school meeting. There’s a meeting, I think it’s uh, Wednesday or Thursday I have a meeting with the Air Force Association uh and that’s fairly regular. At least once a quarter. And then uh like I say, I’ve been working with the Community Partners group which is uh business groups that support group the AFA in the local area here and to try and get that mess straightened out, uh. I’m a member of the Dadaleions, occasionally go to a meeting there, uh member of the Military Order of the World Wars and they have a meeting up in Wilmington now... they meet about quarterly. Uh, gotten involved in the uh, uh, volunteered I guess to...to help with the bond referendum for the Caesar Rodney school district uh, and I’m an officer for that so I’ll um, I’m helping them. That’s, that’s the meeting I’ve got tonight at 7. Uh, and, we’re trying we’re trying to build a new middle school and so I’m on that committee. I’ve gotten involved in the as I have every year with the Odyssey of the Mind schools group it’s uh...type thing for kids where they can put together a little play and things like that so I’ll

be a head judge for that for the state competitions on the 24th. So, I've went to some training last weekend and uh then we'll have the competition later this month. Uh, I'm involved with the museum on the base uh I go to a regular meeting. I'll be at one of those this Friday. Those are monthly meetings. Um, let me see what other groups are there... Um, I'm a member of TROA, although I haven't gone to any of the meetings yet, The Retired Officers' Association. Haven't used their services yet either. But mainly because I don't think they have too much on this local area. I think mostly they have probably the Washington - Virginia area. Um, what other groups are there? Like I said, I'll go to Rotary. I give a briefing there. Although, I've been asked to be a member of that, but I told them I need to find out what I'm doing for sure before I get in to attending and going to regular meetings, uh things like that so uh, that's just a flavor of some of the things, but there's lots uh, the church asked me to be on the vestry committee, which I've waffled a little bit on that for the same reasons, just trying to figure out what I'm doing before I get too involved with too many things uh, and I was mailed uh, might have been the commissary, somebody else told me that she thought that they wanted me uh, me or Steve to uh work on setting up a golf tournament for the Cancer Society

so, so I'm a prime target out there and I do what I can with the time that I have available. Sure. So I've had plenty to do."

Question – "How many meetings did you go to last week?"

"I think probably two or three."

Question – "Again, thinking of visits, telephone calls or letters, were you in touch with anyone that you knew during your military career?"

"Yeah, there is one that wanted an airline reference. I gave it to him. So I got a nice letter back from him. I don't think I actually called anybody last week, no."

Question – "Was there a military member that you saw socially outside of work?"

"I am sure I had contact, like I said in the Commissary, but there are hundreds of them that I run into daily. A minimum, I guess another thing that I did, volunteered to do, to add to that thing you asked before was the hospital is working on a performance reports and a lot of their prime people are leaving so they came up with an idea to have a special training session for all their people and they kept asking me if I would come and talk that night. As long as I can maintain my independence and that I am not speaking from Wing policy anymore and that I am not going to step on the Vice Commanders feet by speaking about performance reports when I

can't speak on policy because I don't know what policy is anymore. So I made that clear distinction, but...so I made some contacts with a military member in the hospital who has set up about six sessions. Surprisingly, they have filled them all almost up with volunteers without having to drag people in. People want to learn because they are finding it is important for their medical career too. So I have picked up some information from her too and I will begin briefings starting the 8th. I will begin to talk to them about my perspectives for about 15 minutes or something like that.”

Question – “Any contacts with civilian members of the local community where you were stationed?”

“I guess through all the other activities that I have been doing. You know the bond bill and I will see them occasionally in town. Just through the AFA contact of local business, every one of those, there are probably 30 of them.”

Question – “How about friends other than relatives? Did you get together with any friends, such as going out together or visiting each other's homes?”

“No, no.”

Question – “On the average last week, how many times a day did you chat with friends on the telephone?”

“I guess for chats, I don’t know, maybe one or two. There have not been that many. If you counted friends from my past contacts it would probably be 25 or more from the Community Partners’ thing, but I think what you are getting out would be just social chatting and not related to any activity. Not too many.”

Mike has many social contacts outside of his nuclear and extended family. The majority of these contacts are individuals that he had come in contact with during his military career, particularly from his last duty station. He is active in both community groups and groups with a military connection. His high profile job prior to retirement allows for many individuals to seek to him that he may not know well, but came in contact with due to his position. However, those individuals that he seeks out socially are very limited. He appears to be very satisfied with this part of his life. At this point, there does not appear to be a clear transition to the civilian role as much of his time is with military organizations and the community still views him in his former official capacity.

Identity Reconstruction. The moderating factor of Identity Reconstruction investigates the identity of the individual as seen through questions regarding post retirement employment.

At the present time, Mike is unemployed. However, his social contacts are numerous as stated previously. This area will be investigated further during the second interview which takes place several years later.

Physical and Mental Health. The question in the sub-category of health behaviors pursues information regarding general physical health, exercise, nutrition/diet, smoking, alcohol consumption, and sleep.

Question – “Do you smoke or chew tobacco?”

“No”

Question – “Have you ever smoked?”

“No”

Question – “Did you ever take a drink; beer, whiskey, alcohol?”

“No, I think the only thing I had last night, I had a steak and I said I could go for some wine and I had a glass of red wine. I would say not very much at all. It has been significantly less than when I was on active duty. There was more social type drinking that we did. I was in a regular stationary job and everywhere I went, there was a glass of champagne in my hand, but no, I have not had any beer in the fridge and we have not been drinking any wine, which is unusual. We like wine, but I would say very little. Probably the first drink in two to three weeks was that glass of wine last night.”

Question – “During the past week was there ever any time where you drank so much that you were feeling no pain?”

“No”

Question – “Again, thinking about the past week, how often did you drink alcoholic beverages at home?”

“Last week? One glass of wine.”

Question – “Is that more or less than usual.”

“I would say it is the norm for now, but compared to when we were at home, well, we never did drink a whole lot at home, but I would say it is less than on active duty.”

Question – “How often did you drink alcoholic beverages at a friend’s house? Again, during this past week?”

“None”

Question – “Is that more or less?”

“Probably the norm right now.”

Question – “How often do you drink alcoholic beverages at a restaurant or club?”

“None”

Question – “And how often did you drink alcoholic beverages at a military club?”

“When I go there, I guess. I have not been there socially.”

Question – “About how many hours a day on the average did you watch television last week?”

“I guess on the average...I got a couple of videos so if you would not say I was watching TV, I would say 5 hours. On the average, probably 3.”

Question – “Participate in any games or sports activities such as volleyball, basketball, fishing, bowling and the like?”

“I don’t deal in too many. Most of my activity is just jogging type of things which has slowed down because I am a fair weather type runner and I don’t do much in this type of weather. I do go out if the weather is warm and shoot some baskets in the back. I noticed they have an over 45 softball thing which I might try and do again. I enjoyed that. Last year, the two years I was at the base were the only two years I have never played, but I did enjoy playing that. I did play once last year, the Colonels against the Chiefs and we won that game. I pitched 5 for 5, so I may call this guy and see what kind of league they are trying to put together. I enjoy athletic activities. Yeah.”

Question – “During the past few weeks did you ever feel pleased about having accomplished something?”

“Umm, yeah, there are lots of things that I have done, work around the house. I was able to go out and look at another house we have in California and was able to make it fairly quick. I was able to accomplish something. I left here on a Saturday night, got there went to bed. Got up the next morning and got a rental car and went to the house. Visited a neighbor. Went down to...County and visited a friend of my wife's down there. Took her to dinner. Went back to the base, got an airplane and flew to McGuire. Spent 2 hours, 3 hours there and hopped on another airplane and got back here. That worked.”

“That is something.”

“Most of it has just been as opportunity comes up as far as the job thing goes. Having gotten the information from whoever it was. Also, I took an Internet course at the base just to learn more about the Internet. It was a two day thing, which was good. I have done several things.”

“So you feel that things are going your way at this point?”

“Yeah. They are good. I am happy. I am not discouraged or anything.”

Question – “Were you proud because someone complimented you on something you have done particularly?”

“Um, what I do around the house I know. Some of the things I get done...*laughter*. I put in some trees and things around the yard. I was able

to get a good deal on some evergreens, but I had to dig them up myself and replant them myself and that was a lot of hard work, but I did that. I repainted inside the garage and I did some other fix ups around the house. I am about ready to paint a bunch of rooms, so I guess I have gotten some there. I have also been working with the Air Force Association and have gotten some compliments on that for some of the things that I have been able to help restructure our community park, which was in desperate need. It was almost a disaster when I picked that up. So I have gotten some compliments.”

Question – “How about particularly excited about?”

“Job wise or what?”

“Anything”

“Yeah, I guess so. On the job side, a couple of things have been interesting that might be worth pursuing.”

Question – “Would you say that you felt on top of the world at this point?”

“I don’t think I have everything that I wanted to so I can’t say I am the very top of the world, but I feel good. I would say that I am anxious as I have done a lot of things around the house and have pursued several different things. I am anxious to get to work and try to settle into something more routine than what I am doing.”

Question – “During the last week, would you say you were so restless that you could not sit long in a chair?”

“No, I made it through the Super bowl.”

Question – “Were you bored at all?”

“Yes, especially at the end of the game. *Laughter.* No, I guess, not bored, but I think that...I have always had things that have kept me busy to do. I don't think there is any...Usually my norm is to go to bed after midnight because I am doing something. Either working with the house in California, trying to help my mom out. That has been something that is her physical health is okay, but she is having some paranoia type things that I am having to work through with her and my brother and sister. That has kept me pretty busy. That and the house in California, the house here, and the jobs, so I can't say I have been bored. No.”

Question – “How about depressed or unhappy?”

“No”

Question – “Lonely or remote from other people?”

“No, I manage to get out pretty much and do things. I run out to the base and see a lot of people that I know there. They have not forgotten me. There are hundreds of them that I never knew who they were, but they remembered me and that makes me feel good.”

Question – “How about upset because someone criticized you?”

“No, not really. I mean we have our little family things with the kids, but no, nothing really.”

Question – “Considering things all together how would you say things are these days? Would you say you are not very happy, pretty happy, or...?”

“I would say I am pretty happy.”

Question – “Compared with your life today, how are things for you 4 to 5 years before retirement. Were they happier...?”

“Where was I four years ago? I guess I was at... I was having a good time.

I guess I would say they are about the same. I have always been pretty optimistic with a good attitude.”

This category raises no concerns regarding health behaviors. Mike is a non-smoker. His alcohol consumption is minimal with one glass of wine a week or less. He does discuss the fact that his alcohol consumption is less than when he was on active duty. At that time he drank frequently at many social functions. This would have been acceptable behavior for an individual of his position. As an anecdotal note, while there is a move to decrease alcohol consumption in the military, it is still a way of life at many social functions. He does not have a planned exercise program, but states that he is a ‘Fair weather type runner’. He also plays basketball in his yard and has engaged in softball games. He is

currently interested in joining a softball team for men over 45 years old. Mike has an affiliation with the Episcopal Church and his discussed concerns with his pastor.

His score on the Bradburn Affect Balance Scale (Bradburn, 1969) resulted in a score of three on the Positive Affect Scale and a score of zero on the Negative Affect Scale. This positive score correlates with his report of being pretty happy. Bradburn's model indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative. The model further indicates that both positive and negative dimensions are directly related to self-ratings of happiness or subjective well-being (1969). Mike reports a high degree of happiness and that is reflected in his score on the Affect Balance Scale.

The sub-category of possible selves views how the individual is integrating his military past with his civilian future.

Question – “At the time of retirement, what were your feelings towards the military?”

“Good, I felt very good. I had a good career. Enjoyed every place we had been. The family got to see and do a lot. Lots of things were going on from the time I got into the military in '69. Lots of American relationships, other service relationships, Pentagon for three years, and friendships we made.

We still remain in contact with friends I made in Israel in '75. This past year we sent out about thirty letters to our international friends in Europe. We feel good about it.”

Question – “What are your feelings towards the military now?”

“I don’t know. I enjoyed the time I had there. It was time for me to leave. I still...I guess you are asking how I felt then and how I feel now? I feel the same. I feel good for the same reasons.”

Question – “If you were making a career decision today, would you choose a military career?”

“I would say that it would depend on what I was getting into. I have a son and I have not pressured him at all, but I have suggested ROTC for him. We looked at the academies and I have some people in the States here who could have helped him and I certainly could have helped him. He had been out to Air Force to one of their summer sports program. All the kids went here for that. I did not feel where he is academically that it would have been the right thing for him to do. He would have been under a huge amount of pressure. He has really matured a lot in the last year and excelled academically. I still think the competition would have eaten him alive out there. The other academics that some of the other kids have had, he has made progress in the last year, but I talked to him about considering

the Air Force and ROTC. We put an application in. What would I recommend that he do? He thinks that he might qualify for flying. I think that is shaky; there are so few pilots left. What I would recommend he do is get into some career field and learn that career and apply for a minimum of five years and then jump out. A twenty year career would depend on what he got into. You can spend twenty years learning engineering and be very marketable when you get out. If he got into flying, then you are talking about it would be difficult to transfer from there. Out in the mud Infantrymen or a pilot like myself, it would be that much more difficult for you and that is why I am pursuing my piece of paper that says I am a Professional Engineer. That might give me at least a little credibility. I will be lacking some of the experience that they would like to see, but I have the supervisory experience from being on the base.”

Question – “Would you do it all over again?”

“Yes. I would not trade anything. My option, I decided in 7th grade that I wanted to major in civil engineering and go to Purdue. I am glad I did that. I don’t know where I would be if I had spent my five years and got out with a degree. I saw other people do it, but I saw other people do the flying thing too and I would not want to do what they did either. Up and down and family living.”

Question – “In general, I know we talked about your son. Would you encourage young people to make the military a career?”

“I would encourage them, yes. I would encourage them to consider it and looked at their career interests and see if the military could match it. The military has a lot to offer and it depends on their interest. If you like to travel around and you are pretty mobile and want to see the world. If you are flexible and want to see the world, I think it is a great life. But if you are a homebody and that is what you like, then no.”

At this point in time, the military remains very much a part of Mike’s life. He reads several military magazines each month. Mike and his spouse eat a meal about once a month on base. He and his spouse shop and the Commissary or BX approximately every three days.

His feelings toward the military are very positive. He had been successful at his last promotion board. When questioned regarding whether or not he would choose a military career over again, he stated that he would do it all over again. He made his choice to join the military when he was in the seventh grade and has never regretted his decision. He enjoyed the places and the people that he came in contact with during his military career.

He has encouraged his son to explore the military as a career option. He has suggested that his son look at ROTC as an option instead of the Air Force

Academy due to the pressure of that environment. He is not however recommending a full twenty year career. He feels that the military is a place to learn a career, but for a minimum of five years and then get out. This concern is based mostly on the fact that his son wants to be a pilot and the number of military pilots is going down.

Over all analysis indicates that at the time of the interview that the transition process was beginning without difficulty. As this interview occurred early in the transition process, it is difficult to assess the true impact of his retirement. There appears to be no conflict. However, the sub-category of possible selves may be an area that may see a difficult transition. At this point, he has not separated from his military self. There has not been a transition to a civilian self.

Mike - second interview

The second interview for Mike was conducted five years and ten months after the first interview. He remains married. His two oldest children no longer live at home. He has one daughter that is a senior in high school preparing to go to college. He is currently employed by the Department of Education as a transportation supervisor for nineteen school districts.

Economic Impact. The moderating factor of economic impact immediately follows the precipitating event of retirement. The semi-structured interview

explores the area of economic impact five years post retirement through questions regarding financial resources and retirement planning.

Question – “Here are some things husbands and wives often have differences of opinion about. Would you tell me which ones have been problems for you and your marriage prior to retirement or after retirement. Also indicate if it was a problem within the last week. Household expenses?”

“Ah, yeah. That probably prior and after and last week. I don’t, don’t think I said anything last week.”

Question – “Does your present position pay more or less?”

“The answer would be, it would be less ... it could be higher, above or below. Uh, anything from there. So, I think it’s, where I was, you know, it’s definitely ... lower ... that that’s having humility. It doesn’t bother me. That’s fine.”

Question – “Does your present position pay more or less than your base pay before retirement?”

“Well, I think before it was probably more right now base pay.”

Question – “When did you start planning for retirement? How many months or years before?”

“That one might have been ... I went to the one briefing when ... came around so I ... but other than ... formal. The other, uh, would have been, uh, probably so I we lived in Belgium. I’d say three years before when I did that Army career I started doing the resume and Sue started doing hers. She went to the same class ... two day class ...”

Question – “How helpful was your pre-retirement planning?”

“It was very good. And I recommended it when I was over in the CAP program. I’d see the young kid go in and I’d call them and I was telling some of them to get on to their bosses, they might be ... but what I saw was some of the kids were over there and they had no retirement. They were separating. And I asked them when, when you separating? Next week. And you just got over here now? And I said why didn’t you sign up for a CAP. Yeah, but my boss wouldn’t let me off. So, I ... through some of the chain over there, some of the more senior NCO’s to make sure they get their kids out because, uh, they are not going to be happy at work. They’re not going to do the jobs and if we don’t give them the time off ... they’re going to be ill prepared to just return would be disastrous ... so, uh, it’s important.”

Question – “In what ways did you plan for retirement?”

“Uh, I think, like I just ... the um, you know, the basic things, resumes and ... information and just you now discussing with Sue what we might do and when and where we settle and things like that. Um, I can't think of anything else ... all these, you know, financial planning and trying to ... some... available there in case of emergency if we needed it.”

As an anecdotal note, Mike's wife, a registered nurse, continues to work nights doing private duty for a home care agency. Mike was employed four years in the same position at the time of the interview.

Analysis of this area reveals issues regarding financial areas. His current salary is less than his base pay while on active duty. He states that there have been problems regarding household expenses recently. However, there were problems regarding household expenses prior to retirement. It is not possible from this interview to determine if the issues are the same pre and post retirement. He indicates that his pre-retirement planning was good. He particularly recommends and sees the value in the military retirement/separation seminars. He did some financial planning prior to retirement and put money away for emergencies if needed.

Social Support. A description and a series of questions were asked concerning to whom he talks concerning certain issues. The primary person that he spoke to at

the time of the first interview was his wife and it continues to be so with the addition of his secretary now that he is employed.

Question – “Some people when they’re bothered by things like to talk it over with other people such as wives, relatives, neighbors, clergymen or someone else. Now I’d like to read you several things that people sometimes talk to other people about and I want you to tell me who, if anyone you talk to. The issue of not having enough money?”

“Probably just Sue and I. Many things. Just discussions about all the things, having two in college and another one to go.”

Question – “Something that happened at work?”

“Ah, that’s mostly, well definitely, Sue is my sounding board there. Uh, I mean I wouldn’t count my secretary. I would have to be someone else. We deal with each other and she’s my sounding board and that’s what makes her so good as I can leave and ... boss I can, if there’s something that goes wrong or something I have a concern about, that ... when that happens ... and so yeah, he’s a sounding board.”

Question – “Ways to make money?”

“No, I don’t, no I don’t know of anyone.”

Question – “Health?”

“Not really, I guess. I mean, I made an announcement at the AFA meeting that we couldn’t schedule a meeting for November 15th, I might have to change it, cause I can get one of these Blue Cross/Blue Shield free colonoscopy ... so that’s ... other than my secretary ... other than colds going around in the office. I only got one, my boss had one, so but I haven’t had ... distractions. Other than that, I...”

Question – “Bringing up children?”

“Uh, I’d say it was with my secretary and my wife, you know. Um, um, maybe my mom ... my brother’s children, which are the same things as ours. Kids coming up to college age and trying to go to college. Problem here, my brother, a, had his daughter scheduled for North East, North Eastern, and they were ready to take her up there and they called and said we’ve over-booked by six hundred students. She can maybe come in January, we might have room for her then. Madison Avenue advertising ... Pull some strings, but they said go ahead and bring her up and we’ll see if we can take her. He lives in Connecticut not too far and they said we wouldn’t have any place on campus for her. Yeah, it’s ...”

Question – “People you have trouble with?”

“Uh, it would have to be my secretary. Like I might have trouble with some parents or some other district personnel. Uh, and sometimes some

people in the staff. Uh, I deal mostly with my secretary or another one nearby or my boss.”

Question – “Family problems?”

“Uh, I’m not sure which, whose problems they are, but if ... others or you know, problems my brother might be having or problems, uh, other family. If it’s our family, it’d probably be Sue and I or we’d share it with each other. I don’t think there’s any outside a, clergy now, a, neighbor, no. It would just be wife and maybe relatives.”

Question – “Did anything happen last week that you felt you couldn’t talk about to anyone?”

“No”

Question – Speaking of visits, telephone calls, or letters, were you in touch with any relatives last week?”

“Uh, go to my mom’s once a week. That’s the main one ... and I think I talked to my sister last week too. So, it was two direct family and I have a brother and a sister and my mother. Father passed away, so that’s main relatives ... I talk to.”

Question – “Many men feel they’re not as good fathers as they would like to be. Have you ever felt this way?”

“Oh, there’s always times which could have been better. You look back and say I could have done something differently, maybe so.”

Question – “Since retirement, do you think you have become a better father?”

“I am the same.”

Analysis of this area shows an individual who utilizes multiple individuals for social relationships. He is able to discuss issues with his spouse, relatives, his secretary, his boss and a member of the clergy. In discussion of his role as a father, he does feel that he could have sometimes done things differently as a father, but does not express any major concern regarding his parenting skills. He does not believe that since he retired that his parenting style has changed to make him a better father.

Continuing with the moderating factor of Social Relationships, the line of questioning continues by exploring relationships with other individuals outside of the nuclear and extended family.

Question – “Thinking of people whom you consider good friends, that is, somebody you feel free to talk with about personal things, would you say you have many, a few, or no such friends?”

“I’d say a few.”

Question – “Do you feel you have as many friends as you want or would you like to have more?”

“Mmm, I think I have as many as I want right now as far as many as I have time with what’s going on with a hundred activities and I see most of them at the activities that I do anyway, so that’s probably enough.”

Question – “Again, thinking of telephone calls or letters, were you in touch with anyone that you knew during your military career?”

“Uh, it was last week. It was kind of interesting. I had a United Nation’s tour in Israel and spent a year over there with an Austrian couple. And, they came over to the States in ’75 just after I returned and, uh, down in San Antonio, so they had time there ... been writing each other for 25 years and they came to Washington, so there was another couple that was over there that knew them. So, we met them for dinner in Annapolis and had a good time ... they had ...family over there and ... We ... go on hikes together. I think they’re still ... but uh, let me see if there was any other military. Oh, I guess there was one other guy, a classmate of mine that works in the Department of Defense... talked a little bit about ... what was going on at the Academy, football, and one of my classmates ... Superintendent there now, so ... on track with him. But, I, uh, I think other than that I didn’t talk to any classmates ... military except well, I guess

there was one I talked to at the cross country meet that was there when I left. I saw him and when I'm at the Base there's always people there that you see that you know and some of them you don't know, but they know you ... Hi, how are you ... That's okay, but ... see there at the Base, uh, stayed in touch with ..."

Question – "One of the things we'd like to know is how people spend their time, like are you a member of any club, organizations or community groups?"

"Uh, yeah, there's always lots of, I mean there's some I've had to step back cause I ran out of time, but, uh, I'm state president of the Air Force Association, Executive Board of Del-Mar-Va Council, uh Boy Scouts, uh just came off being a Foundation Airman ... Museum Foundation. And although I volunteered to take care of the books out there, Frank Jones is the president and I figured the president of the foundation, more ... needed to be ... he'd done most of the work anyway so there's not much to be done. But I do get out. Church Vestry Committee and Senior Warden, Boosters for the daughter's ballet company, Boosters for the Delmarva ... Children ... Caesar Rodney ... Julie goes up ... and ... friends. But I, um, keep an interest in the cross country since I take pictures of all the kids running and they go ... up for

... compile all the newspaper articles and their times as well as make a book up for the coaching as well as some picture boards that has every child's picture and things like that. So, I stay busy, the National Association of State Directors, People Transportation Services. I'm involved in another project nationally, the United States Department of Transportation training of high school bus drivers and programs for administrators and personnel in the school bus business. Uh, stay involved at the Base with other retired activities. There's a few others, but that's enough."

Analysis reveals a high degree of involvement with individuals outside of his nuclear and extended families. He is actively involved in military, community, church, and school organizations. He remains in contact with individuals from his college days that remain in the military. He also maintains contact with individuals who he has met during his military career. He continues to have strong ties to the military through his social relationships.

Identity Reconstruction. The moderating factor of Identity Reconstruction investigates the identity of the individual as seen through questions regarding post retirement employment.

Question – "What is your present occupation?"

"I just work in the Department of Education in school transportation."

Question – “How is this occupation related to what you did in the military?”

“Uh, that’s what I was saying earlier. The operations, safety, training, people, contact, uh, communications, planning, reacting, uh, it’s management. And it’s uh, I don’t have a chance. I do have some leadership where I can work with the nineteen school districts and they’re not underneath me. But probably the one thing that’s different is that I don’t have the staff except for myself and secretary, that’s all I have. But, I do have the school districts that I coordinate where, essentially when it’s convenient they admit they work for me and when it’s not convenient ... talk to him. Yeah, if he doesn’t work ... I don’t work for him. You know, you can call him. So it’s a good relationship and I think it’s a chance where I have had a chance to demonstrate leadership and things like that. And it’s recognized. I, I mean I know that the boss ... she knows that there’s organization there like she’s never seen there before. She knows she got leadership there. Uh, probably the one thing that she does not have the experience. I’m able to help her with some of it, you know, organization and things. Because she just doesn’t have the experience. She doesn’t know how to handle some things, so I’m able to do some of that, but, uh, and it may be that, maybe some frustration that I have is that it’s, there’s so

many things that I can see through having been at all different levels that you just gotta bite your tongue and say, I'll do the best I can and say what I can say without, you know, chopping my head off. But, a, there's just a, maybe not so many opportunities."

Question – "That pretty much covered that question about skills that you could transfer. Are there any that you did not mention that you touched on any of the skills? That you haven't been able to transfer? Are there any others that you could think of that you haven't been able to transfer from the military?"

"Yeah. I can't fly right. All I could do is drive a school bus. I drive those better than most school bus drivers. Yeah, reading the news the way some of these school bus drivers are flying down the highway. Oh, my gosh ... they were from the Brookfield area too. There were two of 'em, 68 miles an hour and they had no more than two car lengths between em. I took care of that one real fast."

Question – "You feel that the military prepared you skill-wise to make the transition to the civilian workforce?"

"Yeah, clearly no question, absolutely."

Question – "Do you feel your present job uses all your skills and talents?"

“Definitely. No question. The thing that I can do like I said, organize and things or responding, a, differentiate a, what’s really important and what isn’t. Prioritize things, what’s important and what isn’t. To deal with, uh, media and communications and things like that. It’s really good.”

Question – “How long have you had your present job?”

“Uh, about four years and ...”

Question – “Do you work for hourly wages, salary or are you self employed?”

“Salary”

Question – “Do you consider this job a permanent position or temporary until something better comes along?”

“Permanent”

Question – “Do you feel that this position is equal in status to the position you held as an officer?”

“No”

Question – “Do you feel that this position is equal in responsibility to that you held as an officer?”

“No”

Question – “What is the most satisfying thing about working in the civilian sector?”

“Uh, I, like I said before, I think the biggest thing is I can see things that need to be fixed and I can do em. I can, I can help make things better. I know I can help make things safer for kids going to school and uh, uh, there’s things that need to be done and I’m working on training programs and things like that that aren’t considered very important in politics are different things can step down the side and I just have to keep beating the drums, so it’s I think the most satisfying is I have, I have seen some of the problems. There were problems when I got there and I’ve tackled them and fixed em. And that’s what satisfying about it.”

Question – “What is the most frustrating thing about working in the civilian sector?”

“I think what I’ve seen is some lack of quality management, lack of communications, and lack of integrity.”

Question – “Do you think you will be working for the same, or in this case, organization a year from now?”

“I hope so ... we’re on contract every two years, so ... I was thinking about that before I came ... contract yet. That’s another thing ... it’s the inefficiency. I mean, July 19th is when I was hired. I should have a new contract sitting there on July 19th, you know, but ... yeah, they are ... yeah.”

Question – “Sitting in the group of people you work with, would you say that you are very much a part of the group, not part of the group, but they are not unfriendly or that you don’t get along with most of ‘em?”

Question – “... very much part of the group. I participate in the social organization ... large numbers so I’m always helping to set up something.”

Question – “During the last week, did you spend any time off the job with any of the people from work?”

“Uh, not from work, no.”

Analysis of the identity area reveals a degree of acclimation to the civilian sector, but a degree of frustration with it and the role that he is in. He finds that his skills from the military are easily transferred to his current position. He is able to use his leadership and management skills, but he is frustrated by the fact that his supervisor does not have the same degree of leadership and management skill that he has and as a result, he must sometimes abide by less than appropriate decisions that he feels are made due to lack of experience on her part. He does not feel that his current position has the same status or authority as his previous position in the military. While he supervises nineteen school district transportation offices, none of them are under his direct authority. He only directly supervises his secretary. This represents a significant decrease in status and supervisory capacity from his last position as the commander of a major Air

Force base. As noted previously in social relationships, this individual is very involved in many organizations. He is also active socially in his work group, feeling very much a part of this group.

Physical and Mental Health. In the sub-category of health behaviors, various areas are explored. The line of questioning pursues an investigation into general physical health, exercise, nutrition/diet, smoking, alcohol consumption, and sleep. This individual does not have a past history of smoking nor is he a current smoker. He has not been ill since retirement and takes no prescribed medications for any medical condition. Since the last interview, there does not appear to be a significant change in health behaviors.

Question – “Participate in any games or sports activities?”

“Uh, I don’t know if you’re counting running as an individual sport type thing, if you count that. When the weather’s nice I go out and run. I still run. Uh, Dover Days or Governor’s Fall Festival.”

Question – “Did you have a weight problem prior to retirement?”

“No”

Question – “Have you gained or lost weight since retirement?”

“It’s the same.”

Question – “During the past week have you found yourself eating more or less than you usually do?”

“The same. It’s been typical dinner and a good breakfast in the morning and some kind of a lunch, which varies, just varies in the amount of time that I might have at lunch time. I might, uh, uh, stop and have an extra sandwich. Uh, yesterday I had a nice turkey sandwich. The day before was just a bowl of soup. Sometimes it might be the proverbial King... and Coke meal, I don’t know, I try to watch the diet though I try to eat vegetarian and so sometimes that ... my diet whether I want to or not. But she’s a vegan vegetarian and the one daughter that’s at home is a, she’s a vegetarian and the other daughter up in Maine is vegan and my son he’s like myself, we eat whatever’s there and occasionally we’ll cook a steak or hamburger. ... cook some hamburgers tonight for myself ... about the same as always.”

Question – “Vitamins?”

“Yeah, I try to take Vitamin C and Lecithin and Vitamin E a, a little bit, not everyday, but I try. Most every day I do take at least those three.”

Question – “During the past week, what time did you usually go to bed?”

“Well, the Olympics have kept me up until midnight, but that’s about standard.”

Question – “What time do you usually get up?”

“I overslept this morning. Usually it’s about 6:45.”

Question – “Is the amount of sleep you got this past week more or less than usual?”

“The same.”

Question – “Last week, did you have any trouble getting to sleep at night?”

“No”

Question – “Or getting up in the morning?”

“No. Just the one, I guess I got up at 7:22.”

Question – “Do you ever take a drink? Beer, whiskey, or other alcoholic beverage?”

“Uh, I mean maybe wine, a, I didn’t have anything tonight and I didn’t have anything last night. The night before I had a glass of wine, maybe one beer or something occasionally.”

Question – “During the past week, was there any time that when you drank so much that you were feeling no pain?”

“No”

Question – “How often do you drink alcoholic beverages at home?”

“I just covered that one. It’s maybe at most every other night or something just with dinner.”

Question – “How often did drink alcoholic beverages at a friend’s house during the past week?”

“None.”

Question – “How often did you drink alcoholic beverages at a restaurant, bar, or club?”

“Just that once in the last week. It was just that time we went to dinner.”

Question – “How often do you drink alcoholic beverages at a military club?”

“Rarely. I mean if there’s a, an evening function and they have a cocktail hour, I might have a drink then, but other than that, I really don’t. I’ll probably go to the Oktoberfest maybe tomorrow night and have a little beer and something to eat. They have pretty good beer over there.”

Question – “During the past few weeks, did you ever feel pleased about having accomplished something?”

“Yeah, there’s things that I, you know, family wise and work wise. I guess I spend most of the time. I feel good about, a, some of the improvements we’ve made in school transportation.”

Question – “Again, the last week, that things were going your way.”

“Yeah. I think in most cases they are. There’s always a, challenges that you’d like to see them go the other way. A, particularly in my job with a, a I don’t know how much detail you want me to get into about the nature or types of things. I just a, got a couple of on-going projects that a, that

where I noticed some things that need to be fixed and they kind of taken longer that I really think they ought to be. I mean it's just excruciating."

Question – "Proud because someone complimented you on something you had done?"

"Yeah. Yeah, I get occasionally the boss will. I'll write a letter or I'll send something up to him or I'll summarize and he'll send over e-mails, a good job or something like that, so yeah, I've had those kudos'."

Question – "Particularly excited or interested in something?"

"I'm always in that way in school transportation. That's a, an exciting job every day. There's a challenge, it's kind of like in the military. That's what makes me like it so much that it's operation. You don't know what to expect. You do the best you can to prepare for it and, a, a, then something will come up and you know you have to handle it. Usually it's with other people you having to give them. Usually I give technical advice and things like that, so, I feel good about helping them and there's some new people that are learning their jobs. So naturally they're going to have more questions, so I find it exciting to be able to help them and to help them improve themselves."

Question – "Have you felt on top of the world?"

“Umm, I don’t know. I’m always on top of the world, but, a, I don’t know. I like, I say, I feel good, ah, about the family. I feel good about the job. I feel good about the accomplishments of the kids too.”

Question – “So restless that you couldn’t sit long in a chair?”

“No, not at all. I mean there’s always things to be done and I probably, I do keep on the move. Ah, whether it’s even the weekend and things. The past weekend I figured, well, maybe I’d sit down and watch a football game, but I stayed so busy doing projects at home and projects at work and different things. I don’t think I took in more than even a quarter of football, so, a, but, yeah. I wasn’t ah restlessness or anything I mean the last couple of nights I’ve been excited about watching the Olympics. You know, so I sat down and watched those and relaxed and haven’t done anything except sit there and watch the Olympics and get excited about what the guys and gals are doing.”

Question – “Bored?”

“No. Never bored.”

Question – “Depressed or unhappy?”

“No. I, I know just what I said before. Just the way things are not going your way a couple of times. It hasn’t depressed me to any level at all. It’s a, I think some of the expectation and the Transitions, ah, Assistance

Program. I actually took the...on when I took the Family Career Alumni Program. I think that's what the name is and a, over in, that's kind of prepared me for some expectations about civilian world, but not depressed at all. No."

Question – "Very lonely or remote from other people?"

"No, not really. There's always, I have a great secretary and a group around that, a, stick together and entertain each other, have a good time. That's what makes my job so well, because there's a lot of pressure in the job. People with expectations that are unreasonable and things. When you have to so, it takes everybody working together to keep a sense of humor in most cases."

Question – "Upset because someone criticized you?"

"No, not really. I don't think, ah , not really. I don't think anybody would really...criticism that I know of and I would have a little... And a paper, that doesn't bother me. I said fine, okay fine, if you want to be that way, fine, I'm easy."

Question – "Thinking things together, how would you say things are these days? Would you say you're very happy, pretty happy, or not happy at all?"

"I'd say pretty happy."

Question – “Compared with your life today, how were things four to five years before retirement? Were they happier for you then, not quite as happy?”

“I think compared to five years before I retired. Where was I five years before I retired? I was, I just got to Belgium. How could I be happier than being in Belgium? You know just as a general thing, time frame before, ah, I think, I think, I’m probably maybe happier. Ah, I think some, the way things have occurred, I think has been well. We’ve been happy in the town of ... area here. I think before in the military you’re always kinda, where I’m going next? What I’m going to next? What am I going to do in retirement? And I think, I think we have some stability now with Sue working and me working the Department of ED, a, and, I have no desire to go anywhere else. Ah, if I did, I think I would be unhappy, so I’m happy where I am, ah, I think she’s happy with what she’s doing. The children have been happy with what they’ve done. Ah, so I think with the way things are going.”

Analysis of the Physical and Mental Health area reveals that this individual is aware of the need to take care of his health. He maintains a regular exercise program through running. He watches his diet, trying to eat vegetarian, due to his spouse’s adherence to this type of diet. He takes dietary supplements of Vitamin

C & E and Lethicin. He does continue to drink alcoholic beverages on a routine basis of about every other night with dinner. He continues to drink alcoholic beverages socially at the military club, but this has significantly decreased since his retirement from the military when he was required to attend many social engagements where alcohol was served.

His score on the Bradburn Affect Balance Scale (Bradburn, 1969) resulted in a score of five on the Positive Affect Scale and a score of zero on the Negative Affect Scale. This positive score correlates with his report of being pretty happy. Bradburn's model indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative. The model further indicates that both positive and negative dimensions are directly related to self-ratings of happiness or subjective well-being (1969). Mike reports a high degree of happiness and that is reflected in his score on the Affect Balance Scale. He also indicates that he is happier now than he was four or five years prior to retirement and he considered his tour of duty at SHAPE in Belgium a highlight of his career.

The sub-category of possible selves views how the individual is integrating his military past with his civilian future.

Question – “Read a military publication?”

“Mmm, try, average twice a week.”

Question – “Go to an event on a military base?”

“Yeah.”

Question – “Go shopping at the Commissary?”

“Yeah. I’m taking on that duty. Sue brags she’s only done it twice in the last five years.”

Question – “Go shopping at the Base Exchange?”

“Yeah. That’s why I was here today. Probably about three times a week I’m over there. I mean like ah, they think I own the Kodak company of all the pictures I get done, and ah, it’s ah, they all know me over there, so it’s just ah, most of people when I’m over they always come up to me because they think I work there. Can you tell me where this is? It must be because I have my tie on or something.”

Question – “At the time of your retirement, what were your feelings toward the military?”

