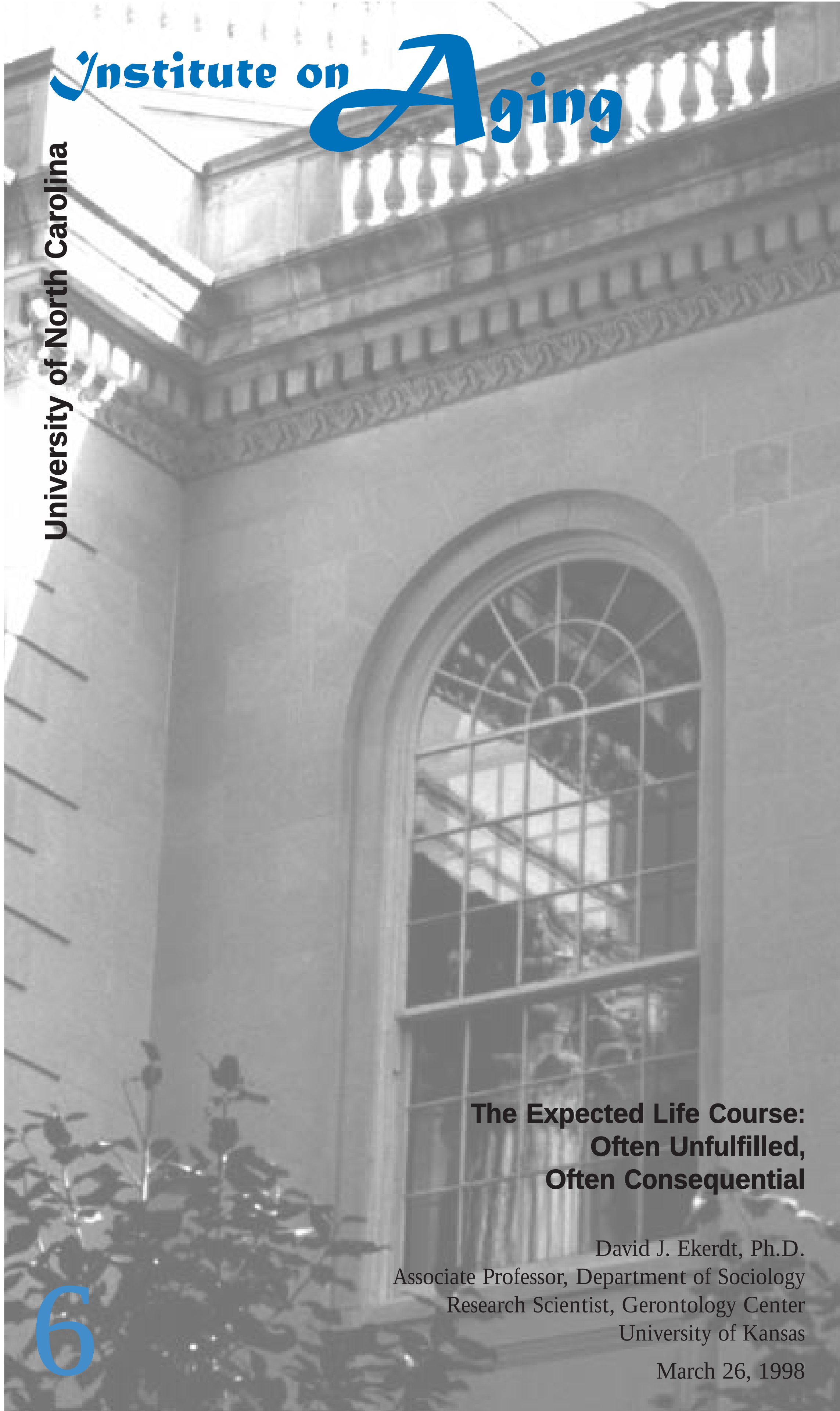

Institute on Aging

University of North Carolina

DISTINGUISHED LECTURE SERIES

6

The Expected Life Course: Often Unfulfilled, Often Consequential

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University of Kansas

March 26, 1998

In August 1996, the North Carolina General Assembly approved funding for the creation of an Institute on Aging. The new institute was to be placed under the general umbrella of the University of North Carolina System and be based on the campus in Chapel Hill, with an explicit mandate to extend its reach throughout the state. Subsequently, the decision was made to locate the Institute on Aging within the Division of Health Affairs, along with a number of problem-focused centers and institutes having a pan-university responsibility for building interdisciplinary programs. In addition, a Statewide Aging Advisory Committee was formed, through which the Institute brings into its overall program the views and perspectives, as well as the active participation, of colleagues in the aging field from our sister institutions of the UNC System, as well as the Cooperative Extension Service, the Community College System, and faculty with aging interests in the private colleges and universities of the state.

The Institute on Aging has a Centor on Minority Aging and separate divisions for public service, educational programs, and research. Among the disciplines of faculty participating in the new Institute are the social sciences, clinical medicine, epidemiology, the biology of aging, education, law and social work.

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We, all of us, have a life that we feel we are yet going to live. In the short run, its contours and features may be quite clear—a deadline, a trip, a bill coming due—but not necessarily. In the short run, we may see ourselves at a turning point or fork in the road ("things could go either way"), or see nothing at all for the uncertainty that fogs the way ahead.

In the long run, things are usually less clear. Yet there are matters predictably to be faced, though the exact nature of our encounter with them remains to be seen. Something in the way of a career choice, a reproductive decision, a likely empty nest? We could also be waiting on the events that are facing family or friends. The "long run" could be stretching ahead from one side of, say, age 50, wherein there seems all the time in the world for the future to unroll. On the far side of 50, the horizon seems nearer (Karp, 1989).

