CHAPTER 11

# Emerging Perspectives on Resilience in Adulthood and Later Life

## *Work, Retirement, and Resilience*

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**ABSTRACT**

Continued employment of the adult and older adult worker requires resilience in response to growing levels of workplace, demand, and adversity. Four patterns of resilience are considered including dispositional, relational, situational, and philosophical. Life span theory and approaches to developmental change are discussed in the context of resilience and working in later life. Changes in work demands, health, injury and disability, skills and abilities needed, employment and reemployment, organizational culture, as well as worker purpose and fulfillment are included in this overview.

## INTRODUCTION

Older adults are living longer than ever before, and the U.S. population of older adults will easily double by 2050. Improved health and longevity are allowing older adults the option to remain in the workforce longer and postpone retirement. Many older adults are seizing this opportunity as reflected by trends in workforce demographics. In 2003, 14% of Americans older than the age of 65 years worked in the civilian labor force. This number has steadily increased


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in 2005 and 2010 to 15.1% and 17.4%, respectively (U.S. Department of Labor [USDOL], 2010). Although staying in the workforce can bring forth fulfillment and improved self-esteem, there are also many challenges that older adults will face during their continued employment. "The notion of providing tools, resources, and supportive frameworks, which assist a worker to respond to and meet changing environmental demands, be they in their place of work or external, may be viewed as engendering resilience" (McLoughlin, Taylor, & Bohle, 2011, p. 125).

## Defining Adult and Older Adult Workers

In defining the adult and the older adult worker, Sterns and Doverspike (1989) suggested five general approaches: chronological/legal, functional, psychosocial, organizational, and life span orientation.

By the chronological/legal approach, the distinction between older and younger workers is most frequently chronological age. Although little theoretical justification is offered for the age ranges, it seems to follow the legal definition of age. The Age Discrimination in Employment Act (ADEA) of 1967, amended in 1978 and 1986, protects workers older than the age of 40 years. Another commonly used cut-off point comes from the Job Training Partnership Act and the Older Americans Act. Both recognize people aged 55 years and older as adult and older adult workers.

The functional approach is a performance-based definition of age and recognizes that there are many individual variations in abilities and functioning at all ages. As chronological age increases, individuals go through various biological and psychological changes, including declines, as well as gain increased experience, wisdom, and judgment. Individuals can be identified as "younger" or "older" than their chronological age, based on objective measures of their performance. Despite these criticisms of the concept, different approaches and definitions of functional age continue to exert their influence on the field. Alternative approaches propose a more traditional methodology drawn from industrial psychology that emphasizes appropriate assessment strategies and the design of measures that assess attributes directly related to job performance.

Psychosocial definitions of adult and older adult workers are based on social perceptions, including age typing of occupations, perceptions of the adult and older adult worker, and the aging of knowledge, skill, and ability sets. The individual's self-perception is also considered. How individuals perceive themselves and their careers at a given age may be congruent or incongruent with the societal image of age.

The organizational view of adult and older adult workers recognizes that the effects of age and tenure are necessarily related and that individuals age in

both jobs and organizations. An adult and older adult worker often has spent substantial time in a job and substantially more time in an organization. A definition of adult and older adult workers based on the aging of individuals in organizational roles is more commonly discussed under the topics of seniority and tenure.

Finally, the life span approach borrows from a number of the previously described approaches but adds its unique emphasis. It advances the possibility for behavioral change at any point in the life cycle. Substantial individual differences in aging are recognized as critical in examining adult career patterns. In using these definitions of older worker, one must realize the different implications of each. The older adult's ability to work and adapt to a changing environment, or to retire, is based on which definition of older work is applied. The life span approach will be used in this chapter.

This chapter will outline the concept of resilience and how it pertains to the older worker, as well as discuss multiple dimensions of the workplace responsible for presenting workplace adversity. Different strategies by the older worker, coworkers, and managers will be discussed that may facilitate resilience and enable successful performance in the workplace. Finally, different conceptualizations of retirement will be introduced and outlined in terms of the resilient older worker.

There is a significant body of literature outlining age-related deficits that older workers have to overcome in order to successfully remain in the workforce (Rothwell, Sterns, Spokus, & Reaser, 2008). Some of these adverse stressors include changes in cognitive capacity, sensory decline, musculoskeletal decline, and motor deficits. Older workers must also contend with their changing roles in the workforce as well as potentially confounding roles at home, such as caregiver. Changes in work environment may also increase level of adversity for the older worker. Not only can the physical environment pose as stressors but also attitudes of supervisors and coworkers.

