LIFE SATISFACTION AND ADJUSTMENT OF RETIRED MIGRANT WORKERS

by

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DECLARATION

“I, Clement Lerole Motjuwadi, declare that the thesis entitled LIFE SATISFACTION AND ADJUSTMENT OF RETIRED MIGRANT WORKERS submitted for the DLitt et Phil degree at the University of South Africa is my work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references and that the thesis has not been submitted to any university for a degree.”

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SIGNATURE       DATE
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SUMMARY

Retirement is a complex undertaking that is influenced by many factors. The variables influence the retirement experience either alone or in combination. Because the factors are intertwined, it is sometimes difficult to determine which are the most significant. The complex nature of retirement often leads to people being under prepared for the challenges they are likely to confront. Despite the importance of the retirement enterprise, there has been little research on the subject among black retirees in South Africa. This is especially true when it comes to the case of retired migrant workers. The purpose of the present study is to explore the experience of life satisfaction during retirement and adjustment to retirement of migrant workers when they return back to their communities of origin in the Eastern Cape Region, South Africa. Research participants for the study were retired persons (N=54) who were selected through snowball sampling method. The data for the study was collected using a Biographical Questionnaire, the Life Satisfaction Index-A, Adjustment Scale and Open-ended Interview Questions. Retired non-migrant workers were also included in the study in order to determine whether there are differences on these measures compared to retired migrant workers. The results of the study indicated that: retired migrant workers had significantly lower levels of life satisfaction and encountered more adjustment problems in retirement than retired non-migrant workers; retired migrant workers had less choice in their decision to retire than retired non-migrant workers; retired migrant workers did not participate in sufficient financial planning for their retirement; and financial situation significantly affects adjustment to retirement and life satisfaction during retirement.
KEY TERMS

Adjustment; Control; Coping; Eastern Cape; Financial; Health; HIV/AIDS; Life Satisfaction Index; Migrant workers; Occupation; Retirement planning; South Africa.
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CHAPTER 1

PROBLEM STATEMENT AND DEFINITION OF TERMS

1.1 INTRODUCTION

The history of mankind is replete with stories about people leaving their homes for different reasons ranging from war and exile to searching for better pastures and work opportunities. Migration in search of work has been a world-wide phenomenon (De Jong, 2002). It has involved people moving from rural areas to cities and towns. In other instances it meant people going to new countries in search of better prospects (Nattrass, 1981). Migrants from other countries have in most cases brought their families along. They established homes near their workplaces.

The advent of globalization promises to increase the migration of people between countries and is likely to affect those countries that were previously not affected by migrant labour (Macan-Markar, 1992). In most instances, migration between countries entails people moving from developing countries to developed countries, for example South African nurses and computer experts going to England and the United States. This movement has the potential of destabilising the developing countries since their human resource base decreases, while the skills from the third world countries are transferred to the developed world. This leaves the developing world with fewer resources with which to meet their needs.
The migration of people is not only a global phenomenon. At a national level, South Africa has also had its share of migrant workers. The migration within South Africa has involved people moving from the rural areas to the urban areas in search of work opportunities and better prospects in life. For many decades, there has been a migration of men from the rural areas of the Eastern Cape, South Africa to the cities in search of work. The possibility that such migration has a destabilising effect on the individual, their families and communities cannot be ruled out. This migration disturbs the family and social dynamics as it takes away the menfolk from the community and family. After retirement they return to their families and communities and have to adjust to a relatively new way of life. It is, therefore, necessary to study the factors that could influence their adjustment to retirement and experience of life satisfaction during retirement.

1.2 MIGRATION: THE SOUTH AFRICAN SITUATION

In South Africa, the movement of people after the discovery of gold and diamonds has been extensive (Finnemore & Van der Merwe, 1992; Mbeki, 2009; Mitchell, 1998; Wilson, 1985). This migration system gained momentum after the discovery of gold and diamonds at the beginning of the twentieth century. People moved away from the rural areas for long stretches of time ranging from 11 to 24 months to work on the mines. The mining activities also gave rise to the development of secondary industries in manufacturing and construction. These secondary industries in turn required labour from the rural areas.
The then government’s policy in which black people were systematically deprived and forced from fertile land also played a significant role in the migration of men from the rural to the urban areas. In an effort to ensure a steady supply of cheap labour, the Land Act of 1913 was introduced. Its purpose was to restrict black people’s access to land (Finnemore & Van der Merwe, 1992; Mitchell, 1998). This had the effect of forcing blacks to seek work on the mines to earn money to pay the hut and poll taxes.

The land reforms of this period in which blacks lost their rights and black families were forcibly removed from cities to the rural areas also exacerbated the migrant labour system. The practice of forced removals arising from the Group Areas Act of 1950 had the effect of removing people from the cities to the rural areas because “they were in the wrong areas”. Such people could only return to the cities as migrant workers. In other situations, forced migration took on subtle forms, such as when people looked for work because of the loss or shortage of arable land and work opportunities resulting from industrialisation (Allan, 1992; Clegg, 2002).

The migrant system in South Africa had several unique features. One of these is that black migrants left their families behind, as the law did not allow them to bring their families along (Nattrass, 1981). Another feature is that the majority of people who were engaged in the migrant labour system were black males from the rural areas. However, the pattern changed over the years as young women joined the trek to the cities in search of work and opportunities. It is, however, estimated that less than 40 percent of women employed in the urban areas are migrant workers (Posel, Fairburn & Lund, 2006). The women who migrate to the urban areas are mostly engaged in domestic activities (Clegg, 2002) and other informal sectors where they
create their own employment (Posel & Casale, 2003) and participate in the sexual economy (Hunter, 2010).

Quite often, the migrant labour system entails people leaving their homes whilst still very young, single and not yet fully integrated into their families and communities. In one study (Russell, 1995), the average age of migration to the towns was found to be below 23 years among men, while women migrated at the much later age of between 35 to 44 years (Posel & Casale, 2003). The tendency for women to migrate at a higher age is due to the fact that in most instances the opportunities to engage in migrant labour involved difficulties and were unavailable.

While the men leave the rural areas young, the majority will return to those areas to marry rural women from the rural areas. After the marriage they leave their new wives in the rural areas while they return to the cities to continue their employment. They use the system of ‘ukushiya isiso’ (to go and leave a pregnancy). Through this system, they go back to the rural areas to father children and then return to the cities to work. This pattern continues as long as the couple wants children. The migrant labour system, as pointed out by Campbell (1992), therefore undermines the quality of black family life in the rural areas.

A majority of these migrant workers will become absentee fathers, mothers and spouses. As pointed out by Russell (1995), children are often left with their mothers and at times they are left with their grandparents. The problem in this case is that the majority of these migrant workers do not build significant and meaningful relationships with their families. They form
significant relationships with people from other areas, and those people they meet at the workplace. For example, workers from Maseru, Lesotho, are exposed to people from Botswana, KwaZulu-Natal and other areas. These interactions are likely to have an influence on the migrant workers from the Eastern Cape. The degree of the influence is subject to speculation. Sometimes, however, these relationships may become more meaningful and significant than their relationships with family members.

The majority of the migrant workers will return home permanently only when they retire from their work. Sometimes the migrant workers go home following retrenchments and downsizing, or when they are between jobs, that is, when they had lost their previous jobs and are looking for new employment. This usually follows many years of work away from home. In the time of their absence, their families’ and communities’ relationships and structures have changed. In some instances, the children have grown up and in other instances the mother has assumed a dominant role in the lives of her children. It can be postulated on the basis of these factors that the returning migrants feel a sense of alienation and isolation from their families. This suspected alienation from family and community could combine with other factors for example, economic and health factors, to make life satisfaction adjustment difficult for retired and returning migrant workers.

Migrant labour has affected and influenced many generations of families and its effects will most probably be felt for many years to come (Smit, 2001). The system has led to a cyclical pattern in which young adults follow their fathers to the urban areas in search of employment. As such, there is a likelihood that children in rural communities grow up not having sufficient
contact or good relationships with their fathers (Allen, 1992; Clegg, 2002). The only contact with their fathers is during the time when their fathers are on leave or when they are home for the weekend. It is a moot point whether such contact is sufficient to enable the fathers to have any significant relationship or influence on their children.

In conclusion, the South African economy from its beginnings was reliant to a large extent on a migrant labour system especially for unskilled and semi-skilled labour. It is likely that this system will be in South Africa for a long time to come. This is due to the fact that the rural areas are in most cases still economically deprived because of a lack of industrial development projects that can create more work opportunities. Another factor that will maintain this situation is the low skill base in the rural areas that discourage economic investments in those areas.

1.2.1 The migrant worker

On the basis of the above, the following picture of a migrant worker emerges: A migrant worker is typically a person, male or female, who left his/her family at an early age of around 25 years in order to search for work. The worker leaves his or her family in the rural areas. On finding work, the migrant workers earn enough money to enable them to provide dowries to marry or take care of the needs of their family and assist their parents financially. The family is left behind in the rural area and is visited once a year for a specific period and/or on weekends. Whilst in the cities and towns, migrant workers have to carry on with their lives as normally as possible.
In general, the movement into cities represents a cultural shock for the migrants (Allen, 1992; Clegg, 2002). The migrant workers’ culture does not prepare them sufficiently for the changes awaiting them. The arrival in the cities exposes them to different cultures and values and therefore also changes their ways of thinking and their world views. As pointed out by Allen (1992), it introduces the migrants to the culture of capitalism with its emphasis on personal gain. The capitalist concept on its own is in contrast to their communal culture. Thus, in an attempt to earn a decent living in the cities, the migrant workers go through a cultural, emotional and personal revolution for which they have not been adequately prepared. The communal values according to which they have been raised and that have been cherished from childhood are coming under serious attack in urban areas and cities.

Thus, migrant workers are typically living in two separate worlds, and they have to change their hats at short notice. Any indications of problems experienced by the migrant workers are construed by their cultural group as being a sign of westernisation. These perceptions invite scorn rather than sympathy or understanding for the difficult situation migrant workers find themselves. For this reason, some migrant workers may be suffering silently and in private. They are thus often trapped in a situation where they suffer silently for fear of being labeled negatively as, for example “isicwicwicwi” (those who think that they are better); “amajoyini” (contractors) or “amavelakude” (foreigners or those from far).

Such derogatory terms are indicative of the tensions and chasms that develop between the migrant workers and those who stay behind in the rural areas. In order to fit into the social environment of the rural areas, the migrant workers are expected to negotiate this divide. This
places greater demands with regard to adjustment to retirement on returning migrant workers. These demands could have a negative effect on their experience of life satisfaction during retirement and have the potential of making their adjustment to retirement more difficult. The migrant workers are thrown into the deep end where they are expected to either sink or swim when they go on retirement. Unlike in the case of professional occupations, they are not prepared intellectually, socially and emotionally to cope (Joubert, 1999).

A related factor is that the majority of the migrant workers are not literate. Because of this limitation, the majority of the retirees are not able to use self-help books and journals that could enhance their knowledge of retirement. In cases of illiteracy, workers are therefore not fully able to prepare themselves mentally for the task ahead. This situation points to the strong need for counselling before they leave their workplace and upon arrival in the rural areas. It is doubtful, however, whether the human resource personnel at the companies and the social workers in their areas do conduct such counseling. This is due to the fact that companies and unions view retirement planning as the individual worker’s responsibility rather than the company’s.

Migrant workers are often employed in difficult and demanding occupations, for example the mining and construction industries. Their occupations sometimes take a heavy toll on their health. In some instances, the migrant workers leave their employment sick from conditions such as silicosis and tuberculosis. For example, the workers in the mining industry have been known to suffer from a variety of ailments ranging from chest problems (tuberculosis, asbestosis) to hearing problems and often suffer physical ailments (amputations, and loss of
sight). It has been found that the death rate from tuberculosis among men in the Eastern Cape was three times higher than in Gauteng and the death rate from asthma among men in the Eastern Cape was four times higher than in the Western Cape (Coovadia, Jewkes, Barron, Sander & McIntyre, 2009). This is the case because the migrant workers are returning to the Eastern Cape following retirement but in some cases also due to ill health.

The income earned from migrant work in South Africa is significant in many respects. As pointed out by Chirwa (1997), the salary represents the single most reliable source of income for many families in the rural areas apart from social pension. It also provides the opportunity for such families to accumulate goods and the families therefore benefit significantly from the money earned by migrant workers. In some cases, rural households are composed of three generations living together (Hosegood, Preston-White, Busza, Moitse & Timaeus, 2007). On the basis of this, it can be assumed that the loss of employment through retirement represents for many retirees and their families the end of a reliable income and (the) accumulation of goods. This is the case because the majority of migrant workers did not plan properly for their retirement. In many instances, retirement may be a harbinger of the poverty to come for many migrant workers and their families as this marks the end of remittance from migrant work (Harrington, McGlashan & Chelkowska, 2004). This is due to the fact that most of the retiring migrant workers will rely on state pension which in most cases is lower than the salaries they used to earn, and is inadequate to support large families.

The above-mentioned scenarios may be found in many situations of retirement among migrant workers and could clearly indicate problems. This may also be an indication that while
retirement is usually perceived as the end of the working career and the beginning of a time of rest, for others it may be the beginning of another journey of adjustment to retirement and making do with less. While retirees usually have a good start to their retirement, others, especially the migrant workers, start their retirement at a disadvantage. The possibility that they start with the dice heavily loaded against them cannot be ruled out. This situation can have a negative effect on the experience of life satisfaction and adjustment of retiring migrant workers.