The "life course" has become a high concept for us in the sociology of aging. And what it means, basically, is the way life goes. In the American Sociological Association we have "sections," areas of interest with which one can affiliate. Some years ago, the section on the Sociology of Aging had a lively set-to over a proposal to change the group's name to include the term "life course." The measure did not pass. Last year, the change was proposed again, and the members enacted it without much discussion. Our section is now called "Aging and the Life Course." This is solid evidence of how comfortable we sociologists have become in taking what your colleague, Glen Elder, has called the "long way of thinking" about human development and life's transitions (1998), and about other topics that make up the historic core of sociology, such as inequality and labor market behavior.

Whose life course it is, anyway? Life's "course" is something the observer or analyst can characterize using a variety of conceptual tools: trajectories and careers, transitions between roles, timing of events, consequences of early behavior rippling across time, the historical context of people's life sequences. Life's course is also subjective, and the actor's to designate. We as individuals can gaze backward, continually updating our perspective on the way we have come, how things have gone; and we can look forward to the way things will go, the way ahead (Kaufman, 1986).

The analyst and the lay actor share many understandings about the life course that are culturally inherited (Meyer, 1988). We can thank Tom Cole for pointing out some essential aspects in his book, *The Journey of Life* (1992). For example, he describes the iconic switch in Western thought from a cyclical to an arc-like conception of life time. He illustrates this through our 400-year encounter with stair-step depictions of the course of life, the consequence of which is a deep cultural assumption that life has a rising and falling shape, that it is composed of stages, and that progression through these stages is inevitable and desirable. To live is to move along.

This afternoon I am narrowing my remarks to talk about the subjective, or expected life course, and about some of the larger, normative projects that occupy us in the second half of life. How do our expectations arise about the way ahead? And what do we then do to bring the future about? My research interest is the life course encounter with retirement, from which I will generalize in order to argue that numerous issues in gerontology that can be viewed as people's efforts to enact an expected life course.