The ability of these older workers to successfully perform job-related tasks in the face of growing levels of adversity is a classic example of resilience. Resilience has been described by many authors with different conceptualizations. For the purpose of this chapter, resilience will be defined as the ability of an individual to adjust to adversity, maintain equilibrium, retain some sense of control over their environment, and continue to move on in a positive manner (Jackson, Firtko, & Edenborough, 2007). Polk (1997) described four patterns of resilience that translate well to the older worker: dispositional pattern, relational pattern, situational pattern, and philosophical pattern. The dispositional pattern describes physical and ego-related psychosocial attributes of an individual that lend to resilience, including personality traits such as optimism, extraversion,

humor, and autonomy. The relational pattern refers to different characteristics of relationships and role that may influences one's resilience including social support networks. The situational pattern is considered an individual's approach to a given situation that is exhibited through cognitive appraisal skills and problem-solving ability. Finally, the philosophical pattern refers to an individual's personal beliefs such as defining one's purpose in life.

A relationship between resilience and working in late life is easily developed. Staudinger, Marsiske, and Baltes (1995) use the concept of "developmental reserve capacity" that may be activated under certain conditions as a mechanism for older workers to maintain productivity, independent functioning, and levels of well-being. In life span theory, *reserve capacity* refers to the degree of plasticity that an individual may display when dealing with developmental challenges and demands. Both internal resources (health status or cognitive abilities) and external resources (monetary resources or social support) are considered when assessing reserve capacity. Developmental reserve capacity specifically encompasses resources that may be activated or increased as a result of interventions or new age-related changes. Resilience has been conceptualized in the literature as both a trait and a process. When integrating definitions of resilience as a process, it may be suggested that plasticity incorporates resilience. "Translating life-span ideas into the language of resilience, we could define facilitators and their related gains as protective factors, and the limiters and their related losses as risk factors" (Staudinger et al., 1995, p. 809). These gains and losses can be discussed in terms of common challenges faced by older workers and resources or compensatory strategies that may be activated for critical adjustment and maintenance of successful functioning in the workplace.

## CHALLENGES FACING OLDER WORKERS

As older workers continue to thrive in the workplace, a dynamic process of adaptation and change can result in meeting every day challenges. Age-related decline may be evident in many domains of cognitive functioning. A strong, positive relationship has been demonstrated between job performance and cognitive ability in the literature. Combined, these findings may suggest that older workers would demonstrate a decline in performance, although no support has been discovered linking age directly to decreased job performance (Salthouse & Maurer, 1996). Tacit knowledge or practical intelligence is one domain of cognition that has been found to remain stable into later life (Park, 1994). Cognitive pragmatics may be called the "natural" resilience as it serves as a potential gain or source of protection in presence of possible cognitive losses in fluid ability or mechanics of intelligence (Staudinger et al., 1995). These compensations in the cognitive

domain can be best described in the dispositional pattern of resilience resulting from plasticity, both cognitively and structurally in the brain, allowing older adults to maintain a particular level of performance in the workplace.

Park (1994) also hypothesizes that one reason that older adults do not demonstrate decreased job performance is the use of environmental supports to compensate for cognitive deficits. Some older adults may choose positions that require less fluid intelligence thus relying more on crystallized intelligence such as judgment and knowledge. Applications of work experience and expertise, such as upper level managerial executive's daily decision making or a physician relying on years of medical practice to assist patients with medical choices can be easily translated into the concept of wisdom. *Wisdom* is defined as "expert knowledge system in the fundamental pragmatics of life permitting excellent judgment and advice involving important and uncertain matters of life" (Staudinger et al., 1995, p. 812). In this example, resilience should be considered a trait as described in the Polk's dispositional pattern. Some of the same personality traits, such as openness to experience, have been linked to resilience, and have also been correlated to higher levels of wisdom-related performance, further strengthening the link of cognitive compensation to the dispositional pattern of resilience. Certain personality traits can also assist an individual with management of adverse conditions. Neuroticism and extraversion have been shown to have a predictive value on subjective well-being (Staudinger et al., 1995), whereas persons with higher levels of openness to experience are better able to adapt to change (Costa & McCrae, 1985). Optimism (Seligman, 1990) and self-efficacy (Bandura, 1986) along with future time perspective have also been associated with successful aging, thus demonstrating resilience by the older adult through its circular definition as a trait and/or a process.

In addition to cognitive changes, older adults face decline in sensory systems, pulmonary functioning, bone density, metabolism, cardiovascular ability, thermoregulation, immune functioning, musculoskeletal capacity, and skin elasticity (Grosch & Pransky, 2009). Changes in these systems may limit an older worker's ability to maximize performance caused by decreased stamina, strength, hearing, or vision as well as an increased susceptibility to muscle strains, fractures, or skin tears. Such changes may be important, or compensation may be possible with behavioral intervention or ergonomic design. The research literature at present does not support the concept of a universal decline in job performance as a function of age. Older workers may continue to perform well or may show changes depending on the particular demands of a specific job situation. The precision of the performance measures may be important, and the nature of individual change may be gradual if at all.