1.2.2 The extent of migration

The extent of the migrant labour system in South Africa is vast and is estimated to have affected more than two million people (Harrington et al., 2004; Wilson, 1985). There are, however, no exact figures as to the extent of migrant work (Wilson, 1985). As a result, the figures vary from different researchers. According to Nattrass (1981), by 1970 more than one million Africans were migrants in South Africa. The migrant workers from the rural areas constituted 27% of the black workforce in the 1970s. In 1970, more than 50% of the males were absent from the rural areas as a result of migrant work. Wilson (1985) points out that two out of every five black men working in the mines, industries and offices were migrants. This does not include workers in agriculture. More recently (Posel & Casale, 2003) found that 66% and 34% of rural male and female adults respectively were migrant workers. Hosegood and colleagues (2007) found that in one rural area in the Eastern Cape, 23% of household members were resident in other areas. According to Statistics South Africa (2010), the Eastern Cape and Limpopo experienced the largest outmigration rates in 2007.
In other countries such as Lesotho, the migrant labour system had claimed as much as 70% of the males at some point in the 1960s. The average absentee rate among men is more than 50% (Nattrass, 1981). In Maseru, Lesotho, according to Selabe (1997) and Harrington and colleagues (2004), the population is predominantly made up of women because the men were working on the mines. This is due to the fact that Lesotho’s economy is not strong and does not have the capacity to absorb most of the men. It is for this reason that the majority of men leave the country to look for work in South African mines and other industries. It is possible that the situation is similar in other parts of Lesotho, especially in rural areas where most men are engaged in activities on the mines and other industries in South Africa. The majority of families in Lesotho are therefore affected by the migrant labour system as their men work in the cities in South Africa and women are engaged in subsistence agriculture. The situation has changed slightly as the mines reduced their reliance on migrant workers from Lesotho and other countries (Harrington et al., 2004). For example, in 2006 there were 2,992 and 46,082 migrant workers from Botswana and Lesotho respectively employed as migrant workers in the mines. This number was considerably down from the 1990 figures, when Botswana and Lesotho had 14,609 and 99,707 migrant workers on the mines respectively (South African Catholics Bishops Conference, 2010). The numbers have gone down significantly in the recent past.

Migrant workers are spread among different types of industries in South Africa. Those in the mining industry have received the most attention because the mines have been the areas where there is a large concentration of migrant workers at any given time (Allan, 1992). In addition, they have been more widely studied than other migrant workers. However, the textile and fishing industries in Cape Town also make use of migrant labourers. Some migrant workers are
involved in the construction and security industries (International Labour Organization, 2000). Another group of hidden migrants are the domestic workers, mostly females, in the cities. Migrant workers are also found in large concentration on farms and agricultural areas. For example, migrant workers from Zimbabwe are found on the farms in the Limpopo Province especially around Musina, South Africa (Selabe, 1997; South African Catholic Bishops Conference, 2010). As a result, the majority of industries in South Africa have migrant labourers in their workforce and the system is pervasive.

1.2.3 Length of stay in cities or urban areas

The majority of migrant workers spend many years in their specific work environment. Because of demands in their workplaces, most of them go home only for visits on weekends because they come from far and the cost of travelling is prohibitively expensive. For example, a single trip from Johannesburg to Umtata on average takes eleven hours and costs R300.00. Many migrant workers go home only once a year when they are on leave and need to renew their employment contracts. Furthermore, the ‘single sex hostel’ in which some of the migrant workers are accommodated previously denied them the opportunity to bring their families with them. Although the situation has changed as migrant workers can bring their families along with them nowadays, some choose to leave their families behind and spend a large part of the year away from home and their families. They maintain contact with their families through letters and cellphones or telephones. The reason they choose to leave their families behind is that they fear the negative influences of the cities on their families. Another reason is the fact that migrant workers want their families to stay behind to look after their homestead and
livestock and in some cases care for children and the elderly members of the family (Posel et al., 2005). Thus, migrant workers are people who live in two worlds at the same time and as pointed out by Clegg (2002), they never establish a sense of permanence. Their lives are disjointed. As a result of this incoherent nature of the migrant workers’ existence, an assumption can be made that their life satisfaction and adjustment to retirement is likely to be negatively affected by such experiences.

1.2.4 Retired migrant workers in rural areas

The returning or retired migrant workers might have lost contact with the true situation and conditions of the rural areas. In contrast to the urban areas, the majority of rural areas are under-resourced. Some of the rural areas do not have access to running water and sanitation and lack electricity. The means of transport also differs from that in the cities as it is expensive and not readily available. The distance to and from the nearest town is sometimes far, and the cost of transport is expensive. Thus many of the amenities and resources that are taken for granted in the urban areas are a luxury in the rural areas. The lack of resources could present a challenge to migrant workers when they retire and go back to the rural areas. When faced with such challenges, their life satisfaction and adjustment to retirement could be challenging and sometimes even rather difficult.

The majority of people in the rural areas are poor (UNFP, 2001), and the levels of poverty are as high as 72% with an average of 70% of residents in some municipalities of the Eastern Cape surviving on R800.00 or less a month, the lowest annual household income in South Africa
The Eastern Cape is among the poorest provinces in South Africa with the lowest employment rates in South Africa (Blaine, 2012; Cwati, 2004; Human Sciences Research Council, 2004). According to the HSRC (2004), Limpopo and the Eastern Cape Provinces have the highest proportion of poor with 77% and 72% of the residents being classified as poor respectively, and the poorest municipality in South Africa is Ntabankulu in the Eastern Cape where 85% of the residents live below the poverty income line. The majority of the aged and retired people in these rural areas rely on social grants for their survival (Møller, 1998, 1984). The pension grant in most instances represents the lifeline holding people from falling into starvation and is sometimes used to support more than one family (Posel, Fairburn & Lund, 2006). The poverty is however, not only in economic and financial terms. It is also social as these retired migrant workers are often forgotten and have lost their status in the community they are returning to.

Poverty and the resulting malnutrition that is prevalent in the rural areas also have a negative effect on the health of retired people. The distance to the health care centres and hospitals also makes a trip difficult and prohibitively expensive for some retired migrant workers in need of medical care. Goodge, Gibson, Russel, Gumede and Mills (2009) found that transport costs limit access to health facilities in rural areas even for women seeking contraceptive treatment. A further health issue in the rural areas is created by the fact that people are often exposed to the hazards resulting from contaminated water (Groenewald, 2009; UNIPFA, 2001). Certain conditions like tuberculosis that could be treated earlier are left until late when it has become refractory and resistant. The public health system in most rural areas is furthermore under severe strain and facing collapse if it has not collapsed already (Health Systems Trust Update,
The majority of these areas do not have enough doctors and nurses while some areas do not have medicines and medical equipment. The mental health needs of people in the areas are also not adequately catered for as there are not enough mental health personnel deployed. This means that a great many people do not have their mental health problems addressed. The failure to meet the mental health needs of people contributes significantly to the decline of overall health and specifically that of retired migrant workers. This is partly the situation that will be confronted by migrant workers on their retirement and return to the rural communities.

Closely allied to the above factors is that there is inadequate social services provision in South African rural areas. Although there are social services departments in these areas, they are often inaccessible because of the distance. In addition, the services are slow and bureaucratic. In addition, the staff is often felt to be insensitive and sometimes even abusive to persons needing their services (Thom, 2010). A further major problem in this regard is the amount of corruption that is prevalent in some areas. The Eastern Cape, for example, is reputed to be one of the most corrupt provinces in South Africa because of the collapse of services and abuse of tenders (Cwati, 2004). The delivery of services has been slow in many instances and non-existent in others due to corruption by civil servants (Mkentane, 2010). The seriousness of the situation is further illustrated by the failure to pay social grants on time (Møller, 1998; 1984).

It is within this context that a majority of migrant workers have to return to the rural areas. They, in most cases, move from a situation where there is plenty to a situation where there is poverty. They also move from a situation where they have access to amenities and facilities to a
situation where there is none in most instances. The movement or changes between these extreme positions most probably are placing tremendous strain on the coping resources of retiring and returning migrant workers. In addition, such demands could be placing returning migrant workers under pressure as they are expected by their communities to cope with the lack of amenities. Those who for any reason complain of difficulty coping are at the risk of being ostracized and of being accused of having adopted foreign influences. The retired migrant workers soon realise that nothing can be taken for granted in the rural areas.

1.2.5 Migrant workers in the Eastern Cape

The Eastern Cape in South Africa has contributed a large contingent of migrant workers to the various industries. The Eastern Cape Province together with Limpopo Province still has larger outmigration rates than other South African provinces (Statistics SA, 2010). As pointed out by Nell (1985), the 1930s expansion of the mines was manned by a labour force that was drawn largely from Lesotho, Transkei and the Ciskei. The migrant workers from these areas are spread in many provinces including the Western Cape, Gauteng, the Free State and the North West Province. In addition, the migrant workers from the Eastern Cape are among the furthest away from home. The average trip from their places of work in Johannesburg to their home in the Eastern Cape is approximately eleven hours by bus.

The Eastern Cape is a province that is confronted with many social problems, like underdevelopment and corruption, and it is beset with the problems of lack of delivery of basic services (Cwati, 2010). The population of the Eastern Cape is the third largest of all the nine
provinces following Gauteng and KwaZulu-Natal with 13.5 percent of the total population (McDonald, Piesse & Van Zyl, 2000; Statistics SA, 2010). The largest percentage (63%) of the population lives in rural areas (Bradshaw et al., 2004). The employment opportunities in the province are limited, with an unemployment rate of 50 percent, and the province therefore has limited income-generating opportunities (Posel et al., 2006; Stephenson, Beke & Tshabangu, 2008). For this reason, the province has a large number of men and women who migrate in search of employment opportunities in the cities and towns. As a result of this, large numbers of children, elderly people and women are staying in the rural areas (Bradshaw & Masiteng, 2000) with few men remaining.

In addition to the problems cited above by Cwati (2004), the Eastern Cape Social Development (2010), the Human Sciences Research Council (2004), Reddy (2000) and Stephenson and colleagues (2008), the province also has an infant mortality rate of 65 deaths per 10 000 (Bateman, 2007). Forty three percent of households in the province live below the poverty line (Bradshaw et al., 2004; ECDSD, 2009, 2010). A high proportion of work-related injuries and illnesses are found in these rural areas, and the province has a high prevalence of moderate to severe physical disabilities (Bradshaw & Masiteng, 2000). The leading causes of deaths in the province are HIV/AIDS, tuberculosis as well as injuries related to homicide and motor vehicle accidents (Bradshaw et al., 2004). The province has an unemployment level of 55 percent among people between the ages of 15 and 64 years. The province has also seen an increase in social grant fraud cases from 826 cases in 2006 to 1829 cases in 2009 (Mkentane, 2010).
The above scenario points to a province that is beset with social, economic and health problems. It is apparent that being domiciled in or coming from the Eastern Cape has many disadvantages. The assumption can be made that coming from the Eastern Cape Province means that one starts life at a particular disadvantage. It also implies that spending the remaining part of one’s life in the Eastern Cape is fraught with particular problems of its own. It is therefore safe to assume that retirees, especially retired migrant workers living in the Eastern Cape, are faced with many adjustment problems. This also implies that their overall experience of life satisfaction could be negatively affected. The combination of economic and social factors makes living in this province a daunting experience for these retirees.

1.3 MIGRANT WORKERS AND THE FAMILY LIFE CYCLE

The family has been construed as going through a developmental life cycle. Just as it is true with the developmental tasks and challenges facing individuals at different developmental periods, the family has to go through its own developmental stages and challenges (Amoateng, Richter, Makiwane & Rama, 2004; Haley, 1973; McCarthy & Mandle, 1998; Schulz, 1982). However, there is no agreement as yet on what constitutes the family life cycle (Schulz, 1982). In addition, the family life cycle does not follow a specific set or order of stages. There are different emphases as to when the family life cycle begins and what the stages are (Giarrusso, 2009; Pascual, 2010). According to some authors, the family life cycle starts when a couple gets married and dissolves when the parents die (Schulz, 1982). Other authors like McGoldrick, Heiman and Carter (1993) and Harvey, Napier and Moeller (2009) believe that the family life cycle starts in young adulthood. Haley (1973) outlines eight stages of the family life cycle,
namely the beginning of young adulthood; the marriage of the couple; the birth of the first child; the family with adolescents; the mid-life family; the exit of older children; the empty nest and the family in late life (Dankowski, 2001; Haley, 1973; Harvey et al., 2009; Schultz, 1982).

The development of the family life cycle does not take place in isolation. Events taking place in the larger cultural, economic, political and social contexts have an impact on the family cycle. Furthermore, there is interdependence between the occupational and family spheres throughout an individual’s life (Szinovacz, DeViney & Davey, 2001). The family is also influenced by the global conditions that shape the present society (Amoateng et al., 2004; Haberlova, 1997). The stresses in the family life cycle are at the transition points, from one stage to the next, and also when there are entrances and exits. These transition points have to be negotiated. There is therefore interaction between the forces and the transition stresses as each stage places demands on the family and could cause conflict (Harvey et al., 2009) because the needs of the family and the individual are variable at different stages of the family life-cycle (Amoateng et al., 2004).

The family life cycle does not happen in a linear fashion. Some changes that take place are predictable and expected while others are unexpected and traumatic. This involves, for example, the unexpected death of a spouse, the death of a child and even divorce in the family or the disablement of family members. It is unfortunate that in migrant workers’ case, they are not a close part of these developments and changes. They are mostly outsiders who do not face the family challenges together with the other members of the family. They are therefore not growing with their families. They are like outsiders looking in and they are often regarded as
outsiders by those who stayed behind. They do not become part of the family unit even though they provide the financial resources.