“Uh, good. I mean I felt that I saw the world. I did things I wanted to do. I was happy flying and I was happy in the staff jobs. I had an opportunity to all kinds of...assignments with other services. Uh, international tours of other nations and um, in Israel with the United Nations and uh, Belgium with NATO and, uh, I did everything. It gave me so many opportunities, education, and uh, uh social things that, uh, I never would have been able

to do anywhere else. So it was, it was excellent. I had great feelings about it.”

Question – “What are your feelings toward the military now?”

“It’s the same. I’m still able to stay in touch and support it with AFA, museum, and staying in touch with the base out there. There’s people that come up and ask me do you miss being in the military? No, not really. I’m out there all the time...still see the same people, lot of the same people, uh, but still stay involved. It’s still a blue suit I feel like I’m wearing.”

Question – “If you were making a career decision today, would you choose a military career?”

“Um, I guess it depends on where I was and what I was doing at the time. It would depend on how many years of service. I guess, one thing I would look, I would look at...my son and whether and that might be a barometer to answer the question. Did I...him, push him...I think it ties to that and it depends on where we’re talking about, in my, if I just started my career, am I at the 10 year point, am I, what jobs do I have or what choosing a career, I guess, I’m not sure where. But if I was going, is it the assumption I’m going into it?”

Question – “Yeah, if you were to do it all over again I guess what...”

“The bottom line is would I do it again, yeah. I think I’ve indicated definitely, it was a, it was a, definitely good decision and I’m happy with it. But under the conditions that it is now, though, that’s where I think it varies. Things are different than the way it was...we’ve had our promises that have disappeared and we see those things and then we have to wonder, well, I guess it’s the same as it was...things are different and that’s why maybe the answer if I knew what, the way things are today, the status of the world and the status of coming from military medical benefits, all those different things for your family, the fact that the strategy has changed, uh, you’re gone, you were used to it...but I was a flyer so I got out quite a bit too. But I think it’s a different military than it was when we came in where you’d be with the family to go over there, but now it’s go over yourself for 90 days or go to Saudi for 90 days or go down to Africa for 90 days, and, and, uh, it’s just, uh, things are tight. You know, manning is low. Uh, they’re sending a lot of people, a few people you do have all over the world. So, how much is really getting done. Spare parts not being funded as well. So, uh, if I had to do it over, I’m happy with the way it was...the time. If I was, under these conditions, I don’t know.”

Question – “Would you encourage young people to make the military a career?”

“I haven’t discouraged any of em. I mean, there was one yesterday, uh, it’s a, I think this guy was an Eagle Scout too. Mike, uh, what’s his uh, Collin Parks. He’s thinking about the Academy and, uh, so I talked with him and he runs cross country ... Mike just ... I don’t know if you knew Mike. I think he was there after you at the Base, so, but, uh, I, I, if it’s what they want to do, it’s you know, I certainly, I, I, I, I would want them to me whatever job they might want to do. If they wanted to fly, excellent. Another reason, I tell them, hey, uh, you know, as far as a career, I’d at least say go in for your five years and get the experience and, and it’s a great way of life and you’ll learn all these skills and then you can make your decision. Uh, ... go to the Academy and get a great education and do a lot. Uh, it’s an opportunity. And, that’s worth taking. There’s others I think I would encourage, just because they don’t have, I have done that with some of my daughters’ friends. Uh, uh, she, you know, went to school for a year, not sure what she wants to do, and she’s not having any trouble or anything. But, hey, take the time and figure out what you do want to do and see the world while you’re doing it. So, uh, it’s not at your expense. So, I, I, I encourage them. I wouldn’t discourage ‘em and those that seem interested, I encourage em and speak highly of it and on the positive side, there’s another guy that’s Army, uh, that was on the Base probably when

you were there and ... no, he was Air Force but he, he's in the Army now and he's over in Korea and ... comes back to see us and it has done wonders for him. This kid was lost. He was lost, and, uh, but he was a very good kid. It was his family that was always killing him. His family was just, they were just disaster, and, but didn't give him the support that he needed, and, consequently didn't ... grades, but he, he, since he's gotten in the Army, he's excelled. This kid is a good solid citizen and uh, uh, he's getting some other education, but it's ... him well and so I think in those cases, it's very good too. But, kind of depends. My son, I didn't encourage him. If he wanted to, he had some interest, but he had had ... although he thought he might like to fly ... I didn't know either for sure, although my dad had an airplane the whole time I grew up. Uh, he had some asthma, uh, but it never slowed him down ... wrested, played football, played baseball, ran some cross country. It never bothered him in his older age, but probably on his record somebody would ... have you ever had it? No, I whatever to get around it. But, uh, I didn't ... we talked about ... VMI. We took him to uh, ... talked about ... but he clearly ... But, ... to him. If he wanted, uh, to ... or something, he didn't have any ... interest. We thought maybe he might do well ... when he got out. If he's still a question, but uh, ... So, my daughter, she's ... colleges. I ... encourage.

The other one's ballet. Maybe NBC for ecology thing. Yeah, yeah, that's right, yeah, yeah. But, uh, I think happy here ... oh well, trying to get my life over here”

Analysis of the area of possible selves reveals that Mike continues to maintain close ties to the military. He stays current on military topics through military publications. He takes advantage of the military privileges of the commissary and base exchange afforded to retirees. He appears to have mixed feelings toward the military. It is evident that he thoroughly enjoyed his military career and would do it all over again if the same conditions existed. However, he would carefully weigh his options if he was currently at the ten year mark, a traditional year mark where military members evaluate their decision to continue in the military until retirement or to separate from the military at that point. He discusses the decrease in benefits that have been eroded and the changes in deployments that are mainly now unaccompanied tours for months at a time instead of change of duty stations. There is also mention of decreases in funding for repairs and parts for aircraft. He would not discourage any individual from going into the military for the experience. He feels that the military is a great place for an individual to find what he wants to do in life. He did not encourage his son to enter the military as he did not have the interest in a career in the military.

Chapter 4

This chapter presents the findings of this study and it is divided into three sections. Each section represents a case study. Within each section, the content analyses of the first and second interviews with the retired Air Force officer is presented. In addition, the content analysis of the interview with the spouses of Ryan and Brian also are presented. The content analyses were guided by a multidimensional model of adjustment to retirement. This model considers retirement to be the precipitating event and addresses changes in several domains. These domains include Economic Impact, Social Support, Identity Reconstruction, and Physical and Mental Health. Economic Impact considered the extent of pre-retirement planning, the financial impact of economic loss through reduction of income, and post retirement financial status. Social Support considered pre-retirement and post-retirement relationships with their spouse, children, extended family, civilians, and active duty and retired members of the military. Identity Reconstruction considered the self as reflected in the emerging self-schema. In order to construct a positive self-identity, these retired officers had to resolve and synthesize the “new” civilian self, the military self, and feelings toward the military. Identity Reconstruction also considered job satisfaction and

stability, the retired officer's sense of group affiliation, relationships with co-workers in post-retirement employment, and roles in the civilian community (Bosse, Aldwin, Levenson & Workman-Daniels, 1991) and (Palmore, Fillenbaum & George, 1984). Physical and Mental Health included changes in physical fitness including weight gain or obesity and the incidence of stress related illness. Mental Health considered psychological disorders, alcohol and tobacco use. The ability to pursue interests that are not working related and the freedom from job pressure and responsibility also have been reported to decrease the stress of retirement (Reichard, Livson & Petersen, 1962). Finally, the individual's score on the Bradburn Affect Balance Scale (1969), a psychological measure of general well-being was used as a measure of mental health.

Each case study focused on each individual's perception of his retirement transition. Of interest is the fact that frequently there was a discrepancy between the individual's subjective report and his objective circumstances. Not only the objective criteria outlined in the conceptual model to assess the quality of adjustment to retirement, but also the respective spouses' perspectives were at times at odds with the participants' views. The case studies will point out these discrepancies.

The conceptual model used in this study considers successful adjustment to retirement to include satisfaction with one's post-retirement financial status.

Social support and social interaction with friends and other individuals also were considered factors that moderate successful adjustment to retirement (Bosse, Aldwin, Levenson & Workman-Daniels, 1991) and (Palmore, Fillenbaum & George, 1984). Completion of the transition to retirement also is reflected in a reconstructed identity that is a synthesis of the “previous military officer self” and the “post-retirement self”. The construction of an integrated post-military self-schema along with the absence of physical and mental health problems is viewed as a successful transition to retirement.

First Case Study - Brian

Demographic Information. For purposes of this study, the participant selected the name of Brian to be used as his pseudonym. At the time of the initial interview, this participant was a 50 year old white man who had retired as a Major from the United States Air Force. At the time of the first interview, he had been retired for two years after serving twenty years in the military. During his twenty years in the Air Force, his primary specialty was as a C-5 navigator. A navigator plotted the course of the aircraft using the sun, stars and speed of the aircraft. Navigator’s jobs were eliminated with the installation of computers in all C-5’s. He then moved into a position with the Air Lift Control Element (ALCE) in a logistics capacity. The ALCE is a unit within the Air Force that is responsible for surveying airfields throughout the world from the jungles to the desert to

determine their capacity for use during military operations. This unit is also responsible for airfield operations in time of war as they were in Kuwait during Operation Desert Storm. He became an officer through Officer Training School for enlisted personnel. His highest level of education is at the baccalaureate level. He and his spouse chose to remain in the area close to the military base of his last duty station instead of returning to his home of record prior to entering military service. He has been married for 28 years and has three male children aged 21, 23, and 25 years. The youngest and the oldest sons continue to live at home along with the oldest son's two children. At the time of the first interview, Brian worked as a salesman in the parts department at Pep Boys. The second interview with Brian was conducted five years and nine months after the first interview. He remained married to the same woman. His oldest and youngest sons continued to live in the family home as well as his two grandchildren. The individuals living in Brian's home remained unchanged from the time of the first interview. At the time of the second interview, Brian was without full-time employment. He was working in Operations in an on-call temporary status in operations at the local Air Force base. Shortly after the second interview, Brian's temporary job was converted to a full-time position. This position placed him in an office with individuals whom he had known during his military career including the secretary from his last duty assignment with the ALCE at the Air Force base. Brian's

spouse is a Licensed Practical Nurse. She obtained her education at a vocational school. At the time of the first interview, she was working part-time in a nursing home, but by the time of the second interview, she had moved to full-time employment in the same nursing home.

Economic Impact.

First Interview. The moderating factor of economic impact immediately follows the precipitating event of retirement. The semi-structured interview with the participant explored the area of economic impact through questions regarding financial resources and retirement planning. The semi-structured interview with the Brian's wife explored her perception of the area of economic impact of retirement through questions regarding financial resources and retirement planning.

Retirement has had an impact on Brian's relationship with his spouse, Marie. Brian stated that he and his spouse had had more disagreements regarding finances now than before he had retired due to his drop in income. Military retirement pay is approximately one half of active duty base pay. Supplemental pay allowances: for example, for housing or flight pay amounts cease to be paid after retirement. However, expenses for the family did not change which they did not expect. He was assisting in the support of his adult children and his two grandchildren. However, he felt that he was still able to support everyone. His

expectation was that he would support all of them and he did not resent this. He did state that expenditures must be watched more closely than before.

Brian stated that he did no retirement planning as he had not planned to retire, just to take a break between jobs. His only retirement planning was to look at his savings to determine how long he could be unemployed before he would have to go back to work. He had planned to be out of work for about a year.

The following are excerpts from the first interview that support the analysis of the area of Economic Impact.

Question - "Here are some things husbands and wives often have differences of opinion about. Would you tell me which ones have been problems for you in your marriage prior to retirement or after retirement - household expenses?"

"Every once in a while we'll have a disagreement on that. How do I answer? More disagreement on that now than prior to my retirement due to my income dropped. Which was fine, but I'm still supporting all these people. Our expenses are still high which we didn't expect to happen. So, sometimes we'll have some disagreement on that. Nothing serious, but we have to watch it a little closer than we did before."

Question - "When did you start planning for retirement?"

"(Laughter) Really, I never planned to retire, it was to take a break."

Question - "How helpful was your pre-retirement planning?"

"Ah, well, it was really not a factor."

Question - "In what ways did you plan for retirement?"

"Well, I obviously I gave it a great deal of thought...yeah I uh, I planned. I looked at my savings that I had and how long I could take off and what I wanted to do during that year as far as things to do in the house and travel and everything else, but though I didn't do a lot of...I had made a decision to stay here in Dover. I realize Dover is not exactly great place for a college educated middle manager, but my kids are here, we like the house, we like the area, so we decided to stay and I hope to find something eventually that will pay reasonably well."

Brian's perception of retirement was very simplistic. He believed that he had planned for retirement by saving money to support his family while he was unemployed for one year post-retirement from the military. He did not plan to seek employment immediately upon retirement. It is apparent that he believed that his military retirement pay along with his savings would be adequate to support his family during this one year period. He believed that his income and savings would support his family for one year and at the end of this year he would be able to find employment that would continue to support his family financially. When he retired, he did not expect his oldest son and grandchildren to

move in with him. No plans were made for the possibility that he would not be able to find employment at the financial level needed. There was also no evidence of any long range retirement planning.

Second Interview. The second semi-structured interview explored the area of economic impact eight years post retirement through the same questions as in the first interview regarding financial resources and retirement planning. The same questions regarding financial resources and retirement planning were asked to determine if the participant had changed his position and to determine the participant's view of the adequacy of his original retirement plan.

Brian did not mention in his interview that his wife had moved from part-time to full-time employment as an LPN in a nursing home. In the time period between the first and second interview, Brian held two jobs, one as a parts counter person with Pep Boys and one as a delivery driver with Swaan's a home delivery service for frozen foods and ice cream. As an anecdotal note, he left employment with Pep Boys simply because he didn't want to work there any more and he left Swaan's because it was very physically demanding for a man of his age. Economic constraints had begun to play a major role in Brian's life. Without Brian's full-time employment, his wife had elected to accept a full-time position at the nursing home where she works. Although Brian had been working as a professional on a part-time "as needed" basis at the Air Force base, he had set a

deadline some weeks away from the day of his second interview as his deadline to return to work. While he expressed some concern over the impact of his economic status, his efforts to find employment did not appear to match his level of concern. Brian obtained a full-time job in Operations at the local Air Force base shortly after the second interview.

The following excerpts from the second interview support the analysis of the area of Economic Impact.

Question – “Here are some things husbands and wives often have differences of opinion about. Would you tell me which ones have been problems for you in the last week? What I’m looking for is household expenses. Have you had any disagreements on household expenses, on spending money?”

“Yeah, we have, this week we did.”

Question – “When did you start planning for your retirement?”

“Oh, probably about three months prior to retirement.”

Question – “How helpful was your pre-retirement planning?”

“None, because my pre-retirement planning was I was going to take a break. I planned to take about eight months not to work.”

Question – “What ways did you plan for retirement?”

“I really didn’t give it a lot of thought before now, I believe.”

Question – “Here are some things that husbands and wives often have differences of opinion about. Would you tell me which ones have been a problem for you in your marriage prior to retirement or after retirement?”

Indicate if it was a problem within the last week. Work?”

“Well, we just had a discussion on that today because, you can say that whether you want to, we were discussing it before you came here, that I need to get going on something and I’m sure it’s kind of affected you too. I told Marie; just think by 1 October I’m going to work to forget this whole thing. Something got to happen. Yes, we’ve had a discussion.”

At the time of the first interview, Brian was satisfied with his level of income as a means of supporting his family and his ability to do so. However, it should be noted that there appears to be a discrepancy in his ability to adequately provide for his family and his perception of his ability to do so. Brian notes that expenses in retirement are higher than he expected. These higher expenses had caused disagreements with Marie. At the time of the second interview, finances were more of a concern. Marie had moved to full-time employment and Brian was only sporadically employed on a part-time on-call basis in Operations at the Air Force base. It was apparent that Brian’s unemployment was causing friction between him and Marie. Just prior to the second interview, Brian and Marie had had a discussion about Brian’s need to obtain full-time employment. It appeared

from Brian's comments that Marie had told him that he needed a full-time job. However, his attitude does not reflect any sense of urgency to find full-time employment.

Spousal Interview. In the spousal interview conducted with Brian's wife, Marie, indicated that she had moved from part-time employment to full time employment as an LPN in a long-term care facility. Marie had begun full-time employment shortly before the interview. She elected not to receive benefits since Brian's pension provides health insurance for the two of them. The only benefits that she retained were vacation time, sick time, and educational reimbursement. She stated that financially they just "get by" and she hoped that Brian would find a different job.

In regard to retirement planning, she stated that it was "mostly planned", really a combination of military guidelines as far as potential for higher rank and whether her spouse chose to stay in the military. Her assessment is not congruent with her husband's view. Her spouse was passed over for promotion to the next rank of Lt. Colonel and therefore he had no choice to stay in the military. Retirement was "involuntary" even though he was past twenty years of service, the primary career point for retirement.

Individuals, who take the option of voluntarily retiring from the military, may have the ability to remain on active duty past twenty years. Individuals who

are successful at promotion boards may continue to serve on active duty if their specialty is needed. Individuals, who are not successful at their promotion board, usually for Lt. Col., are involuntarily retired. They do not have the option of remaining on active duty. Brian was not successful at this promotion board for Lt. Col., yet neither he nor Marie view Brian's retirement as an "involuntary" retirement. Brian states that he had planned for retirement, yet this is not connected with his involuntary separation from the military. It appeared that his planning was based on the fact that whenever he retired from the military, he would be unemployed for a period of time by his choice. Marie talked about the guidelines, which may be interpreted as she was aware of the connection between promotion board success, an individual's potential, and the ability to remain in the military, yet she states that Brian's retirement was planned. Marie's statements conflict with Brian's desire to remain in the military longer than twenty years and planning to retire at twenty years. Neither Brian nor Marie stated to either interviewer that Brian was passed over for Lt. Col. and therefore was forced to retire. The term "passed over" is a common military expression that denotes that either an individual was not successful at his last promotion board and therefore may not be promoted to the next rank or that an individual while successful at his last promotion board is not selected during his first year of opportunity for promotion to the next rank.

The following are excerpts from the spousal interview with Marie to support the analysis of the area of Economic Impact.

Question – “Your husband retired. Was it a planned or unplanned retirement?”

“I guess planned.”

Question – “It was planned? He was going to get out at twenty years?”

“It was a combination of things with what the guidelines are as far as you know what your potential and whether you wanted to stay in or not and I guess it was a combination of the two.”

Question – “But it was twenty years, it wasn’t early?”

“Oh right it was twenty.”

Question – “It was twenty years. It was just a decision whether to stay longer or to get out then.”

“Right. Yeah and I think Brian always planned on getting out after twenty. So I would say it was mostly planned.”

Question – “Mostly planned retirement? So I guess the next question really is how long before your husband retired had the decision to retire been made? Had he pretty much decided all along?”

“Pretty much.”

Question – “That would be twenty years?”

“Yeah. I think that he always, that option was always possibly a little longer, but, basically it was twenty years and that was it.”

Question – “Okay. Before your husband retired, how long before did you start planning for retirement? At all?”

“Planning as far as financially or?”

Question – “Financially or other jobs?”

“Myself, no, not really. I was already employed as an LPN and I guess at one point I was going to go back for my RN and then we moved around and then I never finished the degree, getting started and so I more or less stayed where I was, but I always figured I could always work as an LPN and I like nursing, but...”

Question – “Did you change from part time to full time or did you stay?”

“But lately I have...”

Question – “Lately now you’re full time? You were part time when Brian retired, right?”

“Yeah, I was full time working two or three days a week and which is great, I like that, but I like that, but I like this job, I’ve been at it for ten years, so now recently the full time person left, I was either going to get bumped back to two days a week or I had to take the full time. So I took the full time and actually it’s really not full time because I work five days a

week and the next four, but after speaking with the director of nursing, she said that would be okay. I pass on benefits anyway, but I don't think that was rested on whether I worked five days every week. It had to do with, even if I worked part time, I passed on the benefits because of Brian's government stuff. So, I'm really technically speaking, I'm not working full time."

Question – "You're not working full time, as close as you are?"

"As close as I'm going to get working over there where I work is high stress, very high stress."

It does not appear that successful adjustment to retirement has taken place in this area. Marie was dissatisfied with their economic status and expressed greater concern than Brian. Brian did not appear to be concerned with their financial status and felt that he was adequately providing for his family even though his expenses are higher in retirement than he anticipated. The transition through retirement allows for a period for finances to stabilize. This has not happened with Brian. His finances continue to be unstable due to a lack of full time employment. Successful adjustment in this area would be indicated by satisfaction with finances (Beck, 1982), (Braithwaite, Gibson, & Bosly-Craft, 1986), (Holmes & Rahe, 1967).

Social Support. Social Support was viewed according to pre-retirement and post-retirement relationships with the spouse, children, extended family, civilian individuals, and active duty and retired military individuals. Social Support contains the moderating factor of Social Relationships. This area explores relationships with other individuals outside of the nuclear and extended family. A series of questions were asked concerning a confidant to whom the participant talks concerning certain issues. In every category, but one, he is able to talk to his spouse.

First Interview. In analysis of the moderating factor of Social Relationships, there appeared to be intact relationships with his spouse, children and extended family members. At the time of the first interview he had been married twenty-eight years and had three grown children, two of whom lived at home. Two grandchildren also were living in his home. He reported that his relationship with his spouse was satisfactory with few apparent disclosed problems. He asserted that he is able to discuss his concerns with his wife.

Continuing with the moderating factor of Social Relationships, the line of questioning continued by exploring relationships with other individuals outside of the nuclear and extended family. He does not feel part of the group with whom he works since they are all young people who socialize after work drinking in the

local bars. He feels that he gets along well with them, but that he is not part of the group due to his age.

Brian reported limited interaction with individuals outside of his nuclear and extended family. However, this limitation in his social network and paucity of social relationships may have existed prior to retirement. Initially when questioned, he stated that he had no friends with whom to talk over personal feelings. After a moment of consideration, he stated that he had one friend to whom he could talk. This friend was a former commanding officer who was retired and lived in the local area. He stated that he has all the friends that he wants.

As this individual has been known to the researcher since 1990, this individual has an introverted, quiet personality and he is comfortable with minimal social contact. His social contacts within the community are limited to the contacts that he has during the course of his employment. He seeks no additional social interactions contacts through church, civilian social organizations or military social organizations. He appeared to be satisfied with the social relationships in this part of his life. The transition from military to civilian life appears to have caused no major change in the area of social relationships, but he continues to have very few social contacts.

The following are excerpts from the first interview that support the analysis of the area of Social Support.

Question - "Some people when they are bothered by things like to talk it over with other people such as their wives, relatives, neighbors, clergymen or someone else. I'm going to read you several things that people sometimes talk to other people about and I want you to tell me to who (if anyone) you talked to."

Question - "Not having enough money"

"Well, I talked to Marie I guess."

"Your wife?"

"Yes"

Question - "Something that happened at work"

"My wife and my brother...and you."

Question - "Ways to make money"

"Ah, nobody, well, maybe my brother occasionally."

Question - "Health"

"Well, I talk to Marie or my brother and/or my mother."

Question - "Bringing up children"

"Marie"

Question - "People you have trouble with"

“Ah, Marie or my brother.”

Question – “Family problems”

“Marie”

A question asked concerning fatherhood asked “Many men feel that they’re not as good fathers as they would like to be. Have you ever felt this way?” “Oh, sure.”

Question - “What kind of things made you feel this way?”

“Well, I guess sometimes I felt I didn’t spend enough time with them. I was traveling so much, but they grew up and they all liked me so, so that’s the only thing that you can really gauge it on. If they become adults and they don’t want nothing to do with you, you know you kind of messed up.”

Question - “Since your retirement, do you think that you have become a better father?”

“Well, about the same. Since my retirement I have men now, I don’t have children. I’m a much better grandfather than I was a father...was a kid and I did spend a lot of time with him which I don’t do with my own children.”

Question - “Thinking of people (including relatives) who you consider good friends - that is people you feel free to talk with about personal things - would you say you have many, a few, or no such friends?”

“Well, no friends per say. Ah, well John, I can talk to. John and I’ll talk to him about personal things. My main person I talk to the most about my personal feelings are probably my brother more than anybody else.” John is a former commanding Air Force officer with whom Brian was friends prior to retirement. John is also retired from the military.

Question - “Do you feel you have as many friends as you want, or would you like to have more friends?”

“Yes, I have all the friends I want.”

Questions regarding employment relationships elicited the following information.

Question - “Considering the group of people you work with, would you say that you are very much a part of the group, not part of the group, but they are not unfriendly, or that you don’t get along with most of them?”

“Not part of the group, but I get along with them very well...but I have a lot of fun with them, but they’re...as far as part of the group, no they’re...I... as far as I...course they’re all out drinking in the bars all night...these people are younger people and they raise all kind of...not part of the group, but I get along with them quite well. They treat me good.”

Second interview. At the time of the second interview, the same series of questions was asked concerning to whom he talks concerning certain issues. Previously, he spoke primarily to his wife. Others are now included.

Questioning has revealed that he speaks to more individuals about social issues. His wife and family members remain the individuals with whom he has most of his discussions. He appeared pleased with his role as a father in relation to all of his grown children. He seems comfortable with his relationship with his adult children and grandchildren who all are currently living at the family home.

The following are excerpts from the second interview that support the analysis of the area of Social Support.

Question – “Some people when they are bothered by some things like to talk it over with other people, such as your wife, relatives, neighbors, clergymen, or someone else. I’m going to read you several things that people sometimes talk to other people about. I’d like you to tell me to who you talk to.”

Question - “Not having enough money?”

“Well, who do I talk to? Probably Marie and my brother.”

Question - “Something that happened at work. Right now you’re not working.”

“That would be you.”

Question - "Ways to make money."

"That would be my brother."

Question - "Bringing up children."

"That doesn't really apply now."

Question - "People you have trouble with."

"Family problems? Probably talk to Marie."

Question - "Did anything happen last week that you felt you couldn't talk to anyone about?"

"No"

Question - "Thinking of people, including relatives, whom you consider friends, that is people you feel free to talk to about personally. Would you say you have many, a few, or no such friends?"

"Well, as far as my mom, dad, my brother and the person I really talk to on a regular basis is John Grayhawk. So one friend and three relatives."

Several questions concerning fatherhood were asked.

Question - "Many men feel that they are not as good father's as they would like to be. Have you ever felt this way?"

"Oh, hell yes."

Question - "A lot, have you felt this way a lot of times or just once in a while?"

“Oh, just once in a while.”

Question – “Since your retirement, do you think you became a better father?”

“I think so in some ways.”

“Question – “In any way in particular?”

“Well, just basically, you know when you have male children, you can interpret this however you want to, you may have children and you think you’re not a very good father, but once they are raised, the fact that you still have a relationship and they don’t hate your guts, you know you’ve done something right. So for example, all three of my kids are here now, they wouldn’t be here if they hated my guts. So they like being home, in that respect I know I did something right.”

Questioning has revealed that he speaks to more individuals about social issues. His wife and family members remain the individuals with whom he has most of his discussions. He appears pleased with his role as a father in relation to all of his grown children. He seems comfortable with his relationship with his adult children who all are currently living at home.

Spousal Interview. Marie discussed family relationships in terms of her parents and their children. Her aging parents live in an adjoining state. They chose to make their retirement home at their last duty station as it was not a great distance

from her parents. As the children had grown up in this area and developed their roots here with high school friends and girlfriends, it was decided to remain in the area. When questioned directly about her spouse's relationships with other military members she stated that he does not have much contact. She named the same individual as her spouse in regard to the individual with whom he keeps in closest touch, John who is also a retired Air Force officer. She mentioned that he occasionally runs into other individuals, but that there are no continuing relationships. Marie stated that they stay to themselves.

The following are excerpts from the spousal interview with Marie that support the analysis of the area of Social Support.

Statement – “You seem to be very connected with everybody and everything that goes on around you.”

“Well, I have no choice. Really I don't. I sometimes need people, you know, kids are all gone, not that you want your kids gone but they are by themselves. It just seems real nice to me, but there are some people who are by themselves, really by themselves. Their kids moved out of state. You know they can't just visit them down the road or across town or whatever. So these people, I wouldn't want to be like, but I envy people who have a little more time to themselves. I have to admit that.”

“I know he missed the military big time, but...”

Question – “Any particular reason you can think of why he would miss it?”

“Camaraderie. He misses that. I guess that’s the biggy.”

Question – “That’s probably one of the biggest pieces. Does he have much contact with people of the Air Force that he’s known over the years?”

“No. He keeps in touch with some people, but not regularly he doesn’t bother. It’s not the same. But now like John Greenhawk, he’ll see once in a while and he’ll run into some of his buddies, but that’s about it.”

Question – “But nothing on a routine basis?”

“No”

Question – “He goes out to see some of these people, so he’s lost that connection out there. So, does he have connections within the civilian community?”

“No. Not really. We stay pretty much to ourselves. But it’s hard on him, harder on him because I never missed the military. Maybe I did in ways, unless I’m not being honest with myself. I think I would miss it if I didn’t have commissary privileges that I still maintain, you know stuff like that. But no I don’t miss the military. I think it was kind of nice having everybody in the same sort of situation and getting together once in a

while. But even that wasn't a daily thing with me. Because I didn't do that, I didn't get really involved with officers wives and things."

Question – "You weren't living on base at the time so you didn't see all those people on a daily basis?"

"Well, no. I mean I saw them in passing, certain ones but they'd be a different crowd, but they'd be a different crowd in the same respect, so it's interesting."

Statement - "It's interesting."

From Brian's perspective, it appears that successful adjustment to retirement has taken place in this area as no change has taken place in the number of social contacts Brian has. Individuals with successful adjustment in the area of Social Support have no decrease in the number of social contacts and no change in relationships after retirement from the military. Brian's social interactions were very limited prior to retirement and continued to be so through the transition to retirement. His interaction with other individuals was extremely limited with the major portion of social interaction coming from workplace interaction. There was no involvement with individuals in the civilian world other than the individuals with whom he worked during working hours. The only other social interaction was with another retired Air Force officer. While Brian did not interact socially with the civilian world, he also did not interact socially with individuals in the

military except for one individual. Successful adjustment in this area would be indicated by social interaction with friends and other individuals are also factors in successful adjustment to retirement (Bosse, Aldwin, Levenson & Workman-Daniels, 1991) and (Palmore, Fillenbaum & George, 1984). While not changed in the number of social relationships that have taken place, his frequency of social interaction is extremely limited. Brian has no hobbies in which he engages. The ability to pursue interests such as hobbies or volunteer work that are non work related and the freedom from job pressure and responsibility contribute to successful adjustment (Reichard, Livson, & Petersen, 1962).

Identity Reconstruction. The moderating factor of Identity Reconstruction explores changes in the individual's self concept during the retirement transition. The process of the retired officer's change in identity formation also was explored through the wife's perspective on the retirement transition.

This variable is extremely important since it is associated with general outcome adjustment and the ability to make a successful transition to retirement. The self concept of an individual is closely linked to the identity of an individual and how an individual feels about himself through the position held in employment.

The sub-category of possible selves views how the individual has integrated his military past with his civilian future. At time of the first interview, the military was still part of his life and he retained contact with certain aspects.

First Interview. At the time of the first interview, the individual was working as a tire salesman for Pep Boys. The wage received was frustrating as it is a low hourly wage. He was looking for other employment in a less stressful situation, but didn't know what he would look for or when he would begin the new job search. He had interviewed for other jobs of a more professional nature with a military connection with Flight Safety International, but declined the offered position as it would have meant traveling out of town. By way of anecdotal notation, prior to retirement he was a member of the Air Lift Control Element (ALCE), a group of individuals who were charged with determining airfield capabilities throughout the world including third world countries. It was also their responsibility to set up and to run airfields during combat situations as the unit did in Kuwait during the Gulf War.

The sub-category of possible selves views how the individual has integrated his military past with his civilian future. At time of the first interview, the military was still part of his life and he retained contact with certain aspects. He continued to use his privilege of shopping in the BX and the commissary that he did several times a week. He did not attend events on the military base. His feelings toward

the military were mixed. He felt that he had a good career and that the military prepared him with good communication skills and management skills. However, he was upset at what the federal government was doing to the military in terms of downsizing and people losing their jobs. While he felt that the military was a good institution, he felt that the federal government has ruined it and will continue to do so. He appeared to feel that the military is retiring those with the experience needed to run the military.

His mixed feelings extend to how he viewed the future of the military. While he felt that this was a place that he would encourage young people to spend time, he would not encourage any one to make it a career and serve more than four years.

It is difficult to determine if these mixed feeling are related to a general view of the federal government and its relationship and control of the military or if these feelings are influenced by his forced retirement at twenty years. He was not successful at his promotion board for Lt. Colonel and was forced to retire from the Air Force.

The following are excerpts from the first interview that support the analysis of the area of possible selves.

Question - "At the times of retirement, what were your feelings toward the military?"

“I was, I had good feelings toward the military. I felt bad that they were putting the ax to the military and a lot of people were getting hurt and ah.

Question - “What are your feelings toward the military now?”

“I believe they butchered it. I still think it’s one of the best institutions we’ve got in this country, however, I think our wonderful government has ruined it...and will continue to do so.”

Question - “If you were making a career decision today, would you choose a military career?”

“No, not today.”

“Why not?”

“Because they retired their guns, they’re going to put you to retirement.”

Question - “Would you encourage young people to make the military a career?”

“Not a career. I would encourage young people to go in and spend a period of time.”

Question - “Would you encourage your son/daughter to make the military a career?”

“No, not, no I wouldn’t. But, I would encourage them to go in and serve four years.”

The following are excerpts from the first interview that support the analysis of the area of Identity Reconstruction.

“Well, I just got a job with a Flight Safety International, up at least I interviewed with them and got a call back on a second interview which I felt good about, but I declined the job because I didn’t want to travel... travel out of town, but at least I knew I could interview and interview well.”

He stated that he doesn’t like his job and is thinking about a change, but doesn’t like to quit. He states that he won’t look until he quits, but he won’t do that. He views it as a Catch-22 situation.

“I’m intermediate now cause right now the job is driving me crazy and I’m really starting to think about a job change. I don’t particularly care for my job, but I’m one of these type people who hates to quit, you know, but I won’t look until I quit so it’s one of those...” “Catch 22” “Yeah, uh huh.”

Question - “Do you feel that the military prepared you skill wise to make the transition to the civilian workforce?”

“They did, but I just didn’t seek out the uh...I just didn’t try to seek out a job in an area where I have expertise because to do so I would have to move and I didn’t want to move.”

Question - “How long did it take you to find your first civilian job?”

“Well, I started looking I got a right probably well the first day I went out and applied physically to a business I was hired. The first place I went which was Pep Boys cause I know automobiles. That’s the only other thing I know though other than my military background. I have been offered a management job in Philadelphia, management training and turned it down cause I don’t want anything to do with management.”

Regarding his present job he speaks to having no authority or responsibility as he had in the military. While stating that he does not seek a position of this type, he speaks to how proud he is of the type of position that he had.

Question - “Do you feel that this position is equal in status to the position that you held as an officer?”

“No (laughter) Well, I have no...it’s not a position of authority and it’s not a position of a lot of responsibility like I had as a military officer. Not that I wanted an authority, you know, but what we did. I’m basically underemployed and underpaid.”

The subject speaks of some days of wanting to go to work and of other days not wanting to go because of the “general stupidity of the general public”. He appears to be frustrated with how the general public acts, but finds satisfaction in helping individuals.

Question - "What is the most satisfying thing about working in the civilian sector?"

"Well, the most satisfying thing to me is that I...basically working with people I enjoy. It's kind of hard to explain. People drive you crazy, but you also have a lot of fun with people. So you really...it's kind of hard to characterize. Some days I really enjoy working with people, some days I don't want to show up, but the only thing really I've found out is that I can sell and I can make a difference."

Question - "What is the most frustrating thing about working in the civilian sector?"

"Working with the general public. Working with customers."

Question - "What did you most enjoy about your job?"

"Well, let's see. What I like most about my job is the fact that I help people out and they really appreciate it. Some lady will come in there and her windshield wipers are all out and I'll go out and put them on for her...a lot of times you help people out."

Question - "What do you enjoy least about your job?"

"Well, the general stupidity of the general public. Some people are so stupid and you get so frustrated with them."

Question - "How satisfied or dissatisfied are you with the kind of work that you do?"

"Oh, dissatisfied."

Question - "Have you felt proud because someone complimented you on something you had done?"

"Well, basically my job. I was told that I had been carrying the store for the past six months. They're always making sure that...they like the fact that I sell their tires."

Second Interview. At the second interview, the moderating factor of Identity Reconstruction is again investigated through a series of questions that again view the individual as seen through post retirement employment. Analysis of this area reveals that he was pleased with the skills that he acquired in the military. However, he did not feel that his present occupation is using his talents and abilities. One clear area stands out with regard to identity. While he acknowledged that his present position has responsibility, it is very clear that he was not satisfied with the level of responsibility as it was not at the same level as he had while as an officer in the Air Force. This is echoed by his sentiment that the most frustrating thing about working in the civilian world is the lack of control. Brian was no longer in a management position that allowed him to modify and control the work behaviors of individuals that he worked with. He

was frustrated that policies are not strictly enforced. He does not appear frustrated by the chain of command, but by the knowledge and ability of those above him in this chain. It appeared that he enjoyed both the level of responsibility and the accountability of the Air Force position. He continued to be as frustrated with the civilian workforce now as he was in his previous position selling tires.

The following are excerpts from the second interview that support the analysis of the area of Identity Reconstruction.

Question – “What is your present occupation?”

“Well, “el zippo!” I’m a federal employee. Sometimes.”

Question – “How is this occupation related to what you did in the military?”

“Somewhat similar. It’s logistics, somewhat similar.”

Question – “Have you been able to transfer skills that you used in your military career with your present occupation?”

“Yes. We will be, yes.”

Question – “What skills have you not been able to transfer to your present occupation?”

“Well, operational management.”

Question – “Do you feel that the military prepared you skill wise to make a transition to the civilian work force?”

“I think it did. Whether I did it or not is a different story. Yeah, it prepared me.”

Question – “Do you feel that your present job really uses all your skills and talent?”

“No”

Question – “Why not?”

“Because I’m not really a skilled operations manager. I’m not really doing that right now.”

Question – “How long have you had your present job?”

“I want to say since April.”

Question – “You work for hourly wages, salary, or self-employed?”

“Salary”

Question – “How many hours a week does this job regularly call for?”

“As required.”

Question – “You consider this job position permanent or temporary until something better?”

“Temporary until something better.”

Question – “Do you feel that this position is equal in status as the position you held as an officer?”

