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ABSTRACT Socialization to the retirement role, as Goffman suggests, is a good example of social situations which fit the model of "cooling the mark out," an expression borrowed from the confidence rackets to indicate persuading the victim to take his loss quietly and go home. Retirement needs to be examined separately for men and women because of the great differences in their life cycles and work patterns. In some respects women are disadvantaged relative to men when the time comes for them to face mandatory retirement. A number of mechanisms, both formal and informal, operate to socialize them to retirement. Among them are pre-retirement counseling, compensations such as pensions or Social Security, and various rationales for retirement. (Author)

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Socialization for the Retirement Role:

"Cooling the Mark Out"

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Erving Goffman has offered us the language of the confidence racket, "cooling the mark out," to describe the process by which individuals are persuaded to accept failure, -- the process of socialization out of old roles and self-images and into new ones (Goffman, 1962). The "mark" is the victim of the confidence racket, the one who ends up with a loss.

The mark is expected to go on his way, a little wiser and a lot poorer. Sometimes, however, a mark is not quite prepared to accept his loss as a gain in experience and to say and do nothing about his venture . . . . The mark may "squawk," "beef," or "come through" (Goffman, 1962: 484).

In the case of a troublesome victim, the necessity of "cooling the mark out" occurs. "An attempt is made to define the situation for the mark in a way that makes it easy for him to accept the inevitable and quietly go home. The mark is given instruction in taking a loss" (Goffman, 1962: 484).

Socialization to the retirement role, as Goffman himself suggests, is a good example of social situations which fit the model of cooling the mark out. The reluctant or unprepared retiree must learn to give up the work role and self concept attached to it; one must be socialized out of a role into which one has been carefully inducted, and for many persons about to be retired the exit will indeed be perceived to be a loss.

#### RETIREMENT

Retirement is a relatively new phenomenon in the social institution of work, having developed within this century. Compulsory retirement, on the basis of a set and arbitrary age, is now well ingrained in the economic system.

About 50 percent of American workers are now employed in companies with compulsory retirement policies. Flexible, individualized retirement is uncommon. Even where formal age-mandated retirement does not exist, various pressures coerce the older worker to retire. He (or she) may be subjected to subtle hints to leave or to blunt

attacks upon his ability. Poor health may force a decision for early retirement. Sometimes financial incentives, "bonuses," are offered to induce retirement, and the underlying atmosphere is like the army joke -- volunteer or else (Butler, 1975: 70).

This short piece is based in part on my assumption that there is some injustice in mandatory retirement at an arbitrary age, but I do not intend to try to argue that position. I will, rather, try to analyze some of the processes by which mandatory retirement is effected with as much passive acceptance as it is.

The institution of age-mandated retirement requires the acquiescence of workers to their removal from their jobs. It is a tribute to the cooling-out mechanisms at work that the process takes place so smoothly. We are witnessing some lobbying activity in Congress now to end mandatory retirement, but on the whole the institution of retirement takes place quietly, and most Americans subscribe to it.

Is retirement in fact a "loss," an event to which the loser must be reconciled? It is, to the extent that in our system prestige and self worth are based largely on occupational status and income; occupational status is lost or at least relegated to the "former" category, and income is almost invariably reduced by retirement. It is for many persons also a loss of a social network that is difficult to replace. And finally, it is a loss for those individuals who derive intrinsic satisfaction from the performance of their work or profession. It can be argued that, in some respects, retirement is a greater loss for women than for men, although the opposite argument has been prevalent in the literature.

#### THE OLDER WOMAN -- SPECIAL RETIREMENT RISKS

Why separate out women for special emphasis in a study of aging in general or retirement specifically? A number of reasons occur to us:

-- Most older people are women. There are three women for every two men in the 65+ age group, and almost two women for every man in the 75+ age group. Because of their greater numbers and thus visibility, women tend to predominate in our stereotypes of old age.

-- Nevertheless, retirement has generally been discussed and researched in terms of men. The neglect of the female model of retirement in the research and policy literature is striking.

-- That neglect is in spite of the fact that the woman facing retirement is an increasingly common phenomenon, due to the increased labor force participation of women, especially married women. The labor-force participation rate for married women rose from 18 percent to 44 percent since World War II (Reno, 1973).

-- Gender undoubtedly accounts for the greatest differences in life cycle patterns, including the aging end of the life cycle, even when compared to race and class differences. To understand aging it is essential to examine men's and women's patterns of aging separately.