Migration for the purposes of work, therefore, contributes significantly to the breakdown of the family life cycle, stability and structure (Black, 1994; Campbell, 1992; Hanks & Liprie, 1993; Modo, 2001; Van Brede, 1997). This is supported by Van der Klis and Karsten (2009), who pointed out that commuting between work and family deprives the commuting partner of a sense of the rootedness and togetherness of the family home. The fathers leave their families at a crucial time in the family cycle when children are still very young and their marriages still new. As a result of spending long periods of time away from home, there is also an increase in marital discords (Modo, 2001; Smit, 2001). The women who stay behind are left to take over the leadership role in the family (Van Brede, 1997). The boundaries in the family often become blurred as the mother takes over the executive role in the decision making, and the father becomes the “ex officio” member (Gordon, 1994). Thus, the migration of fathers deprives the family of the ability to develop a sense of cohesion and the children of a father figure and role model.

It is apparent from the foregoing that the family life cycle of migrant workers is almost non-existent and it is to this disrupted family structure that the retiring migrant worker is returning. It is therefore possible that individuals who spend a large part of their adult lives engaged in migrant labour will have difficulty adjusting to retirement and will feel alienated from their families. This alienation could naturally have a negative effect not only on family cohesion but also on life satisfaction and the ability to adjust to retirement.
1.4 RETIREMENT OF MIGRANT WORKERS

Age has been the criteria mostly used by company pension rules to determine eligibility for retirement (Department of Labour, 2004). Retirement age is usually taken to be between the ages of 60 and 65 years depending on the company rules. Some researchers like Reddy (2002) have argued that using age to determine retirement is inappropriate if not misleading. He is of the opinion that mental and physical abilities rather than age should be used in determining the appropriate criterion for retirement. Some occupations, like agriculture and mining, are physically demanding and may cause people to age early, before they reach the age of 60 or 65 years when they could qualify for retirement and for receiving a state pension.

Adjustment to retirement is not just a once-off event and is not uniform (Atchley, 1982; Riker & Myers, 1990; Wang, 2007). It is a lengthy process that requires the individual to adapt continually to the changes that are being imposed. It may not be as easy as it is often portrayed to be in the popular press, that is, as ‘the time for lazing at home’. Descriptions such as ‘the golden years’ further perpetuate these myths about retirement. According to Williams (2001), adjustment to retirement can take between 6 and 12 months and sometimes even longer. The notion of retirement has therefore been treated rather simplistically. This simplistic view has resulted in retirees not preparing adequately for their retirement, emotionally as well as financially. There are indications that people who are financially secure, healthy and of a high standing may encounter problems adjusting to retirement (Grant, 1996; Taylor, 1996) because
of the conditions of exit (Donaldson, Earl & Muratore, 2010) as well as loss of social contacts and mastery (Cronan, 2009).

Retired persons are often not expected to have problems. The only problem that they are expected to have is how to spend their free time. This notion is often shared by retired people themselves. Joubert (1999) found in her study that people expected to have a good time doing nothing during retirement. Despite this positive sentiment, the reality is that adjustment to retirement is often difficult. For migrant workers especially, retirement might not be what is often referred to as ‘the golden years’. For most of them, it may be the beginning of the ‘difficult times’ due to financial constraints and health problems as well as the inevitability of sliding into poverty. Retirement is a process that has to be negotiated and it therefore entails a compromise or understanding between the individual and his or her environment. It could be a shock to the majority of migrant retirees when they realise the extent of the compromises they have to make. In most instances, the majority of these retirees do not have the resources to negotiate these compromises as they have to adjust to rural conditions and re-establish family relationships and social networks.

1.5 DEFINITION OF TERMS

The following terms need to be defined in the context of this research study:

- **Life satisfaction**: A cognitive judgmental process of an individual’s total quality of life based on his or her chosen standards (Neto, 2001). It is also the “emotional component of people’s attitudes towards their own lives, and a reflection of their feelings about
their past, present and future” (Gerdes & Van Ede, 1991, p.523). As pointed out by Thom (1980), life satisfaction has different components which are the love for life, determination and courage to live the best one could, the ability to reach a compromise between desired goals and achieved goals, and a positive self-concept and frame of mind. In this study, this will be the extent to which retired migrant workers evaluate their total quality of life according to their standards as well as how they feel about their past, present and future.

- **Adjustment**: A person’s ability to be in harmony with his or her environment and situation (Sarason & Sarason, 1987). This implies the changes that an individual makes in his or her environment so as to enable him or her to live successfully in that environment. For this reason, adjustment should be seen as an internal process that takes place at an individual and a social level so that a balance can be established between the individual and his or her interaction with the environment (Thom, 1980). Adjustment to retirement is influenced by the individual’s flexibility and resources as well as the society’s readiness and the availability of resources (Stevens-Long & Commons, 1992). This emphasises the importance of the fit between the individual and societal forces in enhancing adjustment during retirement. For migrant workers, adjustment refers to the degree to which there is a fit between their environment and situation following their return to the rural areas upon their retirement. Successful adjustment will be determined by the extent to which the retired person has altered his or her attitudes and behaviours to meet the demands of the new situation. Successful
adjustment as pointed out by Thom (1980), however, does not mean the absence of problems or unhappiness.

- **Retirement**: The condition in which a person ceases full-time or part-time employment in a company because he or she has reached an age that does not permit him or her to work anymore, and this is accepted by the company and the individual as such. The person is not engaged in any other formal activity for which he gets remuneration (Ekerdt & DeViney, 1990). In the case of migrant workers this will also include other reasons for the cessation of work such as medical factors.

- **Migrant workers**: People who leave their families to work in a different area, mostly urban areas. Migrant work can take different forms. It ranges from people who leave their families for a week, and spend the weekends with their families to those who leave the rural areas and stay in the cities for prolonged periods in order to work. The focus of this study will be on those migrant workers who stay and work far from home and visit home once a month or less (Gordon, 1994; Smit, 2001).

### 1.6 STATEMENT OF THE PROBLEM

According to Bradshaw & Masiteng (2000) and Statistics SA (2010) approximately 7% of the population in South Africa is 65 years and older. The majority of elderly persons are black and live in conditions of poverty, usually in the rural areas with no access to basic facilities (Bradshaw & Masiteng, 2000; Reddy, 2002). In spite of the fact that the black elderly are in the majority, research in this area seems to be lacking. There are a number of reasons for this state
of affairs. The main reason seems to be that there is little training and research in gerontology in the fields of psychology or social work in South Africa (Stephens, 1994). The point is illustrated further by the fact that Africa contributed only 0.2% of 526 proposals at the 19th World Congress of Gerontology and Geriatrics (IAG World Congress, 2009), and South Africa was only admitted in 2005 as a member of International Longevity Centre (2005). Another factor is that there is no dedicated section either in the Department of Health or Social Development that focuses adequately on the issues confronting the elderly in South Africa. Advocacy groups dealing with the issues of the elderly are also not vociferous. In spite of this situation, the fact that the majority of the elderly in South Africa are poor and come from the underprivileged class of society cannot be ignored.

Joubert (1999) and Ferreira (1986) found that the majority of elderly black people did not make sufficient financial provision for their retirement during their economically productive years. Ferreira (1986) also found that these retirees expect their children and the government to take care of them. For example, it has been found that 77.3% of black elderly people rely on social pension, as opposed to 26.2% of white people. Only Coloured retirees with 85, 5% had a higher reliance on social pension than black retirees (Raubenheimer, Louw, Van Ede & Louw, 1998). This situation could be attributed to inadequate wages, lack of education and the absence of sophisticated financial information and skills.

Studies on retirement problems, challenges and adjustment of migrant workers and their experience of life satisfaction in South Africa have not been as extensive as might be expected given the pervasiveness of the system. The few existing studies focused on problems
encountered in old age rather than on retirement per se. These studies have ranged from among others poverty (Reddy, 2000) and vulnerability (Makondo, Moagi, Graupner & Smith, 2002) to retirement planning and adjustment (Joubert, 1999; Stephens, 1994).

Researchers who have attempted to explore the situation of retired migrant workers have been Møller (1984; 1998) and Chirwa (1997). Møller’s (1984) study had focused on migrant workers in Kwa-Zulu Natal but she used small samples for her research. She found that a third of the retirees experienced a depressing quality of life due to rural conditions rather than ageing. The retired migrant workers were trapped in a cycle of poverty and the majority is not happy with their lot. It was clear that they have the same needs and concerns as the aged in Western societies. For example, they were worried about inactivity, loneliness, health and economic hardships. Another important finding was that the majority of migrant workers did not have adequate information and guidance on retirement. There was a lack of basic information such as the appropriate age to apply for a pension grant and processes involved in applying for such a grant.

Other studies (Steen, Gyi, White & Gabosianelwe, 1997; Trapido, Mqoqi, Williams, White, Solomon, Goode, Macheke, Davies & Panter, 1998) have offered glimpses into problems faced by migrant workers in retirement. Different aspects which have a direct or indirect influence on the experience of life satisfaction, adjustment and quality of life in retirement were addressed. The health problems experienced by migrant workers have been studied at by inter alia Davies (1994), Steen and colleagues (1997) and Trapido and colleagues (1998). These authors looked at the effects of long-term exposure to underground dust among migrant workers who were
employed on the mines. In his study, Davies (1994) found that a large percentage of retired migrant workers who were employed on the mines were suffering from respiratory diseases. Although some of these conditions qualified for compensation, they were not always compensated because of a lack of competent personnel to do such assessments.

These findings are similar to those of Trapido and colleagues (1998) who studied migrant workers from the Libode District in the Eastern Cape. They also found a high prevalence of previously undiagnosed and uncompensated pneumoconiosis amongst retired migrant mine workers. One reason for the non-compensation of this condition is because of the long latency periods from the time of exposure to the time of the development of the condition. The results are similar to those obtained by Steen and colleagues (1997).

The above mentioned studies were conducted at different times and with different populations. All these results, however, point to problems being encountered with regard to the health of retired migrant workers. It could be reasoned that this is only the tip of the iceberg. The health situation and quality of life of many migrant workers who were previously employed on the mines could also be adversely affected by this exposure. These lung diseases do not include the occupational injuries which some were exposed to or suffered from.

As a result of the long latency periods of certain diseases, many migrant workers often get sick after they have retired and therefore they start their retirement at a disadvantage. It could be argued that a number of migrant workers go on retirement to be sick. This situation is likely to be stressful to the returning migrant workers and their families who have to take care of them.
It could influence their experience of life satisfaction and their adjustment to retirement negatively.

The above scenario outlines some of the issues that retired migrant workers have to confront on retirement, namely family relationships, financial needs, deteriorating health, social and personal adjustment and life satisfaction. It points to a situation where retiring and retired migrant workers have to engage in a major rebuilding and reorganization of their lives and negotiating many hurdles which could have a negative impact on their personal experience of life satisfaction during retirement and adjustment to retirement. In spite of the gravity of the situation, there is a paucity of research in this regard. The unique situation of retired migrant workers and the extent of their problems are therefore the main reasons for this study on the life satisfaction and adjustment of retired migrant workers.

1.7 AIMS OF THE STUDY

The aim of the present study is to determine how migrant workers in the Eastern Cape cope with the multitude of adjustment problems they face and their degree of life satisfaction on their permanent return to home after retirement. The study will attempt to address the following aspects:

1) How migrant workers re-negotiate their entry into their families, and define their accompanying role after retirement. The focus will be on both inter-personal and personal adjustments that take place.
2) Adjustment to retirement is influenced amongst other factors by the sense of achievement and work satisfaction experienced by an individual. The second aim of the study in this regard is therefore to uncover how the migrant workers evaluate their life’s work and achievements. In this case, do they perceive their migration to the cities as having been worth the effort and sacrifice?

3) There are different rural areas in the Eastern Cape. The aim of the study in this regard is to assess the extent to which the different areas enhance or inhibit retirees’ life satisfaction and adjustment to retirement.

4) Closely related to migrant workers’ adjustment to retirement and the experience of life satisfaction during retirement, is their view of whether they could have approached their retirement preparation differently, as well as their perceptions of responsibility for retirement. In this case, the migrant workers will be given an opportunity to share their ideas on the structuring of retirement programmes.

The information obtained from this study could assist and contribute to the development of retirement theories that take into account the experiences of migrant workers. Such a theory will assist in the design and development of retirement programmes that will enable migrant and other blue-collar workers in South Africa to deal with and prepare better for their retirement in future. Scientific research findings will also highlight the plight of the retired migrant workers and stimulate research in this area for the development of research-driven retirement policies for this group of people.
1.8 CONCLUSION

The present chapter outlines the prevailing conditions of migrant workers, as well as the situation that confronts them after retirement. It aims to put some of the issues into perspective as well as outline the scope of the study and its intended objectives.

The following chapter will look at the theoretical assumptions of adjustment and life satisfaction during retirement as well as other developmental theories of retirement. The different theories will be explored to determine how they apply to the situation of migrant workers.
CHAPTER 2

THEORETICAL BACKGROUND TO RETIREMENT

2.1 INTRODUCTION

The concept of retirement has been shrouded in confusion and ambiguity. A number of reasons for such confusion exist. In the first instance, the definition of retirement has undergone changes throughout the years especially in the recent past. This is due to the fact that because of increasing longevity, retirement is no longer the end but an opportunity for retired persons to reinvent themselves and start something new or explore new ventures. A further reason is that retirement has been confused with ageing and old age (Atchley, 1981; McCluskey, 1981), and still another is that retirement has been and still is viewed in a negative light. The prejudices surrounding retirement have not made matters any easier in trying to describe this phenomenon. As pointed out by McBride (1976), many of the studies on retirement have been based on negative stereotypes.