The Anticipation of Retirement

One of the great regularities of the contemporary life course is the turnover of the adult population from one that largely works to one that is mainly retired. This turnover, common to all Western nations, is temporally compressed roughly within a ten-year period centered around the early 60s, which is far in advance of ages typical of death and disability. In the U.S. in 1997, 88% of males aged 50-54 participated in the labor force, but only 28% by ages 65-69. Among females, 73% were in the labor force at 50-54, but only 18% by ages 65-69 (U.S. Dept. of Labor, 1998).

There it is: the major normative life event—death excepted—of the second half of life. Nearly everyone, nowadays, expects and is expected to retire. How can we account for this sharp inversion in the relationship of adults to the central adult role of work (a pattern that did not exist prior to the last few decades of this century)?

At one level the answer is clear. Why people retire at all has been usefully addressed by scholarship in the history and political economy of aging. The ubiquity and regularity of retirement as a population behavior implies powerful structural forces. Retirement practices have been emerging for centuries, but their present form—as "pensioned leisure"—has been explained as arising in this century from state and firm-level efforts to regulate labor markets and unemployment (Quadagno & Hardy, 1996). State-sponsored pension arrangements (e.g., Social Security), complemented by employers' pensions, have provided age-specific incentives for workers to withdraw from jobs and from the labor force. Let's be clear, too, that these institutional arrangements were also fed by strong popular demand for pensions (coming out of social movements of the 1930s) that would anchor a promise of economic security in later life. The modern custom of retirement, thus, has been a creation both of markets and politics. It hands us an institutional timetable for the withdrawal from work careers.

Parenthetically, this all seemed so settled until recently, but now those institutional arrangements undergirding retirement pensions are about to be put into political play as America begins to discuss Social Security "reform" (Kingson & Schulz, 1997).

At the same time, the regularity of retirement must be set beside another observation: there is considerable variability in the timing and form of retirement.

The falling curve of labor force participation, after all, is not square, implying that, in addition to being structured, retirement is also volitional in its accomplishment. This prompts the question, "Why do people retire as they do?"

How, why, when people retire has been an enduring topic of research, enduring because the institutional form and background for research have been constantly evolving. Numerous developments of the moment are presently refocusing research on retirement behavior. For example, fewer workers can now assume a stable, career-long job as a platform for anticipating retirement. There is the rise of the defined-contribution pension—the 401(k) type of plan—that shifts financial risk from employer to worker. Let's note the arrival, now, of large cohorts of women into the ranks of older workers, as well as the future need to manage the retirement transition of large oncoming cohorts of Baby Boom retirees.

If there was a time when retirement behavior stood still and to model it was a straightforward matter, that time is past.

To explain retirement behavior, we need a way to think about it. With the waning of mandatory retirement rules and the rise of early retirement options for Social Security and for employers' pensions, it has proven attractive to explain retirement behavior as an individual "choice," a choice that proceeds from "decision making" (Quinn, Burkhauser & Myers, 1990).

Now, assumptions differ about how rational, informed, or constrained this choice may be. Nevertheless, there is a common method for investigating this behavior. The analyst designates the last (or nearly last) work transition as the retirement "choice." In this "crossroads" conception of retirement decision making, the ultimate (or penultimate) transition is modeled as a function of sets of variables that index workers' current opportunities, constraints, and tastes. The models of economists favor financial and health variables; sociologists add work, family, and cultural variables. Some investigators have also enlarged these models—that is, in the predictor set—to include biographical factors, so as to show the force of life-course channeling for later behavior. Did the mid-life divorce affect one's pension profile? Did the timing of childbearing affect one's chances in the occupational market out of which a retirement decision was later made?

This has been useful research, and models of these sorts have shown predictive ability, yet focused as they are on end-game behaviors, they do not, I think, encompass enough of the choosing and deciding that goes into accomplishing retirement.

Why people retire as they do, I want to suggest, entails decisions made (and re-made) and behavior taken prior to reaching the crossroads. Rather than take the last behavior and say, "that's the decision" or "that was the choice," I want to propose that the explanation for retirement behaviors can be found in a provisional skein of decisions, intentions, and behaviors far upstream from the last thing that happens.