-- Once male-female differences in aging have been observed, we become aware that in some respects mandatory retirement is even less acceptable for women than for men. Women may be required to retire at the same arbitrary age as men in spite of these facts: the women have entered their careers much more recently, they can expect to live longer, they are poorer and thus can less afford to retire, they are less likely to be married and thus are not retiring to a full time marital role, and if they are married they may be pressured to retire even earlier than otherwise.

Career patterns: Women facing mandatory retirement are much more likely than men to have just gotten started at their work careers, perhaps in the last ten to twenty years. Having fulfilled their tenure at child-rearing

and re-entered the labor market, they get going just about the time that they hear their male peers discussing the possibilities of retirement. The cohort of women born 1906-1915, and reaching retirement age in this decade, peaked sharply in labor force participation rates during the ages of 45 to 54. The trend is even more marked for the succeeding cohort of women (Mallan, 1974).

Involuntary retirement which follows shortly upon entry into the labor market is frustrating enough, but it creates an additional hazard. That women will be involuntarily retired in ten to twenty years can be used as a reason for not selecting the mid-life woman for advanced training.

Life expectancy: Women on the average have a greater number of years to live following retirement. At the age of 65 white females may expect to live 14.4 more years, compared to only 10.9 years for white males (Metropolitan Life, 1977). If old age might be calculated in terms of the expected number of years left until death, then older women are in fact not so "old" as men of the same chronological age, and might expect to have additional years of work before they need to retire.

Income: Women have lower retirement incomes than men, and may therefore need to work longer. In 1973, for example, the average monthly Social Security retirement benefit paid to retired women was \$144, and to men it was \$181 (Mallan, 1974). Women also have much lower pre-retirement incomes than men; in 1974 the median income of year-round full-time women workers aged 55 to 64 was \$7,044, compared to \$12,454 for men in the same category (U.S. Bureau of the Census, 1976).

Widowhood: The woman retiree is often portrayed as maintaining an advantage over the male retiree because she is imagined as returning to her primary role of wife and homemaker. In fact, women at retirement age are

much less likely to be married than men. In 1975, 82 percent of the men aged 55 to 74 were married (with spouse present), compared to only 67 percent of the women aged 55 to 64, and 47 percent of the women aged 65 to 74. Widowhood, of course, predominates among those women not married, with 42 percent of the 65 to 74-year-old women widowed (Siegel, 1976: 46).

Synchronization of Spouses' Retirement: Married women may be under pressure to retire when their husbands reach retirement age, several years on the average before the women do. In a 1972 survey, 69 percent of the married women retiring with Social Security benefits were 62 years old, whereas only 32 percent of both the men and the unmarried women retired at the age of 62 (Reno, 1973).

There is some evidence that industry is beginning to turn its attention to the synchronization of husbands' and wives' retirement as a factor in the successful adjustment of workers to retirement. Married women may thus find themselves being rushed into retirement at an even earlier age than their husbands, although women may in fact be better suited to a later retirement age than men.

#### OTHER INTERPRETATIONS OF WOMEN'S RELATIVE RETIREMENT RISKS

It is contrary to the conventional arguments to compare women's retirement losses unfavorably with men's. It has often been suggested that a woman adapts more easily to retirement because she has the role of homemaker to fall back upon, a role which she has probably occupied more or less throughout her adult years and which is a more primary role than the work role (Palmore, 1965; Heyman, 1970; Sheldon et al., 1975). In a retirement study conducted in the fifties, for example, one hypothesis was that men would be more reluctant to retire than women, because "men are more devoted to the work role and women, having a homemaker role as an alternate possibility,



would be more willing to retire." (The results were the opposite, with the women more reluctant than the men to retire. [Streib and Schneider, 1971].)

Another explanation of why retirement may be less problematic for women than for men is often offered. It is that women in fact face a sequence of "involuntary retirements" from their major roles: the empty nest, widowhood, and the husband's own retirement. Retirement from their own-work role is therefore thought by some to be less traumatic.

Disengagement from the employment role is similar to other transitional periods in the lives of women such as the cessation of parental duties, the end of fertility, and/or widowhood. Most people do not invest their total emotional energy in any one activity, and therefore the reaction of loss is not all-encompassing (Engel, 1974:70).