“No”

Question – “Why not?”

“Basically we are not running an operation ourselves and we don’t have the responsibility, we don’t have the same levels of responsibility for this job from what I can determine.”

Question – “Pretty much I guess that can go back to people at work were going to other people and people aren’t coming to us.”

“Yeah, it’s kind of hard for us to, for what you do. You may be in charge of what you do, but it’s not quite as dynamic as what you did do. So you’ll never equal as what you did do.”

Question – “Does your present position pay more or less than you were before retirement?”

“Well, less.”

Question – “What is the most satisfying thing about working in the civilian sector?”

“I haven’t found it satisfying quite frankly. Nothing but people pissing and moaning all the time with your co-workers.”

Question – “What is the most frustrating thing about working in the civilian sector?”

“Lack of control.”

The sub-category of possible selves views how the individual has integrated his military past with his civilian future. At the time of the second interview, Brian’s feelings toward the military are positive, but he does not believe that a military career such as he had is desirable for young people. He would encourage them to experience the military however.

The following are excerpts to support the analysis of the area of possible selves.

Question – “At the time of your retirement, what were your feelings of the military?”

“I felt good about the military and I had some problems with the Air Force.”

Question – “What are your feelings toward the military now?”

“They’re good.”

Question – Question – “If you were making a career decision today, would you chooses a military career today?”

“Not today with what they’ve done with the military now.”

Question – “Would you encourage young people to make a military career?”

“I would encourage them to go into the military, but not make a career. There’s been a lot to make it less desirable.”

Question – “Would you encourage your son or daughter to make the military a career?”

“No”

Spousal Interview. Marie expressed great concern regarding her spouse. She discussed his difficulty in finding employment and his dissatisfaction with his civilian jobs. She stated that he had not been very aggressive in seeking employment. In his sales job, she believed that he could have been a success if he had not quit even though he liked the job. She stated that he is very good at sales because he likes dealing with people, but he left because he did not like the high pressure sales end of the business. She believed that he would still be in sales if another corporation had not taken over the business and forced the idea of making the buck rather than making the sale.

Marie was very concerned about her spouse’s self-esteem. She believed that retirement has had decreased his self esteem, but that his retirement had not bothered her self-esteem. She stated that Brian always said that he did not care if he was pumping gas when he retired. He simply wanted a position without stress

and the job did not need to be high paying. However, she stated when it came to the point of retirement he really did not want to pump gas. She also spoke to the fact that he was unable to physically keep up with his job as a driver for Swanns', a home delivery service for ice cream and other frozen foods. There were many compartments in the truck into which he had to crawl into pull things out of. It was physically too much for him and he had to quit.

Overall, she worried about her spouse and his employment situation. She felt that he needed to find his niche due to his age of fifty-five. She felt that since he only has about seven to ten years left to work that he would be nice for him to be employed in an area that he enjoyed.

The following are excerpts that support the analysis of the spousal interview with Marie in the area of Identity Reconstruction.

Question – “When we think about the time for retirement, how did Brian plan his retirement? Did he think about job interviews? What did he think about doing at the time of retirement? What kind of plans did he make?”

“I guess he wanted to get into management. Yeah, okay so he went out and got suits and but I guess that was at the time management was suffering the most. I don't know if they still are, I guess so. In the corporations or whatever. So he's more or less, he hasn't been real aggressive in finding a job either. So he's been doing different jobs, you

know whatever and really he came across one and I know he'd still be working there except another corporation took over. It was in sales, he's good at sales because he likes dealing with people. But he doesn't like high pressure sales and this new corporation is basically. They wanted him to do, you know, all this making the buck rather than making the sale. I mean the only way he got out was he quit and so did all the other guys. It's too bad because he really liked that job you know. I could really see him staying in that and still being in it."

Question – "So he's not really found anything since retirement that has been more or less permanent from here to there?"

"Right"

Statement – "That's hard."

"Ah, yeah. That's been harder on him but."

Question – "How do you think it's been harder on him?"

"Self-esteem. Bothering his self-esteem, but it doesn't bother my self-esteem. Financially it bothers us both, but we can just sort of, I don't know, the term getting by, hoping, you know he'll find something and when he get in a different job he's right there. He's plugging away, but the last one was the Swanns'. He was driving the Swanns' truck and it just got to be too much for him physically. If he were a younger man, but I never

thought much about it. But he described it as getting in and out of that truck. Have you ever seen these guys?

Statement – “I’ve seen the trucks, but I’ve never really.”

“Well they got all this in the back, all those compartments and they crawl up in those and pull things out and I mean they must have at least ten or fifteen different compartments, so physically...”

Question – “Physically a lot of work?”

“Physically a lot of work plus they put a lot of pressure of making, they pushed as much territory he was supposed to cover and it just wasn’t feasible and he did his best. But he got tired of it and got out. So hopefully he will find something.”

Statement – “Something more permanent than FEMA.”

“That’s not like he never planned on getting a high stressed job, he would say while in the military, well I don’t care if I’m pumping gas you know, just so you know, but I want something without stress; you know it doesn’t have to be high paying coupled with the retirement, but when it came right down to it he didn’t want to pump gas when he retired, right, so...”

Statement – “Right”

“So he did some other things maybe similar to that, not that there’s anything wrong with pumping gas. A lot of guys have to do it, but he probably did things he didn’t expect to do in retirement.”

Question – “Looking more for middle management type of job even with the military type job, kind of middle management?”

“Yeah. Yeah, but sales is his niche. I really think he’d do well on sales you know but, and I don’t think there’s a lot available here in Dover. I think that was one of our draw backs to staying, not that I’m criticizing Dover, but can we interrupt this for a minute (someone came in).”

The sub-category of possible selves views how the wife feels that her spouse is integrating his military past with his civilian future. The following excerpts support the area of possible selves.

Question – “What are the biggest changes you see as a result of your husband’s retirement?”

“The biggest change? As opposed to the military life?”

Question – “How has the civilian life differed from military life for you?”

“For me I am more connective, using your term, to my surroundings, the city. I feel more of a freedom than I did when I was in the military.

Probably because we lived on base housing and I can’t blame that on anybody but myself. I think I got in kind of a rut and then I’d go to church,

I'd go to school, the commissary, any place I went, it was the same group of people.”

Question – “Everything was military connected?”

“These are good people mind you, but I felt kind of hemmed in. I guess when we lived up in New Jersey, we lived off base and I didn't feel as hemmed in there, so there's not much difference there. I felt that freedom up there too. So I guess the only difference I felt more freedom after living off base. For me the only thing is on the job situation were talking about. I worry, you know about Brian. Because he needs to find his niche. I mean what are we fifty-five now? If we don't find it by now, you know, I mean he's got what seven or maybe ten years left until he may want to work or maybe not. But it would be nice for him to find something.”

Question – “Something that he was happy doing?”

“Yeah. You know, that's one thing. I didn't think he would have a problem finding that but he did and I don't know how others have faired. I understand, I think the ones who make it real high-ranked like full Colonel. They seem to be all prepared for these top-notched jobs. Then they go into another stressful job which I'm glad Brian doesn't have. As far as the military goes, it doesn't prepare for the after-life so-to-speak for this, you know.”

Question – “What do you think they should do differently? This is part of my dissertation, is looking at, does the military prepare you. They’ve had you for twenty years. Do they prepare you to make that transition to the real world out there?”

“I don’t think so, but is it their responsibility really?”

Statement – “I don’t know and that’s the question.”

“I think you should use more preparation whether it’s taking courses or I mean for a job getting out whatever. I don’t know, whatever it takes. I really didn’t think he’d have a problem finding a job. I mean he could find a new job but you know it’s not the same. I know he missed the military big time, but...”

It appeared that there was great dissatisfaction in this area. Due to the type of current employment, Brian has not adjusted well to this civilian life role. His initial dealings with the general public appeared frustrating, quite possibly due to the fact that a set of rules regarding appropriate behavior no longer applies to the individuals with whom he comes in contact. While he has had praise from his boss regarding his work performance, it did not appear to carry the same weight and respect that praise in his former military career would have.

It does not appear that a successful adjustment has taken place in the area of occupation. The ability to pursue interests that are non work related and the

freedom from job pressure and responsibility contributes to successful adjustment (Reichard, Livson, & Petersen, 1962). Brian felt the loss of role as a military officer. It appeared that he had had a grief reaction that is associated with any losses in life, particularly those that cause major changes in an individual's life. He was unable to find a substitute role which encompasses his employment identity. Several months after the second interview, Brian obtained permanent employment with the Air Force in an environment that included many individuals that he had known while on active duty including his secretary. He was unable to construct a new civilian identity and consequently chose to construct an identity that closely resembled his previous identity as a military officer. Personality may also play a role in successful adjustment to retirement. Reichard et al. (1962) identified a group called the "mature men" as the group who most easily adjusted to retirement. These men are described as being free of neurotic conflict and able to realistically appraise themselves and accept who they are.

Physical and Mental Health. The sub-category of health behavior seems to be of some concern to Brian. The line of questioning pursues an investigation into general physical health, exercise, nutrition/diet, smoking, alcohol consumption, and sleep. The Bradburn Affect Balance Scale (Bradburn, 1969) was used as an indicator of general well-being- for the spouse. The sub-category of possible

selves views how the wife feels that her spouse is integrating his military past with his civilian future.

First Interview. A long time smoker, Brian viewed his one and three quarter packs a day cigarette usage as unchanged from his usage while on active duty. There was an expressed concern regarding smoking with thoughts toward quitting, but no immediate plans to change this habit. However, with mention of his parents who are in their seventies and smokers, he saw it as playing the odds and would continue to smoke. As an anecdotal note, his wife was also a smoker.

His alcohol consumption has changed since his retirement. He did not drink for about four years prior to retirement. At the time of the interview he was drinking at least three times a week. He primarily consumed beer. Sometimes the amount of alcohol consumed resulted in a hangover, but not severe enough to miss work. All alcohol was consumed at home alone.

He has not engaged in regular physical exercise since leaving the military, but currently works in an occupation that requires standing, walking and lifting heavy objects.

Brian did not report any physical complaints or physical illness. No sleep pattern disturbances were noted. When asked questions regarding having a variety of physical illnesses ranging from colds, headaches nervousness, chest pain and upset stomach, the answer to all questions was negative. Questions also

were asked about the ingestion of a variety of medications both prescribed and over the counter drugs including aspirin/Tylenol, narcotics, sleeping medications, laxatives, medicine prescribed by a physician, and vitamins. No medications are taken except vitamins B and C.

Brian has no hobbies and he has not engaged in fishing, an activity that he used to enjoy. He does not belong to any clubs or to a church.

However, when questioned about depression, he stated that he usually does not have a lot of depression. However, he also stated that he has not been particularly excited or interested in anything lately. Moreover, he reported that he did not feel that everything was going right in his life. He related that he was much happier prior to retirement because he liked his job as he had respect for what he was doing.

His score on the Affect Balance Scale (Bradburn, 1969) in the first interview resulted in a score of two out of five on the Positive Affect Scale and a score of one out of five on the Negative Affect Scale. This weakly positive score does not correlate with his self-reports of happiness. He stated that he is “intermediate” when asked his degree of current happiness which seemed to indicate neither happy nor unhappy. Yet, in stating his degree of happiness he indicated that he was not happy with his current employment and that he wants to change jobs. In relating his degree of happiness four to five years prior to

retirement, he indicated that he was probably happier then as he liked his job and had respect for what he was doing. This is inconsistent with what should be found according to Bradburn's model. Bradburn's model indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative affect. The model further indicates that both the positive and negative dimensions are directly related to ratings of happiness or subjective well being (1969). Brian's weakly positive score does not correlate with his self-reported negative level of happiness.

The sub-category of health behaviors does raise some concern. During the first interview, it appeared that there are areas of conflict and use of compensating behaviors. Much of the conflict appears to center around the concept of self. Brian viewed himself as having the ability to be a manager, yet sought employment in entry level non-management positions. This area did not appear to be one in which adjustment to retired life has been made as evidenced by increased consumption of alcohol after a four year period of abstinence.

The following are excerpts from the first interview that support the analysis of the area of Physical and Mental Health.

Question - "Do you ever smoke or chew tobacco?"

"Yes (laughter)"

"And I know you smoke cigarettes."

“Right”

Question - “Have you been smoking more or less since retirement?”

“About the same.”

Question - “Number of packs per day more or less?”

“About a pack and three quarters for me”

Question - “How do you feel about your tobacco use? Do you enjoy it, do you worry about it?”

“Yes I do worry about it and I’ll eventually try to get off of it. I’ve got so many people in this house that smoke it’s tough to quit. I’ll eventually go on the patch. Yes, I do worry about it, but I evaluate it basically on my parents are in their seventies. They’re all smokers and they’re still living so...so whatever. You play the odds.”

Question - “Did you take a drink last week?”

“Oh, yes”

Question - “About how many times did you take a drink during the past week?”

“Yes, usually when I don’t work. Three or four...a couple of times a week I guess. “Is that more or less than usual?” “That’s more. I didn’t drink for about four years. I quit completely. Yes, I’ve started drinking a little bit more since I’ve retired.”

Question - "During the past week was there and time or times when you drank so much that you were feeling no pain?"

"Ah, well no. I got up and went to work."

"Ah, then you felt the pain when you got to work."

"I didn't feel too bad. I'm getting too old for hangovers."

Question - "How often did you drink alcoholic beverages at home (during the past week)?"

"Oh, that's the only place I ever drink alcoholic beverages. Oh, probably about three times over three days or over the course of the week."

Question - "Did you have a weight problem prior to retirement?"

"No (laughter)" Anecdotal note: subject is over six feet tall and weighs less than 200 lbs.

Question - "Have you maintained a regular exercise program since retirement?"

"I walk about six miles a day and carry five hundred tires a week. Yea, I get a lot of exercise."

Question - "During the past week, what time did you usually go to bed?"

"I usually go up around 7:30 and go to bed around 8:30."

Question - "During the past week, what time did you usually get up?"

"I get up at 4:30."

Question - "Last week did you have any trouble getting to sleep at night?"

"Nope."

Question - "Have you participated in any games or sports activities such as bowling, basketball, hunting, or fishing?"

"No, not this year. I haven't done much fishing this year."

"I think you used to do that all the time"

"Yea, that was when I didn't work."

"Yea, that's when we were with the ALCE and didn't work (laughter)."

"Right (laughter)."

Question - "During the past few weeks did you ever feel pleased about having accomplished something?"

"Mmm, well ah yup. Yes I did."

Question - "Anything specific you can think of?"

"Well I just got a job with Flight Safety International up at least I interviewed with them and got a call back on a second interview which I felt good about, but I declined the job because I didn't want to travel...travel out of town, but at least I knew I could interview well. At least I felt I did."

Question - "During the past few weeks did you ever feel that things were going your way?"

“Well, they’re going, going fine. I don’t know about going my way.”

Question – “Have you felt proud because someone complimented you on something you had done?”

“Well, yes.”

Question – “Anything specific that you can think...?”

“Well, basically my job. I was told that I had been carrying the store for the last six months. They’re always making sure that...they like the fact that I sell their tires.”

Question - “Were you particularly excited or interested in something?”

“Not necessarily.”

Question - “Have you felt like you were on top of the world?”

“Not necessarily”

Question - “Are you bored?”

“Ah, occasionally.”

Question – “Or so restless that you couldn’t sit long in a chair?”

“Well, not that either.”

Question - “How about depressed or very unhappy?”

“No, I usually don’t have a lot of depression.”

Question – “Have you felt lonely or remote from other people?”

“No. I’ve got too many people around here to feel that. Two little kids to play with”

Question – Upset because someone else criticized you?”

“No”

Question - “Taking things all together, how would you say things are these days - would you say you’re very happy, pretty happy, or not too happy these days?”

“I’m intermediate cause right now the job is driving me crazy and I’m really starting to think about a job change. I don’t particularly care for my job, but I’m one of these type people who hates to quit, you know, but I won’t look until I quit so it’s one of those... “Catch 22.”

“Yea, ah huh.”

Question - “Compared with your life today, how were things for four or five years before your retirement - were they happier for you then, not quite as happy, or what?”

“Well, I’d say I was probably a little happier before I retired because I liked my job and I had a lot of respect for what I was doing. So, yea, in that respect, I probably was happier, a little happier then what I am now.”

Second Interview. His score on the Bradburn Affect Balance Scale (Bradburn, 1969) during the second interview resulted in a score of one on the Positive

Affect Scale and a score of two on the Negative Affect Scale. Bradburn's model indicates that an individual will be high in psychological well being in direct proportion to the level of positive affect compared to negative affect. While the negative feelings outweigh the positive feelings, it is difficult to determine if this individual is unhappy. The model further indicates that both positive and negative dimensions are directly related to self-ratings of happiness or subjective well-being (1969).

At the time of the second interview, in the sub-category of health behaviors, some behaviors have been modified and seem to be of much less concern at this time than during the initial interview. The line of questioning pursues an investigation into general physical health, exercise, nutrition/diet, smoking, alcohol consumption, and sleep.

There have been changes in his health behaviors since the first interview. Brian no longer consumes alcohol. His cigarette consumption has stayed at about two packs a day. However, he stated that he might quit, but he continued to enjoy smoking. Brian's weight continued to remain about the same with possibly a slight weight gain. He did not have a regular exercise program, but kept active by puttering around, always doing something active.

The following are excerpts from the second interview that support the analysis of the area of Physical and Mental Health.

Question – “Have you been smoking or using it more or less since retirement?”

“Yes, cigarettes, yes.”

Question – “More or less? You smoke more or less since retirement?”

“About the same.”

Question – “About the same? The number of packs a day more or less?”

“About two, two packs a day.”

Question – “How do you feel about your use of tobacco? Do you enjoy it, do you worry about it, or...?”

“I enjoy it. Occasionally worry about it.”

Question – “But you’re not going to quit anytime soon?”

“I might.”

Question – “Participate in any games or sports activities, such as bowling, basketball, hunting, or fishing?”

“Seldom anymore.”

Question – “During the past week, have you found yourself eating more or less than you usually do?”

“About the same.”

Question – “Did you have a weight problem prior to retirement?”

“No”

Question – “If you have gained or lost weight since retirement, approximately how much have you gained or lost?”

“About the same. Maybe a little heavier, not much.”

Question – “Have you maintained a regular exercise program since retirement?”

“Not a formal exercise program, I do a lot. Not an exercise program, no.”

Question – “So you don’t exercise regularly per se?”

“Putter around doing something not real sedentary.”

Question – “Do you ever take a drink: beer, whiskey or other alcohol?”

“Not any more.”

Question – “Okay, again think about the past week. How often did you drink alcoholic beverages at home?”

“Zero”

Question – “How about at a friend’s house?”

“None”

Question – “How often do you drink alcoholic beverages at a restaurant?”

“Alcoholic beverages at a restaurant? Never.”

Question – “So we will probably skip these if you don’t drink at all.”

“No, used to.”

Question – “During the past week, what time did you usually go to bed?”

“About 9:30.”

Question – “What time did you usually get up?”

“5:00, between 4:30 and 5:00.”

Question – “Was that the same amount of sleep during the past week more or less?”

“Same”

Question – “Last week, did you have any trouble getting to sleep?”

“Nope”

Question – “How about waking up in the morning?”

“Nope”

Question – “During the past few weeks, did you ever feel pleased about having accomplished something?”

“In the past two week did I feel pleased about accomplishing something?”

Not in the last two weeks, I can’t really think of anything that rings a bell.”

Question – “Staying with the past two weeks, the next few questions, that things are going your way?”

“Well, getting better because of what we were just discussing about it, it looks like we have some work coming up.”

Question – “Do you ever feel proud because someone complimented you on something you had done in the past couple of weeks?”

“Yeah, I guess my father, yeah, visiting my father, accomplishing some things.”

Question – “Particularly exciting or interested in something?”

“Not in the last couple of weeks.”

Question – “On top of the world?”

“No, not in the last couple of weeks. We’re talking about the next couple of weeks right?”

Question – “Yes, the past few weeks. So restless that you couldn’t sit long in a chair?”

“Well, that’s typical for me. Yes, I’m often restless.”

Question – “How about bored?”

“Seldom terribly bored.”

Question – “Depressed or happy?”

“Never, seldom depressed. Never very unhappy.”

Question – “Very lonely or remote from other people?”

“I can be somewhat remote. Just my personality.”

Question – “Upset because someone criticized you?”

“No”

Question – “At the time of your retirement, what were your feelings of the military?”

“I felt good about the military and I had some problems with the Air Force.”

Question – ‘What are your feelings toward the military now?’

“They’re good.”

Question – Question – “If you were making a career decision today, would you chooses a military career today?”

“Not today with what they’ve done with the military now.”

Question – “Would you encourage young people to make a military career?”

“I would encourage them to go into the military, but not make a career.

There’s been a lot to make it less desirable.”

Question – “Would you encourage your son or daughter to make the military a career?”

“No”

Spousal Interview. Marie made few comments in this area of Physical and Mental Health. She was concerned that Brian missed the camaraderie that the military gave him. She stated that he really missed that part of military life. However, Marie stated that she does not miss the military.

Brian’s retirement had a positive affect on Marie. She felt more freedom than she did when Brian was on active duty. She stated that she was very

connected to her community. She did not like the years spent living on base. She felt that it restricted her to where she shopped and the people that she lived near. She stated that she did not miss the military and wouldn't miss it if she didn't have the privilege of shopping at the commissary, the military grocery store. She also did not miss the military in respect to the military wives as she never involved herself in the Officer's Wives Club.

Marie's score on the Bradburn Affect Balance Scale (Bradburn, 1969) resulted in a score of three out of five on the Positive Affect Scale and a score of zero out of five on the Negative Affect Scale. This positive score correlated with her report of being pretty happy. Bradburn's model indicates that an individual will be high in psychological well being in direct proportion to the difference in the level of positive between and negative dimensions. The model further indicates that both positive and negative dimensions are directly related to self-ratings of happiness or subjective well-being (1969).

Marie spoke to the fact that he was unable to keep up with his job physically as a driver for Swanns', a home delivery service for ice cream and other frozen foods. There were many compartments in the truck that he had to crawl into and pull things out of. It was physically too demanding for him and he had to quit.

Throughout her interview, Marie expressed concern regarding Brian's self esteem. This concern appears justified when viewed in regard to Brian's total score on the Affect Balance Scale. Marie stated that Brian's retirement had not affected her as she did not have close ties to the military. Her employer has not changed. The only negative factors in her life appear to be a decrease in income due to her spouses level of employment and stress directly related to the regulations that affect the long-term care industry.

The following are excerpts from the spousal interview with Marie that support the analysis of the area of Physical and Mental Health.

Question – “Sure. Okay. You talked about living here. How long have you lived in Dover?”

“Well, let's see. Altogether we lived five years between 1980 and 1985 and now were here eleven almost twelve, so that's almost seventeen.”

Question – “How long were you here last time before Brian retired? So you're here?”

“Right, between 1980 and 1985 and then we came back in 1989. Left in 1985 and came back in 1989.”

Question – “And he retired when?”

“Oh gosh, I think it was 1993.”

Statement – “I think it was 1993. I was just trying to think.”

Question – “Yeah, 1993. So you decided to stay here in Dover rather than go back to live somewhere else?”

“Right. For one thing I have aging parents in Pennsylvania and I didn’t want to go far away. And the kids have developed a lot of roots here, they graduated from high school here and well you know, friends, girlfriends, so that is basically why we stayed.”

Question – “After Brian retired, did any of the plans you had thought about or made pre-retirement change after he retired? Things that you had in mind that you wanted to do that you haven’t gotten to do or just things in general changed?”

“Not really. I wasn’t planning on doing a lot. I figured you know well, we’d just, life goes on you know, whether he’s in the military or if he’s working and I’m working, basically the same.”

Statement – “Basically the same.”

The second part of the interview is just some questions about what’s been going on in your life since your husband’s retirement from the military.

Question – “During the past few weeks, have you felt that you’re pleased about accomplishing something?”

“The past few weeks?”

Question – “In the past few weeks. This is just kind of a here and now kind of thing. How are you feeling right now? Doesn’t have to be a big thing, it could be small if you felt good about accomplishing something, home, work, family.”

“Oh, I have a feeling of accomplishing every time I leave my job, because it’s a lot of work and I did my best. I guess it’s a daily thing for me.

Question – “That’s a daily thing?”

“That’s a daily thing at home whenever I pat myself on the back for getting out of bed in the morning.”

Question – “Sometime that’s the way it is. Have you ever felt that during the past few weeks that things were going your way, things were good?”

“Yeah. I guess that’s a lot to be thankful for, that sounds so goofy. I mean because you hear this, got your health and all this other stuff, but you know, I guess due to the nature of the fact that I’ve come in contact with a lot of different people in work, not just the residents and their families, but my co-workers and you see bad things happen to good people.”

Statement – “Many times.”

“Many times and it’s a good thing. I was just talking to somebody which I would rather not divulge who it was, but they went to rehab for a drug addiction and it was a she. And she was telling me how everyday in order

to stay clean, she has to focus on the positive things of life and never the negative. And I was thinking, well that's the thing to do. Everybody needs, should do that, that's just basic. I'm not trying to paint myself as being Oprah Winfrey or something like that with your spirit. But I just, things like that I'm just grateful. I wish things, there is things I would like to change if I could, but..."

Question – “What would you like to change?”

“There are things that I can't change. I mean I have a family and maybe things aren't always going the best. Maybe my son lost a job or something which he has and he got a new one. But you know, things like that but those are things I can't change. So..."

Question – “In the past few weeks have you felt proud that someone has complemented you on something you've done?”

“Yeah. It's funny. It's at work again. The little old ladies are appreciative and I got a pat on my back from my unit manager. I thought I was going to take some heat because we had a problem in work, which happens, you have problems, and instead she gave me a pat on the back for my documentation and that made me feel real good. She actually patted me on the back and I wasn't expecting it.”

Statement – “That's when it's always nice when you are not expecting it.”

“Yes, yeah, but that’s what sticks in my mind as far as that goes.”

Question – “In the past few weeks have you been particularly excited or interested in something. Has anything exciting been going on in your life or interesting?”

“Oh. Exciting, that’s pretty strong.”

Question – “Or have you just been interested in something different lately?”

“No, not really. I must be a dull gal. Nothing exciting or there should be, shouldn’t there?”

Statement – “Not necessarily.”

“But there, no.”

Statement – “Not really?”

“No. Nothing really.”

Question – “Nothing really? Nothing new? Have you ever felt, I guess this is a little bit different? Have you felt on top of the world in the last few weeks. Felt good about yourself?”

“No. But then I don’t expect to be. I think that’s kind of a false thing. On top of the world sounds almost like a high. Where I feel like a, I feel good about myself and I think that’s as good as it’s going to get, as long as it stays on an even keel. You know we all have our ups and downs, but that’s basically.”

Question – “Have you felt so restless that you couldn’t sit long in a chair?”

“No...”

Question – “That’s not been a problem?”

“No”

Question – “How about bored?”

“No. I’ve got a lot of things, a lot of things.”

Statement – “To keep you busy?”

“Yes. As a matter of fact, I like to find time for myself even if it’s just reading. You know, but although I know I wouldn’t want to be by myself all the time. It’s just nice to have that, you know?”

Question – “Some quiet time alone. Have you felt depressed or very happy at either end of the spectrum, in the past few weeks?”

“No. The past few weeks, no. If I would win the lottery or something like that, man I would be.”

Question – “That would be wonderful. Have you felt very lonely or remote from other people?”

“No. I hope I never get that way.”

Statement – “You seem to be very connected with everybody and everything that goes on around you.”

“Well, I have no choice. Really I don’t. I sometimes need people, you know, kids are all gone, not that you want your kids gone but they are by themselves. It just seems real nice to me, but there are some people who are by themselves, really by themselves. Their kids moved out of state. You know they can’t just visit them down the road or across town or whatever. So these people, I wouldn’t want to be like, but I envy people who have a little more time to themselves. I have to admit that.”

Question – “A busy life?”

“As much as I love my family...”

Question – “Have you been upset in the last few weeks because someone criticized you?”

“No, I can’t think of any criticism.”

Summary of Adjustment. Overall analysis indicates that a successful adaptation to retirement had not occurred. Analysis focused on each individual’s ability to successfully transition to retirement. Successful adjustment in this area would be indicated by no health or disability problems (Beck, 1982), (Braithwaite, Gibson, & Bosly-Craft, 1986), (Holmes & Rahe, 1967). Timing of retirement and social interaction with friends and other individuals are also factors in successful adjustment to retirement (Bosse, Aldwin, Lenenson & Workman-Daniels, 1991) and (Palmore, Fillenbaum & George, 1984). The ability to pursue interests that

are non work related and the freedom from job pressure and responsibility contributed to successful adjustment (Reichard, Livson, & Petersen, 1962).

Areas of conflict remained in Economic Impact, Identity Reconstruction, and Physical and Mental Health. Social Support does not appear to have changed yet is an area of concern due to the lack of social involvement that is necessary for adult development. It appears that the relationships that Brian had were stable prior to retirement and remained so through the first few years of retirement. Economic Impact indicates that no plans were made for retirement even though retirement is seven to ten years away. The inability to find high paying employment is a cause for concern, a sentiment that is stated by Marie. Physical and Mental Health revealed that the increased level of alcohol consumption that was cause for concern at the time of the first interview has been replaced by abstinence. However, Brian continued to smoke two packs of cigarettes a day and had no plans to quit which he had considered at the time of the first interview. The greatest impact was in the area of Identity Reconstruction related to self-esteem. Brian felt that his current position did not afford him the same level of responsibility that he had while in the military. He was not comfortable with the lack of control that he now experiences in the civilian work world. Marie expressed great concern regarding Brian's self-esteem. She felt that his inability to find gainful employment along with the fact that he missed the military has had

a significant impact on him. Brian provided clues to his unhappiness and diminished self-esteem through statements in all thematic areas which was reflected in his scores on the Bradburn Affect Balance Scale (1969). Brian's scores positive score decreased over time and his negative score increased. This is not consistent with the expected outcome of positive and negative affect as measured over time. Over time, there is an expected shift towards higher scores on the Positive Affect Scale and lower scores on the Negative Affect Scale (Bradburn, 1969). Brian's score on the Affect Balance Scale was consistent with his responses from the interviews that indicated an inability to transition through the retirement process.

Second Case Study - Ryan

Demographic Information. Ryan will be used as an identifier for participant #2 instead of his real name. At the time of the initial interview, the participant was a 43 year old white man who had retired as a major from the United States Air Force. He had retired two years previously after serving 20 years and 7 months in the military. He began his military career as enlisted personnel attaining the rank of staff sergeant during his first five years. Ryan received an active duty Air Force Reserve commission upon completion of Officer Candidate School. His primary specialty during his military career was as a pilot. He also served as an Operational Officer at one point in his career. At the time of his retirement, he

was piloting C-5 aircraft. His highest level of education was a master's degree. He and his spouse chose to remain in the area close to the military base of his last duty station instead of returning home to his home of record prior to entering military service. At the time of the first interview, he had been married for 25 years. Three male children were living at home, ages 23, 19, and 11 years.

The second interview for Ryan was conducted five years and nine months after the first interview. Ryan was self-employed as a cabinet maker and kitchen and bath home improvement contractor. He remains married to the same woman. Only his youngest son remained living at home. Ryan continued to own his own cabinet and renovation business. His spouse, Jean, continued in her same position as an administrative assistant at the Air Force base. She also serves as the accountant for Ryan's company.

Economic Impact. The semi-structured interview with the participant explores the area of economic impact through questions regarding financial resources and retirement planning. The semi-structured interview with the wife explored her perception of the area of economic impact post retirement through questions regarding financial resources and retirement planning.

First Interview. The precipitating event of retirement appears to have had no expressed impact in relation to financial status. Even though there had been a decrease in income as military retirement pay is approximately one half of active

duty base pay and Ryan was currently making less money in his company than his military base pay, he expressed no financial difficulties or concerns. His income is also decreased due to loss of supplemental housing allowance and flight pay.

Military retirement pay is approximately one half of active duty base pay.

Supplemental pay allowances: for example, for housing or flight pay amounts cease to be paid after retirement.

Ryan stated that he did no retirement planning. He voluntarily retired from the Air Force. He had been successful at his last promotion board and could have stayed in the military past 20 years if he had desired. In regard to the question “At the time of retirement, what were you feelings toward the military?” he replied “I enjoy it and was ready to move on.” During this time, his wife worked as administrative assistant at the Air Force base. There is a discrepancy here regarding voluntary retirement versus involuntary retirement. Ryan stated that he was successful at his last promotion board and could have stayed in the military past twenty years if he desired. Jean, his spouse, stated that Ryan’s retirement was unplanned. Jean stated that Ryan received six months notice prior to his retirement date. While Ryan had successfully completed the twenty years necessary for retirement from the military, the military had made the decision for his retirement date, not Ryan.

The following are excerpts from the first interview that support the analysis of the area of Economic Impact.

Question – “Do you work for hourly wages, salary, or self-employed?”

“Self-employed”

Question – “Does your present position pay more or less than your base pay?”

“Less.”

Question – What kinds of things do you worry about most?”

“Being in business by yourself, you worry about when the next job is going to come up. That sort of thing.”

Question – I am going to read you several things that some people think about. Would you tell me which ones were on your mind during the past week and how often you thought about them? Money?”

“Not at all”

Question – “Here are some things a husband and wife often have different opinions about. Would you tell me which ones have been problems for you in your marriage prior to retirement or after retirement? Household expenses?”

“No”

Question – “When did you start planning for retirement?”

“The day I walked out the gate”.

Question – “How helpful was your pre-retirement planning?”

“Not helpful”

Question – In what way did you plan for retirement?”

“I didn’t”

Second Interview. The semi-structured interview explores the area of economic impact eight years post retirement through questions regarding financial resources and retirement planning. Money did not appear to have an impact at this time for his business or current state of living. It did appear that there has been no retirement planning prior to retirement from the military or in the immediate year after retirement. His money management focused on the present and not for his eventual retirement.

The following are excerpts from the second interview that support the analysis of the area of Economic Impact.

Question – “Here are some things husbands and wives often have differences of opinion about. Would you tell me which ones have been problems for you in the last week? Household expenses?”

“Never”

Question – “When did you start planning for retirement? How many months or years before?”

“Twenty”

Question – “How helpful was your pre-retirement planning?”

“Not very. Not like yours.”

Question – “In what ways did you plan for retirement?”

“Ah, I don’t know. I guess you try to save some money here and there and you, I guess you assume someday you’re not going to be...you’re going to have to do something else. But I didn’t really think about, I guess very little. I didn’t think about what I wanted to do until the last minute, you know.”

Question – “Did you attend any of the military sponsored programs to prepare you for the transition to retirement?”

“Yeah”

Question – “How helpful do you believe they were?”

“God, it’s been so long ago. I don’t even remember. I don’t think they really had an impact on me. I think if I had been, not had a plan as to what I already was to do, I think it was more important, but ah.”

Question – “Now I’m going to read you several things that some people think about. Would you tell me which ones were on your mind during this past week? Money?”

“With the business sometimes.”

Question – “Some people when they are bothered by things, like to talk it over with other people, such as their wife, relatives, neighbors, clergymen or someone else. I’m going to read you several things that people sometimes talk to other people about. I want you to tell me to whom if anyone, you talk to. Not having enough money?”

“I guess probably everybody. I always bring up to my employees that we are here to make money, not to spend money and my wife does the books for the business so she understands how money works.”

Spousal Interview. Jean stated that she and Ryan did no actual planning for retirement. They discussed different options and Ryan got a business license for his contracting business after retirement, but no financial planning was done as they had not planned to retire at that point. The Air Force sent unexpected retirement orders. Jean talked about the difficulty of Ryan having his own business. During the first year of retirement, he co-owned the business. However, during the second year, he became the sole owner. She stated that there was money for living expenses, to pay the bills, make the mortgage payment, but any other money went back into the business. She initially believed that Ryan would find employment working for someone else. Jean stated that it was difficult financially to start a business. Ryan acknowledged a decrease in income, but he did not express great concern regarding this. Jean was concerned over the

decrease in income and owning a business. It should be noted that Jean was the bookkeeper for the business and therefore she was acutely aware of the financial aspects of the business.

The following are excerpts from the spousal interview with Jean that describe the analysis of the area of Economic Impact.

Question – “Um, think about your husband’s retirement. Was this a planned or an unplanned retirement?”

“Unplanned”

Question – “Unplanned?”

“Yeah”

Question – “Shorter than expected?”

“Yes”

Question – “Okay”

“Yeah”

Question – “How much shorter than expected?”

“Uh, well quite a few years. We hadn’t even thought about it, uh, basically got six months notice and ...”

Question – “Okay”

“Yeah”

Question – “Six months?”

“Yeah”

Question – “Okay, so my next question was really going to be, how long before ... had the decision been made. And, it was made for you in six months. Right?”

(Laughter)

Question – “Okay. Um, had you started a plan for retirement knowing that in several years your idea was that he would retire? Had you made any plans?”

“No, not really retirement, because we had just, well, I guess I shouldn’t say entirely. I mean he talked about different things that he wanted to do and, uh, he had, uh, gotten a business license, uh, before he was notified that he was retiring. So, but he hadn’t really, we hadn’t really discussed it that much, and he hadn’t really, um, if the Air Force had moved us, we would have gone and it was just, you know, gone away. I mean, it never would have happened. But nothing was really ... but nothing definitely planned at that point, no.”

Question – “Because you were not planning on retirement at that point?”

“No, not at all. We weren’t planning on staying here.”

Question – “So when your husband retired, you didn’t make any changes in your job?”

“No, ... I stayed in the same job.”

Question – “Sure”

“The only change for me, well, not the first year that he was retired but the second year, uh, he took the business over by himself, and, I then became the bookkeeper.”

Question – “So, you’ve taken on an additional job?”

“Right”

Question – “Since retirement?”

“Right, since his retirement?”

Question – “How has retirement changed things in your life?”

“Um, we’re a lot busier than we used to be. Lot less time. ... I get the fact that he owns his own business. It’s just really, um, it’s just not a normal retirement. I mean, the only thing that it has done is it’s provided the money to live off of, pay bills, make house payments and stuff while everything else went into the business. So...”

Question – “How do you think he feels about himself?”

“I think he feels more stress. He’s concerned about making payroll. He’s got to make sure that he has enough money to pay the employees, to buy materials for the job, and to get more jobs. It’s kind of never ending”.