As I said earlier, in a modern, rationalized life course, almost everyone expects and is expected to retire, and so we can suppose that workers are developing ideas about what they might do. I and my colleagues (Ekerdt, DeViney & Kosloski, 1996) have advanced the hypothesis that people conceive their withdrawal from work in a limited number of "packages" or scenarios that emulate the typical forms of retirement behavior. For the most part, other details of retirement anticipation (timing, pension distribution, lifestyle questions) are subsumed by the general stance. If we can understand these intentions, these packages—their nature, how they arise, their sequence, whether they are fulfilled—then we can access (even if we cannot observe directly) an entire chain of decision making as people approach retirement.

We propose a limited number of packages, remembering Miller's (1954) insight about the number seven (give or take) as a statement about human inability to process multiple alternatives. When it comes to the problem solving necessary for figuring out one's optimal retirement, mental models of the options (as experts might design them) can quickly become complex. Yet people tend to "satisfice" with a reduced subset of relevant variables (Walsh & Hershey, 1993).

Accordingly, our scheme has five packages, typical intentions, or models of how one might retire, and we have categorized a sample of American workers aged 51-61 as to the general package or "plan" that they hold for retirement. Workers might foresee that they would: retire altogether—the classic, full-stop retirement (21%). They might plan a partial retirement (20%) or think about obtaining another full-time job (9%). Others might refuse to entertain the idea of retirement (7%), and this is an authentic stance. Another authentic stance is the large group (43%) with no particular plans at all. These alternatives, we believe, encompass the heterogeneity of retirement intentions (Ekerdt, DeViney & Kosloski, 1996).

Several things are interesting to us about these general plans. First, we are curious about the stability and instability of plans over time. We have a lot of curiosity about the large group (43%) with no plans. Not to decide, they say, is to decide, and we wonder whether these workers risk a later disorderly experience with retirement. Second, these intentions, in our view arise, and are revised, from a worker's opportunity structure—composed of biographical and situational factors that make these options more or less conceivable. Intentions should be theoretically predictable (and our initial analyses show that they are).

Third, types of plans are of consequence for the interim behaviors that they prompt. What does one do to support a preferred option, or undermine other options? A worker could forbear with that lousy job that nevertheless earns full pension benefits, allowing her to retire altogether. She might delay the investigation of other job possibilities, thereby closing off opportunities for partial retirement or second careers. She might drop hints at work, so that withdrawal becomes everyone's foregone conclusion. Cumulatively, these steps and signals ("side bets," according to Howard Becker [1960]) commit workers toward particular outcomes and away from others. The notion that interim behaviors put people on paths toward their own futures—this is the same framework that researchers use to conceive the way that adolescents construct their future work and family lives (e.g., Pimental, 1996). Early plans and preferences, when acted upon, facilitate later options or put constraints on future trajectories. Early plans set the stage for later behavior.

So that's the project: Enlarge the explanation of retirement behavior, upstream into the tributaries by studying developing intentions—how they arise out of an opportunity structure and how they prompt interim behaviors on behalf of those intentions. This is a "developmental" view because it portrays an unfolding encounter with a normative life event. It does not cast older workers (on one hand) as end-game, rational deciders, or (on the other hand) as fated by social structure. My colleagues and I have begun to test this proposed scheme using the first three or four waves of data from the Health and Retirement Study, a large panel survey that is currently following a cohort of workers in their 50s as they approach and enter retirement (Juster & Suzman, 1995).

Living the Expected Life

Now, let's generalize this scheme to state that (1) people entertain expectations about the normative features of their remaining life course. (2) These expectations, which are changeable, are conceivable out of an opportunity structure. (3) Interim action or inaction is consequential for bringing expected outcomes to pass.

What are the normative features of later life that might make up an expected life course, things that might typically happen, or that one might typically try to avoid? I'm not referring here to the recurring, seasonal events of the future, but the major matters that mark passage through time. Let me suggest some matters that might be stretching ahead for someone, say, 70 years of age.