2.2 CONCEPTION OF RETIREMENT

The description of retirement has become varied over the years. These descriptions have ranged from the positive to the negative. At one end of the continuum, retirement has been couched in negative terms such as ‘being over the hill’, ‘the end of life’, ‘the beginning of illness and early death’ (Bosse & Spiro, 1996; McCluskey, 1981). According to Levinson, Narrow, Klein, Levinson and McKee (1978) such negative connotations reflect social anxiety about ageing and retirement. At the other end of the continuum are those researchers (McCluskey, 1981; Osgood, 1982) who perceive retirement in more positive terms. Such researchers have come to see
retirement as a normal part of development and as a transitional stage (Osgood, 1982). The terms that have been used to describe this situation range from ‘transition’, the ‘golden age’ and the ‘beginning of adventure’ to ‘transfer points’ (Levinson et al., 1978; McCluskey, 1981). In an attempt to emphasize the continuity of life following retirement, McCluskey (1981) has emphasized that retirement should be viewed not as retirement from something but rather as retirement to something.

2.2.1 Age as a criterion for retirement

The tendency to use the age of 60 years for women and 65 years for men as criteria for going on retirement in South Africa has been questioned by some researchers (Fisher-French, 2009; Reday-Mulvey, 2000; Schmahl, 2000). Lately, the prospect of early retirement where a person retires before the mandatory age of 60 years is on the increase. Individuals especially in western countries like Britain and the United States of America are retiring at much earlier ages such as 55 years and even lower because of legislation and policies which allow for this practice. This has hampered a clear and universally acceptable definition of retirement since the majority of individuals who opt for early retirement sometimes re-enter the labour market as part-time workers and consultants. This practice is also gaining ground in South Africa where retired health care workers and workers with scarce skills are recalled to work.

As opposed to this, some Organisation for Economic Co-operation and Development (OECD) member countries are in the process of introducing measures to raise the retirement age and introduce flexible and gradual retirement options instead of full retirement so as to alleviate the burden on social security and national pension system. For example, in countries such as Britain, the Netherlands and Sweden (Cohen, 2011; Reday-Mulvey, 2000) there is a move to
increase the age of retirement and a movement away from early retirement so that the financial sustainability of pension systems can be maintained. This has been done for the purpose of alleviating problems with regard to increasing costs of an ageing population and increases in life expectancy (Cohen, 2011). This development is likely to add to the confusion in the definition of retirement.

In South Africa, the situation regarding the appropriate age for retirement is not clear and has sometimes been left to employers, employees and the labour courts to decide the issue. In some instances, however, age is regarded as a criterion for retirement - the age of retirement ranges between 60 and 65 years, although there is no law that prescribes it. Pension funds and company policies in most instances prescribe the age of retirement. This presents a problem to some people especially those who will be relying on government pensions for the aged after their retirement as they are forced to retire when they are not ready and they are not given a choice.

2.2.2 Objective and subjective criteria for retirement

In an attempt to clearly define the concept of ‘retirement’, researchers have emphasized both the objective and the subjective meaning of retirement (Szinovacz & De Viney, 1999). The objective meaning has been based on a number of factors namely the receipt of pension and the permanent withdrawal from work (Atchley, 1982; Riker & Myers, 1990). Thus, for individuals to be described as retired, they must meet some or all of these criteria.

The subjective meaning of retirement, on the other hand, emphasises the individuals’ personal perceptions. In order for individuals to be perceived as being retired, they must describe themselves as such, and they must identify with the retiree role (Riker & Myers, 1990;
Szinovacz & De Viney, 1999). This is critical for the purpose of obtaining clarity and avoids confusion which has often arisen especially in situations where people have left their occupations involuntarily and have had erratic work histories or because of ill health (Gibson, 1990; Szinovacz & De Viney, 1999). There are indications that such persons are not likely to describe themselves as being retired (Gibson, 1991). Other factors that may hinder people from seeing themselves as retirees include their age, especially for men who are under 60 years and lack of financial resources.

In order to avoid tension between the objective and subjective retirement criteria, individuals must not only satisfy the institutional criteria for retirement, but also perceive themselves as being retired. In addition, there should not be tension between the institutional retirement criteria and the individual’s life course (Scinovacz & De Viney, 1999).

The work history of the majority of migrant workers in South Africa has been erratic. Because of their low educational and occupational status, they are often among the first groups to be declared redundant and retrenched. As a result of the low wages for which they work, they also have not been able to make adequate financial preparation (Ferreira, 1986). In addition, the majority of the black workers were also victims of racial and occupational discrimination under the Apartheid government (Mbatha, 1993).

The majority of South African migrant workers rely on the state pensions for the aged for their survival after their retirement. Age is the major criterion in the allocation of these state pensions. There are situations, however, when some migrant workers are declared redundant or are withdrawn from their occupations before the age of 65 years as a result of retrenchment or illnesses such as silicosis and other physical ailments. This happens especially in the mining
industry, and it means that some of the migrant workers who retire before the age of 65 years will have to wait for some years to qualify for the state old age pension. It is unlikely that the majority of migrant workers can extend their working lives because of the physical toll of their work on their health. Another factor is the educational and skills levels that make it difficult for them either to be trained or to pursue new interests.

Because of the importance of and a reliance on state pensions for the aged among the rural population (Ferreira, 1986; Møller, 1984), it is essential to determine how people who are receiving these pensions describe themselves. For example, what role does the receipt of a pension play in people’s perception of themselves as being retired?

The universal application of the objective criterion in describing the retirement situation of Third World retirees and migrant workers in particular has never been tested. The objective criterion that is used to describe people as retired appears to be limited if not deficient. It would therefore be of importance not only to see how these people describe themselves, but also to develop objective criteria that can be used in describing migrant workers as being retired. The universality of the objective criterion should be examined. It could be that the concept of retirement is not meaningful and relevant to some migrant workers because of the difficult situation they may find themselves in as a result of retirement. It could also be that the concept of retirement has little meaning for migrant workers because they are retiring into situations of poverty.


2.3 THEORIES OF RETIREMENT

A number of theories have been used to explain psychological development and ageing in late adulthood. Some of these theories have been extended to explain satisfaction with life and adjustment to retirement. Since these theories reflect the dominant ideology of their times, there has been disagreement and sometimes controversy as to the appropriateness of these theories in explaining retirement in the present era. These theories are the activity theory, the continuity theory, crisis theory, disengagement theory, life satisfaction theory, Erikson’s theory of socio-emotional development, Peck’s theory of adult development, Levison’s theory of adult development and Super’s model of career development. Researchers (Mein, Higgs, Ferrie & Stansfeld, 1998) have pointed out that no single theory can fully explain the experiences of all retirees. Calasanti (1996) has also pointed out that these theories tend to describe the experiences of middle- and upper-class white males. Perhaps this explains why previous attempts to study the retirement process in South Africa have not been conducted from any particular theoretical point of view.

2.3.1 Disengagement Theory

The disengagement theory of Cumming and Henry (1961) is based on the findings of the Kansas City Study of Adult Life. The study was conducted with subjects between the ages of 50 and 70 years and older and was aimed at investigating the patterns of social and psychological disengagement as a result of age. The study found that age has an effect on psychological and social disengagement in that older people engage in fewer activities as a result of advancing age (Havighurst, Neugarten & Tobin, 1963). The disengagement theory
could be regarded as a social psychological theory of retirement since it relates to the
interaction between the individual and society.

According to the theory, retirement is a normal part of development which entails the way in
which the older person withdraws from occupational involvement. This withdrawal is a first
step that will ultimately end with the death of the person. The theory proposes that older people
should disengage because of their declining physical capacities and before their knowledge
becomes outdated (Cumming, 1963; Cumming & Henry, 1961).

According to Cumming (1963), disengagement begins during middle adulthood when
individuals are at the height of engagement. It is in this period that individuals are required to
relinquish their achievement orientation. The theory proposes that once the process of
disengagement has begun, it is unstoppable. Retirement is regarded as the first step in the
process of disengaging from society into social isolation and decline in health and life
satisfaction (Havighurst & Neugarten, 1969; Mein, Higgs, Ferrie & Stansfeld, 1998). The
process of disengagement, however, is not only the task of the individual. Instead, society is
also expected to disengage from the retiring person (Cumming, 1963). Thus, in terms of the
disengagement theory, the process of disengagement is a mutual one between the individual
and society. The individual withdraws from society and society in turn withdraws from the
individual. According to Havighurst, Neugarten and Tobin (1968), the individual desires the
decrease of his interactions with society. The ultimate aim of the disengagement is to free the
individual to die without causing disruptions (Cumming, 1963). The ideal and ultimate
disengagement occurs when the retiree and society withdraw from each other simultaneously.
Disengagement problems arise when one party withdraws without the consent of the other
(Parker, 1981).
Because such a withdrawal is inevitable and a given, the individual and society should prepare for it. The process of disengagement is beneficial to the individual and society. On the one hand the individual benefits because it frees him or her to pursue leisure activities and give him or her more time to reminisce or reflect on his or her life. On the other hand, the withdrawal of older persons opens opportunities for younger persons and makes way for them to be trained (Cumming & Henry, 1961). It therefore affords society one way in which to enable younger people to participate in the social world. Disengagement does not take place in isolation but is influenced by the culture and social setting in which it is taking place. Different occupational settings as well as the individual’s personality also contribute to the disengagement process (Havighurst, Neugarten & Tobin, 1969; Neugarten & Havighurst, 1969).

Although the theory was popular in the 1960s, it has found disfavour in recent times. It has been criticised on several grounds including the fact that it is outdated since the theory was prevalent when physically demanding activities were common and life expectancy was still short. The theory has been seen as being responsible for the forceful removal of elderly persons from society and promoting indifference towards them (Powell, 2001). Other criticisms against the disengagement theory have been that it treats retirees as a homogenous group and does not take individual and personality differences into consideration. The theory has not found empirical support. For example, the theory’s central assumption that retirement leads to isolation could not be confirmed in a study by Mein and colleagues (1998) who found that people did not feel isolated from society.
The disengagement theory is not sufficient to account for the retirement of elderly persons in South Africa. Closely allied to this is the observation by Havighurst and colleagues (1968) that the theory does not account for other patterns of ageing and, therefore, needs modification. For example, it was developed within a Western framework that does not take cognisance of the social, economic and political environment in which migrant labour takes place.

2.3.2 Activity Theory

The activity theory was developed as a reaction to the disengagement theory. The activity theory assumes that retired people have to remain active so as to stave off changes and further declines that follow the loss of the work role through retirement. According to the theory, people attach different meanings to work. For this reason, in order to adjust properly to retirement, the retirees have to find substitute activities to make up for the loss of the work role. The central assumption of the activity theory is based on the thesis that people who maintain high levels of activity are going to experience high levels of life satisfaction. The theory therefore emphasises that staying active rather than disengaging and withdrawing is essential to high levels of life satisfaction (Bearon, 1996; Parker, 1981; Raubenheimer et al., 2003).

The activity theory has received some empirical support (Bengston, Chiriboga & Keller, 1969; Rybash, Roodin & Hoyer, 1995). In their study on the patterns of activity between retired steelworkers and teachers, Bengston and colleagues (1969) found that retired teachers had a higher level of life satisfaction than did retired steelworkers because they participated in varied activities. Rybash and colleagues (1995) found that retirees who were engaged in social activities and were holding on to mid-adulthood roles had a higher level of life satisfaction than
did retirees who were passive and apathetic. Havighurst (1969) also emphasises the importance of social participation in maintaining life satisfaction.

The activity theory has been criticized on several grounds. For one, it has been found to be limited with its focus only on a single lifestyle which does not take into account the diversity in lifestyles among individuals. The theory ignores people who for some reason prefer to stay inactive after retirement or those who cannot participate in social activities (Bearon, 1996). The theory is reductionist in the sense that it views retirees as having problems because they do not participate sufficiently in social activities. The theory thus blames the victim for their problems as it perceive problems encountered by retirees as stemming from inactivity and ignores the social and economic challenges.

2.3.3 Continuity theory

Continuity theory emphasises the stable nature of personal identity and the importance of continuing the previously learnt activities and patterns of life that existed prior to retirement. The theory views retirement as legitimate and regards it as neither a crisis nor a disruption to life satisfaction (Bell, 1978). The central assumption of the continuity theory is that retirement provides the retirees with opportunities to continue with activities that were learnt earlier. For example, the activities in which retirees participated prior to retirement will assume more significance after retirement (Lipman & Osgood, 1982). According to the continuity theory, the maintenance of previous roles and activities into retirement and not the development of new ones is essential to maintaining high levels of life satisfaction.
Atchley (1989) proposed a dynamic view of continuity and emphasised the importance of both internal and external continuity. Atchley therefore puts forth the notion that people desire both internal and external continuity. Internal continuity refers to the persistence of inner structures that range from established ideas, attitudes and emotions. External continuity on the other hand, relates to the maintenance of physical and social relationships. The formulation dispels the myth that continuity means sameness and no change. On the contrary, Atchley proposes that people have to deal with change. Normal continuity ensures that retirees use experiences from the past in order to deal with present dilemmas and change. According to Atchley then, normal continuity relates to the ability of older people to meet their own needs, for example, food and shelter. On the other hand, pathological continuity arises in a situation where the elderly are not able to meet their own basic needs.