Question – “It’s not what you expected for retirement. What did you plan for retirement? If you had thought about retirement, what would your ideas about what retirement would look like?”

“Well, I mean, I, to me, retirement would obviously, I mean, it would be a lot older. I mean, it would have been a lot ...”

Question – “... in the military, what were you thinking of in terms of when retirement came. What retirement would look like?”

Question – “Well, I just figured it probably wouldn’t be a whole lot different. I figured I would still probably be working and he would just be getting another job. But, um, the fact that he started his own business, it, um, I, I, it’s a lot more difficult than if he had just started working some place else.”

Question – “So a lot more hours?”

“A lot more hours. Uh, no time off. Um, for a long time he was working seven days a week. And, uh, I ... I come home ... so I’m involved in it a lot more than if he had just gone out and gotten another job somewhere.”

It does not appear that successful adjustment to retirement has taken place in this area. While Ryan is aware of a decrease in income, he expresses no concern regarding the loss. However, Jean who takes care of the bills both in the home and for the business is very concerned regarding the amount of income.

The transition through retirement allows for a period for finances to stabilize. This has not happened with Ryan. His finances met the needs of home and business, but leave no room for any additional decrease in income. There were no excess funds for retirement planning at this time. Successful adjustment in this area would be indicated by satisfaction with finances (Beck, 1982), (Braithwaite, Gibson, & Bosly-Craft, 1986), (Holmes & Rahe, 1967). There is a discrepancy regarding voluntary retirement versus involuntary retirement. Ryan stated that he was successful at his last promotion and could have stayed in the military past twenty years if he desired. Jean, his spouse, stated that Ryan's retirement was unplanned. Jean stated that Ryan received six months notice prior to his retirement date. Appropriate timing of the retirement event is also a factor in successful adjustment to retirement (Bosse, Aldwin, Levenson & Workman-Daniels, 1991) and (Palmore, Fillenbaum & George, 1984). While Ryan had successfully completed the twenty years necessary for retirement from the military, the military had made the decision for his retirement date.

Social Support. A description and a series of questions were asked concerning to whom the participant talks concerning certain issues. Social Support contains the moderating factor of Social Relationships. This area also explored relationships with other individuals outside of the nuclear and extended family as viewed by the wife through a separate interview.

First Interview. In analysis of the moderating factor of Social Relationships, there appeared to be intact relationships with his spouse and children as well as extended family members. At the time of the interview, he had been married for twenty-five years and had three children all living at home. His relationship with his spouse was intact at that point with few apparent disclosed problems. He felt that he was able to discuss his concerns with his wife. Continuing with the moderating factor of Social Relationships, the line of questioning continues by exploring relationships with other individuals outside of the nuclear and extended family. He also maintained contact with other military retirees as well as members of the civilian community. Ryan maintained active and frequent contact with family members outside his immediate household. Analysis reveals multiple relationships with family members, friends and individuals with whom he works. He was in contact with both friends and relatives several times a week. He felt that he was very much a part of the group with whom he works and spent time socially with these individuals. No questions were asked regarding employment relationships as Ryan was the sole proprietor and laborer of his business. His only employment relationships were those that he had with his customers.

The following are excerpts from the first interview that support the analysis of the area of Social Support.

Question – Some people when they are bothered by things like to talk it over with other people such as wives, relatives, neighbors, clergymen or someone else. I'm going to read you several things that people sometimes talk to other people about and I want you to tell me to whom if anyone, you talked to?"

Question – "not having enough money?"

"My wife"

Question – "Something that happened at work?"

"My wife"

Question - "Ways to make money?"

"My friends"

Question - "Your health?"

"My wife"

Question - "Bringing up children?"

"My wife"

Question - "People you have trouble with?"

"My wife"

Question - "Did anything happen last week that you felt you could not talk to anyone about?"

"No"

Questions were asked of Ryan regarding any change in relationship with his spouse and with his children.

Question – “Would you say that you spend quite a lot of time, moderate amount of time, or relatively little time doing things with your wife?”

“Moderate”

Question – “How is this different from the amount of time that you spent together with your wife prior to retirement?”

“The same”

Question – “Since your retirement do you think you have become a better husband?”

“No”

Question – “If no, what made you feel that way?”

“I don’t think it has changed. I think it is just the same. Different kinds of, we have different types of brains that we live with.”

Question – “Many men feel that they are not as good fathers as they would like to be. Have you ever felt this way?”

“Sure”

Question – “And what kinds of things made you feel this way?”

“I don’t know. I just... you know, you’re tied up in your business or your work and you don’t spend that time.”

Question – “Have you felt this way a lot of times or just once in a while?”

“Just once in a while”

Question – “Since your retirement do you think that you have become a better father?”

“No, maybe, I am at home more than before.”

Continuing with the moderating factor of Social Support, the line of questioning continues by exploring contacts and relationships with individuals outside of the nuclear family.

Question – “One of the things that we would like to know is how people spend their time. Are you a member of any clubs, organizations, or community groups?”

“No”

Question – “Any visits, telephone calls or letters were you in touch with any relatives last week?”

“Yes”

Question – “If yes, about how many?”

“Four”

Question – “Who were they?”

“My mom and my sister, my wife’s sister and my wife’s mother and father.”

Question – “Okay, still thinking of those visits, telephone calls or letters, were you in touch with anyone you knew during your military career last week?”

“Yeah, ...just a few people” (names two people)

Question – “Any of them still military members that you saw socially, outside of work?”

“No”

Question – “So they were all civilian members that hang out over the community? About friends other than relatives, did you get together with any friends, like going out together and visiting each other’s home?”

“Yes”

Question – “How many times, do you remember?”

“No”

Question – “On the average last week, how many times a day did you chat with friends on the phone?”

“Two to three times a day”

Question – “Thinking of people, including relatives who you consider good friends, that is people you feel free to talk to about personal things, would you say you have many, a few, or no such friends?”

“I guess...probably”

Question – “Do you have as many friends as you want, or would you like to have more friends?”

“I have as many as I want. (*Laughter*) I have too many friends that want stuff done.”

Second Interview. In the second interview, the same series of questions were asked concerning to whom he talks concerning certain issues. His wife continued to be the one person to whom he spoke with concerning certain issues. Analysis of this area showed a relationship with his spouse for discussion of personal issues. He revealed that he also had a circle of friends with whom he also felt free to discuss matters with. He appeared to acknowledge that he did not spend as much time as he should have in relationships with his sons, but he was not concerned that he didn't form these relationships. At the time of this interview, one high school age son remained at home. He stated that since retirement, he has not become a better father. His pre-retirement job as a pilot kept him away from home frequently and his new business also kept him away from home for long hours, but no longer was he away for weeks at a time. Continuing with the moderating factor of Social Support, the line of questioning continues by exploring relationships with other individuals outside of the nuclear and extended family. He also maintained contact with other military retirees as well as members of the civilian community. Ryan maintained active and frequent contact with

family members outside his immediate household. Analysis revealed multiple relationships with family members, friends and individuals with whom he worked. He was in contact with both friends and relatives several times a week. He felt that he was very much a part of the group with whom he worked and spent time socially with these individuals.

The following are excerpts from the second interview that support the analysis of the area of Social Support.

Question – “Some people when they are bothered by things, like to talk it over with other people, such as their wife, relatives, neighbors, clergymen or someone else. I’m going to read you several things that people sometimes talk to other people about. I want you to tell me to who if anyone you talk to. Something that happened at work?”

“Yeah, I talked to my wife about that.”

Question – “Ways to make money?”

“I’d like to say about everybody.”

Question – “Health?”

“Probably my wife.”

Question – “Bringing up children?”

“I don’t really, don’t talk about that.”

Question – “People you have trouble with?”

“I talk to them and then I talk to other people about it. Mostly personnel related things.”

Question – “Family problems?”

“Not much of that lately.”

Question – “Did anything happen last week that you felt you couldn’t talk about to anyone?”

“Nope”

Question – “Thinking of people, including relatives, whom you consider good friends, that is, people you feel free to talk with about personal things. Would you say you have many, a few, or no such friends?”

“I got quite a few.”

Question – “Many men feel that they’re not as good fathers as they would like to be. Have you ever felt this way?”

“Sure”

Question – “What kinds of things made you feel that way?”

“The amount of time you get to spend with kids, discover things about ‘em that you should know and you don’t, you know.”

Question – “Have you felt this way a lot of times or once in a while?”

“I don’t know. Probably you know it doesn’t bother me a lot you know, I mean, but, oh I don’t know, probably I would say not a lot.”

Question – “Since your retirement, do you think you have become a better father?”

“No”

Continuing with the moderating factor of Social Support, the line of questioning continues by exploring relationships with other individuals outside of the nuclear and extended family.

Question – “Thinking of visits, telephone calls, or letters, were you in touch with any relatives last week, not counting those that live with you?”

“Yeah, I talked to my mom a couple times on the phone. My sister once.”

Question – “On the average last week, how many times did you chat with friends on the phone?”

“Probably once or twice.”

Question – “Considering the group of people you work with, would you say that you are very much a part of the group, not a part of the group, or that you don’t get along with most of them?”

“I guess I’m very much a part of the group.”

Question – “During the last week, did you spend any time off the job with people from work?”

“Yes”

Spousal Interview. Jean was concerned that their son, who is sixteen, did not receive much attention or time from his father due to the extensive hours that he worked. She stated that their son has stated that he liked it better when his father was in the Air Force. More time was available for him to spend with his father. As an anecdotal note, pilots have days off between flights that they do not have to report to work.

Jean stated that Ryan's retirement had not changed much for her in terms of social relationships as she continued to be employed in her same position as an administrative secretary at the Air Force base. She believed that for Ryan there have been changes. The individuals with whom he interacted in the civilian world did not understand his perception of the world based on his military background. It appeared that he is frustrated by this, as his point of reference in talking to clients is based on his military experience and they don't share a common point of reference for informal talk.

The following are excerpts from the spousal interview with Jean that support the analysis of the area of Social Support.

Question – "I can understand that. Have you given any thought to where you might live after retirement came?"

Question – "For years we talked about moving back to New Mexico.

We're not from there but we lived there for five years. We really liked it

and liked the climate there. But, um, when the retirement came so suddenly, um, I had a job. We had the house, kids liked school, so we just stayed.

Question – “So, New Mexico wouldn’t have been your ...”

“No, no, our family is in Minnesota and we never, neither one of us had wanted to move back there.

Question – “No desire?”

“Nope, no desire. It’s too cold.”

There is minimal discussion regarding extended family with Jean. She mentioned that both of their families are from Minnesota, but they did not want to retire there as it was too cold. They had at one point considered retiring to New Mexico where they had once been stationed as they liked the climate and owned a house there. This area for retirement would have placed them equally as far from family as their present retirement location.

The transition from military to civilian life appeared to have caused no major change in the area of Social Support for Ryan. Prior to retirement and post retirement, Ryan had a circle of friends and individuals with whom he worked and socialized. It appeared that successful adjustment had taken place in this area. Successful adjustment in this area would be indicated by appropriate social interaction with friends (Bosse, Aldwin, Lenenson & Workman-Daniels, 1991)

and (Palmore, Fillenbaum & George, 1984). However, Brian's successful adjustment in this area is tempered by the difficulty that his spouse and son are having related to his retirement and the changes that it has caused in their lives.

Identity Reconstruction. The moderating factor of Identity explores changes in the individual's self concept during the retirement transition. The process of the retired officer's change in identity formation also was explored through the wife's perspective on the retirement transition.

This variable is extremely important since it is associated with general outcome adjustment and the ability to make a successful transition to retirement. An individual's identity is closely linked to an individual's employment, the status of his position, his authority, responsibility, and accountability.

First Interview. It appeared that Ryan has made a satisfactory transition to retirement. He appeared to take great pride in his ability as a cabinet maker. He expressed mild concern about his income, but that did not appear to affect his desire to remain self-employed. He seemed to be very pleased that he was now the sole owner of the cabinet business. He felt that his current position was equal in status to being a military officer, but with decreased responsibility. This decrease in responsibility did not appear to be of concern. It appeared that he felt almost as if a great weight had been lifted off his shoulders as his actions no longer could have a worldwide impact.

The following are excerpts from the first interview that support the analysis of the area Identity Reconstruction.

Question – “How long have you had your present job?”

“Two years”

Question – “Are you still in your first position?”

“Yeah”

Question – “Your present occupation?”

“I ran a cabinet shop.”

Question – “Is this occupation related to what you did in the military?”

“No”

Question – “Have you been able to transfer any skills that you used in the military to your present occupation?”

“Yeah, a lot of the computer stuff that I do.”

Question – “What skills have you not been able to transfer to your present occupation?”

“I used to fly. I don’t do that anymore. Some of the management stuff when you are in business for yourself, you don’t really manage anybody.”

Question – “Did the military prepare you skill wise to make the transition to the civilian workforce?”

“Yeah”

Question – “How did they prepare you?”

“Just, I guess more than anything that you had the chance to work for a long period of time and job related skills, you know things like discipline, showing up on time, understanding how people work and how to work with people.”

Question – “Do you feel that your present job really uses all your skills and talents?”

“I wouldn’t say that it uses all of them, but it certainly uses all that I can give it, that’s for sure.”

Question – “Do you feel that this position is equal in status to the position you held as an officer?”

“Yes”

Question – “Why?”

“Kind of a craftsman. Appreciate that I guess.”

Question – “On those lines, do you feel that this position is equal in responsibility to the position you held as an officer?”

“No, well, when you are in the military, you are in a position where actions you take can affect a lot of people all over the world, when you are a cabinet guy the worst that can happen is that someone can yell at you about their kitchen.”

Question – “Earlier you said that you were the sole proprietor. What made you decide to go into business for yourself as opposed to going into the job market?”

“I don’t know. I have always wanted to do something in a business of my own. If I took a job somewhere, I would never quit. I would just get in it and that would be it, so I just took a chance to try it.”

Question – “What is the most satisfying thing about working in the civilian sector?”

“I think just, I don’t know, just the challenge of making things work. You are always gambling every day trying to find new opportunities, new ways to do things.”

Question – “What is the most frustrating thing about working in the civilian sector?”

“The uncertainty of when the next job is going to be there.”

Question – “What do you enjoy most about your job?”

“Just the creativity of it. There are different types of people that you meet things like that.

Question – “What do you enjoy least about your job?”

“The number of hours.”

Question – “How satisfied or dissatisfied are you with your present wage?”

“Somewhat dissatisfied”

Question – “The kind of work that you do?”

“Satisfied”

Question – “Your, boss...don’t have to worry about that as you are self-employed. Taking all things together, how do you feel about your job as a whole?”

“I am very satisfied. I do have a boss though. Cause everybody that hires you is your boss and I would say that is one of the things that I am somewhat dissatisfied. Because I mean you get someone who is a pain in the butt to work with, that is one of the biggest problems.”

Question – “And working with the public every day?”

“Every day. Everyone at your place is the boss.”

Question – “Do you think that you will be working for the same company a year from now?”

“Yes”

Question – “During the past week, did you get praise or recognition for doing a good job?”

“I was working on a cabinet for a lady in Bethany and she thought it was nice.”

Question – “During the past few weeks did you ever feel pleased about having accomplished something?”

“Yes”

Question – “What would that have been?”

“Lots of things. Just every time you get something done in my occupation, every time you finish a job, you feel comfortable about it.”

Question – “Did you feel proud because someone complimented you on something you had done?”

“Sure”

Question – “Do you remember specifically?”

“Kitchen cabinet installation or cabinets that were built.”

Question – “We have been talking about last week, now thinking back over the last year, what are the events over the year that have had the greatest affect on your family for better or worse?”

“I don’t know. I guess becoming a sole provider as opposed to a partner has been a good deal.”

The sub-category of possible selves views how the individual is integrating his military past with his civilian future. The military is no longer a part of Ryan’s life. He does not shop at the Commissary or the BX. He does not read any military related newspapers or attend events on the military base. He

made no comment as to the current state of the military in relation to a possible future for his children. He appeared to have some possible type of internal conflict towards career choices for his children. It is difficult to determine if this conflict is related to his feelings toward the military or a general reluctance to encourage choices not specifically espoused by his children.

At this point in the interview, he states that he had a selective early retirement which is different from his earlier comment that he voluntarily retired. As he was past the minimum time frame of 20 years for retirement, it appeared that he was asked to voluntarily retire.

As an anecdotal note, his son who was 19 years old at the time of the interview joined the Army Reserves shortly after the interview. His MOS (military occupational specialty) was as a bio-medical technician. He subsequently went to a local junior college for more education in this area and currently works as a bio-medical technician in a hospital in another state.

Second Interview. In the second interview, the moderating factor of Identity Reconstruction again investigates the identity of the individual as seen through questions regarding post retirement employment. Ryan has made a transition from C-5 pilot to cabinetmaker. He stated that he enjoyed his current position due to the tangible results he saw from completing a project. He made a conscious decision not to continue to pursue a career as a pilot after his

retirement from the military. The status that he once held as a pilot is gone. He felt that he had responsibility in his current position, but not to the depth and breadth of his position as an Air Force officer. He enjoyed his current line of work, but was frustrated by customer expectations and the inability of employees to understand what they are supposed to do. Overall, he was pleased that his work has an impact on other individual's lives.

The following are excerpts from the second interview that support the analysis of the area of Identity Reconstruction.

Question – “What is your present occupation?”

“I run a cabinet shop.”

Question – “How is this occupation related to what you did in the military?”

“Not at all.”

Question – “Have you been able to transfer your skills that you used in the military to your present occupation?”

“No, I think it's general kind of things you get from just being mature, you know.”

Question – “What skills have you not been able to transfer? Probably everything?”

“Yeah, everything.”

Question – “Do you feel the military prepared you skill-wise to make the transition to the civilian work force?”

“I think, yeah, probably if I’d done what you know, I was trained to do, somehow. But being where I was in Delaware and not really interested in doing what I did in the military, I guess I had a career skill that I had, but I just didn’t want to do that, so I just wanted to do something else. That was my own decision not to...”

Question – “Do you feel that your present job really uses all your skills and talents?”

“Yeah”

Question – “How long have you had your job?”

“Six years”

Question – “Are you still in your first position or...that’s the only thing you’ve owned or operated?”

“Yeah, yeah.”

Question – “How many hours do you usually work?”

“Eighty”

Question – “Do you consider this job or position a permanent or temporary until something better comes along?”

“Ha, ha, ha, temporary. Leave me tell you, don’t make me an offer, man.”

Question – “Do you feel this position is equal in status to the position you held as an officer?”

“No”

Question – “Do you feel this position is equal in responsibility to the positions you held as an officer?”

“Yeah, sometimes, I mean you manage people and you manage the money and stuff so, but you in the military, you had different kinds of responsibilities that were more wide range and affected more people, so yes and no.”

Question – “Does your present position pay more or less than your base pay before retirement?”

“Mmm, I don’t know. Probably a little less.”

Question – “What is the most satisfying thing about working in the civilian sector?”

“No idea. I haven’t thought of anything, well other than the fact the job itself. You know you get some feeling of concrete accomplishment. I see things that happen are definite, you know, a piece of wood or if the kitchen is done or something like that. So you do have that feeling. I guess that would be it by my perspective, plus the people, you, I get to feel like you actually have an impact on some people.”

Question – “What is the most frustrating thing about working in the civilian sector?”

“I think probably having to deal with the disparity between my understanding of what the job should be and the customer’s expectations of what the job is.”

Question – “What do you enjoy most about your job?”

“Ah, leaving it, no, after the...I don’t know. Just the day to day, you know stuff.”

Question – “What do you enjoy least about your job?”

“The problems you have like, say, the customers that you know aren’t satisfied with things that you think are okay or people that work for you don’t understand what they’re supposed to do.”

The sub-category of possible selves views how the individual is integrating his military past with his civilian future.

The sub-category of possible selves views how the individual is integrating his military past with his civilian future. At the time of the second interview, analysis of the short discussion of his feelings towards the military appeared to be mixed. He answered that he did not have any bad feelings toward the military, but ended with a statement about water over a bridge as if there was a concern, but that it

no longer matters. However, he would choose the military for a career again and would encourage young people to do the same.

The following are excerpts to support the analysis of the area of Identity Reconstruction.

Question – “At the time of your retirement, what were your feelings toward the military?”

“I don’t know. I was happy with what I did. I don’t have any bad feelings about it. I, you know, I guess probably water over the bridge.”

Question – “If you were making a career change today, would you choose a military career?”

“Sure”

Question – “Would you encourage young people to make the military a career?”

“Sure”

Spousal Interview. The sub-category of possible selves views how the wife feels that her spouse is integrating his military past with his civilian future. Jean discussed Ryan’s disbelief that individuals in the civilian were unable to identify with mission of the local military base. There have been changes in Jean’s identity since Ryan’s retirement. She continued to be an administrative assistant at the Air Force base. There has been a change of Base Commander’s so she has a new

boss. However, the biggest change was in her identity as a spouse. She saw herself as being responsible for everything as Ryan is not around the home any more as he works seven days a week. She was frustrated by the fact that the things that their home needs are neglected such as an entertainment center for their television that they purchased two years prior. Jean stated that he has built many for other individuals, but had not found time to build one for them. The sub-category of possible selves views how the wife feels that her spouse is integrating his military past with his civilian future.

The following are excerpts from the spousal interview with Jean that support the analysis of the area of Identity Reconstruction.

Question – “What does he, your husband, feel about retirement? As opposed to being back in the Air Force? Is there regrets?”

“Yeah, I think he would prefer being back in the Air Force. It’s a lot less stressful. Even moving around and everything, it was still an easier life, I think.”

Question – “With leaving the Air Force, do you see changes in the people that you meet with or social with? How has that changed since retirement?”

“For me, it hasn’t changed a whole lot because I work on the Air Force Base. So, I deal with the Air Force on a daily basis. And, uh, so, um, for

me it's not quite so different. But I think for Ryan it's a lot more different. Because he was really surprised the first year in doing the business, with the business, the people that he met that knew absolute nothing about, whatsoever about the Air Force Base.

Question – “Oh, that's interesting living in this area.”

“Yeah. He just couldn't believe the number of people that uh, I mean they knew it was out there and there was big planes, but they know nothing about it, they had never been out there. Which we thought was very unusual. We just kind of assumed that, you know, everybody in the town knew.”

Question – “That, that's interesting. Do you see, um, more stress in your life or your husband's life since retirement?”

“I do, but it's not really based on retirement itself. It's what he chose to do.”

Question – “After retirement?”

“Yeah, after retirement. That's what it is more than anything. It's the job that he has chosen. It's what makes it more stressful. This is kind of hard.

Question – “... kind of hard?”

“Yeah, it is.”

Question – “How do you think at this point he feels about himself? Do you have ... changes in personality, anything that’s occurred since retirement?”

“Um, well I guess he, again, it’s related to the job that he’s doing. I think he feels more stress. Uh, he’s concerned about making payroll. He’s got quite a few employees. Uh, concerned about, uh, I mean he takes deposits in on jobs and he’s got to make sure that he’s got enough money to pay the employees to buy the materials to do the job. And then to get more jobs. It’s just kind of never ending, I think”.

Ryan has created a new identity in retirement which has required abandoning his military self to create this new self-image as a cabinetmaker. He has immersed himself in his business. His frame of reference toward the world has incorporated the work ethic of his military past with his civilian present. Personality may also play a role in successful adjustment to retirement. Reichard et al. (1962) identified a group called the “mature men” as the group who most easily adjusted to retirement. These men are described as being free of neurotic conflict and able to realistically appraise themselves and accept who they are.

Physical and Mental Health. The sub-category of health behavior seems to be of some concern to Ryan. The line of questioning pursues an investigation into general physical health, exercise, nutrition/diet, smoking, alcohol consumption,

and sleep. The Bradburn Affect Balance Scale (Bradburn, 1969) was used as an indicator of mental health for both Ryan and Jean, his spouse.

First Interview. Ryan does report daily alcohol consumption of one beer a day at home on a routine basis. During the week of the interview, he also consumed alcohol at a friend's home and at a restaurant. He did not report drinking enough to cause a hangover. However, reported daily consumption of alcohol may indicate only a portion of the alcohol consumed by an individual. It is difficult to determine if his difficulty in getting up in the morning is related to alcohol consumption. Daily consumption of alcohol may be noted as one of the signs of alcoholism. It is unknown if this daily alcohol consumption was present prior to retirement. At the time of retirement, he was flying C-5 aircraft. Pilots are required to be alcohol free for 12 hours prior to flying (AFI 11-2C-5V3).

He has not engaged in regular physical exercise since leaving the military, but he currently works in an occupation that requires standing, walking, bending, and lifting heavy objects. Construction of cabinets requires frequent arm movements.

He does make a note of being concerned about his health, but no specifics are given. When asked questions regarding having a variety of physical illnesses ranging from colds, headaches, nervousness, chest pain, and upset stomach, his physical complaints consist of colds, headaches, general aches and pains, and

stomach upset. Aspirin or Tylenol has been taken on occasion for these complaints.

Ryan has no hobbies and has not engaged in any sport or activity since retirement. He does not belong to any church or clubs.

When questioned about depression and happiness prior to and after retirement, he reported that he has no depression. He also reported that he is very happy and that this was the same as it was 4-5 years prior to retirement. Ryan's score on the Bradburn Affect Balance Scale (Bradburn, 1969) at the time of the first interview resulted in a score of two out of five on the Positive Affect Scale and a score of zero out of five on the Negative Affect Scale. This weakly positive score does not correlate with the self-report of being "very happy". Bradburn's model indicates that an individual will be high in psychological well being in direct proportion to the extent that positive factors outweigh negative factors. The model further indicates that both the positive and negative dimensions are directly related to self-ratings of happiness or subjective well-being (1969). Ryan reports a high degree of happiness that is not indicated by his score on the Affect Balance Scale.

The sub-category of physical health at the time of the first interview does raise concern in the area of alcohol consumption. There was daily consumption of alcohol. It was difficult to estimate the true amount of alcohol consumption

given by self-report. There do not appear to be any areas of conflict with compensating behaviors by self report. The alcohol consumption does not appear to be used as a compensatory mechanism.

The following are excerpts from the first interview that support the analysis of the area of Physical and Mental Health.

Question – “Do you ever smoke or chew tobacco?”

“No”

Question – “Do you participate in any games or sports activities like bowling, basketball, hunting, or fishing?”

“No”

Question – “Do you ever take a drink, like beer, whiskey?”

“Yes”

Question – “Did you take a drink last week?”

“Oh, yeah”

Question – “About how many times did you take a drink during the past week?”

“Probably a beer a day”

Question – “Is that more or less than usual?”

“About the same”

Question – “During the past week was there ever any time that you drank so much that you were feeling no pain?”

“No”

Question – “Still thinking about the last week, how often did you drink alcoholic beverages at home?”

“Once a day”

Question – “Is that more or less than usual?”

“The same”

Question – “How often did you drink alcoholic beverages at a friend’s home?”

“Once”

Question – “How often did you drink alcoholic beverages at a restaurant or bar or club?”

“Once”

Question – “Is that more or less than usual?”

“About right”

Question – “I’m going to read you several things that some people think about, would you tell me which ones were on your mind during the past week and how often you thought about them?” “Your health?”

“Sometimes”

Question – “Would you say that you had more or less energy during this past month?”

“Less”

Question – “Did you have a weight problem prior to retirement?”

“No”

Question – “Have you gained or lost weight since retirement? How much have you gained or lost?”

“Probably about 5 pounds gained”

Question – “Have you maintained a regular exercise program?”

“No”

Question – “This week, what time did you usually go to bed?”

“10:00”

Question – “What time do you wake up?”

“6:30”

Question – “Was the amount of sleep you had during this past week more or less than usual?”

“Usual, same”

Question – “Did you have any trouble getting to sleep?”

“No”

Question – “Did you have any problem getting up in the morning?”

“Yes” (*Laughter*)

Question – “Since retirement have you experienced any of the following?”

Question - “Common cold?”

“Yes”

Question – “General aches and pains?”

“Yes”

Question – “Upset stomach?”

“Yes”

Question – “Headache?”

“Yes”

Question – “People sometimes take things for their health, please indicate which you have taken since retirement and those that you currently take.”

Question – “Aspirin, Tylenol?”

“Yes, occasionally”

Question – “Stomach medicines, like for indigestion”

“No”

Question – “Dietary supplements other than weight control?”

“No”

Question – “Dietary food for weight control?”

“Yeah, Ultraslim for breakfast. I have been taking that for 3-4 years.”

Question – “Medicine prescribed by a physician?”

“No”

Question – “During the past few weeks did you ever feel pleased about having accomplished something?”

“Yes”

Question – “What would that have been?”

“Lots of things. Just every time you get something done in my occupation, every time you finish a job, you feel comfortable about it.”

Question – “Did you feel that things were going your way?”

“Every now and then?”

Question – “Did you feel proud because someone complimented you on something you had done?”

“Sure”

Question – “Do you remember what specifically?”

“Kitchen cabinet installation or cabinets that were built”

Question – “Were you particularly excited or interested in something?”

“Umm, I don’t know, probably not.”

Question – “Did you feel at any point in time that you were on top of the world?”

“No”

Question – “How about that you were so restless that you could not sit long in a chair?”

“No”

Question – “Did you ever feel bored?”

“No”

Question – “How about depressed or unhappy?”

“No”

Question – “Lonely or remote from other people?”

“No”

Question – “Upset because someone criticized you?”

“No”

Question – “Thinking about things all together, how would you say things are these days? Would you say you were very happy, pretty happy, or not too happy?”

“I am very happy”

Question – “Compared to your life today, how were things for 4 or 5 years before retirement?” Were they happier for you then, not quite as happy or what?”

“I would say about the same.”

Second Interview. In the category of Physical Health at the time of the second interview, some health behaviors have been modified from the time of the initial interview. The line of questioning in this sub-category pursues an investigation into general physical health, exercise, nutrition/diet, smoking, alcohol consumption, and sleep. Analysis of this area indicates several items of concern that have surfaced since the last interview. Alcohol consumption has decreased since retirement, but there were now other health issues. He was taking medication for his stomach on a daily basis as well as medication to decrease his blood pressure. He stated that he had periods of nervousness or tenseness once or twice a month. The number of backaches and pains had increased, but his work is very physically demanding. He stated that he does have a weight problem and has gained more than twenty pounds since retirement. Ryan maintained no regular exercise program, but does physical work in his job on a daily basis.

At the time of the second interview, Ryan's score on the Bradburn Affect Balance Scale (Bradburn, 1969) resulted in a score of three out of five on the Positive Affect Scale and a score of zero out of five on the Negative Affect Scale. This positive score correlates with his report of being pretty happy and happier than he was four to five years before his retirement. Bradburn's model indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative. The model further indicates that

both positive and negative dimensions are directly related to self-ratings of happiness or subjective well-being (1969). Ryan reports a high degree of happiness and that is reflected in his score on the Affect Balance Scale.

The following are excerpts from the second interview that support the analysis of the area of Physical and Mental Health.

Question – “Do you ever take a drink?”

“Yeah, I have a beer every once in a while. I had a beer last week.”

Question – Is that more or less than usual?”

“I usually have one or two a week.”

Question – “In the past week, have you found yourself eating more or less than you usually do?”

“Probably about usual.”

Question – “Did you have a weight problem prior to retirement?”

“Yeah”

Question – If you have gained or lost weight since retirement, approximately how much have you gained or lost?”

“Probably about twenty pounds.”

Question – “Have you maintained a regular exercise program?”

“No”

Question – “Participate in any games or sports activities such as bowling, basketball, hunting, or fishing?”

“No”

Question – “During the past week, what time did you usually go to bed?”

“Probably between about nine and ten.”

Question – “During the past week, what time did you usually get up?”

“About five-thirty.”

Question – “Was the amount of sleep during the past week more or less than usual?”

“About the same.”

Question – “Last week, did you have any trouble getting to sleep at night?”

“No”

Question – “Since your retirement, have you experienced any of the following? Back pains?”

“Yeah”

Question – “How often?”

“I don’t, probably a couple of times.”

Question – “General aches and pains?”

“Oh yeah, daily.”

Question – “Headaches?”

“Yeah, probably you know, once or twice a month.”

Question – “Nervousness or tenseness?”

“Tense sometimes, yeah maybe once or twice a month.”

Question – “Upset stomach?”

“Yeah, yeah all the time. I got a ...Now it’s so bad. Acid indigestion, yeah.”

Question – “People sometimes take things to improve their health. Indicate those things which you have taken since retirement and those you currently take. Indicate the length of time that you have been taking the medication.

Aspirin?”

“No, not really. I take it if I get a headache once or twice a month.”

Question – “These are I think are asking about things you take to improve your health, like some people take aspirin once a day...fight cancer or whatever it’s supposed to do.”

“Heart attack thing. I’m hoping for a heart attack actually, I need a day off.”

Question – “Stomach medicine?”

“Yep, I take it every day.”

Question – “Medicines?”

“Yeah, I have something for blood pressure.”

Question – “During the past few weeks did you ever feel pleased about having accomplished something?”

“Yes”

Question – “Can you elaborate just a little bit?”

“Well, this is my job. You get, you know projects get accomplished and you feel good about it.”

Question – “Things were going your way?”

“No, some weeks your bank account, some weeks you had more money than you had to start with, so I guess it’s going your way.”

Question – “Proud because someone complimented you on something you had done?”

“Customers are happy with your work and that makes a difference I guess.”

Question – “Particularly excited or interested in something?”

“No, not really.”

Question – “On top of the world?”

“No”

Question – “So restless that you couldn’t sit long in a chair?”

“No”

Question – “Were you bored?”

“No”

Question – “Depressed or very unhappy?”

“No”

Question – “Very lonely or remote from other people?”

“No”

Question – “Upset because someone criticized you?”

“No”

Question – “Taking things altogether, how would you say things are these days? Would you say things are you’re very happy, pretty happy, or not too happy?”

“I’d say pretty happy.”

Question – “Compared with your life today, how were things four to five years before your retirement? Were they happier for you then? Not quite as happy?”

“I think happier.”

Spousal Interview. Jean raised a concern regarding Ryan’s stress level. She believed that he felt more stress as he was now concerned with making payroll. The never ending cycle of taking deposits so that materials for a job may be bought, paying employees, and getting new jobs causes stress. This is evidenced

in that in the second interview, Ryan stated that he was taking medicine for his stomach.

Jean's score on the Bradburn Affect Balance Scale (Bradburn, 1969) resulted in a score of one out of five on the Positive Affect Scale and a score of one out of five on the Negative Affect Scale. This weakly positive score indicates neither happiness nor unhappiness. Bradburn's model indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative. The model further indicates that both positive and negative dimensions are directly related to self-ratings of happiness or subjective well-being (1969).

The following are excerpts from the spousal interview with Jean that support the analysis of the area of Physical and Mental Health.

Question – “What's probably the biggest change that you've noticed in your life since your husband's retirement?”

“Um, the fact that he's not around for anything any more. I feel like uh, basically, uh, as far as the ... is concerned, I'm responsible for everything. Uh, he works entirely on the business and uh...”

Question – “You're left with ...”

“Everything else to deal with.”

Question – “Everything else to deal with?”

“Yeah”

Question – “Including your ...?”

“Yes, or lack of.”

Question – “Or lack of?”

“You see our entertainment center? We bought that TV, well just Christmas it’ll be two years that we’ve had it and he’s been going to build me an entertainment center.

Question – “To go with that?”

“Yeah”

Question – “Okay”

“It doesn’t fit in the other one. He had built many of them, but all for other people.”

Question – “Maybe, maybe for this Christmas?”

“Yeah, maybe.”

Question – “Have you noticed changes in your children’s lives since your husband retired? Has it made any changes is your life?”

“I think he’s around a lot less for them. Uh, the older two, were, I mean, I mean that’s kind of different. But, I mean, with Sean, he’s only 16 and he’s got a lot less time for him that he did before he retired.”

Question – “It does make a difference.”

“Yeah”

Question – “How do you think Sean feels about that? Has he ever voiced any opinion?”

“Uh, he’s mentioned several times he was still in the Air Force. He liked it better than.”

Question – “More time?”

“Yeah”

“Okay.”

Question – “In the past few weeks, have you been particularly excited or interested in anything?”

“Uh, no, not really.”

Question – “Have you felt at any time that you were on top of the world, that things were just going great?”

“No”

Question – “Have you been restless that you couldn’t sit still long in a chair?”

“In the last couple of weeks?”

Question – “Yeah?”

“Um, I guess maybe I have. Yeah.”

Question – “I just needed to know that you feel settled.”

“Yeah”

Question – “Have you been bored in the last few weeks at all?”

“No”

Question – “Not at all?”

“No, too busy. Not enough time.”

Question – “Have you either felt depressed or very happy? Everything’s going on in your life?”

“No, no.”

Question – “Have you felt lonely or removed from other people?”

“No”

Question – “Have you been upset that someone criticized you in the last few weeks?”

“No”

Question – “Things are going fairly...?”

“Yeah, ... yeah, yeah.”

Successful adjustment in this area would be indicated by no health problems (Beck, 1982), (Braithwaite, Gibson, & Bosly-Craft, 1986), (Holmes & Rahe, 1967). Brian did exhibit physical signs of stress as evidenced by medication for stomach problems and high blood pressure. The ability to pursue interests that are non work related contributes to successful adjustment (Reichard, Livson,

& Petersen, 1962). Brian did not pursue any hobbies. Due to the hours spent at work, he did not have time for any outside interests.

Summary Analysis. Analysis does not definitively indicate either successful or unsuccessful adaptation to retirement. The issue of alcohol consumption under the moderating factor of Outcome Adjustment is of concern, yet it did not appear to have any significant impact on Ryan's daily life. While retirement had an impact under the moderating factor of Economic Impact, Ryan does not express great concern, yet Jean expressed great concern. The moderating factors of Identity and Social Support were disrupted in the immediate family related to his relationship with his youngest son and what appeared to be less time spent with his spouse. Ryan believed that he had been able to transfer some of his managerial skills and work ethic to his present employment. He felt that his current position is equal in status to being a military officer, but with decreased responsibility. This decrease in responsibility did not appear to be of concern. It appeared that he felt almost as if a great weight has been lifted off his shoulders as his actions no longer can have a worldwide impact. However, Jean expressed concern that Ryan was under great stress with owing his own business. Ryan acknowledged that he takes medication for his stomach, but does not make a clear correlation with the stress of owning his own business.