It is perhaps only fair to present evidence that is contrary to the idea that women have special difficulties in facing mandatory retirement. In a study of recent retirees in Boston, women were somewhat more likely to report adjustment to retirement than men, and reported adjustment to have taken place faster; (there were no sex differences on the measure of morale). On the other hand, women in the sample were clustered in the clerical and sales worker categories, were under-representative of women in the professions, and were much less likely than the men to have liked their jobs (Sheldon, McEwan, & Ryser, 1975). A comparison of men's and women's adjustment needs to control for occupational status.

#### COOLING-OUT MECHANISMS

If individuals do not adjust to their retirement status, or if the anticipation of involuntary retirement detracts from their productivity on the job or the morale of other workers, then they need to be cooled out. With the assistance of the confidence racket analogy, it is possible to identify certain mechanisms of cooling out. They include the formal



socialization procedures of pre-retirement preparation, and the informal systems of compensation and theoretical rationales.

The Power of Positive Thinking: Pre-retirement counseling has become a big business in the last few years. It provides an essential social benefit in that preparation appears to be one of the key factors in a successful "adjustment" to old age, and knowledge about taxes, insurance, health, and available services is surely a necessary educational preparation for retirement. Most pre-retirement educational programs, however, go beyond providing information and maintain the objective of changing attitudes toward retirement. Workers are helped to develop a positive feeling toward their retirement -- a clear case of cooling out, on the very face of it. (As a matter of fact, I subscribe to the principle of pre-retirement preparation and participate in it; I can nevertheless recognize the cooling out aspects of such preparation.) Industry and government have demonstrated a great interest in providing pre-retirement preparation programs, evidencing the concern of the private and public sectors for the trouble-free adjustment of workers to the end of their work careers.

Compensation: As Goffman points out, one cooling out procedure is an agreement by which the man acts as if he were leaving of his own accord, and the con man preserves the illusion:

A man can say to himself and others that he is happy to retire from his job and say this with more conviction if he is able to point to a comfortable pension. In this sense, pensions are automatic devices for providing consolation (Goffman, 1962: 496).

The classic social institution for cooling people out of their jobs is the system of pensions and Social Security. The rationale for requiring workers to leave the labor force at some point in their careers is based on the need to make room for younger workers and on the declining productivity of workers at some upper age limit. In exchange for leaving the work force,

the worker is provided by industry, government, and his own contributions with an alternative source of income. The gold watch presentation at the retirement dinner nicely symbolizes the process of showing someone the door and making it look like a polite gesture.

There is another form of what Goffman calls "bribery," namely offering the compensation of a whole array of benefits to which older persons become entitled on the basis of chronological age alone. Thus, a worker of 65 may need to vacate his job, but in turn he now rides for half fare on the bus, gets into the movies at a reduced admission, and does not need to pay a service charge for his checking account. When in fact the lobbying efforts in opposition to mandatory retirement really get rolling, they will need to come to grips with the irony of opposing discrimination in work on the basis of chronological age, and at the same time accepting benefits based on age alone (Cain, 1974).

Rationales for Retirement: Many jobs are unrewarding - involving long hours, hard physical exertion, or drudgery, with little intrinsic job satisfaction for the worker. (Women have found themselves in these jobs in large numbers.) To remove the worker from the job is to reward her. Many of us, of course, would feel that the real justice would be to restructure the work situation.

One of the early studies in the relatively new field of social gerontology provided a theoretical rationale for the "disengagement" of the aged from their social roles, and from their work roles in particular (Cumming & Henry, 1961). Disengagement was thought to be a universal, inevitable and mutual withdrawal by the aged individual and by society, and to be functional both for the society and for the individual. Disengagement, as a functional theory, has been disputed and modified, but it

stands as an early example of the theoretical justification for the removal of the older person from his work role, for his own good and for the good of the society. What is natural, universal, and inevitable can hardly be argued with.

### CONCLUSION

Age-mandated retirement affects both men and women adversely, although in somewhat different ways, and we need to be aware of the effects on both sexes. Those who wish to intervene to alter the socialization procedures into the retirement role will then be better informed and will perhaps accomplish some improvement for both men and women.

Persuading the American worker to retire gracefully and not rock the boat seems to be a relatively easy accomplishment, although some of those workers are now beginning to "squawk." It is at least a lot easier than cooling the mark out must have been in those ancient or primitive societies in which the aged were set on an ice floe or on the top of the mountain to die because the limited resources of the community could not support them. DeBeauvoir (1970) draws from the Japanese novel, Narayama, in which the reluctant old man must be forced to his death, in contrast to the pious old woman who goes out of her own convictions to the top of the mountain to die, successfully cooled out.

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