The continuity theory has been criticised on the ground that it is rather simplistic. Further criticism has been based on the notion that the theory fails to recognise the extensive disruption caused by retirement on the health and finances of the retiree.

2.3.4 Crisis Theory

The thrust of crisis theory is that the loss of the occupational role as a result of retirement presents an individual with a crisis of identity. Crisis theory is based on the assumption that occupational activities are essential for the identity and for the structure and meaning of the individual’s life. It therefore posits that work is central to the person’s social and psychological well-being. Their assumption is that work to some people is the most significant aspect of their life and world (Bell, 1978). For this reason, the loss of a job through retirement means that the
individual loses his structure and purpose in life. As a result of this, crisis theorists (Powell, 2000) postulate that retirement will result in a crisis due to the loss of role-set behaviors, which will affect the interaction between the retiree and his or her relatives and community. Thus, retirement affects the homeostatic balance between an individual’s work and interpersonal roles and the social roles he or she is accustomed to.

According to crisis theory, ageing and retirement are integral parts of development and change that are brought about by maturation. Like all other maturational changes, retirement is stressful and can lead to a crisis. While they concede that some people cope well with retirement, they argue that there are others who do not. They argue that some people find adjusting to the role changes daunting because they do not have the necessary resources to cope with these changes or have not been adequately prepared through retirement counselling and planning. As a result of the realisation that they have not adequately prepared for their retirement, the levels of the crisis they are experiencing may be heightened. The crisis theory also posits that because retirement, as opposed to other developmental transitions, is not a defined stage with specific expectations and roles, it is ambiguous and ill-defined. This state of affairs has the potential to influence the experience of life satisfaction and adjustment to retirement negatively.

Crisis theory has been criticised on several grounds. The central assumption of the theory that retirement leads to a crisis has not received much empirical support from Beck (1982), Matthews and Brown (1987), Spiro and Kressin (1996) and Palmore, Fillenbaum and George (1984). It has been found that while there are retirees who are unhappy with their retirement, this proportion of retirees is usually small, mostly less than a third. According to Beck (1982), the loss of the work role does not necessarily lead to dissatisfaction with retirement, but rather
to lower income and negative attitudes towards retirement. Gibson (1991) found that black retirees in America had a high morale despite the fact that they are in a poor economic and health situation. Palmore and others (1984) found that there is no evidence linking retirement to depression or dissatisfaction with life. The research supporting crisis theory is at best ambivalent. Further criticism is that crisis theory also ignores some of the factors that enhance adjustment like financial resources and social support (Osborne, 2009).

2.3.5 Life satisfaction approach

Life satisfaction is one of the essential indicators of quality of life. The research by Neuhs (1990), Osborne (2009), Stephan (2009) and Wynne (1995) has shown that life satisfaction is not only important for adjustment to retirement but it is also crucial in the wellness of ageing, and the enhancement of mental, physical and spiritual wellbeing. As Wynne (1995) points out, there is also a direct correlation between life satisfaction and attribution of quality of life. It is for this reason that other researchers (Frisch, Cornell, Villanueva & Retzlaff, 1992) have emphasised that the criteria for adjustment to retirement must include personal happiness and life satisfaction.

Life satisfaction has been alluded to in the different theoretical formulations on retirement and ageing. Although the crisis, continuity and activity theories have different assumptions of what constitutes life satisfaction, they all point to the possible relationship between retirement and quality of life (Kim & Moen, 2001). According to crisis theory, work and occupational roles are perceived as pivotal to individual identity and life satisfaction. For this reason, the loss of
the occupational role is likely to plunge a person into a crisis and lead to dissatisfaction and lower levels of life satisfaction.

On the other hand, continuity theory emphasises the importance of previously established roles and patterns in the maintenance of life satisfaction (Atchley, 1989; Bell, 1979). The theory views retirement not as a break with the past, but rather as a continuation of the past (Bearon, 1996). The continuity theory emphasizes that successful adjustment to retirement and the experience of higher levels of life satisfaction will be enhanced if retirees still maintain previous lifestyle patterns. For this reason, people who will experience higher levels of life satisfaction are those who will continue previous roles, relationships and habits into retirement and old age (Bearon, 1996; Kim & Moen, 2001). The activity theory also makes some assumptions about life satisfaction. According to this perspective, people who remain active in old age and retirement will experience high levels of life satisfaction. By contrast, retirees who are inactive in old age and retirement will be more dissatisfied with their lives.

All the above theoretical perspectives have been criticised on several grounds (Calasanti, 1996; Kim & Moen, 2001). The main criticism is that the assumptions of these theories relate to the experiences of middle-class white males and do not take the experiences of women and minority groups into account. Retirement could be qualitatively different for females than for men because of their different experiences in the labour market. For this reason, these researchers (Calasanti, 1996; Kim & Moen, 2001) argue that it is erroneous to assume that the theoretical assumptions of these theories with regard to the experience of life satisfaction during retirement are applicable to all retirees.
2.4 DEVELOPMENTAL THEORIES

Researchers often use developmental theories or approaches to explain their findings with regard to retirement. Some of these theories tend to view retirement as an integral part of individual development. They include the theories of Erikson (1978), Levinson Narrow, Klein, Levinson and McKee (1978), Levinson (1986), Peck (1968) and Super (1957; 1990).

2.4.1 Erikson’s socio-emotional theory of development

Erikson (1978) developed a life-span theory of personality development. The theory is based on the epigenetic principles according to which human development goes through eight stages that run from birth and culminate in late adulthood. The stages are predetermined and appear at particular ages. Each stage has its own psychological tasks and crises that have to be confronted. The stages of adulthood and the relevant crises are: early adulthood with the crisis of intimacy versus isolation; middle adulthood with the attendant crisis of generativity versus stagnation; and late adulthood which is accompanied by the crisis of ego integrity versus despair. According to Erikson’s theory, the successful resolution of the crisis at each stage is to achieve a compromise or balance between the polarities of each stage (Brown & Lewis, 2002; Erikson, 1977; Meyer & Van Ede, 1998).

According to Erikson (1978), developments in these stages are continuous and should be viewed in their totality. Aspects of the crises of previous stages could still be present in the following stages which have to be resolved. As such, the unresolved issues of previous stages are likely to make development in the following stages more difficult. In addition, the crises
that have to be confronted are the result of the interactions between the individual and society (Meyer & van Ede, 1998).

The first five stages of the theory cover the period from birth to adolescence. The last three stages on the other hand cover the period from adulthood to maturity. The stage of development in which retirement usually occurs is in the eighth stage of late adulthood and is accompanied by the crisis of Ego Integrity versus Despair.

The eighth stage covers the period from the age of sixty years. In this stage, the crisis facing individuals is to evaluate life in terms of how it was lived (Brown & Lewis, 2003). It is in this stage where people confront themselves more fully and completely as human beings (Riker & Myer, 1990). In the ego integrity versus despair stage, the elderly evaluate and integrate their development in the previous stages. The focus in this stage is, therefore, more on the past than the future.

If individuals come to the conclusion that their lives have been successful and meaningful, they experience a sense of ego integrity and experience life as satisfactory. These individuals accept death without fear. Ego integrity, however, is not achieved in isolation. It is the culmination of the mastery of the tasks in the earlier stages and the successful resolution of the developmental crises (Hannah, Domino, Figueredo & Hendrickson, 1996). If on the other hand, individuals conclude that their lives have been a series of failures, missed opportunities and unfulfilled goals, they will experience a sense of despair. These individuals typically come to the realisation that their lives are over and they cannot start again. Such individuals, who lack accrued ego integration, reject their life cycle as their ultimate life. They will be filled with despair and will come to fear inevitable death (Erikson, 1977).
However, the resolution of the crisis in this stage as well as in the other stages is to achieve a compromise or balance between the two opposing poles. This means the individuals will experience to a certain extent failure and success. If the positive pole, ego integrity, is predominantly experienced, the crisis is successfully resolved and the virtue of wisdom develops (Raubenheimer, Louw, Van Ede & Louw, 1998).

The theory is useful in explaining retirement as a developmental stage. The stage of ego integrity versus despair, which focuses on the evaluation of the individuals’ lives, is relevant in the evaluation of life satisfaction and adjustment in retirement. It is highly pertinent especially in the migrant workers’ appraisal of their migration to the cities. It is out of this appraisal and evaluations that a positive or negative sense of life satisfaction will develop. The individual who derives a sense of value from their life’s work will experience a sense of ego integrity. The experience of ego integrity will influence the experience of life satisfaction. The life satisfaction that comes out of this will in turn influence adjustment to retirement.

2.4.2 Peck’s theory of adult development

The theory was developed as an addition to Erikson’s theory of personality development (Gerdes, Louw, Van Ede & Louw, 1998; Peck, 1968; Raubenheimer, Louw, Van Ede & Louw, 1998). While Peck views Erikson’s theory as valuable, he argues that Erikson concentrated more on the first half of development namely child development and did not focus and describe fully the stages of adulthood, as he limits it to only three stages of development. Peck (1968) is also of the firm view that the crises that happened earlier will resurface in middle and late adulthood as a result of stressful events taking place in middle and late adulthood. For this
reason he argues that Erikson’s theory does not give adequate attention to the stages and crises that take place in adulthood.

Peck (1968) distinguishes seven stages in middle and old age. Of these seven stages, four are located within the middle age namely: valuing wisdom versus valuing physical power, socialising versus sexualising in human relationships, cathartic flexibility versus cathartic impoverishment and mental flexibility versus mental rigidity.

The other three stages take place in old age. These stages encompass ego differentiation versus work-role preoccupation, body transcendence versus body preoccupation and ego transcendence versus ego differentiation. The stage that corresponds to retirement is that of ego differentiation versus work role preoccupation since the essential task of this stage is for the individual to look beyond the work role in defining his worth, and develop and focus on other activities in order to derive satisfaction.

According to Peck (1968), it is the ability to develop activities outside the work role that will determine the difference between the desire and interest in living and loss of meaning in life that will result in despair. For this reason, Peck emphasizes the need for the development of a wide range of activities during retirement and old age so that alternative avenues can be pursued with a degree of satisfaction and provides a sense of value and ego identity.

2.4.3 Levinson theory of adult development

The theory proposed by Levinson (Levinson, 1986; Levison et al., 1978) has been used to study various aspects of adult development. This theory, like Erikson’s is based on the age or stage
approach (Kanchier & Unruh, 1988) and has also been extended to study adjustment to retirement. This is due to the fact that the theory views adulthood as a time for changes and transitions to take place, rather than as a mere developmental plateau (Kanchier & Unruh, 1988). Levinson (1986) argues that old age will be understood better if it is organically connected to the earlier seasons of a man’s life.

According to Levinson (1986) there are five stages of development in a man’s life. The stages are pre-adulthood and range from age of 0 – 22 years, early adulthood stage 17 – 45 years, middle adulthood stage 40 – 65 years, late adulthood stage 60 – 85 years, and the late adulthood stage 80 plus years. Each stage differs from the preceding one and from the following one. The concept of ‘cycle’ implies that there is a predetermined order through which human development occurs. The life cycle on the other hand evolves through a sequence of eras which are interlinked. An era is a time of life that provides a framework within which developmental tasks and concrete processes take place. Each era lasts roughly 25 years. One era is ushered in while the other is being terminated (see Diagram 2.1).
Diagram 2.1. The eras in a man’s life cycle according to Levinson theory (Levinson et.al, 1978 p. 20).
As indicated in Diagram 2.1, stages have ages at which they begin and end. The transition period between stages takes approximately five years in which a life structure determined largely by social and physical environment is created. The transition period represents the end of one stage and the beginning of a new one. According to the theory (Levinson, 1978), the move from one stage to the other represents a major developmental step and is neither short nor simple. The aim of transitions is to question or appraise the existing life structure. Life structure according to Levinson is the basic design of an individual’s life in time. A transition can range from being smooth to being stressful and severe. According to Levinson, a developmental crisis takes place at each transitional period. The character of each crisis will be shaped by the issues prevailing in the current transitional period. Thus, the nature, source and results of each crisis will differ. This is due to the fact that developmental defects of the past have the potential to prevent an individual from beginning work on the task of the new stage. This developmental blocking may occur during childhood as well as during adulthood and can be caused by biological, psychological or social defects from the past developmental stage. For this reason, Levinson (1986) emphasises that research on the life course must encompass all elements of living including inner wishes and fantasies, love relationships, participation in family and work, bodily changes, and the good and bad times.

When using this theory to study adjustment to retirement, it is possible to view retirement as a developmental stage, which begins in late adulthood (i.e. late adulthood transition). Like all developmental stages, it has its problems and crises. In line with this theory, the transition to retirement can be either positively or negatively affected by issues prevailing at a particular time in the transition periods or during developmental stages.
2.4.4 Super’s model of career development

Another model which is relevant for the study of retirement is the model of career development by Super (1990, 1957; Gouws, 1995). This model of career development identifies five stages namely growth, exploration, establishment, maintenance and decline. The stages are both age-related and non-age-related because there are times when individuals typically undergo these stages but individuals can go through the stages at any time in their lives and can also experience two stages simultaneously because a role can exist in relation to other roles (Sharf, 1997; Super, 1990). One such example is the work role, which is only one of the roles held at one time.

In Super’s (1990) model of career development, the concept of career is given a broader meaning beyond merely describing a person’s working life. It has come to be used to refer to all aspects of a person’s major life roles. In terms of the model, roles are seen as components of careers and lifestyles. Such life roles could include, for example, the roles of parent, worker and church member. Super (1990) suggested that people differ with regard to the importance they attach to work at different times in their lives. The salience of these roles can be seen from a person’s participation and commitment to these roles (Sharf, 1997). The model, does not, however, clearly define the concept of roles. Gouws (1995), is of the opinion that roles in Super’s model of career development may be viewed as tasks that lead to desired results.