Ryan's score on the Positive Affects Scale of the Bradburn Affect Balance Scale (1969) has increased from two to three. The Negative Affect Scale remains at zero. While this is not a significant increase, it does indicate by direction that there may be increasing happiness as he proceeds through retirement. He continued to indicate that he is happier now than five years prior to retirement. This is consistent with the expected outcome of positive and negative affect as measured over time. Over time, there is an expected shift towards higher scores on the Positive Affect Scale and lower scores on the Negative Affect Scale (Bradburn, 1969). Ryan's score on the Affect Balance Scale was consistent with his responses from the interviews that indicate the ability to transition through the retirement process.

Jean's scores do not indicate a direction of happiness as evidenced by a one on the Positive Scale and a one on the Negative Scale. Her comments throughout the interview lean more towards the negative side due to increased responsibilities at home and with the business. They are both feeling the pressures of this new lifestyle. Ryan expressed his stress through physical symptoms and Jean verbalizes her stress as evidenced by her frustration with added responsibilities.

Third participant - Mike

Demographics. For purposes of this discussion, the name Mike will be used as an identifier instead of the participant's real name. At the time of the initial interview, this participant was a 48 year old white male who had retired as a Colonel from the United States Air Force. He had been retired for five months after serving twenty-six years and two months in the military. During his twenty-six years in the military, his primary military occupational specialty was operations. He functioned as both a pilot and as a commander. His success in leadership positions brought joint assignments with the United Nations, NATO, and as a base commander. His secondary specialty was in engineering. He holds a baccalaureate degree in civil engineering from Purdue University, a master's degree in civil engineering and a professional engineer's license. He received his commission in the Air Force from the United States Air Force Academy. He and his spouse chose to remain in the area close to the military base of his last duty station instead of returning to his home of record prior to entering military service. At the time of the first interview, Mike had been married for twenty-one years and has three children ages 13, 15, and 18 living in the family home. He had two female children and one male child. The oldest and youngest have special needs, but he did not elaborate. Mike was unemployed.

The second interview for Mike was conducted five years and ten months after the first interview. He remains married to the same woman. His two oldest children no longer lived at home. He had one daughter who is a senior in high school and is preparing to go to college. He was employed by the Department of Education as a transportation supervisor for nineteen school districts.

Economic Impact. The moderating factor of economic impact immediately follows the precipitating event of retirement. The semi-structured interview with the participant explores the area of economic impact through questions regarding financial resources and retirement planning.

First Interview. At the time of the first interview, Mike was not employed, but was very interested in finding a job. It appeared from the conversation that he would take time to find a position that he intended to keep for a period of time. At the time of the interview, he had only been retired for about five months. He did not express any real concern about finances at that time. That may be due to retirement pay as a full colonel even though this is one half of base pay. That amount of income may have been sufficient to meet the financial needs of his family for a short period of time until he found employment. As an anecdotal note, his wife was employed full-time as a registered nurse.

The following are excerpts from the first interview that support the analysis of the area of Economic Impact.

Question – “What kinds of things do you worry about most?”

“I think, you know, in trying to secure a job and not having a job is one worry. Whatever I do get into, it is something I am going to like and have been well trained for. Something I am going to be able to continue ten years down the line. These are somethings that bother me.”

Question – “Do you worry about such things a lot or not very much?”

“I would say not a whole lot, but it is something that I do think about.”

Question – “Did you retire voluntarily or were you selected to retire?”

“Voluntarily”

Second Interview. The second semi-structured interview again explored the area of economic impact five years post retirement through questions regarding financial resources and retirement planning. Analysis of this area revealed issues regarding financial areas. His current salary was less than his base pay while on active duty. He stated that there have been problems regarding household expenses recently. However, there were problems regarding household expenses prior to retirement. It is not possible from this interview to determine if the issues are the same pre and post retirement as he did not indicate any financial issues during the first interview. He indicated that his pre-retirement planning was good. He particularly recommended and saw the value in the military

retirement/separation seminars. He did some financial planning prior to retirement and put money away for emergencies if needed.

The following are excerpts from the second interview that support the analysis of the area of Economic Impact.

Question – “Here are some things husbands and wives often have differences of opinion about. Would you tell me which ones have been problems for you and your marriage prior to retirement or after retirement. Also indicate if it was a problem within the last week. Household expenses?”

“Ah, yeah. That probably prior and after and last week. I don’t, don’t think I said anything last week.”

Question – “Does your present position pay more or less?”

“The answer would be, it would be less ... it could be higher, above or below. Uh, anything from there. So, I think it’s, where I was, you know, it’s definitely ... lower ... that that’s having humility. It doesn’t bother me. That’s fine.”

Question – “Does your present position pay more or less than your base pay before retirement?”

“Well, I think before it was probably more right now base pay.”

Question – “When did you start planning for retirement? How many months or years before?”

“That one might have been ... I went to the one briefing when ... came around so I ... but other than ... formal. The other, uh, would have been, uh, probably so I we lived in Belgium. I’d say three years before when I did that Army career I started doing the resume and Sue started doing hers. She went to the same class ... two day class ...”

Question – “How helpful was your pre-retirement planning?”

“It was very good. And I recommended it when I was over in the CAP program. I’d see the young kid go in and I’d call them and I was telling some of them to get on to their bosses, they might be ... but what I saw was some of the kids were over there and they had no retirement. They were separating. And I asked them when, when you separating? Next week. And you just got over here now? And I said why didn’t you sign up for a CAP. Yeah, but my boss wouldn’t let me off. So, I ... through some of the chain over there, some of the more senior NCO’s to make sure they get their kids out because, uh, they are not going to be happy at work. They’re not going to do the jobs and if we don’t give them the time off ... they’re going to be ill prepared to just return would be disastrous ... so, uh, it’s important.”

Question – “In what ways did you plan for retirement?”

“Uh, I think, like I just ... the um, you know, the basic things, resumes and ... information and just you now discussing with Sue what we might do and when and where we settle and things like that. Um, I can't think of anything else ... all these, you know, financial planning and trying to ... some... available there in case of emergency if we needed it.”

As an anecdotal note, Mike's wife, a registered nurse, continues to work nights doing private duty for a home care agency. Mike was employed four years in the same position at the time of the interview.

There is overall improvement in this area from the first to the second interview due to Mike having obtained employment. This new employment means additional income for the family, yet problems with household expenses continued. However, this was a problem prior to retirement. Successful adjustment in this area would be indicated by satisfaction with finances (Beck, 1982), (Braithwaite, Gibson, & Bosly-Craft, 1986), (Holmes & Rahe, 1967). Appropriate timing of the retirement event is also factor in successful adjustment to retirement (Bosse, Aldwin, Levenson & Workman-Daniels, 1991) and (Palmore, Fillenbaum & George, 1984).

Social Support. A description and a series of questions were asked concerning to whom the individual talks concerning certain issues.

First Interview. In analysis of the moderating factor of Social Support, there appeared to be an intact relationship with his spouse. She was the person in whom he primarily discusses his concerns. At the time of the interview, he had been married for twenty-one years and had three teenage children. He was in frequent contact with his mother, brother, and sister. Much of his conversation with these individuals was related to the issues of his mother's mental health status.

Continuing the area of Social Support, the individual's line of questioning continues by exploring contacts and relationships with outside of the nuclear family. Mike had many social contacts outside of his nuclear and extended family. The majority of these contacts were individuals that he had come in contact with during his military career, particularly from his last duty station. He was active in both community groups and groups with a military connection. His high profile job prior to retirement allowed for many individuals to seek to him that he may not know well, but came in contact with due to his position. However, those individuals that he sought out socially were very limited. He appeared to be very satisfied with this part of his life.

The following are excerpts from the first interview that support the analysis of the area of Social Support.

Question – “Some people when they are bothered by things like to talk it over with other people such as their wives, relatives, neighbors, clergymen or someone else. I’m going to read several things that people sometimes talk to other people about and I want you to tell me to who (if anyone) you talked to.”

Question – “Not having enough money”

“How about if I say my wife would be in all of these and that would save you some time? Is this in the past week or recently? I guess the money would be my wife, making sure we have everything covered. Recently too would be my pastor. I have had some discussions with him regarding what I am doing.”

Question – “Something that happened at work.”

“I have not talked to anybody there.”

Question – “Ways to make money.”

“My wife and other people that might be contacts. People who could know of job possibilities so there would be some contacts made as I get around socially.”

Question – “Your health”

“My wife. I had a kidney stone before my retirement in August and I have been staying in contact with my doctor at the base. I went in and had some

tests and I got clean bill of health. I just have been in contact with him to make sure I am okay and have not got any problems.”

Question – “Bringing up children”

“I guess just my wife and talking about colleges and such with my brother and sister where our children might be going and where their children are.”

Question – “People you have trouble with”

“This is the only one I can say. There have been a couple of things that I keep on the corner of my desk. Things that get me going and I have to wonder what they are doing. These are some of the phone calls for today. One is Gateway Network. They had somehow changed my long distance carrier and I don’t know if this happened to you, but it has happened to several others in the neighborhood where their long distance was switched from AT&T. They did not tell me and I did not sign anything. No one in the family said okay and they changed it. It costs me \$5.00 on my account and then when AT&T called to see why I changed it and I said that I had not changed it they charged me \$5.00 to switch it back. AT&T gave me a \$15.00 certificate which I can use to pay my bills which is okay. It covers the \$5.00 change, \$5.00 change back and gives me \$5.00 extra towards the bill. It was the inconvenience and the thought that someone could do that. I had to make some phone calls. About 3 weeks ago, I got hold of someone

from Bell Atlantic and asked them how this happened and they said that I had signed something which they were to send me, but I have not gotten it yet. Charlotte Jones had the same problem and I have been feeding her some of the information I received. The other one is the News Journal. I have been working this for about the last month and I am about to go over to Jim Brown and talk to him about it for the most professional way to handle this.

I read the News Journal and they have this one section called Kent and Sussex. Every week, I look at it and there is not one article from Kent and Sussex County. There are things for Annapolis, New Jersey, and everywhere else but. I noticed it right after Christmas and I sent a nice letter to the editors. I took the flame out and made it a nice letter, but I got nothing back from it. The next week they had another one. They might have had 30 to 35 pages where there were 2 to 3 articles from Kent and Sussex County and they probably had a total of 70 articles not from Kent and Sussex County. I am trying to help them and telling them.”

Question – “If you did retire voluntarily, what was your reason or reason for retiring?”

“The things I mentioned earlier, one was just the prospect of upward mobility. Really it was that if I go to some of these other jobs how was it

going to affect the family. The first job was in Germany to be the Commander of all the airplanes. European job for four years. I would be 51 or 52 trying to come back to the states. We had just returned from Belgium and we had seen the dollar go down. We did not want to leave again.

Knowing that that job was a very busy job and not that I did not want the responsibility, but knowing the time it would take away from the family. I have three teenagers. Our youngest and oldest have some special needs and they were happy in the schools they were in. So a lot was a family related thing. My son was a senior. If we had gone back to Germany, it would have been the fourth school in three years that he had been to. Contacts in the area. Another big reason was we liked the area and there were other jobs they offered. One at Fort Meade, again, back into that whole Washington area which would have meant a move for the family. I would have had to commute most of that. They called me and asked me if I was available to go to Panama. I said no. So those were the type of things. They were good job offers, if the children had been out of the house, we probably would have gone. We enjoyed traveling and would have enjoyed the postings, but it became a family decision I think.”

Question – “Thinking of visits, telephone calls or letters, were you in touch with any relatives last week?”

“Yeah, my mom, my sister, and my brother. All three of them.”

Continuing the moderating factor of Social Relationships, the individual’s line of questioning continues by exploring contacts and relationships with outside of the nuclear family.

Question – “One of the things we would like to know is how people spend their time. Are you currently a member of any club, organization or group?”

“Yea, and that’s that’s I believe I said some of them already. What I’ve done as far as how I’ve uh, kept busy and I guess I can tie it to some of the meetings that I’ve had in the last week or where I’m going with some of those. Uh, there’s been the Air Force Association and we have uh uh periodic meetings. I’ve got a meeting, uh let’s seemmm, that’s a school meeting. There’s a meeting, I think it’s uh, Wednesday or Thursday I have a meeting with the Air Force Association uh and that’s fairly regular. At least once a quarter. And then uh like I say, I’ve been working with the Community Partners group which is uh business groups that support group the AFA in the local area here and to try and get that mess straightened out, uh. I’m a member of the Dadaleions, occasionally go to a meeting there, uh member of the Military Order of the World Wars and they have a meeting up in Wilmington now... they meet about quarterly. Uh, gotten

involved in the uh, uh, volunteered I guess to...to help with the bond referendum for the Caesar Rodney school district uh, and I'm an officer for that so I'll um, I'm helping them. That's, that's the meeting I've got tonight at 7. Uh, and, we're trying we're trying to build a new middle school and so I'm on that committee. I've gotten involved in the as I have every year with the Odyssey of the Mind schools group it's uh...type thing for kids where they can put together a little play and things like that so I'll be a head judge for that for the state competitions on the 24th. So, I've went to some training last weekend and uh then we'll have the competition later this month. Uh, I'm involved with the museum on the base uh I go to a regular meeting. I'll be at one of those this Friday. Those are monthly meetings. Um, let me see what other groups are there... Um, I'm a member of TROA, although I haven't gone to any of the meetings yet, The Retired Officers' Association. Haven't used their services yet either. But mainly because I don't think they have too much on this local area. I think mostly they have probably the Washington - Virginia area. Um, what other groups are there? Like I said, I'll go to Rotary. I give a briefing there. Although, I've been asked to be a member of that, but I told them I need to find out what I'm doing for sure before I get in to attending and going to regular meetings, uh things like that so uh, that's just a flavor of some of the

things, but there's lots uh, the church asked me to be on the vestry committee, which I've waffled a little bit on that for the same reasons, just trying to figure out what I'm doing before I get too involved with too many things uh, and I was mailed uh, might have been the commissary, somebody else told me that she thought that they wanted me uh, me or Steve to uh work on setting up a golf tournament for the Cancer Society so, so I'm a prime target out there and I do what I can with the time that I have available. Sure. So I've had plenty to do."

Question – "How many meetings did you go to last week?"

"I think probably two or three."

Question – "Again, thinking of visits, telephone calls or letters, were you in touch with anyone that you knew during your military career?"

"Yeah, there is one that wanted an airline reference. I gave it to him. So I got a nice letter back from him. I don't think I actually called anybody last week, no."

Question – "Was there a military member that you saw socially outside of work?"

"I am sure I had contact, like I said in the Commissary, but there are hundreds of them that I run into daily. A minimum, I guess another thing that I did, volunteered to do, to add to that thing you asked before was the

hospital is working on a performance reports and a lot of their prime people are leaving so they came up with an idea to have a special training session for all their people and they kept asking me if I would come and talk that night. As long as I can maintain my independence and that I am not speaking from Wing policy anymore and that I am not going to step on the Vice Commanders feet by speaking about performance reports when I can't speak on policy because I don't know what policy is anymore. So I made that clear distinction, but...so I made some contacts with a military member in the hospital who has set up about six sessions. Surprisingly, they have filled them all almost up with volunteers without having to drag people in. People want to learn because they are finding it is important for their medical career too. So I have picked up some information from her too and I will begin briefings starting the 8th. I will begin to talk to them about my perspectives for about 15 minutes or something like that.”

Question – “Any contacts with civilian members of the local community where you were stationed?”

“I guess through all the other activities that I have been doing. You know the bond bill and I will see them occasionally in town. Just through the AFA contact of local business, every one of those, there are probably 30 of them.”

Question – “How about friends other than relatives? Did you get together with any friends, such as going out together or visiting each other’s homes?”

“No, no.”

Question – “On the average last week, how many times a day did you chat with friends on the telephone?”

“I guess for chats, I don’t know, maybe one or two. There have not been that many. If you counted friends from my past contacts it would probably be 25 or more from the Community Partners’ thing, but I think what you are getting out would be just social chatting and not related to any activity.

Not too many.”

Second Interview. A second interview was conducted and a description and a series of questions were asked concerning to whom he talks concerning certain issues. The primary person that he spoke to at the time of the first interview was his wife and it continued to be so with the addition of his secretary where he is employed.

Analysis of this area of the second interview showed an individual who utilized multiple individuals for social relationships. He was able to discuss issues with his spouse, relatives, his secretary, his boss and a member of the clergy. In discussion of his role as a father, he did feel that he could have at times done

things differently as a father, but did not express any major concern regarding his parenting skills. He did not believe that since he retired that his parenting style has changed to make him a better father.

Continuing with the moderating factor of Social Support, the line of questioning continues by exploring relationships with other individuals outside of the nuclear and extended family. Analysis revealed a high degree of involvement with individuals outside of his nuclear and extended families. He was actively involved in military, community, church, and school organizations. He remained in contact with individuals from his college days that remain in the military. He also maintained contact with individuals who he met during his military career. He continued to have strong ties to the military through his social relationships.

The following are excerpts from the second interview that support the analysis of the area of Social Support.

Question – “Some people when they’re bothered by things like to talk it over with other people such as wives, relatives, neighbors, clergymen or someone else. Now I’d like to read you several things that people sometimes talk to other people about and I want you to tell me who, if anyone you talk to. The issue of not having enough money?”

“Probably just Sue and I. Many things. Just discussions about all the things, having two in college and another one to go.”

Question – “Something that happened at work?”

“Ah, that’s mostly, well definitely, Sue is my sounding board there. Uh, I mean I wouldn’t count my secretary. I would have to be someone else. We deal with each other and she’s my sounding board and that’s what makes her so good as I can leave and ... boss I can, if there’s something that goes wrong or something I have a concern about, that ... when that happens ... and so yeah, he’s a sounding board.”

Question – “Ways to make money?”

“No, I don’t, no I don’t know of anyone.”

Question – “Health?”

“Not really, I guess. I mean, I made an announcement at the AFA meeting that we couldn’t schedule a meeting for November 15th, I might have to change it, cause I can get one of these Blue Cross/Blue Shield free colonoscopy ... so that’s ... other than my secretary ... other than colds going around in the office. I only got one, my boss had one, so but I haven’t had ... distractions. Other than that, I...”

Question – “Bringing up children?”

“Uh, I’d say it was with my secretary and my wife, you know. Um, um, maybe my mom ... my brother’s children, which are the same things as ours. Kids coming up to college age and trying to go to college. Problem

here, my brother, a, had his daughter scheduled for North East, North Eastern, and they were ready to take her up there and they called and said we've over-booked by six hundred students. She can maybe come in January, we might have room for her then. Madison Avenue advertising ... Pull some strings, but they said go ahead and bring her up and we'll see if we can take her. He lives in Connecticut not too far and they said we wouldn't have any place on campus for her. Yeah, it's ..."

Question – "People you have trouble with?"

"Uh, it would have to be my secretary. Like I might have trouble with some parents or some other district personnel. Uh, and sometimes some people in the staff. Uh, I deal mostly with my secretary or another one nearby or my boss."

Question – "Family problems?"

"Uh, I'm not sure which, whose problems they are, but if ... others or you know, problems my brother might be having or problems, uh, other family. If it's our family, it'd probably be Sue and I or we'd share it with each other. I don't think there's any outside a, clergy now, a, neighbor, no. It would just be wife and maybe relatives."

Question – "Did anything happen last week that you felt you couldn't talk about to anyone?"

“No”

Question – Speaking of visits, telephone calls, or letters, were you in touch with any relatives last week?”

“Uh, go to my mom’s once a week. That’s the main one ... and I think I talked to my sister last week too. So, it was two direct family and I have a brother and a sister and my mother. Father passed away, so that’s main relatives ... I talk to.”

Question – “Many men feel they’re not as good fathers as they would like to be. Have you ever felt this way?”

“Oh, there’s always times which could have been better. You look back and say I could have done something differently, maybe so.”

Question – “Since retirement, do you think you have become a better father?”

“I am the same.”

Continuing with the moderating factor of Social Support, the line of questioning continues by exploring relationships with other individuals outside of the nuclear and extended family.

Question – “Thinking of people whom you consider good friends, that is, somebody you feel free to talk with about personal things, would you say you have many, a few, or no such friends?”

“I’d say a few.”

Question – “Do you feel you have as many friends as you want or would you like to have more?”

“Mmm, I think I have as many as I want right now as far as many as I have time with what’s going on with a hundred activities and I see most of them at the activities that I do anyway, so that’s probably enough.”

Question – “Again, thinking of telephone calls or letters, were you in touch with anyone that you knew during your military career?”

“Uh, it was last week. It was kind of interesting. I had a United Nation’s tour in Israel and spent a year over there with an Austrian couple. And, they came over to the States in ’75 just after I returned and, uh, down in San Antonio, so they had time there ... been writing each other for 25 years and they came to Washington, so there was another couple that was over there that knew them. So, we met them for dinner in Annapolis and had a good time ... they had ...family over there and ... We ... go on hikes together. I think they’re still ... but uh, let me see if there was any other military. Oh, I guess there was one other guy, a classmate of mine that works in the Department of Defense... talked a little bit about ... what was going on at the Academy, football, and one of my classmates ... Superintendent there now, so ... on track with him. But, I, uh, I think other

than that I didn't talk to any classmates ... military except well, I guess there was one I talked to at the cross country meet that was there when I left. I saw him and when I'm at the Base there's always people there that you see that you know and some of them you don't know, but they know you ... Hi, how are you ... That's okay, but ... see there at the Base, uh, stayed in touch with ..."

Question – "One of the things we'd like to know is how people spend their time, like are you a member of any club, organizations or community groups?"

"Uh, yeah, there's always lots of, I mean there's some I've had to step back cause I ran out of time, but, uh, I'm state president of the Air Force Association, Executive Board of Del-Mar-Va Council, uh Boy Scouts, uh just came off being a Foundation Airman ... Museum Foundation. And although I volunteered to take care of the books out there, Frank Jones is the president and I figured the president of the foundation, more ... needed to be ... he'd done most of the work anyway so there's not much to be done. But I do get out. Church Vestry Committee and Senior Warden, Boosters for the daughter's ballet company, Boosters for the Delmarva ... Children ... Caesar Rodney ... Julie goes up ... and ... friends. But I, um, keep an interest in the cross

country since I take pictures of all the kids running and they go ... up for ... compile all the newspaper articles and their times as well as make a book up for the coaching as well as some picture boards that has every child's picture and things like that. So, I stay busy, the National Association of State Directors, People Transportation Services. I'm involved in another project nationally, the United States Department of Transportation training of high school bus drivers and programs for administrators and personnel in the school bus business. Uh, stay involved at the Base with other retired activities. There's a few others, but that's enough."

While Mike has many individuals with whom he interacts socially, there did not appear to be a clear transition to the civilian role as much of his time was with military organizations and the community still viewed him in his former official capacity. Social interaction with friends and other individuals is a factor in successful adjustment to retirement (Bosse, Aldwin, Levenson & Workman-Daniels, 1991) and (Palmore, Fillenbaum & George, 1984).

Identity Reconstruction. In the first interview, the moderating factor of Identity Reconstruction investigates the identity of the individual as seen through questions regarding post retirement employment. The category of possible selves investigates the integration of Mike's military past with his civilian future.

First Interview. At the time of the first interview present time, Mike was unemployed. Mike had many social contacts outside of his nuclear and extended family. The majority of these contacts were individuals that he had come in contact with during his military career, particularly from his last duty station. He was active in both community groups and groups with a military connection. His high profile job prior to retirement allowed for many individuals to seek to him that he may not know well, but came in contact with due to his position. However, those individuals that he sought out socially were very limited.

There are no excerpts for this area as the line of questioning is directly related to employment and at the time of the first interview Mike was unemployed.

The sub-category of possible selves views how the individual is integrating his military past with his civilian future.

Question – “At the time of retirement, what were your feelings towards the military?”

“Good, I felt very good. I had a good career. Enjoyed every place we had been. The family got to see a do a lot. Lots of things were going on from the time I got into the military in ’69. Lots of American relationships, other service relationships, Pentagon for three years, and friendships we made. We still remain in contact with friends I made in Israel in ’75. This past

year we sent out about thirty letters to our international friends in Europe.

We feel good about it.”

Question – “What are your feelings towards the military now?”

“I don’t know. I enjoyed the time I had there. It was time for me to leave. I still...I guess you are asking how I felt then and how I feel now? I feel the same. I feel good for the same reasons.”

Question – “If you were making a career decision today, would you choose a military career?”

“I would say that it would depend on what I was getting into. I have a son and I have not pressured him at all, but I have suggested ROTC for him.

We looked at the academies and I have some people in the States here who could have helped him and I certainly could have helped him. He had been out to Air Force to one of their summer sports program. All the kids went here for that. I did not feel where he is academically that it would have been the right thing for him to do. He would have been under a huge amount of pressure. He has really matured a lot in the last year and excelled academically. I still think the competition would have eaten him alive out there. The other academics that some of the other kids have had, he has made progress in the last year, but I talked to him about considering the Air Force and ROTC. We put an application in. What would I

recommend that he do? He thinks that he might qualify for flying. I think that is shaky; there are so few pilots left. What I would recommend he do is get into some career field and learn that career and apply for a minimum of five years and then jump out. A twenty year career would depend on what he got into. You can spend twenty years learning engineering and be very marketable when you get out. If he got into flying, then you are talking about it would be difficult to transfer from there. Out in the mud Infantrymen or a pilot like myself, it would be that much more difficult for you and that is why I am pursuing my piece of paper that says I am a Professional Engineer. That might give me at least a little credibility. I will be lacking some of the experience that they would like to see, but I have the supervisory experience from being on the base.”

Question – “Would you do it all over again?”

“Yes. I would not trade anything. My option, I decided in 7th grade that I wanted to major in civil engineering and go to Purdue. I am glad I did that. I don’t know where I would be if I had spent my five years and got out with a degree. I saw other people do it, but I saw other people do the flying thing too and I would not want to do what they did either. Up and down and family living.”

Question – “In general, I know we talked about your son. Would you encourage young people to make the military a career?”

“I would encourage them, yes. I would encourage them to consider it and looked at their career interests and see if the military could match it. The military has a lot to offer and it depends on their interest. If you like to travel around and you are pretty mobile and want to see the world. If you are flexible and want to see the world, I think it is a great life. But if you are a homebody and that is what you like, then no.”

Second Interview. At the time of the second interview, Mike was employed.

Analysis of the area of Identity Reconstruction revealed a degree of acclimation to the civilian sector, but also a degree of frustration with it and the role that he was in. He found that his skills from the military were easily transferred to his current position. He was able to use his leadership and management skills, but he was frustrated by the fact that his supervisor did not have the same degree of leadership and management skill that he has and as a result, he must sometimes abide by less than appropriate decisions that he felt were made due to lack of experience on her part. He did not feel that his current position had the same status or authority as his previous position in the military. While he supervised nineteen school district transportation offices, none of them were under his direct authority. He only directly supervised his secretary. This represents a significant

decrease in status and supervisory capacity from his last position as the commander of a major Air Force base. As noted previously in social relationships, this individual was very involved in many organizations. He was also active socially in his work group, feeling very much a part of this group.

The sub-category of possible selves views how the individual is integrating his military past with his civilian future. At the time of the first interview, the military remained very much a part of Mike's life. He read several military magazines each month. Mike and his spouse ate a meal about once a month on base. He and his spouse shopped at the Commissary or BX approximately every three days.

His feelings toward the military were very positive. He had been successful at his last promotion board. When questioned regarding whether or not he would choose a military career over again, he stated that he would do it all over again. He made his choice to join the military when he was in the seventh grade and has never regretted his decision. He enjoyed the places and the people that he came in contact with during his military career.

He encouraged his son to explore the military as a career option. He suggested that his son look at ROTC as an option instead of the Air Force Academy due to the pressure of that environment. He was not however recommending a full twenty year career. He felt that the military was a place to

learn a career, but for a minimum of five years and then get out. This concern was based mostly on the fact that his son wanted to be a pilot and the number of military pilots was going down.

Analysis of the area of possible selves at the time of the second interview revealed that Mike continued to maintain close ties to the military. He stayed current on military topics through military publications. He took advantage of the military privileges of the commissary and base exchange afforded to retirees. He appeared to have mixed feelings toward the military. It was evident that he thoroughly enjoyed his military career and would do it all over again if the same conditions existed. However, he would carefully weigh his options if he was currently at the ten year mark, a traditional year marks where military members evaluate their decision to continue in the military until retirement or to separate from the military at that point. He discussed the decrease in benefits that have been eroded and the changes in deployments that are mainly now unaccompanied tours for months at a time instead of change of duty stations. There was also mention of decreases in funding for repairs and parts for aircraft. He would not discourage any individual from going into the military for the experience. He felt that the military was a great place for an individual to find what he wants to do in life. He did not encourage his son to enter the military as he did not have the

interest in a career in the military. This represents a change from the first interview.

The following are excerpts from the second interview that support the analysis of the area of Identity Reconstruction.

The sub-category of possible selves views how the individual is integrating his military past with his civilian future.

Question – “Read a military publication?”

“Mmm, try, average twice a week.”

Question – “Go to an event on a military base?”

“Yeah.”

Question – “Go shopping at the Commissary?”

“Yeah. I’m taking on that duty. Sue brags she’s only done it twice in the last five years.”

Question – “Go shopping at the Base Exchange?”

“Yeah. That’s why I was here today. Probably about three times a week I’m over there. I mean like ah, they think I own the Kodak company of all the pictures I get done, and ah, it’s ah, they all know me over there, so it’s just ah, most of people when I’m over they always come up to me because they think I work there. Can you tell me where this is? It must be because I have my tie on or something.”

Question – “At the time of your retirement, what were your feelings toward the military?”

“Uh, good. I mean I felt that I saw the world. I did things I wanted to do. I was happy flying and I was happy in the staff jobs. I had an opportunity to all kinds of...assignments with other services. Uh, international tours of other nations and um, in Israel with the United Nations and uh, Belgium with NATO and, uh, I did everything. It gave me so many opportunities, education, and uh, uh social things that, uh, I never would have been able to do anywhere else. So it was, it was excellent. I had great feelings about it.”

Question – “What are your feelings toward the military now?”

“It’s the same. I’m still able to stay in touch and support it with AFA, museum, and staying in touch with the base out there. There’s people that come up and ask me do you miss being in the military? No, not really. I’m out there all the time...still see the same people, lot of the same people, uh, but still stay involved. It’s still a blue suit I feel like I’m wearing.”

Question – “If you were making a career decision today, would you choose a military career?”

“Um, I guess it depends on where I was and what I was doing at the time. It would depend on how many years of service. I guess, one thing I would

look, I would look at...my son and whether and that might be a barometer to answer the question. Did I...him, push him...I think it ties to that and it depends on where we're talking about, in my, if I just started my career, am I at the 10 year point, am I, what jobs do I have or what choosing a career, I guess, I'm not sure where. But if I was going, is it the assumption I'm going into it?"

Question – “Yeah, if you were to do it all over again I guess what...”

“The bottom line is would I do it again, yeah. I think I've indicated definitely, it was a, it was a, definitely good decision and I'm happy with it. But under the conditions that it is now, though, that's where I think it varies. Things are different than the way it was...we've had our promises that have disappeared and we see those things and then we have to wonder, well, I guess it's the same as it was...things are different and that's why maybe the answer if I knew what, the way things are today, the status of the world and the status of coming from military medical benefits, all those different things for your family, the fact that the strategy has changed, uh, you're gone, you were used to it...but I was a flyer so I got out quite a bit too. But I think it's a different military than it was when we came in where you'd be with the family to go over there, but now it's go over yourself for 90 days or go to Saudi for 90 days or go down to Africa for 90 days, and,

and, uh, it's just, uh, things are tight. You know, manning is low. Uh, they're sending a lot of people, a few people you do have all over the world. So, how much is really getting done. Spare parts not being funded as well. So, uh, if I had to do it over, I'm happy with the way it was...the time. If I was, under these conditions, I don't know."

Question – "Would you encourage young people to make the military a career?"

"I haven't discouraged any of em. I mean, there was one yesterday, uh, it's a, I think this guy was an Eagle Scout too. Mike, uh, what's his uh, Collin Parks. He's thinking about the Academy and, uh, so I talked with him and he runs cross country ... Mike just ... I don't know if you knew Mike. I think he was there after you at the Base, so, but, uh, I, I, if it's what they want to do, it's you know, I certainly, I, I, I, I would want them to me whatever job they might want to do. If they wanted to fly, excellent.

Another reason, I tell them, hey, uh, you know, as far as a career, I'd at least say go in for your five years and get the experience and, and it's a great way of life and you'll learn all these skills and then you can make your decision. Uh, ... go to the Academy and get a great education and do a lot. Uh, it's an opportunity. And, that's worth taking. There's others I think I would encourage, just because they don't have, I have done that

with some of my daughters' friends. Uh, uh, she, you know, went to school for a year, not sure what she wants to do, and she's not having any trouble or anything. But, hey, take the time and figure out what you do want to do and see the world while you're doing it. So, uh, it's not at your expense. So, I, I, I encourage them. I wouldn't discourage 'em and those that seem interested, I encourage em and speak highly of it and on the positive side, there's another guy that's Army, uh, that was on the Base probably when you were there and ... no, he was Air Force but he, he's in the Army now and he's over in Korea and ... comes back to see us and it has done wonders for him. This kid was lost. He was lost, and, uh, but he was a very good kid. It was his family that was always killing him. His family was just, they were just disaster, and, but didn't give him the support that he needed, and, consequently didn't ... grades, but he, he, since he's gotten in the Army, he's excelled. This kid is a good solid citizen and uh, uh, he's getting some other education, but it's ... him well and so I think in those cases, it's very good too. But, kind of depends. My son, I didn't encourage him. If he wanted to, he had some interest, but he had had ... although he thought he might like to fly ... I didn't know either for sure, although my dad had an airplane the whole time I grew up. Uh, he had some asthma, uh, but it never slowed him down ... wrested, played football, played baseball,

ran some cross country. It never bothered him in his older age, but probably on his record somebody would ... have you ever had it? No, I whatever to get around it. But, uh, I didn't ... we talked about ... VMI. We took him to uh, ... talked about ... but he clearly ... But, ... to him. If he wanted, uh, to ... or something, he didn't have any ... interest. We thought maybe he might do well ... when he got out. If he's still a question, but uh, ... So, my daughter, she's ... colleges. I ... encourage. The other one's ballet. Maybe NBC for ecology thing. Yeah, yeah, that's right, yeah, yeah. But, uh, I think happy here ... oh well, trying to get my life over here"

Question – “What is your present occupation?”

“I just work in the Department of Education in school transportation.”

Question – “How is this occupation related to what you did in the military?”

“Uh, that's what I was saying earlier. The operations, safety, training, people, contact, uh, communications, planning, reacting, uh, it's management. And it's uh, I don't have a chance. I do have some leadership where I can work with the nineteen school districts and they're not underneath me. But probably the one thing that's different is that I don't

have the staff except for myself and secretary, that's all I have. But, I do have the school districts that I coordinate where, essentially when it's convenient they admit they work for me and when it's not convenient ... talk to him. Yeah, if he doesn't work ... I don't work for him. You know, you can call him. So it's a good relationship and I think it's a chance where I have had a chance to demonstrate leadership and things like that. And it's recognized. I, I mean I know that the boss ... she knows that there's organization there like she's never seen there before. She knows she got leadership there. Uh, probably the one thing that she does not have the experience. I'm able to help her with some of it, you know, organization and things. Because she just doesn't have the experience. She doesn't know how to handle some things, so I'm able to do some of that, but, uh, and it may be that, maybe some frustration that I have is that it's, there's so many things that I can see through having been at all different levels that you just gotta bite your tongue and say, I'll do the best I can and say what I can say without, you know, chopping my head off. But, a, there's just a, maybe not so many opportunities."

Question – "That pretty much covered that question about skills that you could transfer. Are there any that you did not mention that you touched on any of the skills? That you haven't been able to transfer? Are there any

others that you could think of that you haven't been able to transfer from the military?"

"Yeah. I can't fly right. All I could do is drive a school bus. I drive those better than most school bus drivers. Yeah, reading the news the way some of these school bus drivers are flying down the highway. Oh, my gosh ... they were from the Brookfield area too. There were two of 'em, 68 miles an hour and they had no more than two car lengths between em. I took care of that one real fast."

Question – "You feel that the military prepared you skill-wise to make the transition to the civilian workforce?"

"Yeah, clearly no question, absolutely."

Question – "Do you feel your present job uses all your skills and talents?"

"Definitely. No question. The thing that I can do like I said, organize and things or responding, a, differentiate a, what's really important and what isn't. Prioritize things, what's important and what isn't. To deal with, uh, media and communications and things like that. It's really good."

Question – "How long have you had your present job?"

"Uh, about four years and ..."

Question – "Do you work for hourly wages, salary or are you self employed?"

“Salary”

Question – Do you consider this job a permanent position or temporary until something better comes along?”

“Permanent”

Question – “Do you feel that this position is equal in status to the position you held as an officer?”

“No”

Question – “Do you feel that this position is equal in responsibility to that you held as an officer?”

“No”

Question – “What is the most satisfying thing about working in the civilian sector?”

“Uh, I, like I said before, I think the biggest thing is I can see things that need to be fixed and I can do em. I can, I can help make things better. I know I can help make things safer for kids going to school and uh, uh, there’s things that need to be done and I’m working on training programs and things like that that aren’t considered very important in politics are different things can step down the side and I just have to keep beating the drums, so it’s I think the most satisfying is I have, I have seen some of the

problems. There were problems when I got there and I've tackled them and fixed em. And that's what satisfying about it."

Question – "What is the most frustrating thing about working in the civilian sector?"

"I think what I've seen is some lack of quality management, lack of communications, and lack of integrity."

Question – "Do you think you will be working for the same, or in this case, organization a year from now?"

"I hope so ... we're on contract every two years, so ... I was thinking about that before I came ... contract yet. That's another thing ... it's the inefficiency. I mean, July 19th is when I was hired. I should have a new contract sitting there on July 19th, you know, but ... yeah, they are ... yeah."

Question – "Sitting in the group of people you work with, would you say that you are very much a part of the group, not part of the group, but they are not unfriendly or that you don't get along with most of 'em?"

Question – "... very much part of the group. I participate in the social organization ... large numbers so I'm always helping to set up something."

Question – "During the last week, did you spend any time off the job with any of the people from work?"

“Uh, not from work, no.”