Changes in the nature of work demands may play a role here. Few jobs demand physical strength, and most jobs do not demand the full capabilities of the person to perform essential job functions. Age-related declines in physical and cognitive/perceptual abilities may be countered by changes in job design, work strategies, workstation design, and training/retraining (Kanfer, 2009), thus enveloping multiple patterns of resilience, including dispositional, relational, and situational. Concepts of cognitive reserve are included under the dispositional pattern of resilience, allowing the older worker to maintain the necessary cognitive abilities to perform essential job functions and alter work strategies as necessary. The relational pattern of resilience can be identified through increased collaboration with coworkers or increased reliance on peer support for training, alterations in work station design, or other support roles to maintain a particular level of performance. Finally, the situational pattern is clearly defined as the older worker needs to accept the need for these compensatory strategies as a coping mechanism. The adversity resulting from age-related declines is appraised to lead to either positive or negative outcomes.

Changes in knowledge, skills, and abilities (KSAs) as well as personality may influence work motivation and job performance. Another important determinant is *person-job* (*P-J*) *fit* that refers to correspondence of a person's KSAs and the job demands that influence motivation, time, and effort to a work role. "Developmental changes in the strength of achievement, affiliation, generative and other motives over the life course may alter allocations of time and effort to the job or reduce interest in work, depending on perceived opportunities for motive in the work role. Perceptions of poor P-J fit may reduce job self-efficacy and also reduce work motivation" (Kanfer, 2009, p. 215).

Kanfer (2009) also states that there are four broad areas themes for age-related changes: loss, gain, reorganization, and exchange. Age sensitive changes in different dimensions of intellectual development (i.e., loss or gain) may affect the fit between personal attributes and job demands. P-J misfit can lead to boredom and a sense of lack of challenge, which if not countered through a situational pattern of resilience by positive cognitive appraisal, can lead to reduction in performance.

## WORK ENVIRONMENT

As per our definition, an older worker must encounter adversity, which may be derived from a variety of sources in order to demonstrate resilience. Workplace adversity should be viewed as any negative, stressful, traumatic, or difficult situation or period of hardship that is encountered in the occupational setting (Jackson et al., 2007). Any level of workplace adversity could threaten the P-J fit

leading to poorer job performance, decreased emotional or physical well-being, and lower levels of job satisfaction. Sources of workplace adversity include physical work environment, psychosocial work environment, job redesign, and injury or illness. Similar discussions have supported these issues under the term "work ability," which concerns how well an individual's capabilities, health, and well-being match job demands (McLoughlin et al., 2011). Older workers must display high levels of resilience in order to adapt to many changes and challenges faced on a regular basis in the current workplace. *Workplace adaptation* is defined by Yeatts, Folts, and Knapp (2000) as "the continuous and dynamic process by which an individual seeks to establish a complementary, reciprocal relationship, or 'fit' with his or her job" (p. 567).

## Workplace Adversity

Workplace adversity from the physical work environment can be viewed from the limitations of the older worker, which have been discussed earlier in the chapter, such as age-related declines in sensory, cognitive, and physical abilities. The physical work environment may also include physical location, climate, work pace, job content, and current availability of work aids. The psychosocial work environment not only envelopes behaviors and attitudes of the managerial staff and coworkers toward the older worker, but also considers the perceptions of the older worker regarding feelings of worth in the workplace, opportunities for promotion and advancement, and relationships to managers and coworkers.

Many older workers began work in an era promoting individualized job responsibility and compartmentalization of job duties. However, many jobs are being redesigned and organized into teams, which are responsible for the entire process instead of assigning each individual with a single component. This broadening of responsibility may require an older worker to gain new KSAs in order to successfully perform the redesigned job tasks (Yeatts et al., 2000).

Injury, whether occupation or otherwise, is a salient concern for older workers. Even more so is the threat of illness such as heart attack or stroke. Older workers suffer from more serious injuries, take longer to recover, and are less likely to return to work than their younger counterparts (Thomas, Browning, & Greenwood, 1994). The number of injuries and illnesses to workers 55–64 years old and workers 65 years and older increased 3% and 13%, respectively from the previous year (USDOL, 2009). Although the rate of nonfatal injuries gradually declines with age and plateaus at the age of 65 years, the likelihood of a workplace injury being fatal increases with age (Grosch & Pransky, 2009; McLoughlin et al., 2011). Workers aged 65 years and older experienced the longest absences from work in 2008 with a median of 15 days versus youngest workers (ages 14–19 years) only requiring 4 days to recover from injury (USDOL, 2009).