As shown in Diagram 2.2, the life-career rainbow as proposed by Super (1990) and Gouws (1995) views career as a function of age. Super (1990) uses the rainbow figure suggesting a curve that reaches a plateau and gradually go downhill. The model also recognizes ‘mini-cycles’ which are transitional cycles of uncertainty and confusion, and exists within the ‘maxi-cycle’. The ‘mini-cycle’ is the result of a change from one stage to the next stage or changes that are brought about by personal or socio-economic events. The timing of the transition is a function of the individual’s personality and abilities rather than the individual’s age.
In the concept of life-career rainbow Super (1990) emphasises a longitudinal and developmental approach to career development. For this reason, Super’s model brings together the life span (maturity) and life space (performing a diversity of roles) of the individual. Career maturity relates to the individual’s readiness to tackle the developmental challenges facing the individual. These challenges could be a result of biological and social developments, as well as societal expectations from people who have reached that developmental stage (Super, 1990). The model, therefore, recognizes the impact of biological, psychological and socio-economic factors on career development and the reciprocal interaction and influence between the individual and society.

In his earlier view, Super (1957) pointed out that the prospect of retirement looms large after people reach the age of forty years. According to him, those who accept themselves as they are will accept themselves as they will become. As a result, such people can face retirement and begin early to plan for it. The converse is also true for those people who have difficulty accepting themselves. He argues that career planning is much broader than choosing and entering a career. Super emphasises that it must also include preparations to exit out of a career into a satisfactory way of life. For this reason, people must practice the role of the retired and the aged, as retirement entails changing life time habits as well as self-concept and roles played by the individual, among other things.
2.5 CONCLUSION

The present chapter has focused on the various theories that attempt to explain adult development. The theories can also be used to explain life satisfaction and adjustment to retirement based on how the different stages of development were negotiated. The developmental stages appear to affect adjustment and life satisfaction in the future of the individual. It is clear from the discussion that there is no single theory that can explain all aspects of retirement. Each theory explains only a certain aspect of adjustment to retirement or factors that determine the experience of life satisfaction during the years of retirement.

In spite of these shortcomings, the theories can still be relevant and used in a study of the retirement experiences of migrant workers since the research of Møller (1984) has shown that migrant workers have the same concerns and aspirations as other retirees in the Western countries.

The next chapter focuses on a survey of the literature in the area of life satisfaction and adjustment to retirement. The survey will to a large extent be based on studies that have been conducted in the western World, especially in the United States.
CHAPTER 3

FACTORS INFLUENCING LIFE SATISFACTION AND ADJUSTMENT TO
RETIREMENT

3.1 INTRODUCTION

The present chapter explores the factors that have been found to play an important role in life satisfaction and adjustment to retirement. These factors are many and varied, and they range from the social, economic, psychological, health, lifestyle to the belief systems of the individual (Calasanti, 1996; Cronan, 2009; Donaldson, Earl & Muratore, 2010; Edelman & Fulmer, 1990; Kim & Moen, 2001; Rothchild, 1996; Thompson, 1996). The literature that has been surveyed is based on research conducted mostly in the west especially in the United States of America. Despite the fact that the phenomenon of retirement has been around for many decades in South Africa, there is a paucity of local research in the field of retirement. Where research does exist, it is, however, haphazard.

There are both internal factors (e.g. self-efficacy) and external factors (e.g. social support) that have an influence on adjustment to retirement and the experience of life satisfaction during retirement (Havighurst & Neugarten, 1969). This assertion points to the fact that retirement does not happen in isolation but rather that it takes place within the context of other critical life events and losses such as ill health and the death of a spouse (Spiro & Kressin, 1996; Sullender, 1989). Other researchers, for example, Levinson and colleagues (1978), also pay attention to the context of retirement and are of the view that the structure of society is reflected in the
individual’s life structure and will therefore influence retirement to a certain extent. As they point out:

‘The structure of society is reflected in the self and the life structure. Every man’s life gives evidence of his society’s wisdom and integration as well as the [its] conflicts, oppressions and destructiveness… A man’s particular external world presents significant meanings, feelings, identities and myths which he selectively uses and internalizes. It provides invitations to heroism, martyrdom, empty conformity, bitter and zestful struggle”. (p. 48)

Factors influencing adjustment to retirement and the experience of life satisfaction during retirement are many and varied (Calasanti, 1996; Kim & Moen, 2001; Neuhs, 1990), and they range from the expectations of what retirement entails (George & Maddox, 1977; Joubert, 1999); financial planning (Jordaan & Heystek, 1993; Swart, 1996), individual lifestyle to the environment in which a person lives (Edelman & Fulmer, 1990) among others. In his study, Fisher (1992) found that “good health, financial stability, contact with family and a general fulfillment of expectations from earlier in life” (p. 196) are used to a degree to describe life satisfaction in later life. The meaning of work and attachment to work can also influence an individual’s adjustment to retirement and the experience of life satisfaction during retirement (Sullender, 1989).

The complexity of the retirement process is the one reason why retirement is often viewed as a crisis. Part of the reason for this assertion is that retirement has been approached within the framework of a significant life event and transition, and like other life transitions, it is assumed that it generates a crisis and leads to a crisis of identity (Lipman & Osgood, 1982; McGoldrick & Cooper, 1994). Other researchers like Sullender (1989) and Theriault (1994) have compared retirement to the process of mourning. This is due to the fact that they view this as a period of loss in which people lose a meaningful and significant part of their lives namely their
occupational role. For this reason, it is said that people embarking on retirement have to go through the mourning phase. Researchers such as Bosse, Spiro, & Kressin (1996) and Theriault (1994) have pointed out that the process of retirement generates a degree of anxiety especially during the period before the actual retirement. The initial view of retirement as a crisis has however, been challenged and criticised by several researchers (Atchley, 1982; Bell, 1975; Bosse et al., 1996; Bosse et al., 1991; McGoldrick & Cooper, 1994). Beck (1982) has found that leaving work does not necessarily present a negative effect on happiness and concluded that the view of retirement as a crisis has been influenced by the ideological bias according to which retirement is a crisis. This view is shared by George and Maddox (1977), who found that retirees still maintained a sense of general well-being despite the loss of the work role due to retirement. Bell (1975) also criticised the view that retirement leads to a crisis on the basis that it is rather deterministic.

In a review of research on retirement as a crisis, McBride (1976) found that the view that retirement generates a crisis is largely unsubstantiated by research. She is of the opinion that this view is predominantly based on the stereotype of the importance of the occupational role in a person's life. It has been found in several studies that the number of people who were dissatisfied with their retirement was less than half of the total number of people. The percentage of retirees found to be unhappy ranged from 11.2%, 24% and 30-33% of those who were involved in the research studies (Beck, 1982; Bosse et al., 1991; McGoldrick & Cooper, 1994).
Although the view of retirement as a crisis has not been supported by research, findings with regard to the relationship between life satisfaction and adjustment to retirement have in general been inconsistent (Kim & Moen, 2001). Part of the contradiction could be attributed to the fact that some researchers view all retirees as a homogeneous group and do not take into account the influence of, for example, gender and race (Calasanti, 1996; Kim & Moen, 2001). Braithwaite, Gibson and Bosly-Craft (1986) attribute the contradiction to some researchers’ view that adjustment to retirement is a one-dimensional process which clearly is not.

3.2 Individual factors

An individual’s personality has been shown to play a salient and significant role in determining life satisfaction and adjustment to retirement and in achieving a sense of meaning in later life (Erikson, 1977; Neugarten & Havighurst, 1969; Sarason & Sarason, 1987). According to Erikson (1977) people who have successfully resolved the crisis of generativity versus stagnation and the crisis of ego integrity versus despair in middle and late adulthood are more likely to be satisfied with their lives and tend to adjust better to retirement than those who have not successfully resolved the relevant crises. This is because the resolution of these crises enables the individual to accept his life as it has been lived. This is opposed to those who have not resolved these crises – they are likely to start retirement with many regrets which then again influence their experience of life satisfaction and their adjustment to retirement.

Other personality factors, such as Type-A and dependent personality can also influence the experience of life satisfaction and adjustment to retirement (Sarason & Sarason, 1987).
Individuals with a Type-A personality operate under extreme pressure and demand a lot of themselves and others. Type-A personality individuals also find it difficult to relax because they feel guilty when they are relaxing. Individuals with this type of personality are likely to find retirement stressful especially as they have to give up their work related activities, and cut back on their schedules in retirement.

Personality also plays a role in help-seeking behaviour (Krause, Liang & Keith, 1990). For example, it was found that adults who are extroverted have more social contacts than those who are introverted, and typically receive more support to adjust to retirement that is essential for well-being in later life. Reis and Goldman (1993), using the five-factor personality theory comprised of the traits of neuroticism, extraversion, conscientiousness, openness, and agreeableness, have predicted that these traits have a direct or indirect influence on the life satisfaction of retirees. In their model, they predicted that the traits of extraversion, agreeableness, conscientiousness and openness enhance life satisfaction and have a positive indirect influence on retirement, while neuroticism tends to reduce the experience of life satisfaction and has a negative effect on the retirement situation.

Further individual factors that influence life satisfaction and adjustment to retirement range from attitudes of the individual, the ability to cope with change and the appraisal system adopted by the person. People with flexible personalities are likely to adjust better to retirement than people with rigid and inflexible personalities because they tend to adapt better to change (Atchley, 1975; Stephan, 2009). A flexible personality also influences other things, for example the ability to deal with uncertainty and to cope with change that accompanies retirement. As
Atchley (1975) points out, flexible people tend to have a high tolerance for change as opposed to people with rigid personality styles that display a low tolerance for change which influence their experience of life satisfaction during retirement as well as adjustment to retirement.

Besides the role of personality, the individual’s perception of the meaning of retirement and their identification with their work role also plays a significant role in achieving life satisfaction and a successful adjustment to retirement. Retirees can perceive their retirement as either favourable or disruptive, based on whether they identify loosely or strongly with their work role (Atchley, 1982; Hornstein & Wapner, 1985; Price, 2000). There are indications that those retirees who identify strongly with their work, and still enjoy working, will come to see their retirement as a disruption. Such individuals are likely to find it difficult to adjust to retirement and will experience a loss of meaning in life which may result in a diminished life satisfaction. On the other hand, retirees who do not identify strongly with their work see retirement as a right of passage (Erdner & Guy, 1990; Hornstein & Wapner, 1985). In their study of retirees, Hornstein and Wapner (1985) found that those retirees who perceive their retirement as such are able to put finality to their working lives as opposed to those who are frustrated because they see it as an imposed disruption. Erdner and Guy (1990) came to the same conclusion in their studies with retired women. They found that women who identified strongly with their work had negative attitudes towards retirement. Thus, individuals who perceive life as a process and retirement as the continuation of the life process in another form are more likely to adjust better to retirement than individuals who see retirement as the end of their lives (Riker & Myers, 1990).
The extent to which the retired person has achieved his or her goals and the manner in which he or she retires from work also influence adjustment to retirement and the experience of life satisfaction during retirement. Jensen-Scott (1993), using Atchley’s theory of retirement, found that individuals who have not achieved their work-related goals had difficulty adjusting to retirement. However, individuals have to deal with both the internal and external factors in retirement. For example, such external factors relate to whether the retiree still has children at school (Feldman & Kim, 2000) or has achieved his or her financial goals. In her study with migrant workers, Møller (1984) found that the establishment of a home to retire to and having adequate savings was seen as being important by a majority of migrant workers. The person’s evaluation of the internal and external factors therefore has to correlate and be in harmony for them to experience life satisfaction during retirement and adjust well to retirement. There are indications that any discrepancy between the two aspects might result in decreased life satisfaction and adjustment difficulties in retirement.

3.3 Self-efficacy and self-esteem

Further factors that play a role in life satisfaction and adjustment to retirement are the individual’s self-efficacy (Bandura, 1982; Luthans, 1995; Neto, 2001; Neuhs, 1990) and self-esteem (Coleman, 1996). An individual’s self-efficacy can either be high or low, and is related to how people deal with difficult and challenging situations. Individuals with a high sense of self-efficacy are capable of doing well in challenging situations and dealing with stress (Bandura, 1978; Luthans, 1995). There are also indications that self-efficacy influences other
outcomes such as recovering from surgery and goes across situations such as dealing with unemployment as well as adjustment to retirement (Eden & Aviram, 1993).

Bandura’s (1982) assertion that self-efficacy is related to the judgement of how well a person can execute courses of action to deal with prospective situations can be extended to dealing with adjustment to retirement and the experience of life satisfaction during retirement. According to the concept of self-efficacy, retirees who have confidence in their personal abilities to perform a task and feel in control are likely to experience a strong sense of life satisfaction and are likely to adjust better to retirement than those retirees with a low sense of self-efficacy. This is closely associated with a person’s level of self-esteem. People with a high sense of self-esteem cope better with difficult and challenging situations, as opposed to persons who do not have confidence in their own abilities. As a result, people with less confidence are likely to encounter adjustment problems in retirement and are also likely to experience lower levels of life satisfaction. This is based on the observation of the reciprocal relationship between self-esteem and life satisfaction (Neto, 2001; Neuhs, 1990). In this case, self-esteem can be both the cause and the effect of life satisfaction (Neto, 2001). The view is consistent with Armstrong-Stassen’s (1994) assertion that people with an optimistic outlook and a strong sense of mastery cope better with taxing demands that are placed on them than pessimists and people who feel powerless to do anything about their situation.
3.4 Attribution style

A further factor that could be used to explain the experience of life satisfaction during retirement and adjustment to retirement is the attributions and self-comparison used by individuals in interpreting their situation (Coleman, 1996). Attribution styles are to a large extent influenced by the individual’s locus of control. An individual can have either an internal or an external locus of control. Individuals with an internal locus of control feel in control of their situation and attribute success and failure to their abilities and efforts. On the other hand, individuals with an external locus of control see themselves as being at the mercy of the environment and sometimes attribute success as being a function of luck and chance (Abramson, Seligman & Teasdale, 1978). As pointed out by Lavalle, Grove and Gordon (1997) and Van Solinge (2008), people who retired voluntarily and had high internal attribution were more satisfied with their retirement and adjusted better to retirement than individuals who retired involuntarily. Thus, attribution plays an important role in the experience of satisfaction with life and adjusting to and coping with retirement.