Mike has not made a successful transition in the area of Identity Reconstruction. Mike had many interactions with family, work associates, active duty and retired military and members of the civilian community. Social interaction with friends and other individuals is factors in successful adjustment to retirement (Bosse, Aldwin, Levenson & Workman-Daniels, 1991) and (Palmore, Fillenbaum & George, 1984). It appeared that there was great dissatisfaction in this area of employment. Due to the level of supervisory capacity in his employment, Mike has not transitioned to this civilian life role. He appeared frustrated by his current supervision of one individual instead of thousands of individuals. He was very obviously frustrated to be responsible for the equipment transportation in nineteen school districts, but not responsible for the individuals within the districts themselves. Mike was frustrated that he could no longer modify and control the work behaviors of the individuals that he works with. Again, the level of responsibility was significantly diminished from his former position where he was directly responsible for multimillion dollar aircraft and billions of dollars worth of equipment and facilities. However, while responsibility was diminished, the accountability for the smooth running of school bus transportation within the state was not. He was also frustrated to be working for an individual who he perceived made poor decisions related to inexperience

and maturity. However, his military bearing appeared to prevent him from complaining to a higher level in the chain of command as the problem stemmed from inexperience on the part of his supervisor. He did not appear to be frustrated by the chain of command, but by the knowledge and ability of those above him in the chain. His initial dealings with the general public appeared frustrating, quite possibly due to the fact that a set of rules regarding appropriate behavior no longer applies to the individuals with whom he comes in contact.

It does not appear that a successful adjustment has taken place in the area of occupation. Mike felt the loss of role as a military officer. He has begun to construct a new civilian identity, but had not completed the transition at the time of the second interview. Personality may also play a role in successful adjustment to retirement. Reichard et al. (1962) identified a group called the “mature men” as the group who most easily adjusted to retirement. These men are described as being free of neurotic conflict and able to realistically appraise themselves and accept who they are.

Physical and Mental Health. In the first interview, the question in the sub-category of health behaviors pursues information regarding general physical health, exercise, nutrition/diet, smoking, alcohol consumption, and sleep. The Bradburn Affect Balance Scale (Bradburn, 1969) was used as an indicator of outcome adjustment.

First Interview. At the time of the first interview, this category raised no concerns regarding health behaviors. Mike was a non-smoker. His alcohol consumption was minimal with one glass of wine a week or less. He did discuss the fact that his alcohol consumption was less than when he was on active duty. At that time he drank frequently at many social functions. This would have been acceptable behavior for an individual of his position. As an anecdotal note, while there is a move to decrease alcohol consumption in the military, it is still a way of life at many social functions. He did not have a planned exercise program, but stated that he is a ‘fair weather type runner’. He also played basketball in his yard and had engaged in softball games. He was interested in joining a softball team for men over 45 years old. Mike had an affiliation with the Episcopal Church and discussed concerns with his pastor.

Mike’s score on the Bradburn Affect Balance Scale (Bradburn, 1969) in the first interview resulted in a score of three out of five on the Positive Affect Scale and a score of zero out of five on the Negative Affect Scale. This positive score correlates with his report of being pretty happy. Bradburn’s model indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative. The model further indicates that both positive and negative dimensions are directly related to self-ratings of

happiness or subjective well-being (1969). Mike reports a high degree of happiness and that is reflected in his score on the Affect Balance Scale.

The following are excerpts from the first interview that support the analysis of the area of Physical and Mental Health.

Question – “Do you smoke or chew tobacco?”

“No”

Question – “Have you ever smoked?”

“No”

Question – “Did you ever take a drink; beer, whiskey, alcohol?”

“No, I think the only thing I had last night, I had a steak and I said I could go for some wine and I had a glass of red wine. I would say not very much at all. It has been significantly less than when I was on active duty. There was more social type drinking that we did. I was in a regular stationary job and everywhere I went, there was a glass of champagne in my hand, but no, I have not had any beer in the fridge and we have not been drinking any wine, which is unusual. We like wine, but I would say very little. Probably the first drink in two to three weeks was that glass of wine last night.”

Question – “During the past week was there ever any time where you drank so much that you were feeling no pain?”

“No”

Question – “Again, thinking about the past week, how often did you drink alcoholic beverages at home?”

“Last week? One glass of wine.”

Question – “Is that more or less than usual.”

“I would say it is the norm for now, but compared to when we were at home, well, we never did drink a whole lot at home, but I would say it is less than on active duty.”

Question – “How often did you drink alcoholic beverages at a friend’s house? Again, during this past week?”

“None”

Question – “Is that more or less?”

“Probably the norm right now.”

Question – “How often do you drink alcoholic beverages at a restaurant or club?”

“None”

Question – “And how often did you drink alcoholic beverages at a military club?”

“When I go there, I guess. I have not been there socially.”

Question – “About how many hours a day on the average did you watch television last week?”

“I guess on the average...I got a couple of videos so if you would not say I was watching TV, I would say 5 hours. On the average, probably 3.”

Question – “Participate in any games or sports activities such as volleyball, basketball, fishing, bowling and the like?”

“I don’t deal in too many. Most of my activity is just jogging type of things which has slowed down because I am a fair weather type runner and I don’t do much in this type of weather. I do go out if the weather is warm and shoot some baskets in the back. I noticed they have an over 45 softball thing which I might try and do again. I enjoyed that. Last year, the two years I was at the base were the only two years I have never played, but I did enjoy playing that. I did play once last year, the Colonels against the Chiefs and we won that game. I pitched 5 for 5, so I may call this guy and see what kind of league they are trying to put together. I enjoy athletic activities. Yeah.”

Question – “During the past few weeks did you ever feel pleased about having accomplished something?”

“Umm, yeah, there are lots of things that I have done, work around the house. I was able to go out and look at another house we have in California and was able to make it fairly quick. I was able to accomplish something. I left here on a Saturday night, got there went to bed. Got up the next

morning and got a rental car and went to the house. Visited a neighbor. Went down to...County and visited a friend of my wife's down there. Took her to dinner. Went back to the base, got an airplane and flew to McGuire. Spent 2 hours, 3 hours there and hopped on another airplane and got back here. That worked."

"That is something."

"Most of it has just been as opportunity comes up as far as the job thing goes. Having gotten the information from whoever it was. Also, I took an Internet course at the base just to learn more about the Internet. It was a two day thing, which was good. I have done several things."

"So you feel that things are going your way at this point?"

"Yeah. They are good. I am happy. I am not discouraged or anything."

Question – "Were you proud because someone complimented you on something you have done particularly?"

"Um, what I do around the house I know. Some of the things I get done...*laughter*. I put in some trees and things around the yard. I was able to get a good deal on some evergreens, but I had to dig them up myself and replant them myself and that was a lot of hard work, but I did that. I repainted inside the garage and I did some other fix ups around the house. I am about ready to paint a bunch of rooms, so I guess I have gotten some

there. I have also been working with the Air Force Association and have gotten some compliments on that for some of the things that I have been able to help restructure our community park, which was in desperate need. It was almost a disaster when I picked that up. So I have gotten some compliments.”

Question – “How about particularly excited about?”

“Job wise or what?”

“Anything”

“Yeah, I guess so. On the job side, a couple of things have been interesting that might be worth pursuing.”

Question – “Would you say that you felt on top of the world at this point?”

“I don’t think I have everything that I wanted to so I can’t say I am the very top of the world, but I feel good. I would say that I am anxious as I have done a lot of things around the house and have pursued several different things. I am anxious to get to work and try to settle into something more routine than what I am doing.”

Question – “During the last week, would you say you were so restless that you could not sit long in a chair?”

“No, I made it through the Super bowl.”

Question – “Were you bored at all?”

“Yes, especially at the end of the game. *Laughter*. No, I guess, not bored, but I think that...I have always had things that have kept me busy to do. I don't think there is any...Usually my norm is to go to bed after midnight because I am doing something. Either working with the house in California, trying to help my mom out. That has been something that is her physical health is okay, but she is having some paranoia type things that I am having to work through with her and my brother and sister. That has kept me pretty busy. That and the house in California, the house here, and the jobs, so I can't say I have been bored. No.”

Question – “How about depressed or unhappy?”

“No”

Question – “Lonely or remote from other people?”

“No, I manage to get out pretty much and do things. I run out to the base and see a lot of people that I know there. They have not forgotten me. There are hundreds of them that I never knew who they were, but they remembered me and that makes me feel good.”

Question – “How about upset because someone criticized you?”

“No, not really. I mean we have our little family things with the kids, but no, nothing really.”

Question – “Considering things all together how would you say things are these days? Would you say you are not very happy, pretty happy, or...?”

“I would say I am pretty happy.”

Question – “Compared with your life today, how are things for you 4 to 5 years before retirement. Were they happier...?”

“Where was I four years ago? I guess I was at... I was having a good time.

I guess I would say they are about the same. I have always been pretty optimistic with a good attitude.”

Second Interview. At the time of the second interview there were no immediate health concerns. This individual did not have a past history of smoking nor was he a current smoker. He had not been ill since retirement and took no prescribed medications for any medical condition. Since the last interview, there did not appear to be a significant change in health behaviors.

His score on the Bradburn Affect Balance Scale (Bradburn, 1969) in the second interview resulted in a score of five on the Positive Affect Scale and a score of zero on the Negative Affect Scale. This positive score correlates with his report of being pretty happy. Bradburn’s model indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative. The model further indicates that both positive and negative dimensions are directly related to self-ratings of happiness or subjective well-

being (1969). Mike reports a high degree of happiness and that is reflected in his score on the Affect Balance Scale. He also indicates that he is happier now than he was four or five years prior to retirement and he considered his tour of duty at SHAPE in Belgium a highlight of his career.

The following are excerpts from the second interview that support the analysis of the area of Physical and Mental Health.

Question – “Participate in any games or sports activities?”

“Uh, I don’t know if you’re counting running as an individual sport type thing, if you count that. When the weather’s nice I go out and run. I still run. Uh, Dover Days or Governor’s Fall Festival.”

Question – “Did you have a weight problem prior to retirement?”

“No”

Question – “Have you gained or lost weight since retirement?”

“It’s the same.”

Question – “During the past week have you found yourself eating more or less than you usually do?”

“The same. It’s been typical dinner and a good breakfast in the morning and some kind of a lunch, which varies, just varies in the amount of time that I might have at lunch time. I might, uh, uh, stop and have an extra sandwich. Uh, yesterday I had a nice turkey sandwich. The day before was

just a bowl of soup. Sometimes it might be the proverbial King... and Coke meal, I don't know, I try to watch the diet though I try to eat vegetarian and so sometimes that ... my diet whether I want to or not. But she's a vegan vegetarian and the one daughter that's at home is a, she's a vegetarian and the other daughter up in Maine is vegan and my son he's like myself, we eat whatever's there and occasionally we'll cook a steak or hamburger. ... cook some hamburgers tonight for myself ... about the same as always."

Question – "Vitamins?"

"Yeah, I try to take Vitamin C and Lecithin and Vitamin E a, a little bit, not everyday, but I try. Most every day I do take at least those three."

Question – "During the past week, what time did you usually go to bed?"

"Well, the Olympics have kept me up until midnight, but that's about standard."

Question – "What time do you usually get up?"

"I overslept this morning. Usually it's about 6:45."

Question – "Is the amount of sleep you got this past week more or less than usual?"

"The same."

Question – "Last week, did you have any trouble getting to sleep at night?"

“No”

Question – “Or getting up in the morning?”

“No. Just the one, I guess I got up at 7:22.”

Question – “Do you ever take a drink? Beer, whiskey, or other alcoholic beverage?”

“Uh, I mean maybe wine, a, I didn’t have anything tonight and I didn’t have anything last night. The night before I had a glass of wine, maybe one beer or something occasionally.”

Question – “During the past week, was there any time that when you drank so much that you were feeling no pain?”

“No”

Question – “How often do you drink alcoholic beverages at home?”

“I just covered that one. It’s maybe at most every other night or something just with dinner.”

Question – “How often did drink alcoholic beverages at a friend’s house during the past week?”

“None.”

Question – “How often did you drink alcoholic beverages at a restaurant, bar, or club?”

“Just that once in the last week. It was just that time we went to dinner.”

Question – “How often do you drink alcoholic beverages at a military club?”

“Rarely. I mean if there’s a, an evening function and they have a cocktail hour, I might have a drink then, but other than that, I really don’t. I’ll probably go to the Oktoberfest maybe tomorrow night and have a little beer and something to eat. They have pretty good beer over there.”

Question – “During the past few weeks, did you ever feel pleased about having accomplished something?”

“Yeah, there’s things that I, you know, family wise and work wise. I guess I spend most of the time. I feel good about, a, some of the improvements we’ve made in school transportation.”

Question – “Again, the last week, that things were going your way.”

“Yeah. I think in most cases they are. There’s always a, challenges that you’d like to see them go the other way. A, particularly in my job with a, a I don’t know how much detail you want me to get into about the nature or types of things. I just a, got a couple of on-going projects that a, that where I noticed some things that need to be fixed and they kind of taken longer that I really think they ought to be. I mean it’s just excruciating.”

Question – “Proud because someone complimented you on something you had done?”

“Yeah. Yeah, I get occasionally the boss will. I’ll write a letter or I’ll send something up to him or I’ll summarize and he’ll send over e-mails, a good job or something like that, so yeah, I’ve had those kudos’.”

Question – “Particularly excited or interested in something?”

“I’m always in that way in school transportation. That’s a, an exciting job every day. There’s a challenge, it’s kind of like in the military. That’s what makes me like it so much that it’s operation. You don’t know what to expect. You do the best you can to prepare for it and, a, a, then something will come up and you know you have to handle it. Usually it’s with other people you having to give them. Usually I give technical advice and things like that, so, I feel good about helping them and there’s some new people that are learning their jobs. So naturally they’re going to have more questions, so I find it exciting to be able to help them and to help them improve themselves.”

Question – “Have you felt on top of the world?”

“Umm, I don’t know. I’m always on top of the world, but, a, I don’t know. I like, I say, I feel good, ah, about the family. I feel good about the job. I feel good about the accomplishments of the kids too.”

Question – “So restless that you couldn’t sit long in a chair?”

“No, not at all. I mean there’s always things to be done and I probably, I do keep on the move. Ah, whether it’s even the weekend and things. The past weekend I figured, well, maybe I’d sit down and watch a football game, but I stayed so busy doing projects at home and projects at work and different things. I don’t think I took in more than even a quarter of football, so, a, but, yeah. I wasn’t ah restlessness or anything I mean the last couple of nights I’ve been excited about watching the Olympics. You know, so I sat down and watched those and relaxed and haven’t done anything except sit there and watch the Olympics and get excited about what the guys and gals are doing.”

Question – “Bored?”

“No. Never bored.”

Question – “Depressed or unhappy?”

“No. I, I know just what I said before. Just the way things are not going your way a couple of times. It hasn’t depressed me to any level at all. It’s a, I think some of the expectation and the Transitions, ah, Assistance Program. I actually took the...on when I took the Family Career Alumni Program. I think that’s what the name is and a, over in, that’s kind of prepared me for some expectations about civilian world, but not depressed at all. No.”

Question – “Very lonely or remote from other people?”

“No, not really. There’s always, I have a great secretary and a group around that, a, stick together and entertain each other, have a good time. That’s what makes my job so well, because there’s a lot of pressure in the job. People with expectations that are unreasonable and things. When you have to so, it takes everybody working together to keep a sense of humor in most cases.”

Question – “Upset because someone criticized you?”

“No, not really. I don’t think, ah , not really. I don’t think anybody would really...criticism that I know of and I would have a little... And a paper, that doesn’t bother me. I said fine, okay fine, if you want to be that way, fine, I’m easy.”

Question – “Thinking things together, how would you say things are these days? Would you say you’re very happy, pretty happy, or not happy at all?”

“I’d say pretty happy.”

Question – “Compared with your life today, how were things four to five years before retirement? Were they happier for you then, not quite as happy?”

“I think compared to five years before I retired. Where was I five years before I retired? I was, I just got to Belgium. How could I be happier than

being in Belgium? You know just as a general thing, time frame before, ah, I think, I think, I'm probably maybe happier. Ah, I think some, the way things have occurred, I think has been well. We've been happy in the town of ... area here. I think before in the military you're always kinda, where I'm going next? What I'm going to next? What am I going to do in retirement? And I think, I think we have some stability now with Sue working and me working the Department of ED, a, and, I have no desire to go anywhere else. Ah, if I did, I think I would be unhappy, so I'm happy where I am, ah, I think she's happy with what she's doing. The children have been happy with what they've done. Ah, so I think with the way things are going."

Summary Analysis. Analysis of Physical and Mental Health revealed that this individual is aware of the need to take care of his health. He maintained a regular exercise program through running. He watched his diet, trying to eat vegetarian, due to his spouse's adherence to this type of diet. He took dietary supplements of Vitamin C & E and Lethicin. He did continue to drink alcoholic beverages on a routine basis of about every other night with dinner. He continued to drink alcoholic beverages socially at the military club, but this has significantly decreased since his retirement from the military when he was required to attend many social engagements where alcohol was served.

Mike's score on the Bradburn Affect Balance Scale (1969) has had a significant increase from the first interview to the second interview. His score on the Positive Affect Scale in the first interview was three out of five and in the second interview five out of five. His score on the Negative Affect Scale remains unchanged from the first to the second interview with a score of zero out of five for both interviews. This increasing high score on the Positive Affects Scale correlates with his indication that he is happier now than he was five years prior to retirement. This is consistent with the expected outcome of positive and negative affect as measured over time. Over time, there is an expected shift towards higher scores on the Positive Affect Scale and lower scores on the Negative Affect Scale (Bradburn, 1969). Mike's score on the Affect Balance Scale was consistent with his responses from the interviews that indicated the ability to transition through the retirement process.

Overall analysis indicated that the transition process was progressing without difficulty. As the time of the first interview that occurred early in the transition process, it was difficult to assess the true impact of his retirement. By the time of the second interview there appeared to be few of conflict. He has not entirely separated from his military self, therefore, there has not been a total transition to a civilian self.

Summary Analysis All Participants. Each participant had progressed through the beginning of the retirement process. While all three took very different paths through the process, there were similarities and differences. In the area of Economic Impact, the greatest differences lay in the choice of employment. One participant moved from one entry level job to another with periods of unemployment. The second was self employed and the third had a period of unemployment while looking for his first position followed by stable employment in a management position. All participants thought about retirement. Two prepared for a period of unemployment, yet none prepared for long term retirement. Current financial status was a concern for all individuals. All participants were having some form of financial problem either expressed by them or by their spouse.

In the area of Social Support there appeared to be little change from pre-retirement to post-retirement. Between the first and the second interview, most of the participants' children had left home. Two individuals had one of their three children still at home. All had intact relationships with their children, but one participant did not realize that his son viewed that his relationship with his father had changed since his father's retirement. All continued to have stable relationships with their spouse and extended family over the course of both the first and second interviews.

The area of Identity Reconstruction revealed that while all are employed with two in managerial positions, all express frustration in working in the civilian world. Work ethic and competence of individuals appeared to be the central component. This frustration appeared to stem from leaving the structured environment of the military and moving into a civilian world with a different work structure and a different value system. Tied to this was the issue of self esteem. All participants, even the two who manage other individuals expressed the sentiment that their present position did not afford them the same recognition and authority as their prior position in the military. This disruption in self-esteem was supported through interviews with the spouses who responded. Two of the wives specifically noted that their spouses' self-esteem had decreased since their retirement from the military.

Physical and Mental Health viewed several areas. Health behaviors were a concern for one with increased stress levels causing physical symptoms for which medication had been prescribed. Alcohol consumption varied, yet appears to be stable in amount consumed by two participants since retirement or decreased to the point of abstinence for one individual who had had an increased level of alcohol consumption at the time of the first interview. Two participants were non smokers at the time of both interviews. The third participant smoked at the point of both interviews. However, his attitude changed over time. At the point of the

first interview, he considered stopping smoking, but by the second interview, he was no longer considering quitting. Only one individual has maintained a regular exercise program. A second individual has a physically demanding job and the third individual had seen no change in weight since retirement. This individual had remained at the low end of the weight range for his height. This was also the individual who smokes two packs of cigarettes per day.

The Bradburn Affect Balance Scale (1969) revealed three very different individuals in relationships to their scores and their perceived level of happiness. One participant's score on the Positive Affect Scale increased from three out of five to five out of five with a correlation of greater happiness now than five years prior to retirement. His score on the Negative Affect Scale was zero out of five at the time of both interviews. This individual was unemployed at the time of the first interview and was in stable employment at the time of the second interview. The second participant showed an increase from two out of five to three out of five on the Positive Affect Scale with an indication that he was happier now than he was five years prior to retirement. His score on the Negative Affect Scale was zero out of five at the time of both interviews. At the time of both interviews, the participant was self-employed. The third participant revealed a decrease from a two out of five to a one out of five on the Positive Affect Scale with a corresponding increase from a one out of five to two out of five on the Negative

Affect Scale. This corresponds with an indication that he was happier five years prior to retirement. The third participant had several jobs and periods of unemployment from the first to the second interview. Over time, there is an expected shift towards higher scores on the Positive Affect Scale and lower scores on the Negative Affect Scale (Bradburn, 1969). Only one participant showed a significant shift towards a higher score on the Positive Affect Scale.

The sub-category of possible selves showed consistency among the participants. All had good feelings toward the military over time. All participants expressed the necessity of military service for individuals. All three enjoyed their time in the military and would spend time in the military if making an initial career choice. None of the participants would make the military a twenty year career if they were making a career choice today. All three discussed changes in the military system that made this type of career choice undesirable.

Chapter 5

A conceptual model was developed based on previous retirement research. This model considers retirement to be a precipitating event with several domains. These domains reflect the multidimensional nature of the transition to retirement. The domains in order of temporal proximity to the precipitating event are Economic Impact, Social Support, Identity Reconstruction, and Physical and Mental Health. Economic Impact was viewed through the relationship of pre-retirement planning, the financial impact of economic loss through reduction of income, and post retirement financial status. Social Support was viewed according to pre-retirement and post-retirement relationships with the spouse, children, extended family, civilian individuals, and active duty and retired military individuals. Identity was linked to various areas of influence such as an individual's role in the civilian community. It was viewed according to the role of the individual in the civilian community related to his involvement with activities of the civilian community, perceived status according to the individuals feeling of his current status and its relationship to the status that he had as a military officer, relationships with co-workers and the sense of belonging to the group, and finances in relationship to the current level of pay and satisfaction with the current income level. The sub topic of possible selves explored the areas of the civilian self, the military self, and feelings toward the military. Physical and

Mental Health considered the variables of health and illness, alcohol consumption, and tobacco use. This area also explored satisfaction with current occupation and stability of current occupation. Each case study was examined to determine whether there were common themes related to the precipitating event and moderating factors.

Research Questions

1) What is the length of time for military officers to transition to civilian life after retirement from the military? 2) What are the moderating factors that affect the quality of the retirement transition for military officers? 3) How is personal identity affected of military officers affected during the retirement transition? 4) How is the general well-being of military officers affected by the transition to retirement?

Retirement as a normative life event

Much of the literature views retirement from a life satisfaction framework (Wolpert, 1991). This approach is based on the developmental theory of nurture (Sigelman & Shaffer, 1991). A life satisfaction approach views an individual's satisfaction with his/her current state of life in the context of an individual's entire life history. The theory of nurture emphasizes that the development of an individual is influenced by life experiences, changes as a result of learning, methods of child rearing, societal changes, and culture (Sigelman & Shaffer,

1991). The use of this approach may cloud perceptions of retirement as it views the current feelings and behaviors of an individual to be a result of a lifetime of experiences and events. For this study, a conceptual model of the retirement process was developed that incorporated Bradburn's model of psychological well-being (1969), Levinson's theory of developmental periods or "seasons" (1978), Erikson's Theory of Psychosocial Development (1991), Orville Brimm's Types of Life Events (1980), and adaptation to stressful life events. This conceptual model focused on the individual's current psychological position and not a lifetime view of his psychological position. This model's domains reflect the multidimensional nature of the transition to retirement. The domains in order of temporal proximity to the precipitating event are Economic Impact, Social Support, Identity Reconstruction, and Physical and Mental Health. Bradburn's model enables one to focus on the psychological state at a given point in time. Two independent dimensions of positive and negative affect are both related to an individual's sense of well-being. Negative affect is associated with "difficulties in marriage and work adjustment, interpersonal tensions and the standard indicators of anxiety and worry" (p. 12). Positive affect is related to the degree to which an individual is involved in the "environment around him, social contact, and active interest in the world around him" (p. 12). An individual's sense of well-being may be thought of as a running average of the positive and negative

dimensions as related to the recent past. Levinson's stage of midlife transition views the individual as evaluating what they have accomplished in their life and to look forward as to what is yet to be accomplished. The individual must decide if the dream that they formulated was an appropriate goal and was it achieved. If it was not achieved, the individual must confront the fact that it may never be achieved and that life changes may need to be made. Individuals who successfully confront and resolve these issues gain self-understanding (1991). Erikson's theory places emphasis on forces in the environment that affect the development of the individual from birth to old age. These forces include peers, institutions, and the broader culture in general. Erikson's stage of generativity versus stagnation is appropriate for the participants in this study. Middle age adults must have a sense of productivity with the feeling that what they are doing will outlive them either by being a parent or a worker. This theory views adult development as being influenced by critical conflicts that impact the path of future development for the individual (1991). Brim's theory of Types of Life Events views development from the context that development is a life-long process without developmental periods that may be tied to chronological age, irreversible sequences that are unidirectional toward old age. All individuals are influenced by naturalistic life events both physical and biological that come from within the individual such as puberty or from the environment through interaction with

other individuals, social events, and physical world processes such as fire and storm. These events are viewed as the causes of behavioral and personality changes that occur over the life span of the individual. Brimm's emerging and transitional events allow for life events to occur at various points in an individual's life span as opposed to a specific time period. This allows for retirement to occur at a non-traditional point in an individual's life as a result of social change (1980).

Retirement in this country is considered a normative life event that takes place at about the age of sixty-five years (Howard, et al. 1982). The individuals in this study of military retirement were approximately twenty years younger in age. The relative weightings or contributions of various factors to adjustment to retirement or to general well-being are not known. It is unclear what factors are attributable to the retirement transition per se and what factors are developmental in nature. With this in mind, it may be difficult to determine which military officer retirees who are satisfied with life now and life in general from those who are satisfied with life in general yet dissatisfied with life at the present time due to an earlier than anticipated retirement date. This method draws on the effects of the events in a lifetime for correlation with adaptation to retirement. Retirement is a process that an individual experiences in a particular social context during a particular period in his/her life.

Military Retirement: Off-time retirement

Military retirement was defined by DeRenzo as “retirement from the military is not so much a retirement from work as it is severance from a way of life” (1990, p. 117). How this transition is perceived by a retiree and his family depends on a combination of many factors. In order to understand the factors that affect this transition, it is important to have an understanding of this population.

Military retirement resembles civilian retirement in some ways, yet it differs from civilian retirement. Retirement for both military and civilian workers involves loss of a work role. Military retirement historically has been based on length of service with a vested retirement only after the completion of twenty years of service. Military personnel must wait until they reach the retirement point at twenty years in order to receive any form of retirement pension (McNeil, 1983).

The average age for officers who retire from the military with twenty years of service is forty-three years (McNeil, Lecca & Wright, 1983). Typically he is also married and has two or three school age children. Retiring during middle age, or “off-time” retirement, may have a major impact on the retiree and his family that would not be felt by an “on-time” civilian retiree who retires at age 65 or 70 years. While poor health is a major factor in the level of satisfaction of

civilian retirement, it is not a factor for the majority of military retirees (McNeil, 1983). The age at the time of retirement has a major impact on a military retiree and his/her family that will not be felt by a civilian retiree who typically retires at age sixty five years. Military retirement represents a unique situation in terms of the commonly used definition of retirement. Even within the military, retirement currently may pertain to a group of middle-aged individuals whose time on active duty may be as few as fifteen years which is out of line for traditional military retirement that begins after twenty years of active duty service. The majority of military officer retirements take place between 40 and 43 years of age. The traditional age for civilian retirement is 65 years (Howard, et al., 1982).

Officers may have either a voluntary or mandatory retirement. An officer who chooses voluntary retirement controls the timing of his retirement. Mandatory retirement is dictated by the military with no input from an officer. Mandatory retirement may give an individual six months or less notification of their impending retirement date. Mandatory retirement may take place at the twenty year mark or at less than twenty years. Mandatory retirement is based on the needs of the military along with the ability of the officer to advance to the next higher rank as determined by the Promotion Board. At the eighteen year mark of an officer's career, he will receive notification of a retirement date if he is to receive a mandatory retirement at twenty years. However, the military reserves

the right to change that date depending on current military troop needs.

Therefore, an officer may believe that he will retire at twenty years only to receive a letter stating that his retirement date has been moved up and that he will serve in the military less than twenty years.

Retirement decisions have been made by Selective Early Retirement Boards (SERB). In 1993, a Congressional mandate, Section 4403 of the FY93 Defense Authorization Act, called for a reduction in troop strength that led to retirements being offered selectively to men who had served fifteen to twenty years in the military. This authority for voluntary retirement expired on October 1, 1995 (News Release, 1993). Some military personnel also may be retired involuntarily between fifteen and twenty years of service due to a RIF (reduction in force) and still retain full retirement benefits. This RIF was conducted for field grade officers through selective early retirement boards (SERB) (Frank, 1993).

During their military career, many officers had progressed from technical experts to positions of leadership. Therefore, any technical expertise that they may have had is dated from a civilian employer's viewpoint. At a time that should have been the peak earning years by civilian standards, many military retirees found that in slow economic times they must accept employment at nearly minimum wage. In the 1970's and 1980's, those who chose to begin a second career in middle and upper level management in the civilian world found that

their military income along with their civilian income enabled them to live an upper middle class to upper class lifestyle.

Military members are paid a combination of basic pay and allowances that makes up their total compensation package. When a member of the military retires after twenty years of service, he/she receives retired pay equal to 50% of their basic pay if they entered the service before August 1, 1986. The military retirement system is a noncontributory system. Retired pay is computed as a percentage of the retiree's base pay at retirement. The percentage equals 2.5 times the number of years of service (Snyder, 1994). Upon retirement, military members no longer receive allowances for food, housing, or flight pay for pilots. Many officers have mortgage payments and are paying children's college tuition so they must take the first available job rather than wait for a better offer which may not materialize (Strobridge, 1994). Many still have children living at home or away at college that results in financial needs above the level of their military retirement income.

Usually, retired military officers usually seek full time employment in a second career field. However, in slow economic times it is difficult to move into positions of leadership within civilian companies as these management positions are often eliminated as corporations downsize or restructure. These management positions also may be difficult to attain as many employers promote

from within. Therefore, the only available jobs may be at entry level positions. Retired military officers must compete with younger individuals who are willing to live on lower salaries. Military officers also may find it difficult to obtain employment as a manager due to the stereotype that military individuals are authority oriented and lack interpersonal skills (Strobridge, 1994).

Life-style changes for these military officers subsequently are many times drastic in nature. While civilian life tends to encompass many facets of a community without boundaries, military life is lived in a self-contained system that has contacts with the civilian community. Civilian retirees usually are assimilated into the community in which they retire. Military retirees and their families have lived their lives adapting to new military communities that have clearly defined group identity, common goals, a hierarchical system and a high level of family support systems. When military officers retire, this whole way of life is disrupted by a final permanent change of station (PCS) to a civilian community. An officer and his/her family must make a decision as to whether to retire in the community in which they now live, to return to their hometown prior to military service, or to find a new community in which to live. This decision will be affected by employment opportunities and the ages of their children.

Many military members have found themselves facing retirement with little retirement planning that may lead to a difficult adjustment period. McNeil found that one third of military retirees including enlisted and officers have long term difficulty in adjusting to retirement. He also found that almost all retirees have anxiety before, during, and post retirement (McNeil, 1983). A retired military officer always must keep in mind that while retired, he/she is always subject to recall to active duty during emergencies (Snyder, 1994).

Applying the term retirement to the military population is misleading to both the military members and to the civilian population viewing the military organization. Many military personnel find themselves facing retirement at an unexpected time. For others, this was an expected and anticipated transition in their life. In both the civilian and military populations, retirement represents a role transition.

On Time Retirement

Retirement in a general sense can be defined as the time when paid employment ceases along with a withdrawal from the workforce (McNeil, 1983; Reis & Gold, 1993). Among civilians in the United States, age sixty-five years of age is considered the traditional age for retirement (Howard, et al. 1982) with a typical range of sixty to seventy years. The quality of retirement is affected further by personal and social factors such as physical and mental health,

finances, activity level and social interaction (Reis & Gold, 1993); self identity, relationships with family and friends, daily activities, financial status, and living arrangements (Hornstein & Wapner, 1985); finances, physical and mental health, self esteem, and life satisfaction (Palmore, Fillenbaum & George, 1984), and behaviors that result in changes in activity and a decrease in social interaction (Havighurst, Neugarten & Tobin, 1968). This new stage in life typically becomes a period of reduced income due to withdrawal from the workforce and a period of constructive use of leisure time (McNeil, Lecca & Wright, 1983; Strange, 1984). The factors that influence the timing of retirement for civilians come from both internal and external forces. Internally, the issue of health is a major factor for many individuals when considering the timing of their retirement (Beck, 1982). Age also may be a factor as well as family financial factors, spouse's participation in the work force and postretirement options (Hanks, 1990). Externally, company restructuring may force retirement (Hanks, 1990; Beck, 1982). There also may be incentive programs that allow individuals to choose an early retirement without loss or reduction of pension benefits. Others may provide cash incentives to individuals who choose to retire (Hanks, 1990). However, for many individuals, the choice to retire is a voluntary one.

The traditional view of retirement, pre-1986, is that it is a stressful event in an individual's life. This traditional view held that it caused a disruption in

individuals' lives leading to maladjustment and decreased life satisfaction (Matthews & Brown, 1987). Early research in this field supported the hypothesis that individuals who lost their work role through retirement had lower levels of life satisfaction with life (Beck, 1982; Holmes & Rahe, 1967). Holmes and Rahe listed retirement as the number ten life event on their Social Readjustment Rating Scale. They saw retirement as a significant stressful life event for an individual. Later research with a group composed of fifty-five to sixty-nine year old individuals with approximately seventy percent males found that it was not the loss of the work role, per se, that lead to dissatisfaction with retirement, but rather a loss of income, poor health, and a negative attitude toward retirement. This cohort was part of a thirty year longitudinal study conducted to test the effect of retirement on happiness and to analyze specific factors that cause lower satisfaction with retirement (Beck, 1982). Research by Braithwaite, Gibson and Bosly-Craft (1986) also found that dissatisfaction with retirement was related to financial problems, poor health and disability, and loss of work. The timing of the retirement, the type of worker, and seeing friends less often affected satisfaction with retirement (Bosse, Aldwin, Levenson & Workman-Daniels, 1991). Analysis of the data from this study on military retirement did not support the research from these two studies. This study supported the loss of the work role as a factor in satisfaction with retirement. Braithwaite et al. (1986) also found that

individuals who were not socially involved with others had a negative view of retirement. Analysis of the data from this study on military retirement supported the view that those individuals not socially involved had a negative view of retirement as viewed by participants scores on the Bradburn Affect Balance Scale (1969). Others have found satisfaction with retirement related to lower self-esteem and lower levels of happiness (Palmore, Fillenbaum & George, 1984). The analysis of the data for this study on military retirement supports this study. The data from interviews with both the male and female participants in this study support this previous research.

Research from the 1950's to the 1970's generally indicated that most retirees were satisfied with retirement. Sample populations for these research studies were cohorts of individuals from age sixty to age sixty-seven. Previous research studies used a structured interview that employed a questionnaire. Both males and female were part of most studies, but data analysis is presented as a cohort without delineating specific differences related to specific male and female experiences with the retirement process.

Beck (1982) in reviewing earlier research, (Shanas, Townsend, Wedderburn, Friis, Milhoj, & Stehouwer, (1968) and Barfield & Morgan, (1978) both indicated that not all retired men had favorable views about retirement. Shanas et al. (1968) found that one third of the men studied had negative views

on retirement and Barfield & Morgan found that about 22% of the male participants had negative views about retirement. Research by Braithwaite (1986) also concurred that one third of retirees had difficulty with retirement.

Many individuals successfully adjust to retirement. The key to successful retirement “appears to depend less on how active a man is than on whether his activities develop out of lifelong needs and interests” (Reichard, Livson & Petersen, 1962). Reichard et al. (1962) cited the ability to pursue interests that were non work related and freedom from job pressure and responsibility as areas that contributed to successful retirement adjustment. Personality may also play a role in successful retirement. Personality was defined as “traits consistent and enduring dispositions involving individual differences in style or content of thought or behavior” (Reichard, et al., 1962). This was further defined into qualities of extroversion and introversion. Extroverted traits included warmth, gregariousness, excitement-seeking, assertiveness, and activity. Introverted traits included poor social relationships with reported poorer overall happiness. These traits may be applied to the participants of this study and are found consistent with the level of happiness for the participants. Mike is a very extroverted individual with many social contacts and a high level of activity. He reports a high level of happiness confirmed by his score on the Bradburn Affect Balance Scale (1969). Brian who appears to fall in the middle of the very extroverted and

very introverted individual has an Affect Balance Scale score and reports a level of happiness consistent with this middle ground. Brian, a very introverted individual, with few social contacts and an Affect Balance Scale score along with a self report of a decreased level of happiness reflects the findings of Reichard, et al. (1962). Reichard, et al. (1962) identified a group called the “mature men” as the group who most easily adjusted to retirement. The researchers described these “mature men” as being free of neurotic conflict as they were able to realistically appraise themselves and to accept who they were. These individuals found satisfaction in activities and personal relationships. They did not resent the past or their losses in the present. Individuals in this group were able to accept old age and to make the best of it (Reichard et al., 1962). A second group that adjusted well was called “rocking-chair men” due to their general passivity (Reichard et al., 1962). These men enjoyed the opportunity to be free of responsibility and indulged their passive needs. These men thought that there were disadvantages to being old, but felt that old age in itself brought satisfaction and compensation for these disadvantages (Reichard et al., 1962). The third well-adjusted group that was identified was a group with a highly developed and smoothly functioning system of defenses against anxiety. These were the “armored” men. They kept physically active to ward off their fear of physical

decline. This helped protect them from their fear of growing old (Reichard et al., 1962).

Since an individual who retires at this time is viewed as having contributed to society, he/she now deserves a life of leisure. The most important issue facing a civilian retiree is the adjustment to a non-work role and a change in financial security. Society views this transition as a normative life event that is associated with the normal aging process. Most individuals at this point in their lives have reduced familial responsibilities and reduced financial commitments (McNeil, 1967). Many individuals view the time of retirement as a time of self development. It is a time to integrate pursuits that are avocational into what constitutes their daily routine (McNeil, 1967).