Health care utilization and likelihood of disability increase with age, demonstrating the higher frailty of older workers with respect to health status (Grosch & Pransky, 2009). Mayer, Gatchel, and Evans (2001) reported that length of disability was significantly longer in older workers with chronic disabling spinal disorders (CSDS) than younger workers prior to rehabilitative procedures, which can be caused by degenerative changes in spinal column following years of repetitive stress. Older workers and employers must be cognizant and minimize a variety of potential sources of workplace adversity in order to maximize potential for continued success in the dynamic workplace.

### Resilience in the Work Environment

"Resilience is not only a 'natural occurring' phenomenon but that resilience can be supported and enhanced by interventions and 'age-friendly' environments" (Staudinger et al., 1995, p. 801). Any one of the previously mentioned stressors can threaten the P-J fit and decrease the ability for an older worker to remain in the workforce. Resilience can be demonstrated a number of ways to overcome workplace adversity dependent on the presentation of the challenge or threat, including dispositional pattern, situational pattern, and relational pattern.

The dispositional pattern of resilience can be exhibited by the older worker through participation in vocational education, rehabilitation following injury or illness, as well as possessing personality traits that facilitate success under stress, which have been discussed earlier. Cognitive appraisal and coping strategies can be used to reflect the situational pattern of resilience with respect to initial response to workplace adversity and changes such as job redesign. An extremely crucial element of successful aging in the workplace is evident using the relational pattern of resilience. This includes relationships with managers and coworkers, support networks at home and work, and an older worker's ability to adjust to multigenerational workplace. These relationships are so important because an older worker may need to rely on support from managers and coworkers to aid in improving the P-J fit through establishment of the "age-friendly" environments mentioned by Staudinger and associates (1995).

First and foremost, the older worker ultimately carries the responsibility of overcoming workplace adversity. For example, consider the complex instance of job redesign wherein a previously independent older worker must now work with and rely on a team of inter-generational coworkers for his or her success. How the older worker views these changes is a crucial element toward the decision of regaining a satisfying P-J fit or potentially leaving the workforce for retirement (Yeatts et al., 2000). If the older worker finds this redesign as a welcome change or opportunity to acquire new skills, he or she will most likely seek out additional training to lessen the gap between his or her current KSAs and those

required by new job demands. However, if the older worker deems the job redesign as threatening or unacceptable, he may decide to continue the position in misery, leave the workplace for retirement, or seek new employment entirely. This type of cognitive appraisal typifies the situational pattern of resilience because a resilient older worker would most certainly welcome job redesign as an opportunity for improvement.

Another area in which the older worker is significantly responsible for the ultimate outcome is following injury or illness. Of course, there are circumstances that may be beyond the reach of the older worker, such as physician competence; however, ultimately this same type of cognitive appraisal has been found crucial to return to work (Alaszewski, Alaszewski, Potter, & Penhale, 2007; Mayer et al., 2001). Although it has been stated that older workers tend to take longer to recuperate following injury or illness than younger adults, Mayer and colleagues (2001) found no significant age-related differences in ability to participate in exercises required for rehabilitative program. Psychosocial issues have been linked to age-related differences in return to work rate (Alaszewski et al., 2007; Grosch & Pranksy, 2009; Mayer et al., 2001). In a study examining barriers in return to work following a stroke, Alaszewski et al. (2007) noted "the degree of residual disability did not appear to be the key factor in shaping their perceptions of work, rather the value and meaning of work were shaped by past experience and biography." The authors go on to say "individuals who had developed a strong sense of their own resilience, even their own indestructibility, tended to treat their stroke as another challenge" (p. 1865). This cognitive appraisal of challenge assists older workers to succeed at rehabilitation and facilitates successful return to gainful employment. Even individuals with residual speech or cognitive impairment following stroke cited perceived level of supportiveness in work environment as the indicator of whether or not they would be able to return to work. Psychosocial issues can also play a role in the older worker's decision to complete the rehabilitative process needed to facilitate a return to work. Some of these include whether there is a perceived fulfillment of work responsibilities allowing the worker to exit the workforce with pride, increased access to Social Security disability following an injury, which allows for financial support without continuing work, as well as the perception of less opportunities in the workplace for a chronically disabled older worker (Mayer et al., 2001). The psychosocial issue of perceived fulfillment of work responsibilities can be included in the philosophical pattern of resilience as the older worker attempts to reflect on goals, beliefs, and meaning of work.