According to Coleman (1996), the elderly cope better with threats to their lives through attributing failure to external factors and comparing themselves with those doing less well. These findings are similar to that of Heidrich and Ryff (1993), who found that the elderly often engage in social comparison and look at someone who is worse off than they are. In their study on the effects of social comparison and adjustment to aging Rickabaugh and Tomlinson-Keasey (1997) found that subjects who use downward social comparison shows that personal growth and maturity have an increased level of optimism and life satisfaction.
The above discussion is supported by Gibson (1982), Papalia, Camp and Feldman (1996) and Richardson (1999). Papalia and colleagues (1996) reported that more than 90 percent of the elderly in developing countries are not in a position to meet their basic needs. Despite this, however, they were found to be content with their lives. Gibson (1982) found that blacks have more staying power than whites despite their low economic status. She attributes this to the fact that blacks use prayer more, and they have a variety of informal support networks available to them. Richardson (1999) points out those African-Americans adjust well despite their adversity. The reasons for their adjustment are not clearly stated by Richardson. It can be speculated that the elderly are not complaining because they see themselves as being in a fortunate position just to be alive. Another reason could be that the elderly do not complain about their life situation because they have resigned to their situation, and have adapted to what they cannot change (Ryff, 1989). This implies that there are factors that play a role in the adjustment to retirement that have not been unearthed as yet.

3.5 Situational factors

According to Adams and Behr (1998), Atchley (1982), Kim and Feldman (1998) and Taylor, Goldberg, Shore and Lipka (2006), situations and circumstances prevailing prior to the commencement of retirement, the factors leading to, and those factors immediately following retirement have a significant influence on the experience of life satisfaction and adjustment to retirement. Among these situational factors are whether the retirement is voluntary or involuntary, the presence of dependants, whether the retiree’s spouse is still in employment and the health of the retiree as well as that of the spouse.
There are indications that retirees who are pushed into retirement involuntarily are likely to have problems with adjusting to retirement and rank lower in terms of their experience of life satisfaction as opposed to those retirees who voluntarily accept retirement and are well prepared for retirement (Atchley, 1982; Isakson & Johansson, 2000; Neuhs, 1990; Van Solinge & Henkens, 2008). In their investigation of the effect of planned and unplanned retirement, Riker and Myers (1990) found that individuals who have planned for their retirement await it with eager anticipation. On the other hand, retirees who have not planned for retirement often accept it with anger and sadness. Related findings are those of McCluskie (1981) and Atchley (1981). According to McCluskie (1981), there is a correlation between the amount of pre-retirement planning and adjustment to retirement. It seems that people who invest in retirement planning adjust better to retirement as opposed to those who do not. Atchley (1981) is of the opinion that people who are participating in retirement planning are those who are planning for the future. It is, therefore, possible that people who have not participated in retirement planning either through participation in retirement planning programmes or through financial and social investments are likely to be dissatisfied with life and experience adjustment difficulties. Ferreira (1999), Jordaan and Heystek (1993) and Møller (1984) have found that many workers in South Africa do not make adequate provision for their retirement. It is, therefore, doubtful whether the majority of migrant workers in South Africa have participated in retirement planning programs or made adequate provisions for retirement.

Other circumstances that prevail prior to retirement that could affect the experience of life satisfaction during retirement and adjustment to retirement are high productivity (Kim & Feldman, 1998) and availability of alternatives after retirement (Adams & Beehr, 1998). People
who are still highly productive are unlikely to accept retirement as opposed to those whose productivity has declined. Thus, if people who are still highly productive prior to retirement are forced to retire, they are likely to feel dissatisfied with life and have difficulty in adjusting to their retirement. Furthermore, individuals who have alternatives to their present occupations are likely to accept retirement with a greater sense of satisfaction. The alternatives may range from the opportunity of bridge employment to part-time employment.

The situational and marital context in which retirement takes place is essential in influencing adjustment to retirement and the experience of life satisfaction during retirement. In this instance, individuals who still have dependants in the home to care for are likely to be more dissatisfied with retirement (Szinovacze et al., 2001). This is due to the fact that the presence of dependants is putting a strain on financial resources that could hamper the experience of life satisfaction during retirement and adjustment to retirement of retired people. A further condition that could have a negative effect on adjustment to retirement and the experience of life satisfaction during retirement is where the husband is retired and his wife remains employed (Kim & Moen, 2001; Szinovacz, 1996). According to Kim and Moen (2001) and Moen, Kim and Hofmeister (2001), married couples experience greater marital conflict in situation where the husband is retired and their wife remains employed. This finding is consistent with that of Scinovacz (1996) who found that when the husband is retired and the wife is still employed, they experience lower marital satisfaction. There may be a variety of reasons for this situation, one of which could be the result of the role and retirement transition (Moen et al., 2001). Another possible explanation for the conflict may be due to the divergent ambitions or the threats of the role reversal.
3.6 Occupational and educational factors

Researchers like Czevny and Smith (1988) are of the opinion that a person’s worth on the labour market plays a crucial role in the individual’s experience of life satisfaction and ultimately adjustment to retirement. A significant factor in determining the worth of an individual on the market place is the type or kind of occupation they are engaged in and the level of education that they have attained. In this instance, the assumption is made that people with higher occupational and professional status cope better in retirement and derive more satisfaction from life than those with lower educational and occupational achievements. This is made possible because they often maintain their status even in retirement, which promotes a sense of continuity and high morale (Richardson & Kilty, 1991). These assumptions relate to the research findings of Richardson and Kilty (1991) and Walker, Kimmel and Price (1981). They found that people with high economic, educational and occupational standings adjust better to retirement and were more satisfied with their retired status than were retirees from the opposite end of the spectrum.

Occupational status also influences the experience of life satisfaction and adjustment to retirement in other ways. It has an influence on the choices that a retiree makes. In this case, retirees with a high occupational status have a broader choice of activities to select from and participate in after retirement and more ways of filling their retirement time (Walker et al., 1980). The availability of choices is likely to increase the individual’s life satisfaction. In her study on the variables that determine life satisfaction, DeGenova (1993) found that social activity was a significant predictor of life satisfaction during retirement. This issue is further
recognized by McCluskey (1981), who found that people with a higher occupational status are in a better position to seek a variety of new activities to fill their retirement years. Riddick and Stewart (1994) also recognise the positive influence of income when they point out that individuals with higher incomes were more active in leisure activities than those with lower income. They also have the advantage of enlarging their activities. In addition, they have the opportunity to engage in bridge employment (Kim & Feldman, 1998). The tendency to engage in bridge and part-time employment was also pointed out by Bengston, Chiribonga and Keller (1969). In their study of retired teachers and steel workers they found that retired teachers were still teaching and that they were participating in more activities than were their counterparts from the steel industries. This is consistent with the activity theory which emphasises social participation in order to enhance the experience of life satisfaction during retirement.

Retired professionals can also transfer their skills and use them in other pursuits during retirement. This is typically the case with lawyers who can start a small-scale legal consultancy in their homes or volunteer their service to the community (Richardson & Kilty, 1991). Thus, people with professional skills can still participate and practice their professions in a variety of ways and settings in retirement. As a result, such people are likely to derive satisfaction from life as they derive a sense of meaning in their lives as a result of making a positive contribution to others. This is different from unskilled retired workers who are in most cases limited in terms of what they can do and the kind of contribution they can make.

Educational level and occupation have also been found to play a significant role in areas that have an indirect influence in enhancing the experience of life satisfaction during retirement and
adjustment to retirement. For example, it has been found that the educational level attained and occupational status mitigate the effects of worrying. In his study on the relationship between knowledge of ageing and worry, Neikrug (1998) found that the act of worrying tends to interfere with productive living and often generates unwanted anxieties among the elderly, especially the blue-collar workers. In addition, Powers, Wisocky and Whitbourne (1992) have found that older people are generally anxious about their future prospects. However, the more educated people are, and the higher their occupational status, the less likely that they are to worry excessively. This is due to the fact that educated people are likely to counteract and challenge such beliefs by searching for information which illiterate people are not likely to do (Neikrug, 1998).

Although many researchers have found that people with a high occupational status are receptive of retirement and adjust better to retirement, the opposite has also been found. Atchley (1982) for example, found that research participants with a high occupational status often do not want to retire because they are enjoying their occupational involvement. A possible reason for this finding is that because they are at the pinnacle of their careers, they are not willing to go on retirement as this may interfere with their sense of meaning and their experience of life satisfaction. This view is also expressed by Lehr and Dreher (1969) who in their study on retirement with steel workers and teachers, found that the greater the prestige the individual derived from their jobs, the less attractive the option of retirement.
3.7 Retirement planning

Timeous retirement planning is an essential step in the retirement process. It entails an assessment of the situation retirees are likely to encounter and the development of appropriate behaviours, attitudes and skills to meet the challenges of retirement (McCluskey, 1981). Retirement planning enhances the transition and adjustment to retirement and the experience of life satisfaction during retirement (Atchley, 1981; Dorfman, 1989). According to Atchley (1981) and McCluskie (1981), individuals who participate in retirement planning programmes adjust better in retirement because participation in retirement planning entails the search for accurate and objective information. On the other hand, it has been found that blue-collar workers in South Africa do not have sufficient information for retirement planning and as a result, their expectations of retirement are not realistic which at the end negatively influences their experience of life satisfaction and their adjustment to retirement (Joubert, 1999).

Financial resources and stability have been found to be one of the significant variables that determine the experience of life satisfaction following retirement (Calasanti, 1996; Kim & Moen, 2001; Reis & Gold, 1993). People who have sufficient financial resources are likely to be more satisfied with their retirement than people who are facing financial hardships (Calasanti, 1996). On the other hand, people with insufficient financial resources are likely to be more dissatisfied with their retirement (Kim & Moen, 2001). This assertion is further supported by findings that financial hardships significantly increased the relative risk of mortality among older men and women over time (Tucker-Seeley, Li, Subramanian & Sorenson, 2009). Retirement almost always entails a reduction in earnings, so that those who
are earning less during their working years are likely to earn much less during their retirement. For this reason, people have to plan for the reduction of finances during retirement.

The process of conducting financial and retirement planning is a complicated exercise which often requires the services of a professional person (McCluskey, 1981). At its most basic, personal and financial planning entail a comprehensive analysis and evaluation of a person’s financial affairs as well as the physical, psychological and social factors affecting his or her life. Developing an individual plan will promote the achievement of a financially, psychologically and socially secure future in the long term. Although financial security is not the only important aspect in retirement, Bentley (2001) pointed out that economic well-being has an important bearing in terms of the choices and opportunities a person has at his disposal in his lifetime. In addition, financial well-being is often used as a criterion by retired persons to gauge their life satisfaction in later life (Fisher, 1992).

Research indicates that only 10 percent of the South African workforce makes adequate provision for their retirement, and only 6 percent will retire in financial security (Drum Magazine, 2010/05/13; Hirsch, 2010; Jordaan & Heystek, 1993). It was estimated that in 1999 the income derived by white South African families from investments and profits was 28 times more than that of black families (McDonald, Piesse & Van Zyl, 2000). In other situations, it is estimated that in order for a person to retire comfortably, an individual needs a minimum of 80% of his or her current income. Predictions are that many of the people who retire in future will have to continue working in order to earn sufficient money for their living expenses (Cameron, 2012, Duncan, 2011).
Planning for retirement does not begin the moment a person retires or when a person is just about to go on retirement (Bosse, Spiro & Kresin, 1996; Riker & Myers, 1990). Rather, retirement planning is a life-long process that begins early in a person’s working life. In effect, people have been encouraged to start their retirement planning from the moment they start to work for their first employer. In addition, they have to review their retirement and financial planning on an ongoing basis in order to consider the changes in circumstances and conditions related to the economic and personal situations.

The importance of retirement planning in the experience of life satisfaction during retirement and adjustment to retirement is established and beyond doubt. What has been doubted, however, has been the assumption of responsibility for retirement planning. There has been disagreement as to who is responsible for the retirement planning of the individual. The views in this regard are varied. It has been suggested that the employers are responsible for the retirement planning of their employees. On the other hand, it has been indicated that all parties, that is, the government, employers, unions and the individual are responsible for planning for retirement (Atchley, 1981). The responsibility of the individual in retirement planning has therefore, not gone unnoticed. However, the changes taking place in the field of retirement have shifted the responsibility of planning for retirement to employees, in other words, a shift has taken place from defined benefit to defined contribution.

It is important to note that financial planning does not only entail contribution into a pension/provident fund. Recently it has become more complicated. Financial planning for
retirement entails taking out extra cover including retirement annuities as well as other investments. Individuals also have to diversify their retirement savings in order to supplement their pensions since it has been estimated that the company pension funds are not sufficient to meet the financial needs of people in retirement. It is for this reason that financial and retirement planning is viewed as being more important than was previously thought.