In case studies it is the obligation of the researcher to describe the phenomenon of interest from the informant's perspective. However, a researcher may formulate criteria based on the scholarly literature that provides an objective evaluative framework to assess the phenomenon of interest, off-time retirement of military officers, a non-normative life event. The criteria were developed using the literature concerning adjustment to "on-time" and "off-time" retirement.

The content analyses of the participants' interviews were guided by a multidimensional model of adjustment to retirement. This model considers retirement to be the precipitating event and addresses changes in several domains.

These domains include Economic Impact, Social Support, Identity Reconstruction, and Physical and Mental Health. Economic Impact considered the extent of pre-retirement planning, the financial impact of economic loss through reduction of income, and post-retirement financial status. Social Support included pre-retirement and post-retirement relationships with their spouse, children, extended family, civilians, and active duty and retired members of the military. Identity Reconstruction considered the self as reflected in the emerging self-schema. In order to construct a positive self identity, these retired officers had to resolve and to synthesize the “new” civilian self, the military self, and feelings toward the military. Identity Reconstruction also considered job satisfaction and stability, the retired officer’s sense of group affiliation, relationships with co-workers in post-retirement employment, roles in the civilian community, and perceived social status. Physical and Mental Health included changes in physical fitness (weight gain or obesity) and the incidence of chronic disease. Mental Health considered psychological disorders, alcohol and tobacco use. The ability to pursue interests that are not work-related and the freedom from job pressure and responsibility also have been reported to decrease the stress of retirement (Reichard, Livson, & Petersen, 1962) and are considered under Mental Health. Finally, the individual’s score on the Bradburn Affect

Balance Scale (1969), a psychological measure of general well-being, was used as a measure of Mental Health.

Brian

The first research question asks what is the length of time for military officers to transition to civilian life after retirement from the military? The first interview was conducted two years post retirement and the second interview was conducted eight years post retirement. According to Brian, he asserts at both times that he has made the transition successfully. However, his spouse does not share his perspective. At the time of the second interview which was eight years post-retirement, Brian is still in the process of adjusting to the transition to retirement. Individuals need to understand that there is a protracted time frame for the adjustment to retirement. This time frame is significantly longer for “off-time” military retirees than it is for “on-time” civilian retirees.

The second research question asks what are the moderating factors that affect the quality of the retirement transition for military officers? These factors include the Economic Impact, Social Support, and Physical and Mental Health. *Economic Impact.* At the time of the first interview, Brian stated that he had planned for retirement and his plan was not to work for the first year post-retirement. He had set aside money to meet his financial requirements for that year. However, by the second year his financial status required him to seek

employment. At the time of the first interview, he was working for an hourly wage at Pep Boys selling auto parts, having turned down a middle management position in a private aviation company because this job required travel. Since he had been away many times during military service he did not want a job that required travel. He denied any financial difficulties stating that he is “a good provider”. However, his spouse continued to work part-time as an LPN in a nursing home.

At the time of the second interview, he was working on a part-time casual basis at the Air Force base in a professional capacity. Even though the position was part-time, his hourly rate exceeded that of his positions within the civilian community. Prior to finding work at the Air Base, he had left his job at Pep Boys and had been unemployed or underemployed in another position which also did not provide the same level of financial remuneration as the military. His spouse, Marie, had recently taken a full-time position at the nursing home to provide a stable income. However, Brian continued to maintain that he had no financial difficulties.

By the objective criteria, the economic impact of retirement was substantial at both times of measurement. Brian had not found stable employment, and he turned down the only professional job that could have stabilized his financial situation. His planning for retirement was short term, and

there was no thought to the perspective of long-term retirement planning. He needed to project his need for funds for longer than one year since eight years post-retirement his employment had not stabilized. This was in part due to the recession in the general economy.

Social Support. At the time of the first interview, Brian had a good relationship with his spouse and adult children who lived in his home. He also had a relationship with his parents and his brother whom he considered his best friend. However, with one exception, he did not pursue relationships with his former co-workers nor did he establish new relationships in the civilian community. His co-workers at Pep Boys were considerably younger, and he felt that he had nothing in common with them. Even at the time of the second interview, his family and extended family relationships remained stable, but he had made no progress in cultivating relationships in the civilian community. In the jobs that he held in the civilian sector, he did not establish any relationships with his co-workers.

At the time of the second interview when he returned to the Air Force base in part-time casual employment, he worked out of an office where his former secretary was employed. He appeared to be happier at the time of the second interview working in a military environment that brought him into contact with individuals whom he knew while on active duty. He doesn't appear to make any attempt to establish social relationships with these individuals. It would

appear that he has not made the transition to the civilian world. His comfort seems to lie within the military environment. The implicit structure within the military allows him to function socially in the work environment. It would seem that he is unaware of this structure provided in the military environment. Moreover, he does not seem to know how to recreate that structure within the civilian world.

Physical and Mental Health. At the time of the first interview, Brian's alcohol consumption had increased from what it had been in the military. He admitted to drinking three to four beers a day several times a week with all consumption taking place at home alone. Brian states that his consumption of alcohol has increased since retirement. He also stated that there had been times that he went to work at Pep Boys with a hangover, but not as big of a hangover as he had experienced when he was younger. He expressed no concern regarding his alcohol consumption. During the time period when Brian was in the military, alcohol consumption was part of the military culture. Consumption of alcohol was reinforced through the availability of Officer's Clubs, mandatory Officer's Call at the club after work, and parties given by other officers including commanders. Brian continued to smoke cigarettes post-retirement, but use was not increased. He smoked approximately one and three quarter packs a day. His wife, Marie, was also a smoker. Brian did recognize that smoking was not good

for him and that he ought to quit, but he had no real desire to do so. He justified his continued smoking by stating that his parents who are both smokers are in their seventies therefore he will play the odds. Brian maintained the same physical health post-retirement with no reported problems. He had not experienced and weight gain or loss. He is tall with a heavy smokers' slender physical appearance. Brian did not engage in any regular type of physical exercise. Even with his alcohol consumption and heavy smoking, Brian reported no physical health problems.

At the time of the second interview, Brian was very proud of the fact that he was no longer drinking. He had been abstaining from alcohol for four years. His tobacco use remained the same. Brian still did not have a regular exercise program. There was no reported change in physical health.

The third research question asks how personal identity of military officers is affected during the transition to retirement. The personal identity is affected by factors related to both the civilian self and the military self. The ability of the individual to merge these two selves determines the ability to achieve a successful retirement transition.

Identity. At this time of the first interview, Brian's identity was closely tied to his military self scheme. It is clear that his identity is largely related to his occupation and the nature of his job and his job performance are the factors that are

important in his self scheme. Any job in the civilian world would be judged by his military standards. This is consistent with the literature on both civilian and military retirement. Initially, Brian was excited about his first job in the civilian community because it allowed him to use his expertise concerning automobiles that was derived from his life long hobby. He derived personal satisfaction from helping customers. However, his concerns about the work environment overshadowed and diminished his job satisfaction. When he reflected on his satisfaction with his job at Pep Boys he was dissatisfied because it didn't meet the standards of the military for individual personal behaviors with respect to a work ethic. He also commented that he no longer had the level of responsibility and authority that he had while in the military.

At the time of the second interview, he was working at the Air Force base in a part-time casual status. Not only was this position equivalent in pay grade to that of a major, but also the duties of this position in logistics were virtually identical to his former military position. Brian resolved his identity crisis by resuming his former job that technically was now a civilian position. Through this employment, he was able to maintain his military self scheme. Normally the self scheme is a dynamic structure that allows for changing circumstances and goals (Frazier, et. al., 2002). However, after eight years, Brian found an environment that allowed his rigid self scheme of his military self to persist. Resolving his

identity crisis allowed Brian psychologically to complete his transition to retirement.

There is an understanding that there is a person environment interaction and that Brian's self scheme was influenced significantly by the military environment. In his military position the organization provided structure through the command structure. His orders would dictate self expectations. Although individual innovation in fulfilling the orders is possible, the military environment does not require the individual to set personal goals. Therefore, he seemed unable to deal with the less hierarchal structured community. Having never had to set and achieve personal goals during his military career, he is unable to do so in the civilian world. For example, he had saved sufficient to support his household for one year as he planned not to work for the first year. However, he did not set any personal goals to accomplish during that year. His approach to life was very passive and he did not adopt an active role to set personal goals nor to establish an action plan to achieve those goals. Without personal goals, he had no idea of an ideal or possible self. Even among officers, it would appear that socialization in the military promotes the importance of the organization not the individual. Moreover, in the military environment, stoicism is reinforced. Even when functioning under non-optimal conditions no personal expression of feeling is socially acceptable. The military's expectation is that individuals will cope even in

the most difficult situations. This may be one reason that Brian seems out of touch with his feelings about retirement. It would appear that part of the difficulty in retirement for this military officer was his inability to consider himself as an individual and identify personal feelings. Clearly, this is one issue that merits inclusion in pre-retirement programs for the military.

Brian viewed his military career in a positive manner and stated that his feelings toward the military continued to be positive. He would not encourage today's young people to make the military a career due to changes in military structure and benefits for active duty military and retirees. However, he would encourage young people to spend some time in the military as he felt that it would be of benefit to them.

The fourth research question asks the question of how the general well-being of military officers is affected by the transition to retirement. General well-being will be viewed through the individual's scores on the Bradburn Affect Balance Scale along with the answer to the question of perceived happiness prior to retirement (1969).

Physical and Mental Health. Brian's score on the Bradburn Affect Balance Scale indicates a low level of general well-being which is correlated with his statement that he was happier five years prior to retirement (1969). This is inconsistent with his apparent belief that his retirement was proceeding smoothly. His scores on the

Negative Affect Scale point towards a possible depression. However, he states that he does not have a lot of depression yet in responding the Bradburn Affect Balance Scale he indicates that nothing is going right in his life at this times. Brian also responds to a scale item that there is nothing in his life that he is particularly excited about. He did not admit to any perceived difficulties of problems during the course of conversation, but his scores on the Negative Affect Scale out weigh his scores on the Positive Affect Scale. One would expect to find that an individual who perceives his retirement to be without difficulty would have scores on the Positive Affect Scale that would outweigh the scores on the Negative Affect Scale. Bradburn's model indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative affect (1969). As the first interview was in proximity to his retirement date, one might still expect to find that an individual was happier five years prior to retirement as the full transition to retirement may not have taken place.

At the time of the second interview, Brian's score on the Negative Affect Scale had increased yet he still did not appear to recognize and difficulty in the transition to retirement. He continued to maintain that he was happier five years to retirement. Again, one would expect to find that an individual who perceives

his retirement to be without difficulty would have scores on the Positive Affect Scale that would outweigh the scores on the Negative Affect Scale.

Ryan

The first research question asks what is the length of time for military officers to transition to civilian life after retirement from the military? The first interview was conducted two years post retirement and the second interview was conducted seven years post retirement. According to Ryan, he asserts at both times that he has made the transition successfully. However, his spouse does not share his perspective. At the time of the second interview which was seven years post-retirement, Ryan is still in the process of adjusting to the transition to retirement. Individuals need to understand that there is a protracted time frame for the adjustment to retirement. This time frame is significantly longer for “off-time” military retirees than it is for “on-time” civilian retirees.

The second research question asks what are the moderating factors that affect the quality of the retirement transition for military officers? These factors include the Economic Impact, Social Support, and Physical and Mental Health. *Economic Impact.* At the time of the first interview, Ryan stated that he did not do any financial planning for retirement. He anticipated remaining in the military and working in his contracting business until he made the decision to retire. Ryan did not plan for transition time between his military retirement and the beginning

of his civilian employment. He began his cabinet business on a part-time basis during his last few years in the military. Upon retirement, he began working full-time in his business. Initially, he had a partner in this business that left soon after they began working full-time.

At the time of the second interview, Ryan again stated that he did not do any financial planning for retirement. He also again stated that his retirement was voluntary, yet later in the interview he would state that he was selectively retired. During his spouse's interview, his spouse, Jean, contradicted Ryan's statement that his retirement was voluntary. She stated that he was not successful at his last promotion board and that Ryan was given six months to retire. Jean discussed her perception of the stress that Ryan felt with the difficulty in meeting payroll and being unable to pay himself a good salary. Ryan does not express any concern regarding financial matters. His spouse, Jean was very concerned about the decrease in income. She was acutely aware of their financial status as she was the accountant for the business. She did all of the accounting for the business as well as maintain a full-time job as an administrative assistant position at the Air Force base.

By the objective criteria, the economic impact of retirement was significant at both times of measurement. While Ryan had stable employment, his income from his business was less than his salary in the military despite working

significantly longer hours. He did not plan for a short term retirement as he transitioned immediately to the civilian work world, but there was no thought to the perspective of long-term retirement planning. Even with Ryan's military retirement income, his spouse was concerned regarding their personal finances. Ryan had made no provision for financially supporting his family at their pre-retirement income level while building the business clientele needed for economic success.

Social Support. At the time of the first interview, Ryan had a good relationship with his spouse, his young teenage son and his two adult sons who did not live in his home. However, he now spends less time with his wife than he did prior to retirement. Occasionally, he felt that he was not as good a father as he should be. However, he stated that he wasn't really bothered by this. He maintained a relationship by phone with his parents and siblings in Minnesota. Ryan stated that he has enough friends and indicates that he talks to them on a routine basis. He maintained social relationships with his employees. Ryan also maintained ties with other former military members as they stop by his business to chat and have coffee.

At the time of the second interview, Ryan continued to have a good relationship with his spouse and his adult children who do not live at home. He continued to believe that he is not as good a father as he should be, but he did not

express any concern regarding this less than optimal relationship. However, his spouse, Jean, was very concerned about the time that he was spending with their youngest son. The son has mentioned that he liked it better when his father was in the Air Force as he had more time to spend with him then. Ryan has maintained a good relationship with his parents and siblings. He felt that he has many friends, but that he didn't have time to make new friends. Ryan, by his account, interacts easily with his customers and enjoys talking with them. According to the criteria for successful transition, Ryan has made a successful transition to the civilian world. He maintained good family relationships with everyone but his youngest son, due to his many hours of work which total about 80 hours a week. He has friends in both the military and the civilian worlds and socializes with his civilian friends. However, even though he appears to have successfully transitioned, there remains an element of military influence in his relationships. This may be seen in both his relationship with his youngest son and his relationship with his customers. One gets the sense that Ryan feels that his son will just have to cope with the fact that he does not have time to spend with him. In the military environment, stoicism and coping are reinforced. Even when functioning under non-optimal conditions no personal expression of feeling is socially acceptable. The military's expectation is that individuals will cope even in the most difficult situations. Ryan expressed frustration with customers. Even

though he enjoys talking to them, he is frustrated by their lack of ability to understand the discrepancy between what their expectations are and the job that they have paid for.

Physical and Mental Health. At the time of the first interview, Ryan expressed no concerns regarding his physical health. Ryan reported daily alcohol consumption of one beer a day at home on a routine basis. During the week of the interview, he also consumed alcohol at a friend's home and at a restaurant. He did not report drinking enough to cause a hangover. However, reported daily consumption of alcohol may indicate only a portion of the alcohol consumed by an individual. It is difficult to determine if his difficulty in getting up in the morning is related to alcohol consumption. Daily consumption of alcohol may be noted as one of the signs of alcoholism. It is unknown if this daily alcohol consumption was present prior to retirement. At the time of retirement, he was flying C-5 aircraft. Pilots are required to be alcohol free for 12 hours prior to flying (AFI 11-2C-5V3).

He had not engaged in regular physical exercise since leaving the military, but he currently works in an occupation that requires standing, walking, bending, and lifting heavy objects. Ryan voiced no physical complaints at this time other than general aches and pain from physical labor for which he took aspirin or Tylenol.

At the time of the second interview, Ryan's alcohol consumption by his account had decreased to several beers once a week. His physical complaints had significantly increased. He complained of having an ulcer, headaches, and high blood pressure. He was taking medication for both the ulcer and the high blood pressure. Ryan also complained of having episodes of tenseness or nervousness twice a month. He was now more than twenty pounds over his retirement weight. He stated that he was overweight at retirement, a fact that he did not disclose during the first interview.

The transition to retirement and owning his own business caused significant changes in Ryan's health. His health deteriorated to the point where medication was required. It is interesting to note that all of the physical problems that Ryan was experiencing are symptoms that may result from stress. His job in the military was relatively stress free. Pilots are individuals who do not fly every day. They may experience episodic stress related to the actual flying of aircraft. However, in his present occupation, Ryan was working approximately 80 hours a week. There was also the added stress of making enough money to pay employees, purchasing materials, and dealing with customers. While he reports physical problems, he is unaware of the implications of these problems. He sought medical attention for these problems, but was not working towards a solution to relieve the cause of these problems. The military fosters a sense of

completing the job without regard to personal consequences. Goal setting and prioritization of work in the military is external to the individual and not within their control. Ryan does not realize that he now has the ability to control the direction of his life including the amount of work that he will do and the amount of time that he will spend doing it. This inability to take control of this aspect of this life has led to increased stress and physical problems. While he has successfully transitioned to civilian employment, he has not successfully transitioned from the military style work ethic nor does he understand that he alone now controls the setting of work goals and priorities.

The third research question asks how personal identity of military officers is affected during the transition to retirement. The personal identity is affected by factors related to both the civilian self and the military self. The ability of the individual to merge these two selves determines the ability to achieve a successful retirement transition.

Identity. At this time of the first interview, Ryan's identity was not tied to his military self scheme. He appeared to take great pride in his ability as a cabinet maker. He expressed mild concern about his income, but that did not appear to affect his desire to remain self-employed. He seemed to be very pleased that he was now the sole owner of the cabinet business. He felt that his current position was equal in status to being a military officer, but with decreased responsibility.

He believed that his status as a craftsman was equal in status to that of an officer and was quite proud of his new status. This decrease in responsibility did not appear to be of concern. It appeared that he felt almost as if a great weight has been lifted off his shoulders as his actions no longer could have a worldwide impact. Ryan stated that he always wanted to do something in a business of his own. He felt that if he took a job somewhere, he would never quit. He would get just get in it and that would be it, so he just took a chance and started his own business. He viewed working in the civilian world as a challenge. He believed that his carpentry skills along with the management and computer skills gained in the Air Force prepared him to make the transition to the civilian workforce. The emphasis in job preparation was on having discipline, work ethic to include coming to work on time and a good understanding of how to work with people. He viewed his new job as an opportunity for creativity in his work, something that he was unable to achieve while working as a pilot. He recognizes that his new position presents a unique situation for accountability. While he is the boss of his company, he was acutely aware that everyone who hires him is also his boss, each with their own set of expectations which sometimes leads to frustrations.

Brian viewed his military career in a positive manner and stated that his feelings toward the military continued to be positive. He maintained little contact

with military venues such as the commissary or BX for shopping. He made no comment as to the current state of the military in relation to a possible future for his children. He appeared to have an internal conflict regarding military career choices for his children. It is difficult to determine if this reluctance is due to his feelings toward the military or his reluctance to encourage career choices not specifically espoused by his children.

At the time of the second interview, Ryan has adjusted to the day to day work role of cabinetmaker. He no longer identifies himself as a pilot. He was aware that he had the skill as a pilot, but consciously chose to pursue another avenue for a career as finding a pilot's job in Delaware is extremely difficult. Many pilots have their home base to fly out of from major cities in other states requiring hours of travel time to and from the workplace along with multiple days away from home. He was very much aware that in his present position, he no longer has the status of a C-5 pilot. His level of accountability and responsibility has changed significantly in that it no longer holds the depth and breadth of an Air Force officer. In his position as a pilot, he lived in an insular world protected from the expectations of what might be viewed as subordinates, in this case customers. Officers are always seen as managers with many responsibilities for personnel and job performance, but the daily management of enlisted personnel is by the Non-Commissioned officers. Pilots represent a unique position in that even

as officers, they carry out little of the personnel management responsibilities. This current responsibility of personnel management is frustrating as his view of personnel accountability is based on a military frame of reference. While Ryan stated that he was happy in this line of work as he liked the impact that he could have on individual's lives, there appears to be an inability to totally transition to a civilian identity. His frame of reference continues to be the military self scheme. This position was not equivalent to the pay of an Air Force major. Normally the self scheme is a dynamic structure that allows for changing circumstances and goals (Frazier, et. al., 2002). Seven years post-retirement, Ryan is working in a civilian environment that does not allow a military self scheme to exist. While Ryan spoke to enjoying his current position as a cabinetmaker, there appeared to be an underlying identity crisis where the civilian work environment does not mesh with Ryan's structured military expectations providing an incomplete psychological transition to retirement.

There is an understanding that there is a person environment interaction and that Ryan's self scheme was influenced significantly by the military environment. In his military position the organization provided structure through the command structure. His orders would dictate self expectations. Ryan did set a personal goal to start his own business, but he made no financial plans for retirement post civilian employment. No short-term retirement was planned as his

business was begun prior to his military retirement. His approach to life was very active and he adopted an active role to set personal goals and to establish an action plan to achieve those goals. Even among officers, it would appear that socialization in the military promotes the importance of the organization not the individual. Moreover, in the military environment, stoicism is reinforced. Even when functioning under non-optimal conditions no personal expression of feeling is socially acceptable. The military's expectation is that individuals will cope even in the most difficult situations. This may be one reason that Ryan seems out of touch with his feelings about retirement. He speaks about frustrations, but does not identify them as problems. It would appear that part of the difficulty in retirement for this military officer was his inability to consider himself as an individual and identify personal feelings. Clearly, this is one issue that merits inclusion in pre-retirement programs for the military.

Brian viewed his military career in a positive manner and stated that his feelings toward the military continued to be positive. He maintained little contact with military venues such as the commissary or BX for shopping. He made no comment as to the current state of the military in relation to a possible future for his children. He appeared to have an internal conflict regarding military career choices for his children. It is difficult to determine if this reluctance is due to his feelings toward the military or his reluctance to encourage career choices not

specifically espoused by his children. His middle son joined the Army Reserves shortly after the second interview and served as a bio-medical technician.

At the time of the second interview, Ryan spoke of being ready to move on. He has moved to being unsure that he would again make the military a career if he had the choice. He would now encourage young people to make the military a career to enable them to obtain necessary skills. His middle son joined the Army Reserves shortly after the second interview and served as a bio-medical technician. He continued to maintain a reluctance of encouraging his own children to join the military for fear of being blamed if they were not happy with their career choice.

The fourth research question asks the question of how the general well-being of military officers is affected by the transition to retirement. General well-being will be viewed through the individual's scores on the Bradburn Affect Balance Scale along with the answer to the question of perceived happiness prior to retirement (1969).

Physical and Mental Health. Ryan's score on the Bradburn Affect Balance Scale, indicates a weakly positive level of general well-being which is inconsistent with his statement that he was very happy five years prior to retirement and that this hasn't changed (1969). His scores on the Negative Affect Scale was zero. However, he states that he does not have a lot of depression yet in responding

the Bradburn Affect Balance Scale he indicates that little is going right in his life at this time. Ryan also responds to a scale item that there is nothing in his life that he is particularly excited about. He did not admit to any perceived difficulties of problems during the course of conversation, but his scores on the Negative Affect Scale are almost identical his scores on the Positive Affect Scale with both scales showing little positive response and no negative response. One would expect to find that an individual who perceives his retirement to be without difficulty would have scores on the Positive Affect Scale that would outweigh the scores on the Negative Affect Scale. Bradburn's model indicates that an individual will be high in psychological well being in direct proportion to the level of positive over negative affect (1969). As the first interview was in proximity to his retirement date, one might still expect to find that an individual was happier five years prior to retirement as the full transition to retirement may not have taken place.

At the time of the second interview, Ryan's score on the Positive Affect Scale had increased from one to three out of five and zero out of five on the Negative Affect Scale, yet he still did not appear to recognize any difficulty in the transition to retirement. He maintained that he was happier now than he was five years prior to retirement. One would expect to find that an individual who perceives his retirement to be without difficulty would have scores on the

Positive Affect Scale that would outweigh the scores on the Negative Affect Scale.

This is consistent with the expected outcome of positive and negative affect as measured over time. Over time there is an expected shift towards higher scores on the Positive Affect Scale and lower scores on the Negative Affect Scale (Bradburn, 1969).

Mike

The first research question asks what is the length of time for military officers to transition to civilian life after retirement from the military? The first interview was conducted five months post retirement and the second interview was conducted five years post retirement. According to Mike, he asserts that he is unemployed, but busy in his retirement. However, it appears to be a honeymoon period in which he is doing odd jobs around the house, checking on property and visiting friends in California, and spending a great deal of time on the phone with his siblings to make sure that their mother is appropriately cared for. At the time of the second interview which was five years post-retirement, Mike is still in the process of adjusting to the transition to retirement even though he has obtained full-time employment. Individuals need to understand that there is a protracted time frame for the adjustment to retirement. This time frame is

significantly longer for “off-time” military retirees than it is for “on-time” civilian retirees.

The second research question asks what are the moderating factors that affect the quality of the retirement transition for military officers? These factors include the Economic Impact, Social Support, and Physical and Mental Health. *Economic Impact.* At the time of the first interview, Mike was unemployed, but eager to find work. He had not planned financially for retirement. He stated that he was not overly concerned about finding employment. It appeared that his perception was that as a retired colonel, he would have no difficulty finding employment in an area that he liked and was well trained for. His baccalaureate degree was in civil engineering, a field that he had never worked in. However, he was working toward obtaining his license, a process that in Delaware takes five years. This appears to be unrealistic as this field had changed greatly due to the technology now currently available. Mike indicated that he had planned for retirement by attending the Air Force’s retirement seminar. He did put money away for emergencies, but did not indicate how much. Putting money away for emergencies lends one to believe that he intended to live on his retirement pay at its decreased rate along with his spouse’s income. The money put away was not to live on, but for any unexpected expenditures that could not be met with his

retirement pay and additional income. He denied any financial difficulties. His spouse worked full-time as an RN doing private duty in individual's homes.

At the time of the second interview, he was working full-time as the director of school transportation for the State of Delaware. While the title conveys prestige, the salary was less than his base pay while he was on active duty. Mike stated that there had been recent problems regarding household expenses. At this point, he stated that there were financial difficulties prior to retirement which contradicts his statement in the first interview.

By the objective criteria, the economic impact of retirement was substantial at both times of measurement, yet Mike appeared unaware of the significance at either time. He was neither concerned about his unemployment nor happy about his pay status in employment calling it learning to be humble in terms of salary. His planning for retirement was short term, and there was no thought to the perspective of long-term retirement planning. He needed to project his need for funds for more than emergencies..

Social Support. At the time of the first interview, Mike had a good relationship with his spouse and children who lived in his home. He also had a relationship with his mother and his brother and sister. He pursued many relationships with his former co-workers and he established new relationships in the civilian community. Mike was very busy with activities of his church, his children's

school, community, and the Air Force base. His high profile job as the base commander prior to retirement allowed for many individuals to seek him out. However, the number of individuals that he sought out socially was very limited. His political profile allowed him to easily function in social situations that required this role. It does not appear that he incorporates this high profile role into his private life.

At the time of the second interview when he continued to maintain a high degree of involvement with individuals outside of the nuclear and extended family. It would appear that he has made the transition to the civilian world, but not a clear transition as much of his time was with military organizations and the community still viewed him in his blue Air Force uniform as the base commander. Mike's comfort lies in both the military and civilian environments. He maintains friendships over time with friends from college, individuals that he has met during the course of his military career, and those that he has met both in the military at his last duty station and in his civilian community. The implicit structure within the military allows him to function socially in all environments. It would seem that he is aware that this structure provided in the military environment has allowed him to function in all areas requiring social contact. He is obvious that he is adept at using influence to obtain what he needs.

Physical and Mental Health. At the time of the first interview, Mike's alcohol consumption was minimal with one glass of wine a week or less. His alcohol consumption was less than while on active duty where he frequently drank at official functions. While there is a move by the military to decrease alcohol consumption, this type of drinking would have been acceptable behavior for a man in his position as base commander. Mike did not have a formal exercise program, but he was a "fair weather" runner. He played basketball with his son as well as softball. He was actively looking to join a softball team for men over the age of 45. Unlike the other two men in the study, Mike attended church and discussed personal concerns with his pastor.

At the time of the second interview, Mike's alcohol consumption had increased slightly. He reported that he had a glass of wine or beer every night to every other night. He still did not have a regular exercise program, but had recently competed in a 5K run. There was no reported change in physical health.

The third research question asks how personal identity of military officers is affected during the transition to retirement. The personal identity is affected by factors related to both the civilian self and the military self. The ability of the individual to merge these two selves determines the ability to achieve a successful retirement transition.

Identity Reconstruction. At this time of the first interview, Mike's identity was closely tied to his military self scheme. He acknowledges that people see him in his former role, but he does not clearly understand that he is still living that role. As the first interview was within a few months of retirement, the transition to retirement was just beginning. He had yet to formulate a route to transition to a civilian identity. At this point he is unemployed and just beginning to search for employment, so he clearly is still very much a military officer. At the time of Mike's second interview, he was employed as the Director of school transportation for the State of Delaware. It is clear that his identity is largely related to his occupation and the nature of his job and his job performance are the factors that are important in his self scheme. Any job in the civilian world would be judged by his military standards. This is consistent with the literature on both civilian and military retirement. He acknowledges that he has vast accountability, but limited authority. All seventeen school district directors report to their individual districts. His job is in effect a coordinator with no authority. His extremely limited authority extends to supervision of one secretary. This is a humbling experience for an individual who was once responsible and accountable for thousands of personnel and billions of dollars worth of planes and equipment along with the efficient functioning of an entire Air Force base. Mike has obtained employment in the civilian sector, but has not transition into the role of

the civilian worker. This position has neither, the financial remuneration, responsibility or the accountability that he once enjoyed. He was dissatisfied because the job didn't meet the standards of the military for individual personal behaviors with respect to a work ethic and knowledge level based on the fact that he reports to a younger woman who does not have the experience that he does as a manager of logistics or personnel. In this position, Mike is unable to maintain his military self scheme. Normally the self scheme is a dynamic structure that allows for changing circumstances and goals (Frazier, et. al., 2002). Mike is unable to resolve the identity crisis that has occurred and therefore is psychologically unable to complete his transition to retirement.

There is an understanding that there is a person environment interaction and that Mike's self scheme was influenced significantly by the military environment. In his military position the organization provided structure through the command structure. His orders and those he gave to others would dictate self expectations. It would appear that part of the difficulty in this area of retirement for this military officer was his inability to consider himself as an individual with a civilian identity. Clearly, this is one issue that merits inclusion in pre-retirement programs for the military.

Mike viewed his military career in a very positive manner and stated that his feelings toward the military continued to be positive. He stated that he would

make the military his career choice if given the chance again. He decided at an early age to make the military a career and he has never regretted that decision. He encouraged his son to explore ROTC as an option instead of the Air Force Academy due to the pressure of the environment there. While he would make the military a career choice for himself, he would not encourage young people to make the military a career. He felt that the military was a place to learn important skills for life. This concern was based mainly on the fact that his son wanted to be a pilot and the number of available positions for pilots is limited. It is possible that this very positive outlook is based on the fact that he left the military voluntarily on his own time schedule.

The fourth research question asks the question of how the general well-being of military officers is affected by the transition to retirement. General well-being will be viewed through the individual's scores on the Bradburn Affect Balance Scale along with the answer to the question of perceived happiness prior to retirement (1969).

Physical and Mental Health. Mike's score on the Bradburn Affect Balance Scale, indicates a high level of general well-being which is correlated with his statement that he was pretty happy (1969). At the time of the first interview, Mike scored a three out of five on the Positive Affect Scale and a zero out of five on the Negative Affect Scale. Bradburn's model indicates that an individual will

be high in psychological well being in direct proportion to the level of positive over negative affect (1969). As the first interview was in proximity to his retirement date, one might still expect to find that an individual was pretty happy as the full impact of retirement had not taken place and it was more like a vacation as he was within a few months of retirement. The full transition to retirement had not taken place.

At the time of the second interview, Mike's score on the Positive Affect Scale had increased to five out of five. His score on the Negative Affect Scale remained zero out of zero. Mike was very involved in his community and with his family. He maintained friendships within both the civilian and the military community. However, there is no indication on the Negative Affect Scale of the difficulties that he expresses regarding the civilian workplace. Based on his significant degree of dissatisfaction and disillusionment with the civilian workplace, one would expect this to appear on the Negative Affect Scale.

Conclusions

Each participant in the study achieved varying degrees of success in the transition to retirement. While the study was small in size, valuable information related to the research questions posed was gained. The first research question posed a question regarding the length of time for military officers to transition to civilian life after retirement from the military varied among the individuals in the

study. The longest time for transition to retirement at the time of the second interview was seven years and the shortest time was five years. These time periods are longer than the three years that is seen as the time period for an individual to transition to retirement from an “on time” retirement.

The second research question required an investigation of the moderating factors that affect the quality of the retirement transition for military officers. According to the analysis of interviews, the moderating factors that had the greatest affect on the quality of the retirement transition for military officers were Economic Impact with the emphasis on income from present employment, Social Support related to relationships with family and social relationships with friends and co-workers, Identity through issues with self-esteem, and Outcome Adjustment as viewed through health behaviors such as alcohol consumption, Affect Balance Scale scores, and the individual’s current view of the military.

The area of Economic Impact had an impact of varying degree on all three participants. Each participant felt the impact of loss of a major source of military pay. While all participants received retirement income based on their years of military service, none were able to obtain employment that matched their military salary that would have allowed their retirement pay to serve as additional income. Current financial status was a concern for all individuals. All participants were having some form of financial problem either expressed by them or by their

spouse. Two spouses, Jean and Marie, had increased employment as a result of their spouse's retirement. Marie moved from part-time to full-time employment. Jean took on all the financial responsibilities for her spouse's business thus decreasing the need to pay someone to manage the financial side of the business. Sue, Mike's spouse, maintained stable full-time employment. For all participants, issues regarding money were a source of disagreement.

All participants thought about retirement. Brian and Mike prepared for a period of unemployment, but none prepared for long-term retirement. Participants did not view their military retirement as retirement from the workforce. This was the beginning of a transition to new employment.

None of the participants was totally prepared for the transition to retirement. All had attended the Air Force seminar within six months of their retirement date. It did not assist them in their financial transition to retirement. The transition to retirement had a significant impact on all participants. This loss of economic stability and related financial difficulties is consistent with that of "on-time" retirees.

Social Support was experienced by all participants to some degree. Family and extended family relationships remained stable throughout the retirement transition. All maintained stable relationships with their wives. As most of their children had grown to adulthood, the relationships with them also remained

stable except for Ryan who did not have the same relationship with his teenage son due to the increased number of work hours related to owning his own business. The transition to retirement had no significant impact on family relationships. It is significant to note that while Brian had no social contacts outside of the work setting and Ryan and Mike had multiple contacts outside of the work setting, none report that they have close friends or acquaintances that they interact with on a routine basis. The ability to transition to forming relationships within the civilian community is impaired in all participants.

The area of Identity Reconstruction is one of great impact for a military retiree. There is a definite loss of self esteem related to work role. All participants experienced difficulty in adjusting to working with individuals from the civilian world. This loss of recognition and authority has a significant impact on the individual. The Jean and Marie acknowledged that they perceived a loss of self esteem in their spouses since they retired from the military. This loss of self esteem is consistent with the loss of self esteem as seen in individuals with on time retirement.

The area of health behavior in Physical and Mental Health is a cause for concern. Alcohol consumption was evident for all individuals with Brian and Ryan showing above average consumption of alcohol post retirement. Alcohol appeared to be used as a compensating behavior for Brian at the time of the first

interview. By the second interview, he was abstaining from alcohol. The Ryan continued to drink one to several beers a day and viewed it as part of his daily life. Mike's alcohol consumption decreased post-retirement. His many social commitments as an Air Force base commander required his attendance at many functions where alcohol was served. Mike's alcohol consumption post-retirement consisted of a single glass of wine or a single beer with dinner. The consumption of alcohol post retirement for Brian and Ryan was consistent with previous research on military retirees.

Each participant continued to view the military in a positive manner, but none would make it a career choice if they were beginning a new career. They all felt that too many changes that negatively affected military operations were taking place today. However, all saw the benefit and necessity of military service.

The third research question regarding the impact on personal identity of the military officer during the retirement transition yielded divergent viewpoints between the participant and their spouse. There is a definite loss of self esteem related to work role. All participants experienced difficulty in adjusting to working with individuals from the civilian world. This loss of recognition and authority has a significant impact on the individual. However, while the men were able to speak to the difficulties that they experienced, none spoke to the personal impact. Either they were unaware of the impact or their use of ego defense

mechanisms allowed them to rationalize their experiences to minimize the impact to their self-esteem. The wives held a different viewpoint as all clearly saw a decrease in the self-esteem of their spouses. The general well-being of the military officers was affected by the transition to retirement as seen through changes in their scores on the Affect Balance Scale over time.

The fourth research question concerns how the general well-being of military officers is affected by the transition to retirement. General well-being was measured through Affect Balance Scale score and the correlation of perceived happiness. The result for each participant on the Bradburn Affect Balance Scale (1969) and their correlation with self reports of happiness indicates that general well-being was negatively affected by the transition to retirement. Brian showed a decrease on the Positive Affect Scale with a corresponding increase on the Negative Affect Scale. These results reflect the participant's response that he was happier five years before retirement. Ryan showed only a slight increase on the Positive Scale and no change from zero on the Negative Scale. He reported that he was happier five years prior to retirement. This small change in the results from the Positive Scale is outweighed by the self-report regarding happiness. Mike showed a significant increase in the results on the Positive Scale and no change from zero on the Negative Scale. Even though there was a significant increase on the Positive Scale, the participant reported that he was happier five

years prior to retirement. According to Bradburn (1969), increases on the Positive Scale should be positively correlated with being happier in the present. However, in this study, there was a negative correlation between the Positive Scale score and the individual's perception of happiness as the participants indicated that they were happier five years prior to retirement from the military. This appears to indicate that there has not been a successful transition to retirement in this area.