Also included in the earlier example of job redesign is the notion of working with a multigenerational team. Not only must the older worker accepts the changes in job demands but also working closely with younger and middle-aged

workers can present a unique source of workplace adversity. According to Pitts-Catsouphes and Smyer (2007) from the Sloan Center on Aging and Work, one of the dimensions in which workers can be viewed is through the generational lens. Each cohort is not only similar in age but has also been exposed to significant historical events that may alter their views or values expressed in the workplace. Examples may include the technological savvy of the Millennials (born between 1981 and 1999) as they grew up with easy access to computers and the Internet or the baby boomers (born between 1946 and 1964) being exposed to significant loss and turmoil during the Vietnam war. Adversity may be encountered by (a) an individual misusing the generational lens and overgeneralizing certain characteristics of a "generation" to all members of the cohort instead of treating each employee as an individual or (b) different views, values, or work ethic causing conflict during work responsibilities requiring team interaction and collaboration. The relational pattern of resilience is easily applied here as the older worker must count on positive peer interactions and support to maintain a successful work environment.

Developing and nurturing relationships in the workplace needs to be initiated by the resilient older worker exhibiting the relational pattern of resilience; however, in this dyadic relationship, both parties must be amiable for success to occur. So, it should be noted that managers and/or coworkers need to be involved in maintenance of a successful psychosocial work environment. The next section will discuss ways an employer may assist the older worker in adjusting to adversity in order to maintain successful performance in the workplace.

## Employers Promoting Worker Resilience

Negative attitudes held by older adults and their employers may contribute to lack of access to training and retraining. Older workers may be reluctant to volunteer for, or pursue, training and retraining opportunities. This reluctance may be caused by feelings of inadequacy about being able to do well in a training program, fear of failure, fear of competition with younger individuals, or the expectation that supervisors would encourage them if they felt it was appropriate. Supervisors, on the other hand, expect that older workers would volunteer if interested and interpret lack of volunteering as lack of interest or motivation. Retraining, formal education, and self-directed learning are necessary so that older workers can build on previous experience and prior knowledge. Well-designed training program can ensure success in these endeavors (Rothwell et al., 2008).

Perceptions of older adults in the workplace assist in shaping the attitudes of managers and coworkers and have received a great deal of attention in the literature revealing mixed reviews. It has been found that some human resource

managers believe that older workers have a different work style that will clash with that of younger workers. Older workers usually have higher salary costs and benefits. On the other hand, older workers are perceived to be more skilled at interpersonal communication and customer relations than younger workers and are generally seen as excellent workers (Rothwell et al., 2008). The Sloan Center on Aging and Work at Boston College completed two studies investigating the multigenerational workplace (James, Swanberg, & McKechnie, 2007; Pitts-Catsouphes and Smyer, 2007). The first by James and associates (2007) examined perceptions of five different age groups regarding capabilities of older workers (good mentors, adaptability, eagerness for training, flexibility) and opportunities available to them for advancement in the workplace. In general, perceptions of older workers' capabilities became more negative with successively younger generations. However, most generations agreed that older workers are respected in the workplace and are interested in being promoted. The younger generations felt older workers are more likely to be promoted.

As briefly discussed earlier, Pitts-Catsouphes and Smyer (2007) explored different ways that age can be viewed in the workplace by both the worker and the employer. In addition to the generational lens already mentioned, there is also chronological age, life stage, and career stage. Each of these perspectives on age may lead to different approaches by the managerial team to engage and satisfy the employee. One can imagine that if the manager and older worker used a different perspective, poor communication and understanding could result. In general, the previously mentioned perceptions and attitudes toward the older worker can result in heightened stress levels, hostility, and adverse psychosocial work environment. Staudinger et al. (1995, p. 822) argue that contrary to these stereotypes, "older adults possess a substantial capacity of adjustment and flexible mastery of demands" suggesting that the older worker must not internalize these misconceptions about themselves and strive for success in the workplace. However, it is also the responsibility of the managerial staff and other coworkers to be sensitive of the multigenerational stressors present in the workplace in order to support and complement the resilience exhibited by the older worker.

There are other things that an employer can do to establish the "age-friendly" environment. Regarding rehabilitation and return to work following injury, it has been found that older workers have less access to rehabilitative services and employers less likely to encourage older workers to seek these services (Grosch & Pransky, 2009). As noted earlier, perceived supportiveness in work environment is a strong facilitator in return to work following stroke (Alaszewski et al., 2007) suggesting that employers have some responsibility in supporting an older workers' decision to return to the workplace. Employers should not wait until injury

or illness to demonstrate this supportiveness because there are several preemptive strategies that may be used to ensure a supportive environment.