Later life does not have the work and family structures that impose order on adulthood, but things will happen.

- There is, certainly, the unwanted encounter with illness and disability. When and how our health might fail is, of course, uncertain. We would all hope that our health problems will be short and reversible, but the high probability of some chronic illness cannot now, in our times, be overlooked.
- Related to this, people also face the question of living arrangements. People do not move very often within their communities, much less long distances, but they think about it with some frequency. Is my place appropriate? How far am I now from the hospital? From my children? You can bet that people who live in a two-story house ask themselves—What if something were to happen? Could I get around in here?
- Questions about future health and living arrangements probably generalize into people's normative consideration of their readiness for, or proximity to, dependency—their odds of becoming a receiver of care.
- For an expected life course, a married woman (a man, too, perhaps) will think about widowhood. Again, she need not want it or predict it, but nonetheless may find herself gauging its likelihood.
- It is not all losses that stretch ahead, our futures narrowed to the fate of bodies that will fail. The expected life course can take form and schedule from activities, commitments, and for some, continued work. It can take form and schedule from the lives of others, especially the maturation of, and events within, the lives of children and grandchildren.
- Another feature of the expected life course is the survival of our "selves" past death. Yes, we will be remembered, and how will people think about us, and what will they say about us? Who does not think they will have some posterity, in this world or the next?

Now, elders' ideas or patterns for what "life holds for me"—where do they come from? This is a topic that is ripe for research. We can model our own fates on the behavior of others. Survey research on expectations shows that people's probability ratings of entering a nursing home are pretty consistent with the actual experience of others, and the same is true for lay estimates about the probability of survival, or expected future income (Juster, 1997). One thinks: It happened to them, and it may well happen to me.

Authorities of various sorts can also provide models of how things will or should go. Interestingly, religion—the arbiter of life's meaning—does not provide prescriptive views of later life. The market, however, does. With rising wealth in the older population, versions of an expected life course are being promoted and sold. This is particularly true with regard to housing. Ads for retirement communities remind people that they will have "needs" that can be comfortably met at XYZ "Manor" or "Gardens" or "Village" that is either "active" or "caring," depending on the target buyers. To take another example, the marketing of financial planning services is now creating a new idea of retirement. These advertisements say: of course, you will retire, and you will want it to be a time of utter financial security. This is a normative image of retirement (and later life) as a financial fortress, and it is superseding the busy-busy image that has retirees wheeling their golf carts among the palms. (Whether the commodity for sale is financial comfort, leisure, or personal security, the picture is one of older people as utterly self-centered. And this stereotype of self-centeredness has regrettable political repercussions.)

There are constraints, too, on what one can foresee. We do not all conceive the future from the same structure of opportunity. Time-left (that is, the amount of lifetime remaining until death) shapes what we can foresee. Marital status and financial status put bounds on the way that one could imagine managing a disability. Personal health histories shape ideas about the likelihood of survival, or of becoming a widow. Our time in history, too, has effects on the expected life course. For example, with advances in life-long dental care and hygiene, the time is coming when we will not recognize teeth-in-a-glass as a symbol of aging.

The final point of this scheme is that we engage in behaviors that anticipate our expected lives, either to bring events about, or forestall those that are unwanted. The nature of people's attempts to act on the external world have been usefully summarized in Heckhausen and Schulz' (1995) notion of primary control. People engaged in efforts to bring about their futures are exercising primary control. And, because human efforts are failure-prone, we also rely on processes of secondary control that involve cognitive interpretations that help us come to terms with the frustration of not attaining desired goals. We can change the world, or change our minds about the world, selectively withdrawing to attempt new efforts toward more selected futures.

Two Examples

Let me review this scheme again with reference to two dimensions of the expected life course, the disablement process and the issue of death and legacy. In doing this, I want to suggest that the expected life course motivates a considerable amount of behavior in later life.