At eight years post retirement, Brian had not successfully transitioned to retirement. The area of Economic Impact was perceived differently by Brian and his spouse Marie. Brian did not have stable employment and felt the impact of loss military pay. Brian has moved from entry level job to entry level job. His first job made use of his knowledge and experience in car repair that he has gained throughout his lifetime. Brian declined a position that would have made use of his education and military experience due to the travel involved. He continues to seek employment that is not consistent with his education and experience as a manager. He was unable to obtain employment that matched their military salary that would have allowed their retirement pay to serve as additional income. He expressed no concern related to the loss of income and was comfortable with the fact that he was able to adequately provide financially for his family. However, his spouse, Marie, was acutely aware of the loss of income. She had moved from

part-time employment to full-time employment to adjust for this loss of income. Brian seemed unaware that he was unable to meet the economic needs of his family. Even arguments with Marie regarding finances did not prompt Brian to realize that he had financial difficulties. The transition to retirement had no significant impact on family relationships. Brian's family and extended family relationships remained stable throughout the retirement transition. He maintained a stable relationship with his spouse. His children had grown to adulthood and his relationships with them also remained stable. It is significant to note that Brian had no social contacts outside of the work setting except one individual whom he spoke to on occasion who had been a member of his last military unit. He reported that he had no close friends or acquaintances that he interacted with on a routine basis. Brian maintained close contact by phone with his parents and his brother whom he considered his best friend. There was an inability in the area of social relationships to transition to the civilian community as no relationships were formed with civilians post-retirement nor was there any apparent desire to do so. However, it should be noted that Brian had little social interaction with any individuals outside of his family pre-retirement, so this may indicate that there was no change in his social interaction pattern. The area of Identity Reconstruction is one of great impact for a military retiree. There is a definite loss of self esteem related to work role. Brian experienced difficulty in adjusting

to working with individuals from the civilian world. He complained that these individuals had no work ethic. He recognized this as the most difficult part of working in the civilian community. He acknowledged that his current work role did not afford him the recognition or level of authority that he had when he was in the military. This loss of recognition and authority has a significant impact on him. However, he did not perceive this loss or the affect that this had on his identity. Marie acknowledged that she perceived a loss of self esteem in her spouses since he retired from the military. This loss of self esteem is consistent with the loss of self esteem as seen in individuals with on time retirement. The area of health behavior in Physical and Mental Health is a cause for concern. Brian had increased alcohol consumption at the time of the first interview post-retirement. Alcohol appeared to be used as a compensating behavior for Brian at the time of the first interview. By the second interview, he was abstaining from alcohol. The consumption of alcohol post retirement was consistent with previous research on military retirees. On the Affect Balance Scale, Brian showed a decrease on the Positive Affect Scale with a corresponding increase on the Negative Affect Scale. These results are consistent with the participant's response that he was happier five years before retirement.

Brian continued to view the military in a positive manner, but would not make it a career choice if he were beginning a new career. He felt that too many

changes that negatively affected military operations were taking place today to make it a viable career choice for young people. However, he saw the benefit and necessity of military service and would encourage all young people to spend some time in military service.

At seven years post retirement, Ryan had not successfully transitioned to retirement. The area of Economic Impact had an impact that was perceived differently by Ryan and his spouse Jean. Ryan acknowledged the impact of loss of his military pay. Ryan's self-employment income didn't match his military salary that would have allowed his retirement pay to serve as additional income. Ryan discussed the financial issues of running his own business including the fact that his employees must be paid before he could be paid. He acknowledged that sometimes he didn't get paid or when he did get paid, he did not make as much money as his employees. However, he expressed no concern related to this decreased income along with the loss of full active duty military pay. He did not express any awareness of his spouse's distress over their financial status. Jean expressed great concern for the family's financial status. Jean took on all the financial responsibility for her spouse's business in addition to her full-time job thus decreasing the need to pay someone to manage the financial side of the business. She was very concerned related to business income versus payroll

expenditures. Issues regarding money were a source of disagreement for the couple.

Ryan did not prepare for a period of unemployment as he had started his business prior to retirement. However, he had made no plans for eventual long-term retirement. Ryan did not view his military retirement as retirement from the workforce. This was the beginning of a transition to new employment.

Social Support was experienced by Ryan as his family and extended family relationships remained stable throughout his retirement transition. He maintained a stable relationship with his spouse and his two of his children who had grown to adulthood and were no longer living at home. Ryan's relationship with his teenage son changed due to the increased number of work hours related to owning his own business. His son was upset that his father no longer had the time to spend with him. Ryan had multiple contacts outside of the work setting, yet had no close friends or acquaintances that he interacted with on a routine basis. Occasionally, Ryan met socially with his employees. The ability to transition to forming relationships within the civilian community is impaired as no there are no ongoing relationships with members of the civilian community.

The area of Identity Reconstruction is one of great impact for a military retiree. There is a definite loss of self esteem related to work role. Ryan experienced difficulty in adjusting to working with individuals from the civilian

world. He expressed the fact that his current position does not give him the same level of authority or recognition. He also spoke of the importance of being able to make an impact globally while in the military. This loss of recognition, authority, and sense of responsibility to his fellow man has had a significant impact on Ryan yet he does not acknowledge the impact of this loss. Jean is acutely aware of the loss of self esteem in her spouses since he retired from the military. This loss of self esteem is consistent with the loss of self esteem as seen in individuals with on time retirement.

The area of health behavior in Physical and Mental Health is a cause for concern. Ryan showed an above average consumption of alcohol post retirement. Ryan drank one to several beers a day and viewed it as part of his daily life. This is a significant daily increase post-retirement. Pre-retirement, Ryan was prevented from consuming alcohol on a daily basis as in his position as a pilot he had to be alcohol free for twenty-four hours prior to flying. The consumption of alcohol post retirement was consistent with previous research on military retirees.

Ryan viewed the military in a positive manner, but would not make it a career choice if he were beginning a new career. He felt that too many changes were taking place today that were negatively affect military operations. However, he saw the benefit and necessity of military service. At the time of the second interview, his second oldest son was an Army Reservist.

At six years post retirement, Mike had not successfully transitioned to retirement. The area of Economic Impact had an impact significant impact on Mike at the time of the first interview. At that point he was unemployed. He had saved some money for the transition to retirement to be used while he sought post-retirement employment. He felt the impact of loss of his military pay. At the time of his second interview, Mike had obtained employment, but his income from this employment did not match his military salary that would have allowed his retirement pay to serve as additional income. Current financial status was a concern. Mike expressed the fact that financial problems that were a source of disagreement between him and his spouse. Sue, Mike's spouse, maintained stable full-time employment both pre and post retirement. Mike prepared for a period of unemployment, but did not prepare for long-term retirement. He did not view his military retirement as retirement from the workforce. This was the beginning of a transition to new employment.

Social Support was experienced by Mike through family and extended family relationships that remained stable throughout the retirement transition. He maintained a stable relationship with his spouse. Two of his three children were grown to adulthood and no longer living at home. His relationship with his children remained stable. He maintained a close relationship with his siblings and his mother. He was spending a large amount of time discussing with his siblings

how to best transition their mother into a nursing home. The transition to retirement had no significant impact on family relationships. Mike had multiple contacts outside of the work setting yet did not report any close friends or acquaintances that he interacted with on a routine basis. He did maintain long distance relationships with individuals that he was acquainted with during his military career. At the time of the first interview, he had just returned from California where he had checked on a home that he owned there and while he was there, he made it a point to take a friend that he had not seen for some time out to dinner. Mike is involved in many church and community activities and has many acquaintances through these organizations. However, the ability to transition to forming significant personal relationships within the civilian community is impaired.

The area of Identity Reconstruction is one of great impact for a military retiree. There is a definite loss of self esteem related to work role. Mike expressed difficulty in adjusting to working with individuals from the civilian world. He did not believe that his current employment afforded him the same type of recognition and authority that he had while in the military. He also spoke about the significant decrease in level of responsibility that he experienced in transitioning from an Air Force base commander with responsibility for thousands of personnel and millions of dollars worth of equipment to being the

supervisor of one secretary. He expressed great dissatisfaction of having to work for a younger woman who did not exhibit critical thinking in decision making or have his level of experience as a manager. The loss of recognition and authority had a significant impact on Mike's self-esteem. This loss of self esteem is consistent with the loss of self esteem as seen in individuals with on time retirement.

The area of health behavior in Physical and Mental Health is a cause for concern as related to alcohol consumption. Mike's alcohol consumption decreased post-retirement. His many social commitments as an Air Force base commander required his attendance at many functions where alcohol was served. Mike's alcohol consumption post-retirement consisted of a single glass of wine or a single beer with dinner. While decreased in amount consumed at one time, the frequency of consumption remains. The consumption of alcohol post retirement was consistent with previous research on military retirees.

Mike continued to view the military in a positive manner, but was not sure if he would make it a career choice if he were beginning a new career. He felt that too many changes were being made in the military that negatively affected operations and morale. However, he saw the benefit and necessity of military service.

While the sample size of this study was small, there was a significant amount of information regarding the retiring military officer's perception of the transition to retirement. Analysis of the interviews with the men provided a very personal view of their perception of retirement. The perception of the transition to retirement from all three men would lead one to believe that the transition is without difficulty. None of the men perceived any personal impact or concern related to events, employment, social relationships, or health behaviors. The addition of interviews with the spouses gave an entirely different perspective of the transition to retirement as their spouses moved from being a military officer to a civilian. The wives were able to see the negative impact on their spouses as these men transitioned to retirement. They were greatly troubled by the financial impact of retirement and the loss of self-esteem that they saw their spouses experiencing. It was important to include the wives as their perspective on the spouses retirement added a dimension to the study that would have been missed if only the men were interviewed. Without the interviews with the wives, the conclusions regarding transition to retirement would have revealed no clear impact to the individual resulting in a relatively smooth transition.

The issue of greatest importance gained from this study is related to how the self is constructed as each individual is forced to interact with the environment. Adjustments and accommodations in the self must be made as the

men transition to retirement. Ego defense mechanisms are used by all three individuals to insulate themselves from the realities of the transition. This can readily be seen with Brian as he doesn't realize that he is in financial difficulty due to his employment status while his spouse Marie has had to move to full-time employment. Ryan also does not realize that in running his own business where he enjoys working with his hands and building cabinets has forced his wife to become the accountant for the business while still maintaining full-time employment.

Markus' theory of Possible Selves may not be applicable as a means of understanding adult development. Possible selves represents a cognitive intellectual process that an individual uses to explore the current level of development and a means of conceptualizing a future self. It is goal oriented as it provides individuals with what they hope to achieve or hope to avoid in the future. By setting goals, individuals are motivated to make changes in themselves as they compare the current self to the ideal self that they have envisioned (Frazier, et. al., 2002). I anticipated that the men would plan for retirement which would have made Markus' theory appropriate for this study. However, the men in this study did not set goals or plan their retirement lives as part of the adult developmental process. Their development took place at the reality affective level. Only Brian had made plans to become a self-employed contractor, but even

he failed to plan any further than his ability to be employed. There was no visible conscious effort to project an ideal self and compare the current self to that ideal self. The transition to retirement is consistent with Brim's theory of Types of Life Events. Each time that an event occurred, there was a reaction either positive or negative. Development occurs as the individual changes each time that there is an event. This is a non-directional process. There are no stages to progress through as in Erikson's theory of Psychosocial Development (Sigelman & Shaffer, 1991).

It is difficult to measure with any degree of accuracy the degree of transition to retirement that has taken place for each of these individuals. One must view their self report as the index of how far they have come in the developmental process of transition to retirement. Their perception must be viewed as truth. None of the individuals in the study were aware of the changes that have taken place in their adult development since their retirement from the military. However, what is clear from this study is that employment is closely aligned with the perception of self. In order to successfully transition to retirement, the individual must merge the military self as seen through employment with the employed civilian self and construct a new identity.

The model that I developed has proved to be a good means of analyzing information. The domains selected have provided insight into areas of personal finances, social interaction, health behaviors, and personal identity. Information in

the area of personal finance supported my notion that military officer retirees due to changes in the economy were not longer able to either retire on their military pension or easily obtain employment as middle and upper level manager as their predecessors did who retired in the 1970' and 1980's. Social interaction remained stable with family members, but individuals did not effectively transition to stable relationships with members of the civilian community. This may be a factor that during their military career, the only constant in relationships is the family. Relationships with other individuals are always in a state of transition due to the constant change of personnel in an individuals work and community setting. This learned behavior regarding relationships over twenty or more years appears to carry over into retirement making it difficult to form lasting relationships with other individuals. Information regarding health behaviors was found to be consistent with previous research. Alcohol remains a problem for the individuals in this study as it was for the retirees studied by McNeil and Giffen (1965, 1967). Of interest were the findings in the area of personal identity. Previous research with "on-time" retirees linked personal identity with work role and the associated loss of personal identity. The new identity that this individual must create was not related to work, but to a non-working retiree, a process that took approximately three years. However, this study has provided a glimpse of a transition process to retirement that is not consistent with previous retirement

research. There has been previous research that focused on the issues of midlife retirees, but again the focus is not on a new identity tied to the work role. What this study has found is that the midlife retiree must not only construct a new self identity, but that this new self identity is closely aligned with the work role. To compound the difficulty of the ability of the individual to construct a new identity is the necessity of merging a military self with a civilian self. While “on-time” retirees are able to construct a new identity in approximately three years, this study found that not one of the individuals had completed the construction of a new self despite the fact that six to eight years had passed since the time of retirement.

Limitations

There are several limitations to this study. The sample size used for this study only consisted of three participants and the spouses of two of those individuals. With a population this small, it is not possible to generalize to all Air Force officers. However, while the size of the sample is small, the richness of these data provided by these informants provides important information about the process of the transition from military to civilian life. The data for these three individuals do show trends that are supported by the limited literature on military retirement.

The inexperience of the male interviewer was also a limitation. In some instances, additional probing questions were not asked that might have been asked by a more experienced interviewer. However, the use of this interviewer was justified as he was able to put the participants at ease during the interview sessions due to his familiarity and identification with their role as military retirees as he himself was a military retiree. The time frame in which these interviews took place was also a limitation as this was a time of economic stagnation in the country.

Implications for military retirement

The implications for the military are for more timely assistance with preparation for retirement. At this point in time, assistance with preparation for retirement begins no more than six months prior to the retirement date. Preparation for retirement should begin at the start of the military career. It is essential that individuals be given assistance with financial planning early in their military careers in order to decrease the financial impact of transition to a civilian world that no longer values the level of management experience that these individuals possess forcing individuals into employment in positions far below their ability. Financial planning for retirement should be introduced into ROTC programs and at the military academies to begin planning for retirement as these individuals transition to active duty in the military. Financial planning for a

greater length of time will positively affect the financial impact of military retirement.

The military must make greater inroads in preparing officers for the transition from the role of military officer to that of civilian. Currently, less than an hour is spent on this process. These individuals are experiencing a grief process and should be aware of this possible reaction to retirement and the implications that this has for both home and employment settings. While veterans centers will assist retirees who are having difficulty adjusting to their new role, many do not recognize that they are having difficulty in adjustment and those who do may not seek help. Men seek assistance for psychological problems at a significantly lower rate than women. Additionally, there are not enough veterans centers located across the United States to assist retirees. Many are located in urban areas with large populations. However, many retirees do not live in the larger population centers and therefore do not have easy access to assistance even if it is needed. Therefore, it is essential that officers receive greater information regarding this transition long before the time of retirement when stress increases and the ability to listen to and comprehend this information decreases. Moreover, they need more than financial information. Not only do they need to consider the impact of retirement from the military on their personal identity, but they also need to realize that the retirement affects the whole family.

Areas for further research

There continues to be limited research in the area of military officer retirement. A literature search in late November 2003 revealed no new published research in this area. The impact of military retirement on an individual is greater now that it was in the past due to economic changes in this country. These economic changes impact all areas of military retirement. The men in this study were all entered active duty at the end of the Viet Nam war and were veterans of Dessert Storm. They retired in a time of when the nation was experiencing economic difficulty. The military will need to assess the lived experiences of future military retirees who served in the military during a time of diminished personnel and resources. Many future retirees will be veterans of the military involvement in Bosnia and Iraq. Many of the same issues with transition to retirement will remain. Future retirees may have different needs related to their lived experiences of the current events of today.

Issues for consideration in further research should include an exploration of the ability of officer retirees to find civilian employment related to their military experience that also has the same level of responsibility and accountability as the positions held by the officer while in the military. Further research should include studies that include the lived experience of wives and children. This would allow for a greater perspective of the retirement experience as it affects the entire

family unit. To gain a richer perspective of the retirement experience, a longitudinal study of a cohort of military officers should be conducted. This study should begin at least five years prior to retirement and follow the men and their families for at least five years after retirement from the military.

As this was a small study, there is a need to study larger numbers of individuals to determine whether the issues raised by these participants are general issues that affect all military retirees. There is a great need to determine the current issues that face the military retiree of the 21st century. The issues facing the retiree of the 21st century may be different than those faced by Viet Nam era veterans. Research should be undertaken in the areas identified in this study: economic impact, social relationships in retirement, identity of the individual to include the ability to transition from the military self to the civilian self, and outcome adjustment by paying close attention to alcohol consumption and stress level with accompanying physical symptoms such as high blood pressure and stomach ulcers. Research in the area of military officer retirement is essential so that the information gathered may be analyzed and programs provided to assist in the transition to retirement and to decrease the transition time.

This study contributed to the basic knowledge of information on retired military officers that remains extremely limited. While the cohort was limited in

size, the model developed for this study and the analysis of the data gathered supported available research done from the mid 1960's through the early 1980's by Bellino (1969), Giffen & McNeil (1967), Kaslow & Ridenour (1984), Little (1981), McNeil & Martin (1965), McNeil & Giffen (1967), and McNeil, Lecca, & Wright (1983), and one study published by Wolpert (1991). One variable for this study that should be restructured is the area regarding physical health. The areas of alcohol consumption and tobacco use should remain as these areas elicited information that supported previous research. The multiple questions regarding specific physical symptoms and specific medications should be condensed from the current twenty-seven question to a few questions that reflect the general intent of this area. Multiple questions in this area failed to elicit significant information. Questions should only focus on headaches, cardiac problems such as high blood pressure and stomach problems such as ulcers all of which may be related to increased stress that these individuals now experience. Other problems related to physical age do not appear to apply. Additional questions should be added to explore relationships with children. A more in depth line of questioning should be added in the area of Economic Impact. The data from this study appears to only be a starting point for exploring the financial impact of the retirement planning process and the impact of that process on the transition to retirement. It is clear that research related to the transition to

retirement for military officers remains an area that needs a great deal of further exploration to fully understand the impact that military retirement has on the officer and his family.

Appendix A

Retired Military Interview

1. Branch of the military?
2. Branch/primary military occupational specialty?
3. Secondary specialty?
4. Source of original appointment (OCS/ROTC/academy)?
5. Type of original appointment? (Reserve/Regular)?
6. Date of retirement?
7. Total years & months on active duty?
 - a. Breaks in service? (years/months)
8. Years prior enlisted?
9. Grade/rank at retirement?
10. Date of birth?
11. Highest level of civilian education prior to retirement?
12. Degree(s) received post retirement?
13. Are you currently M/S/W/D? (state which one)
14. Years M/S/W/D?
15. Number of children?

16. Ages of children?
17. Number of children living at home?
18. Religious preference?

I would now like to ask you some questions about what has been going on in your life since retirement from the military. (When they answer yes/no, ask why?)

19. During the past few weeks did you ever feel...
 - a. Pleased about having accomplished something?
 - b. That things were going your way?
 - c. Proud because someone complimented you on something you had done?
 - d. Particularly excited or interested in something?
 - e. On top of the world?
 - f. So restless that you couldn't sit long in a chair?
 - g. Bored?
 - h. Depressed or very unhappy?
 - I. Very lonely or remote from other people?
 - j. Upset because someone criticized you?
20. Thinking back over the last week (7 days) - for instance taking the things that happened to you and your family during the week and the things that

happened at work and during your leisure time- would you say that it was an ordinary week or was it different from most weeks?

a. If different, what was it that made it different?

21. One of the things we'd like to know is how people spend their time.

a. Are you a member of any clubs, organizations, or community groups?

b. Which ones?

c. How many?

d. How many meetings did you go to last week?

22. Were there any meetings held last week that you usually go to, but did not attend?

a. If "yes" what were they?

b. Why didn't you go?

23. Thinking of visits, telephone calls, or letters, were you in touch with any relatives last week (not counting any who live with you)?

a. If "yes" about how many?

b. Who were they (sister/mother/etc.)?

24. Thinking of visits, telephone calls or letters, were you in touch with anyone that you knew during your military career?

a. If "yes" were they a military acquaintance from work?

b. How many contacts?

- c. If “yes” were they a military member that you saw socially outside of work?
 - d. How many contacts?
 - e. If “yes” were they a civilian member of they local community where you were stationed?
 - f. How many contacts?
25. Now about friends other than relatives? Did you get together with any friends - I mean things like going out together or visiting in each other’s homes?
- a. If “yes” how many times?
26. On the average last week, how many times a day did you chat with friends on the telephone?
27. Did you meet any people last week (other than those you meet in the course of your work) that you had never met before?
28. (During the last week) What was the farthest distance you went from home other than going to work? (approximate number of miles one way).
29. For what purpose did you go there?
- Ask everyone with a current religious preference questions 30 & 31.
30. How often have you attended church services or other church sponsored events during the last month?

31. How religious would you say you are - very religious, somewhat religious, not very religious, or not at all religious?
32. Do you ever smoke (cigarette/cigar/pipe) or chew tobacco?
 - a. If yes, which?
33. Have you been smoking or using it more or less since your retirement?
 - a. Number of packs/day more or less?
 - b. How do you feel about your use of tobacco? Do you enjoy it, do you worry about it or what?
34. Please respond to the following list of activities by indicating the number of times that you participate in them on a weekly basis.
 - a. Read a newspaper
 - b. Read a military related publication
 - c. Listen to or watch a news program
 - d. Participate in any games or sports activities such as bowling, basketball, hunting, fishing
 - e. Go to watch any games or sports activities
 - f. Make a bet or gamble
 - g. Read your horoscope
 - h. Go for a trip in the car
 - I. Read the Bible

- j. Eat in a restaurant
- k. Go to an event on a military base
- l. Go shopping at the commissary
- m. Go shopping at the base exchange

35. Do you ever take a drink (beer, whiskey, or other alcoholic drink)?
- a. Did you take a drink last week?
 - b. About how many times did you take a drink during the past week?
 - c. Is that more or less than usual?
 - d. During the past week was there any time(s) when you drank so much that you were feeling no pain ?

For the next 4 questions, think about the past week.

36. How often did you drink alcoholic beverages at home?
- a. Is this more or less than usual?
37. How often did you drink alcoholic beverages at a friend's home?
- a. Is this more or less than usual?
38. How often did you drink alcoholic beverages at a restaurant /bar/club?
- a. Is this more or less than usual?
39. How often do you drink alcoholic beverages at a military club (officer's club/NCO club)?
- a. Is this more or less than usual?

40. About how many hours a day on the average did you watch television last week?

We will now shift to things that people think about.

41. Everyone has some things that he worries about more or less. Would you say you worry more now than you did before retirement or not as much?

42. Do you worry about different things now since retirement?

43. What kinds of things do you worry about most?

44. Do you worry about such things a lot or not very much?

45. Taking things all together, how would you say things are these days - would you say you're very happy, pretty happy, or not too happy these days?

46. Compared with your life today, how were things for four to five years before your retirement - were they happier for you then, not quite as happy, or what?

Now I'm going to read you several things that some people think about. Would you tell me which ones were on your mind during the past week and how often you thought about them?

	not at all	sometimes	frequently	very
frequently				
47. a. Money	_____	_____	_____	_____
b. Growing old	_____	_____	_____	_____
c. Work	_____	_____	_____	_____

- d. Marriage _____
- e. Getting ahead _____
- f. Bringing up _____
children
- g. Death _____
- h. Cuts in defense _____
spending?
- i. Personal enemies _____
- j. Health _____
- k. Other (specify)

1. Which issue did you think about most often?

Some people when they are bothered by things like to talk it over with other people such as their wife, relatives, neighbors, clergymen or someone else.

48. I'm going to read you several things that people sometimes talk to other people about and I want you to tell me to who (if anyone) you talked to.

- a. Not having enough money
- b. Something that happened at work
- c. Ways to make money
- d. Health
- e. Bringing up children

- f. People you have trouble with
- g. Family problems
- h. Other (specify)

49. Did anything happen last week that you felt you couldn't talk about to anyone?
50. Thinking of people (including relatives) whom you consider good friends - that is people you feel free to talk with about personal things - would you say you have many, a few, or no such friends?
51. Do you feel you have as many friends as you want, or would you like to have more friends?
52. Compared with your normal feelings, would you say that you had more or less energy during the past week?
53. During the past week have you found yourself eating more or less than you usually do?
54. Did you have a weight problem prior to retirement?
55. If you have gained/lost weight since retirement, approximately how much have you gained/lost? (specify gain or loss)
56. Have you maintained a regular exercise program since retirement?
57. If you exercise regularly, what do you do?
- a. How often?

58. During the past week what time did you usually go to bed?
59. During the past week what time did you usually get up?
60. Was the amount of sleep you got during the past week more or less than usual?
61. a. Last week did you have any trouble getting to sleep at night?
b. Last week did you have any trouble getting up in the morning?
62. We've been talking about last week. Now, thinking back over the last year, what are the events of the year which have had the greatest effect on you and your family - for better or worse?
a. What else?
63. Was anyone in your household sick last week?
a. If "yes" who was it?
b. What was the matter?
c. How did this affect your ordinary activities?
64. Did you or anyone in your family consult a doctor of any kind during the past week (for any kind of problem)?
a. If "yes" what was the reason?
b. How did this affect your ordinary activities?

Now I would like to ask you questions about your health.

65. Were you sick at any time during the past week?

a. If “yes” did it cause you to cut down on your usual activities?

b. If “yes” in what way?

66. Since retirement, have you experienced any of the following?

	yes/no	how often
a. back pains	_____	_____
b. cold sweats	_____	_____
c. common cold	_____	_____
d. constipation	_____	_____
e. diarrhea	_____	_____
f. dizziness	_____	_____
g. fever	_____	_____
h. general aches and pains	_____	_____
i. headaches	_____	_____
j. loss of appetite	_____	_____
k. muscle twitching or trembling	_____	_____
l. nervousness or tenseness	_____	_____
m. rapid heart beat	_____	_____

- n. chest pain _____
- o. skin rashes _____
- p. upset stomach _____

67. People sometimes take things to improve their health. Indicate those things which you have taken since retirement and those that you currently take. Indicate the length of time that you have been taking the medication.

	post retirement	current	time
a. aspirin / Tylenol / non-narcotic analgesic	_____	_____	_____
b. narcotics	_____	_____	_____
c. iron supplements	_____	_____	_____
d. laxatives	_____	_____	_____
e. sleeping pills	_____	_____	_____
f. stomach medicine (for indigestion)	_____	_____	_____
g. tranquilizers	_____	_____	_____
h. vitamins	_____	_____	_____
i. dietary supplements other than weight control	_____	_____	_____

j. dietary food for weight

control

k. medicine prescribed by a

physician

l. others (specify)

68. Have you or anyone in your household consulted a doctor or anyone else in connection with a nervous or mental problem?

a. If “yes” was this after your retirement?

b. If “yes” who was it?

c. Whom did you (they) go to?

The next group of questions investigates marital relationships. If not presently married skip to 78 if they have children living with them. If not, skip to question 84.

69. Would you say that you spend quite a lot of time, a moderate amount of time, or relatively little time doing things together with your wife?

70. How is this different from the amount of time that you spent doing things together with your wife prior to your retirement?

71. Did your wife do anything during the past week which particularly pleased you or made you happy?

a. If “yes” what was it?

72. Did your wife do anything during the past week which particularly bothered you?

a. If “yes” what was it?

73. Since retirement, do you think that you have become a better husband?

a. If “yes” what made you feel this way?

b. If “no” what made you feel this way?

74. Here are some things husbands and wives often have differences of opinion about. Would you tell me which ones have been problems for you in your marriage prior to retirement or after retirement. Also indicate if it was a problem within the last week.

	never	prior	after	last week
a. time spent with friends	_____	_____	_____	_____
b. how the house looks	_____	_____	_____	_____
c. household expenses	_____	_____	_____	_____
d. being tired	_____	_____	_____	_____
e. being away from home too much	_____	_____	_____	_____
f. disciplining children	_____	_____	_____	_____
g. in - laws	_____	_____	_____	_____
h. not showing love	_____	_____	_____	_____

- i. work _____
- j. how to spend leisure time _____
- k. work around the house _____
- l. religion _____
- m. irritating personal habits _____
- n. other (specify) _____

75. Taking all things together, how would you describe your marriage; would you say that your marriage was very happy, a little happier than average, just about average, or not too happy?

Ask everyone who has ever been married.

76. When were you married (the last time – year?)

77. Is (was) this your first marriage or have you been married before?

- a. If married before, how many times?

Questions 78 - 82 for those with children at living at home

78. Would you say that you spend quite a lot of time, a moderate amount of time, or relatively little time doing things with your children?

79. Did your child(ren) do anything during the past week that particularly pleased you or made you happy?

- a. If “yes” what was it?

80. Did your child(ren) do anything during the past week to particularly bothered or upset you?

a. If “yes” what was it?

81. During the past week did you have any occasion to punish or discipline your children?

82. Many men feel that they’re not as good fathers as they would like to be.

Have you ever felt this way?

a. If “yes” what kind of things made you feel this way?

b. Have you felt this way a lot of times, or only once in a while?

83. Since your retirement, do you think that you have become a better father?

a. If “yes” what kind of things made you feel this way?

The following questions pertain to divorced individuals

84. How long have you been divorced?

85. Did your divorce take place before or after retirement?

86. Did the decision to divorce take place before or after retirement?

a. Was the military a factor in the divorce?

87. Did anyone in your family (anyone you live with) do anything during the past week which particularly pleased you or made you happy?

a. If “yes” what was it?

88. How often do you lose your temper - would you say that you lose it frequently, often, not very often, or never?
- If loses temper, how do you feel after you have lost your temper?
 - If never, what do you do when something annoys you or makes you mad?
89. Would you say that during the past week your family (others living with you) did more things or fewer things than usual that make you mad?
90. Did you feel that during the past week that any members of your family (others living with you) were asking more of you than you were able to give?
91. Did you feel that during the past week any members of your family (others living with you) let you down? (Did not do what you felt you had a right to expect them to do?)
- If “yes” in what way?
92. Has any member of your family (anyone who lives with you) acted during the past week in any way that led you to feel that he (she) was having a hard time or feeling very unhappy?
- If “yes” who was it?
 - What was he(she) upset about?

Questions about employment. If unemployed skip to question 123.

93. What is your present occupation?

94. How is this occupation related to what you did in the military?
95. Have you been able to transfer skills that you used in the military to your present occupation?
- a. If “yes” what skills were transferable?
96. What skills have you not been able to transfer to your present occupation?
97. Do you feel that the military prepared you skill wise to make the transition to the civilian workforce?
- a. If “yes” describe how the military prepared you
 - b. If “no” describe the ways in which you were unprepared for the civilian workforce
98. Do you feel that your present job really uses all your skills and talents?
(yes/no & why?)
99. How long have you had your present job?
100. How long did it take you to find your first civilian job? (months/years)
101. Are you still in the first position?
- a. If “no” how many positions have you held since retirement?
102. Do you work for hourly wages, salary, or are you self employed?
103. How many hours a week does this job regularly call for?
104. How many hours did you usually work?

105. Do you consider this job a position permanent or temporary until something better comes along?

106. Do you feel that this position is equal in status to the position that you held as an officer?

a. If “yes” why?

b. If “no” why not?

107. Do you feel that this position is equal in responsibility to positions that you held as an officer?

a. If “yes” why?

b. If “no” why not?

108. Does your present position pay more or less than your base pay before retirement?

109. What is the most satisfying thing about working in the civilian sector?

110. What is the most frustrating thing about working in the civilian sector?

111. Even though it did not cause you to lose time from your job during the past week were you bothered while you were working by:

a. headaches

b. muscular or back pains

c. digestive or bowel trouble

d. general feeling of tiredness

e. other physical condition (specify)

112. Did you have any accidents on your job (even small ones) last week?

a. Describe it

113. What did you enjoy most about your job?

114. What do you enjoy least about your job?

115. How satisfied are you with the following: very satisfied, somewhat satisfied, somewhat dissatisfied, very dissatisfied.

a. your present wage level

b. the kind of work that you do

c. your boss or your employer

(do not ask self employed)

d. taking all things together, how do you feel about your job as a whole

116. Do you think that you will be working for the same company a year from now?

a. If "no" do you expect to be doing the same kind of work?

117. Considering the group of people you work with, would you say that you are very much a part of the group, not part of the group - but they are not unfriendly - or that you don't get along with most of them?

118. During the last week did you spend any time off the job with any people from work?
119. During the last week did you have any disagreements or problems with anyone at work (either fellow workers, subordinates, or supervisors)?
120. During the past week did you get any praise or recognition for having done a really good job?
- a. If “yes” what happened?
121. During the past week did anyone complain or criticize your work?
- a. If “yes” what happened?
122. During the last week has the company you work for done anything that you would consider unfair or unjust?
- a. If “yes” what?
123. How long have you been unemployed (months/years)?
124. Have you held any jobs since retirement?
- a. If “yes” what?
 - b. How long were you in that position(s)?
125. Are you currently looking for a job?
- a. If “yes” What kind(s) of work are you looking for?
 - b. How have you gone about looking for a job?
 - c. If “no” why aren’t you looking for a job?

126. How many times during the past week have you gone out looking for a job?

127. How many resumes have you sent out during the past week?

128. During the past week, what kinds of things did you do during the time that you normally would be working?

Questions for all

129. Have you felt any type of discrimination from the civilian sector when applying or interviewing for jobs?

a. If “yes” describe

130. Did you attend any of the military sponsored programs to prepare you for the transition to retirement?

a. If “yes” how helpful do you believe they were? Why? why not?

b. If “no” why didn’t you attend?

131. Did you attend a retirement seminar from a civilian company?

a. If “yes” how helpful was this? Why?

b. If you attended both types of retirement transition programs, which was the most helpful?

c. Why?

132. When did you start planning for retirement (months/years before retirement)?

133. How helpful was your pre - retirement planning?

134. In what ways did you plan for retirement?
135. Approximately how many miles do you live from the nearest military base?
136. Did you retire in the same community as your last duty station?
- a. Current city & state in which you reside
137. Did you retire voluntarily or were you selectively retired?
- a. If you retired voluntarily, what was your reason(s) for retiring?
138. Were you successful at your last promotion board?
139. At the time of retirement, what were your feelings toward the military?
140. What are your feelings toward the military now?
141. If you were making a career decision today, would you choose a military career?
- a. If “yes” why?
 - b. If “no” why not?
141. Would you encourage young people to make the military a career?
- a. If “yes” why?
 - b. If “no” why not?
142. Would you encourage your son/daughter to make the military a career?
- a. If “yes” why?
 - b. If “no” why not?

Appendix B

University of Maryland at College Park

Human Subjects Committee

DISCLOSURE FORM

For my doctoral dissertation, I am studying the process of retirement among recently retired military officers. As the spouse of a recently retired Army officer, I am concerned both professionally and personally with the transition from military to civilian life. The interview will take approximately 45-60 minutes. You will be asked questions concerning your retirement and your life since retiring from the military.

Your cooperation and participation are strictly voluntary, and your responses will be kept confidential. Individuals' responses will not be identified. You may choose not to answer any question. The interview may be discontinued at any time at your request.

Your signature on this form authorizes the use of your data for this study. Your participation in this research is appreciated. If you have any questions about this study or would be interested in the results, please contact Ruth Yanos, Department of Nursing, Delaware Technical & Community College, 1832 North DuPont Highway, Dover, Delaware 19901-2221 or phone 1-302-857-1323. You may also contact my advisor, Dr. Elizabeth Robertson-Tchabo, Department of Human Development, University of Maryland, College Park, Maryland 20741-0295 or phone 1-301-405-2804 or 1-301-405-2827.

Signature

Date

Appendix C

Spousal Interview

1. Was your husband's retirement planned or unplanned?
2. How long before your husband retired had the decision to retire been made?
3. How long before your husband retired did you and he start planning for the retirement period?
4. By the time your husband retired, had you and he decided where you both would live after retirement?
5. As a result of your husband's retirement, did you change your work status?
6. After your husband's retirement, did the plans you and he had made during the retirement period change?

Appendix D

Glossary

Active duty – time period when military personnel are in full-time employment with the military.

Affect Balance Scale – a scale used to measure the differences between the scores on positive and negative feelings indices.

Bradburn's theory of self-perceived well-being - an individual's sense of well-being is the difference between one's level of positive affect and one's level of negative affect as measured on the Affect Balance Scale.

DOD – Department of Defense.

Duty station – military base, military facility, military related facility or federal government facility where military personnel are employed.

Economic Impact - the relationship of pre-retirement planning, the financial impact of economic loss through reduction of income, and post retirement financial status.

Identity - the individual's role in the civilian community related to involvement with activities of the civilian community, perceived status according to the individuals feeling of his current status and its relationship to the status as a military officer, relationships with co-workers and the sense of belonging to the group, and finances in relationship to the current level of pay and satisfaction with the current income level.

Military retirement - severance from a way of life, drawing of a military retirement pensions.

On time retirement – withdrawal from the workforce at age sixty-five with a range from sixty to seventy years.

Passed over - a common military expression that denotes that either an individual was not successful at his last promotion board and therefore may not be promoted to the next rank or that an individual while successful at his last

promotion board is not selected during his first year of opportunity for promotion to the next rank.

PCS – Permanent Change of Station. Military term for moving from one duty station to another.

Recently retired – The time point from being newly retired up to approximately three years post retirement depending on the individual.

Retirement – when paid employment ceases along with withdrawal from the workforce.

RIF – Reduction In Force. Forced retirement between fifteen and twenty years of service.

Selective Early Retirement Boards (SERB) – A board that meets to selectively retire individuals prior to twenty years of service. Mandatory retirement is based on the needs of the military along with the ability of the officer to advance to the next higher rank as determined by the Promotion Board.

Social Support - pre-retirement and post-retirement relationships with the spouse, children, extended family, civilian individuals, and active duty and retired military individuals.

Theory of developmental periods - the concept of individual life structure, an individual's development through life structure proceeds through an evolutionary process of alternating periods.

Theory of well-being - the individual's current psychological position and not a lifetime view of their psychological position with a focus on the psychological state at a given point in time.

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