Ergonomic design or human factor considerations should provide the worker with an optimal P-J fit with respect to workplace design. This is more salient with the older worker because of age-related declines in sensory, physical, and/or cognitive abilities forcing these workers to expend a greater percentage of physical capacity and reserves in performing routine work tasks (Hansson, Robson, & Limas, 2001). It may be necessary for an employer to make modifications to an environment to either promote return to work following injury or even to allow an older worker to maintain a satisfactory level of performance on a daily basis. Some of these modifications may include accommodations for the sensory systems, cognitive abilities, and physical capacity. With respect to sensory systems, simple changes in levels of illumination to improve visibility and reduce glare can assist older workers in task performance. Increasing print size, enhancing contrast, and providing multimodal signals (e.g., visual and auditory emergency alarms) can also enhance the work environment for older adults (Grosch & Pransky, 2009; Hansson et al., 2001). Reducing the amount of information that needs processed into smaller tasks, allowing worker to self-pace tasks, and providing breaks can compensate for reduced ability in some cognitive domains (Grosch & Pransky; Hansson et al.). Allowing a worker to sit at a workstation instead of stand can significantly reduce repetitive physical stress loads as can modifications of environment to eliminate the need for bending, kneeling, or maintenance of awkward postures through the use of mechanical aids (Grosch & Pransky).

Finally, an employer can offer flexibility in the workplace to allow workers a sense of control over environment, which will lead to increased resilience and enhance job satisfaction as well as delayed retirement (Rix, 2011a). The Sloan Center on Aging and Work defines workplace flexibility as "employees and their supervisors having some choice and control over when, where, how work gets done, and what work tasks are assumed by which employees/work teams" (Pitts-Catsouphes, Matz-Costa, & Besen, 2009, p. 4). Flexible work options can be classified into five categories: flexibility in number of hours worked, flexible schedules, flexible place, options for time off, and other options. Included in "other options" are examples such as transfer to job tasks with reduction in responsibility and pay, as well as control over break times as mentioned earlier as strategies to compensate for potential age-related cognitive changes.

It is evident that the older worker has numerous opportunities to demonstrate resilience in the workplace. Adversity is a prominent fixture in the workplace, forcing the older worker to step up for the challenge or wither away into obsolescence. It is the responsibility of the older worker to activate the resources

necessary to overcome this adversity. These resources may include internal (personality traits, knowledge or emotional intelligence) or external resources (support from managerial staff, coworkers, or family). The older worker will use these resources to adjust to workplace adversity, maintain equilibrium, retain some sense of control over his or her environment, and continue to successfully perform work duties.

## FULL-TIME WORK, PART-TIME WORK, AND/OR RETIREMENT

The question is often asked why someone wants to work longer when in fact they have the resources to retire. In the past, much of the emphasis has been placed on work as giving a sense of identity. Retirement was seen as the roleless role, and people may feel devalued if they are not actively working. This view of later life has been prominent theme in much discussion of work and retirement (Rothwell et al., 2008).

New conceptions of the work life have led to a reequilibration of the work span. Laura Carstensen (2009) suggests that entry into full-time work be delayed with the prime working years would both start and end later. In her model, people in their 50s and 60s would still be in midcareer rather than on the cusp of retirement. Even if we can change the current work life for present generations, we can still modify how we look at the later part of the life span and make creative changes.

A number of authors have suggested that we turn the 60s and 70s into a more creative and satisfying later life period. Just as this discussion was beginning, the economic downturn of the late 2000s placed individuals into a difficult position. Loss of pension, wealth, and uncertainties caused by layoffs and downsizing, as well as difficulty in finding reemployment changed the atmosphere for such considerations.

One form of resilience is the ability to negotiate new options and approaches. Another representation of resilience is the maintaining of professional competence through continued lifelong learning. The need to train and retrain and update skills continues to be a major challenge. The willingness to carry out updating has been a major issue as discussed by Rothwell et al. (2008). Another form of resilience is the willingness of mature individuals to seek employment and not become discouraged workers.

### Definition of Retirement: Early Retirement, Phased Retirement, Bridge Employment

Part of the discussion of resilience and work is the person's ability to deal with either a voluntary or involuntary decision to leave a present employment situation

and retire. Offers of an early buyout with the fear of job loss in the near future or a sudden announcement of a layoff require immediate action and decision making. The opportunity to plan for leaving a particular job may make it more of a voluntary situation.

Retirement is often defined as a withdrawal from one's position or occupation, which usually means giving up work. However, retirement is still evolving today as evidenced by changing transition patterns and ages of labor force exits. Retirement is not necessarily a complete withdrawal from the work force and work activities. An estimated 20%–30% of retirees reenter the workforce, although the likelihood of reentry decreases with age. Postcareer bridge employment may involve changes in industry, occupation, hours, or salary. These multiple pathways from work to retirement highlight the importance of viewing retirement as a process and the need to study this process over time. A crisp retirement transition is a single, unreversed, and clear-cut exit from the labor force. A blurred retirement transition is a gradual role transition marked by repeated reentries and exits and may encompass months or years.