Verbrugge and Jette's (1994) enunciation of a model of the disablement process has organized a great deal of research on health, health behavior, service utilization, and intervention. Reviewing it briefly, pathologies give rise to somatic impairments, which give rise to limits on the ability to function, with give rise to dis-abilities in the conduct of daily life and social roles. The process is reversible, and a multitude of factors can impinge upon it. The model is an idea of scientists, and the interventions it may identify are the interventions to be undertaken by clinical specialists.

I want to suggest that there is a lay version of a disablement model or career, not specified as completely as this, but real nonetheless. It is culturally given and confirmed by the everyday observation of experience. It <u>is</u> an expected life course, or at least one seen as a strong possibility. One body of evidence for a lay expected life course regarding health and disablement is the flood of research showing that <u>self</u>-appraisals of health predict mortality and morbidity net of most things we can think of to measure (Idler & Benyamini, 1997). People do seem to know something about the course ahead.

The lay disablement model prompts anticipatory actions to control, forestall, or manage the likely personal course of health. Now, the Verbrugge-Jette model acknowledges intra-individual factors that shape the main pathway from pathology to disability. These include lifestyle and behavior changes, coping strategies, and activity accommodations. These individual efforts, however, are characteristically <u>reactive</u>. Disability occurs, people adapt.

I'm emphasizing that there is anticipatory behavior, as well. People take steps to reduce or mitigate the <u>risk of progress</u> along the disablement career. A motivation for entire categories of behavior is subsumed here.

- Positive, preventive health behaviors are undertaken to prevent this disablement cascade from even commencing.
- Residential arrangements are addressed so that people can position themselves for reduced capacity. Litwak and Longino (1987) enunciated this in their concept of the "second move."
- People take care to maintain positive relationships and exchanges of aid with family and kin, thereby holding potential support intact and in reserve for mobilization at any point of the disablement process.
- Husbandry of financial resources preserves funds for the management of expenses that disablement will entail.
- Living wills and advance directives can be completed to control circumstances during severe disability.
- In an extreme form of primary control, suicide can truncate the unwanted disablement process.

Tremendous uncertainty attends the expected life course for health and disability, but the reasonable person will ready himself or herself, just in case. As epidemiologists chart the health events of later life, it is equally worthwhile to investigate how people conceive of, and attempt to control, this highly probable encounter with chronic illness. A lot of behavior in later life, I would hypothesize, is mobilized to accomplish independence and delay disablement.

Now, let's shift to consider another dimension of the expected life course for older people—death and legacy. Raising the subject of death, I'm not talking about terminal care—what conventionally goes under the heading of death-and-dying. No, I refer to one's efforts to protect and perpetuate a "self" past the threshold of death. You may think it odd that I should count this as part of the course of life, but consider the range of anticipatory behavior than an intended afterlife motivates.

There is the immediate period, when one's life is summarized and memorialized. Then, later, our "legacies" carry our selves forward. These postscripts are subject to some advance control.

The immediate period is one of the high points of life—the wake, the funeral, the eulogy—and what a shame to miss it! And, of course, there is the obituary. I heard a radio feature a few months ago about the writer who had originated the idea for the classic film, "Casablanca." He had not, over the years, been given the credit he was due, but he told others that things would be made right if he received an obituary in the *New York Times*, with his contribution noted therein. He did, and it was. And just this month James McDougal died, the Arkansas wheeler-dealer, whose falling out with Bill and Hillary Clinton led to the entire Whitewater investigation. According to a remembrance in *The New Yorker* (Stewart, 1998), McDougal was afraid of dying unknown and forgotten. "He would surely have been pleased to know," said the magazine, "that his obituary made the front page of the *New York Times*."

Many older people now have their final arrangements settled in whole or in part prior to death. There is a lot to specify—the disposition of the body (burial or cremation), the funeral home that will handle things, the nature and cost of casket and vault, the level of formality of the memorial services and funeral, the words on the grave marker. One can express one's wishes directly (and put money behind them) or drop indirect hints to guide one's survivors ("What a horrid dress to be buried in!").