Crisp and blurred transitions are found to differ by age, financial resources, and health status. Individuals with poor health were more apt to demonstrate blurred transitions. Individuals with the poorest health were more likely to demonstrate a crisp exit pattern. It is clear that examining exit patterns is very important in understanding the retirement process. Considering retirement as a single transition does not adequately capture the complexity and the dynamic nature of the retirement process. The changing nature of retirement is also evident in the changes in retirement age based on preference, policy change, and changing late-life work patterns.

Three retirement definitions found in the literature are self-attributions of work/retirement status, receipt of Social Security or pension income, and the number of hours worked per week for pay. Under current Social Security rules, people can work full time and receive the benefit. This is another demonstration of the dynamic and elusive nature of a definition of retirement.

## RETIREMENT PROCESS

Older workers must take personal responsibility for decision making, often discussed as self-management of work and retirement (Rothwell et al., 2008). (For an in-depth review of career self-management and the protean career, the reader is referred to Chapter 6 in Rothwell and associate's Working Longer.) Retirement is a process rather than a single event. The phases that have been identified as a normative experience include: *preretirement*, *the decision to retire*, and *postretirement adjustment*. The initial stage, preretirement, deals with three major areas of

concern: social, financial, and time management. Essentially, workers begin the contemplation of retirement and anticipatory socialization. Studies indicate that this stage can begin as early as 15 years before actual retirement. During this phase, workers typically begin discussing retirement with loved ones, peers, and coworkers; engaging in retirement-oriented activities; and financially preparing for the life change. The ability to deal with these issues represents resilience. Preparation is the most important aspect because it shapes the individuals perspective of retirement, morale, and level of nostalgia. Specifically, research notes that workers who plan for retirement cope more successfully with the retirement transition in comparison to workers who do not plan; and, in fact, most people develop no systematic plan for retirement at all.

The decision to retire, the second phase, addresses two major concerns: when and how a worker will retire. The timing of retirement is a direct result of whether or not retirement is voluntary or involuntary. If the decision is voluntary, as is likely that for many workers, the decision is considered over several years taking many elements into account such as health, finances, attitudes toward retirement, and family obligations. On the other hand, workers can be faced with involuntary retirement, a result from employment constraints rather than a preference for leisure. Such constraints may include mandatory retirement policies, organizational restructuring, ill health of the worker or a loved one, and pressure from the employer. Additionally, an older worker may be forced to choose retirement because of the few choices he or she may have once reentering the job market following injury or layoff. Many discouraged older workers will settle for involuntary retirement instead of transitioning into an undesirable work environment, whereas others are simply unable to find work. Overall, the decision to retire may or may not rest in the hands of the individual, but he or she does have control over how he or she prepare for the transition. Planning for retirement is essential to adjustment, and with planning, comes a much smoother transition. Thus, in exploring *when to retire* and *how to retire*, the individual will have a greater understanding of his or her needs and whether or not he or she is prepared for the transition.

Finally, retirees enter a period of postretirement adjustment, a continuous process that begins once a worker has determined when and how he or she will retire. The worker begins to discuss specific plans with others and to enter a stage where he or she experiment with and explore leisure activities. Individual differences exist in terms of available resources and also in what activities a retiree may find satisfying. Additional factors that affect a retiree's adjustment include preparation, socioeconomic status, health, marital status, and social support.

Using the role theory and resilience framework, Greenfield and Marks (2004) identified that volunteering may serve as a protective factor in older adults with a greater number of role-identity absences, which can occur because

of transitions from the workforce, changes in caregiver roles (loss of parent or launch of children from household), loss of spouse, or transition into a new community. The philosophical pattern of resilience is best exhibited here as the older adult attempts to maintain sense of purpose in life. A study by Tang, Choi, and Morrow-Howell (2010) lends support for the use of Carstensen's socioemotional selectivity theory to explain benefits of volunteering. Older adults devote time to socially and emotionally meaningful activities, such as volunteering to improve mental health (Greenfield & Marks, 2004; Tang et al., 2010). Both the philosophical and relational patterns of resilience are demonstrated through this conceptualization of volunteerism. Older adults are fulfilling a meaningful life while engaging in activities to develop a strong social support network.

A plethora of literature demonstrates that older adults who engage in healthy and active aging practices maintain better overall health, physical, and psychological well-being, and reduce health care expenditures. Older adults possess a reserve capacity that allows for gains to be made in addition to losses that occur with normal aging (Staudinger et al., 1995). This reserve capacity can be activated and maximized with appropriate opportunities and under the right conditions including transition from the workplace. Lifelong learning is congruent with the concept of resilience in that older learners are using educational opportunities to adjust to adversity in order to maintain positive well-being and continue to move forward despite challenges.