About 20% of Americans are cremated, a wish almost always expressed prior to death. Millions of people have purchased preneed contracts to cover already estimated funeral expenses. In one study of funeral planning, only one-quarter of decedents left no idea about their final arrangements (Bern-Klug, Ekerdt & Nakashima, in press).

After the orations are over, there comes a later period during which our selves endure through "legacies." Here I commend to you the entire collection of articles on this topic edited by Rosalie Kane in the Fall 1996 issue of the journal *Generations*. Legacy is a rich word. A legate is one is who is sent forth; legacies send our selves forward into the future in an attempt to continue to control the world we have left and perhaps affect how we are remembered. We can distinguish material from moral legacies (moral legacies seeking the perpetuation of our values), but it is sometimes hard to tell. What is a will, after all? Does it simply transmit property, or does it communicate praise, judgment, instruction, rejection?

The creation of legacies is definitely conditional upon one's opportunity structure. Some struggle <u>not</u> to leave a legacy of debt and tangled affairs, and with all that, a memory of misfortune. Some can engage in philanthropy and create physical monuments to their memory. Most hope to pass on some inheritance (and this is the poignancy of Medicaid spend-down rules) to enhance the circumstances of their survivors, children, and grandchildren. The material of a material legacy can be modest—a ring, a bible, a photo collection—but symbolically outsized if distributed as a gift to the future. You in this room today all have such things, and you have etched in memory the person from whom you received them.

Moral legacies—the perpetuation of values—are created by taking steps to pass along family lore and history to succeeding generations. The memories of others cannot for certain be controlled beyond the grave, but we can try. We can repair broken relationships while there is still time, so as not to leave ill will and loose ends behind. (This has always been one reason for telling terminally ill patients about their illness, so that they could undertake this relationship "work.") I also think that the creation of moral legacies can be read in the behaviors of those elders who remain engaged in community service. Why bother with the future of your church, your neighborhood, the schools, or the political process? The hope is that the bother bequeaths to the future institutions that embody your values.

In a phrase, when people "pass on," they hope to <u>pass on</u>, and they expend real effort toward this end. I will endure!

Things Don't Work Out

To recap the scheme, people entertain expectations about their lives to come, expectations that are conceivable out of an opportunity structure and that prompt efforts to bring anticipated outcomes to pass.

But... Despite the best efforts, things do not always turn out as anticipated, and the expected life course is in some measure unfulfilled. For one thing, there is too much uncertainty in later life—it is not structured by institutionally given and conserved developmental sequences related to education, family, and work. For another thing, we hold optimistically biased views of our agency, exaggerating to ourselves the extent to which we can control the environment (Taylor & Brown, 1994). While such positive illusions are adaptive and functional, and they also foreordain some slippage between expectation and outcome.

Gerontology inquires continually whether people are aging well. In evaluating the quality of later life, should we attend to people's <u>efforts</u>—to achieve a financially secure retirement, to maintain convoys of support, to delay disability and death, to fashion a legacy—or to their <u>outcomes</u>? While it is a worthwhile professional goal for gerontologists and geriatric specialists seek to preserve independence, keep people out of nursing homes, and extend survival, a lot of aging is, by these criteria, ultimately unsuccessful.

Tom Cole has asked what I consider to be the most searching question about aging: "Is there anything important to be done after children are raised and work careers completed?" (1992, p. xx).

Important? I don't know. But to live is to move along. Which is why I think there is great potential in research on the way that people are yet engaged in the future, in the next things—what they foresee for themselves, how these ideas arise and change, what efforts are undertaken toward control of the future, and what satisfaction is taken from these efforts. In later life, there are many “outcomes” that come out of processes of appraisal and behavior that we have yet to understand.

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The Power of Education in Shaping the Paths of Aging
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Associate Director, UCLA Center on Aging
December 4, 1997
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