## FUTURE RESEARCH, PRACTICE AND POLICY

According to several sources including both AARP and the Sloan Center for Aging & Work, one of the greatest policy issues for the older adults is the rising length of unemployment. Older job seekers have a more difficult time than younger job seekers in returning to the workforce following a job loss (Heidcamp, Corre, & Van Horn, 2010; Rix, 2011b). *Long-term unemployment*, defined by unemployment greater than 27 weeks, is also greater in older adults at approximately 6 out of 10 versus the average population of 4 out of 10 (Heidcamp et al. 2010; Rix, 2011b). Heidcamp and associates (2010) cite differences in job search technique as a prominent difference in efficiency during the job hunt. Younger job seekers use social networking and former employers to remain connected, whereas older job seekers rely heavily on newspaper classified ads and general company job boards.

Another area potentially responsible for this discrepancy between younger and older adults is vocational retraining (Heidcamp et al., 2010). Not only are younger job seekers more apt to seek out job retraining, but also publicly funded training programs may be reluctant to offer services to older adults because of

fear that their participation may negatively affect federally mandated performance measures. Only one federal program is specifically tailored to the older job seeker such as the Senior Community Service Employment Program (SCSEP), therefore many displaced older workers may not have the necessary skills to compete in the dynamic workforce (Rix, 2011a). The resilient older worker would find ways to take advantage of retraining programs, as well as stay up to date on the most efficient methods of job hunting to maximize opportunities during an unemployment period. If the individual was uncertain of the best path, he or she would seek out assistance from a social support network demonstrating the relational pattern of resilience.

To best enhance their resilience, unemployed older adults need access to assistance with job searches, vocational retraining, and financial assistance including health care during their unemployment period. These older adults are being forced to use retirement funds, savings accounts, and credit card debt to survive in this turbulent economy. The older adult also must "hope that employers will assess their hiring and retention policies to welcome and accommodate this growing segment of the workforce" (Heidcamp et al., 2010, p. 20).

This notion of changing policy within the employer fits well with a brief written by Brown, Wong, and McNamara (2009). These authors found that one of the top threats to unsuccessful fulfillment of a mission statement in both the public and private sector was "an inability to recruit and retain the staff needed p. 5" and also recognized opportunities "to ensure they had the talented workforce needed to meet their objectives p. 6" such as transfer of knowledge and leadership training. As discussed previously, the employer may use many strategies to retain or attract older workers including flexible scheduling. The employer should also include the older worker in training and retraining efforts to ensure professional competency and updating of needed skills.

## SUMMARY

Although resilience has numerous conceptualizations, Polk's (1997) four patterns of resilience best typify successful adaptation to workplace adversity for the older worker. All four patterns (dispositional, relational, situational, and philosophical) have been identified as key components to an older worker's maintenance of physical and psychological well-being in later work life. The *dispositional pattern of resilience* is portrayed through the older workers' implicit and explicit compensatory strategies for decline in some cognitive domains. Wisdom and expertise along with many of the personality traits possessed by the older worker enabling success in a challenging workplace also typify the dispositional pattern of resilience. Moving to the *relational pattern of resilience*, the older worker must develop

and nurture relationships with managers, coworkers, and even family members, which compose one's social support network in times of adversity. Older workers must also adjust to the multigenerational workplace requiring demonstration of the relational pattern of resilience. Lifelong learning and volunteerism needed to be included in the relational pattern of resilience because they are both excellent platforms for older adults to maintain social activity and develop new social networks.

Cognitive appraisal skills and coping strategies are a salient portion of the *situational pattern of resilience* and may be exhibited daily in the life of an older worker. These skills include one's initial reaction to workplace adversity and whether to accept changes as opportunities for growth or threats of obsolescence. Some of these changes may emerge in the form of injury or illness as well as job design or layoffs. Finally, the *philosophical pattern of resilience* emerges when the older worker reflects on the purpose of life or fulfillment of goals and responsibilities. This occurs when the older worker must decide whether to return following injury or illness. Volunteerism is also included in the philosophical pattern of resilience because an older adult may use volunteering as a mechanism of filling a role absence vacated by retirement or some other role identity loss.

In summary, older adults regularly face adversity through normal aging, injury/illness, role changes, and a dynamic workplace. Some older adults thrive in the face of these challenges caused by demonstration of many characteristics that encompass resilience. These older adults continue to be successful despite many challenges caused by their ability to activate resources necessary to maintain productivity, independent functioning, and positive levels of well-being.

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