Another factor that has an impact on financial planning for retirement is the slump in the financial markets. The majority of provident and pension funds are invested in stock markets. The stock markets, with their characteristic upward and downward movements could have a negative or positive impact on retirement funds. In times of economic prosperity, the retirement funds increase in value and the retirees can improve their savings. On the other hand, during times of bearish market conditions, the retirement funds lose some of their value (Kuhn, 1996, Sunday Times, 2011/05/03). The extent of the loss depends in part on the length of the slump in the markets. The recovery from the loss sometimes takes time, sometimes even up to ten years. As a result, people who are going on pension are likely to lose some of the value of their pensions. This implies that even the best financial and retirement planning can be disrupted by changes in the economy, retirement legislation and the stock markets.

The wages earned by migrant workers in South Africa are usually low and sometimes below the minimum wage (Reddy, 2002). South African society is unequal as pointed out by the high Gini-coefficient which is the measure of the disparities between the richest and the poorest persons in a country (Coovadia et al., 2009; McDonald et al., 2000). The Gini-coefficient in South Africa increased from 0.56 in 1995 to 0.73 in 2005 (Coovadia et al., 2009). The poor
earn only an estimated 10 percent of income received in South Africa. The majority of these incomes support large families (Van der Berg, 1998) and such families find it difficult to make ends meet. In order to make ends meet, many of these people have resorted to the service of moneylenders. In this situation, they end in a vicious cycle of debt (Msomi, 2003; Wessels, 2003). As a result, they are not in a position to make adequate financial provision for their retirement. The low income therefore represents a stumbling block towards saving among the migrant workers. The combination of low wages and inability to save is likely to impact negatively on the migrant workers experience of life satisfaction and their adjustment to retirement.

In another study, Chirwa (1997) focused on the plight of migrant workers from Malawi following the retrenchment, repatriation and termination of employment among Malawian migrant workers by the Chamber of Mines and the Malawian government in the 1970s. He found that the large scale repatriation and termination of the migrant workers’ contracts had a significant negative effect on the social and economic lives of the former migrant workers. It affected not only the individuals, but also their families and the local economy as it took their one reliable source of income away. Chirwa also found the situation so desperate that the migrant workers currently still mourn the demise of the recruitment by the Chamber of Mines and are longing to return to the mines.

A related factor is that the majority of South African migrant workers who are about to retire or are on retirement, worked under the Apartheid system their entire lives prior to the introduction of trade unions. They were assigned jobs with lower wages and fewer benefits and limited
career and pension opportunities (Harrington et al., 2004). The system deprived them of educational and occupational advancement, and limited their access to resources including financial benefits because of the job reservation programmes prevalent up to the 1980s. Because of the Group Areas Act of 1950, they could not invest in property or stay in the area of their choice because that law made it illegal for migrant workers to be permanent residents in the urban areas. The discriminatory practices of the past against black workers have resulted in a disparity in terms of investments and opportunities which will have consequences for many years to come.

The majority of black workers depend for their retirement years on the benefits they receive from their employers. As pointed out by Van der Berg (1998) and Mbatha (1993), they are also strongly dependent on the government pension grants for their livelihood in old age because of exclusion from retirement insurance in the past. As further pointed out by Mbatha (1993), people who rely on state pensions were already poor before they went on retirement as a result of the economic and social deprivations they were subjected to during their working lives. The above scenario points to a situation where the experience of life satisfaction during retirement and the adjustment to retirement are likely to be greatly hampered. Another possible reason that migrant workers do not prepare for their retirement according to Joubert (1999), is that retirement planning and programmes have been limited to the literate and those in middle- and upper-income groups. Migrant workers, being of low education and occupations and earning amongst the lowest wages have therefore not been enabled to participate in retirement planning. It is even possible that some simply do not know what retirement planning entails (Ferreira, 1986). In her study of attitudes towards saving for old age, Ferreira found that unskilled
workers gave low priority to saving for pension, and that Blacks, Indians and Coloureds in general did not make sufficient provision for retirement. These findings are similar to earlier results by Møller (1984) with domestic and service workers. A possible explanation for this is that these workers may not be properly informed, and some expected the government to provide pensions for them (Ferreira, 1986). Another possible explanation is that the migrant workers have not been trained to take control of their financial and retirement destinies, and have come to rely on their employers and trade unions to make such decisions on their behalf. It can be assumed that if the employers and the trade unions do not initiate such a task, the employees also will not. A significant reason, however, could be the fact that the wages and salaries of migrant workers were low and did not afford the luxury and opportunities of investing in retirement products.

A limitation with many financial and retirement programs seems to be its narrow focus as the majority of financial and retirement planners seem to be focused on the single issue of finances. In general there has been a failure by the experts in this field to adopt a holistic approach to planning for retirement. As pointed out by Willis (2003), financial planning in South Africa should adopt a holistic financial planning model rather than a product-based selling. A holistic retirement planning programme should also take into consideration and evaluate the physical, psychological and social aspects of a person’s life. The reality is that the longer the retiree lives, the greater part of their incomes will be spent on health-care and health products. In addition, the psychological state of a person will influence their adjustment to retirement. Thus, financial, physical and psychosocial assessment is essential for the purpose of enhancing good retirement planning (Jordaan & Heystek, 1993).
The majority of migrant workers in formal employment, for example those in the mining industry, municipalities and construction industries, are covered by their employers in a Provident Fund. The workers contributing to this fund receive a once-off lump sum payment on retirement. They do not, however, receive any financial counseling on how to invest their lump sum payments. The problem with this system is that the majority of retirees depleted their funds rather quickly as they go on to undertake huge projects. It has been pointed out that lump sum payment actually perpetuates poverty. It is exactly for this reason that some funds (for example, the Mineworkers Provident Fund) are considering moving away from a lump sum payment to an annuity based system (Mining News, 2004).

A further limitation in the labour relations system during the 1960s and 1970s is that migrant workers were not contributors to retirement funds. For example, in the mining industry, the workers started contributing to the provident fund only in the 1980s following the unionisation of the industry. As a result, the majority of current and retiring migrant workers would not have saved enough for their retirement. The majority of South African migrant workers will receive a monthly pension from the government. The situation is, however, different for migrant workers from Lesotho, Mozambique and Swaziland. These workers are in an even more unfortunate situation since some of these countries do not have any kind of social insurance (International Labour Organization, 1997), and where a social insurance system exists, as in Mozambique, the migrant workers do not qualify as they worked in South Africa. These migrant workers are, therefore, in a situation where they do not qualify for state assistance in either South Africa or their country of origin.

There are indications that the majority of migrant workers like most other workers in South African will have to work beyond retirement in order to supplement their government pension
(Duncan, 2011). The problem in this regard, however, is that the rural areas especially in the Eastern Cape have a low rate of employability because of the lack of industrial development and investments. On the basis of this, it can be postulated that the migrant workers will be retiring into poverty. When they retire, the poverty cycle that forced them to migrate to the urban areas in the first instance will return with them. The experience of poverty in late adulthood is likely to impact negatively on their experience of life satisfaction and adjustment to retirement.

3.8 Ethnicity

The impact of ethnicity on the experience of life satisfaction during retirement and adjustment to retirement cannot be ignored. In a review of literature on health and wealth, Pollack and colleagues (2007) found that there are racial and ethnic patterns in the accumulation of wealth in the United States of America and that white people had a significantly higher net worth than blacks did. This situation could also hold true in South Africa where discrimination had been pervasive and the effects thereof will still be felt for generations to come. As pointed out in the previous section (3.7 on wages earned by migrant workers), the majority of blacks in South Africa who are currently on retirement spent their working lives or at least a part thereof under the Apartheid system, where ethnicity was pervasive and used to determine the social standing of the individual. Ethnicity has for many years been used in the allocation of resources as well as access to opportunities. It is, therefore, possible that ethnicity could influence the experience of life satisfaction during retirement and adjustment to retirement in the same way that it had previously influenced the availability and access to resources. Ethnicity, as pointed out by
Fernandez, Mutran, Reitzes and Sudha (1998) serves as “…key identifiers of an individual’s locus in the social structure which, in turn, determines the individual’s access to resources that are available in the society” (p. 71).

The influence of ethnicity on the experience of life satisfaction and adjustment to retirement, and coping with retirement has been studied by, among others Gibson (1989, 1991), Jackson, Antonucci and Gibson (1990), Parnes and Nestel (1981) and Zsembik and Singer (1990). The factors that have been found to be influenced by ethnicity are financial readiness, health, and the adoption of the retiree role. According to Jackson and colleagues (1990), racial and ethnic minorities over the age of 65 years experience significant financial hardships and higher poverty levels than the general population. Krause (1993) has found that older blacks have lower mood tone levels than elderly whites. He suggests that this may be the result of a combination of financial problems, educational under-achievement, inadequate financial preparation and economic reliance on family members.

The experience of life satisfaction during retirement and adjustment to retirement are enhanced to an extent by the positive adoption of the retiree role (Szinovacz & De Viney, 1999). Adoption to the retirement role on the other hand is influenced by the retiree’s experiences over the course of his or her life (Jackson et al., 1990). The majority of members of ethnic minorities in the United States of America have been faced with economic and occupational deprivation as well as erratic work patterns. In her study of subjective retirement among African-Americans, Gibson (1991) found that persons with sporadic and discontinuous work histories were not likely to define themselves as retired even though they were of non-working status.
On the other hand, those persons with continuous work histories were likely to define themselves as retired. These findings are similar to those of Zsembik and Singer (1990). In their study of retirement patterns amongst Mexican-Americans, they found that skilled Mexican-American workers were three times more likely to define themselves as retired than were unskilled Mexican-American workers. This finding point to the difficulty minorities have in defining retirement. It is for this reason difficult to define a person from deprived ethnic groups as retired on the basis of having reached a retirement age and not working. The difficulty stems in part from their observation that they have nothing to show for their retirement.

Ethnicity not only seems to play a role in the access to occupational opportunities, but also influence preparations for retirement. Because of the lack of economic opportunities, low occupational standards and achievement that provides low or fewer benefits, members of ethnic minorities have not been able to make adequate preparations for their retirement (Gibson, 1982, 1991; Watson, 1982; Zsembik & Singer, 1990). In her study on the retirement situation of African Americans, Gibson (1982; 1991) found that retired African-Americans are economically disadvantaged when compared to their white counterparts. She is of the opinion that African-Americans are, as a rule, not financially ready for retirement. Watson (1982) goes as far as to say that retirement is meaningless for African-Americans based on the years of economic and occupational deprivations that they suffered because of their ethnicity. This assertion is supported by Parnes and Nestel (1981) who found that the majority of African-Americans were not happy with their retirement and that unlike their white counter-part, they often retire for health reasons.
The situation of ethnic minorities in America could be compared to a certain extent to the situation of black South Africans under the Apartheid system. The majority of blacks who are on retirement and those who will be going on retirement in the next decade worked under the Apartheid system which restricted their career prospects. Under this system they also suffered occupational discrimination and oppression. As a result of these restrictions, the majority of blacks in South Africa could not previously prepare adequately for their retirement (see section 3.7 on migrant workers under Apartheid). The identity adopted by retired blacks is still not clear. It has not been established whether they adopt a retirement role or a disabled role.

Despite the importance of ethnicity in the experience of life satisfaction during retirement and adjustment to retirement, there has been a paucity of research (Zsembik & Singer, 1990), and where it exists, it has not kept pace with research trends (Gibson, 1991).

3.9 Family factors and retirement

Further factors that have been found to play a crucial role in the experience of life satisfaction and adjustment to retirement are marital status and the dynamics in the family. The role of the family in the success or not of retirement cannot be emphasized enough. As pointed out by McCarthy and Mandle (1998), retirement places a strain on the family in that the dynamics have to be changed so that the retired person can be accommodated. The extent of family cohesion and support is critical in people’s life satisfaction and determines how they adjust to and cope with retirement. In their study on social support and the experience of distress in later life, Krause, Liang and Keith (1990) found that contact with family had a significant effect on well-being in later life.
Marital status has been found to play a significant role in the experience of life satisfaction during retirement and in the way people adjust to retirement (Antonucci, Fuhrer & Jackson, 1990; Calasanti, 1996; Gall & Evans, 2000). In their study of the effects of reciprocity in relationships Antonucci and colleagues (1990) found that being married was one of the factors that is related to higher levels of life satisfaction during retirement. In her study of the influence of gender on life satisfaction in retirement, Calasanti (1996) found that being married and having a family was a significant factor for improving life satisfaction in improving the experience of life satisfaction for males.

The factors that could influence the attitudes of a retired person’s spouse include the health of the retiring spouse as well as financial matters. It has been found (Hill & Dorman, 1982) that the quality of life of housewives whose husbands retired as a result of health problems was negatively affected. Thus, the wives of husbands who retired as a result of sickness were less happy than those whose retired husbands were in good health. Another factor pointed out by these researchers has to do with financial concerns. It seems that the wives of retiring men are more concerned about financial problems than wives of working men.

The dynamics in the family at the time of retirement are also essential in the experience of life satisfaction during retirement and adjustment of the retirees. For example, factors such as the presence of young children, family cohesiveness, quality of marital relationships and the attitude of the spouse to the retirement of their partners are important influences on life satisfaction and adjustment to retirement (Fengler, 1975; Jensen-Scott, 1993; Kim & Feldman, 1998). There are indications that people who still have young children to support are not likely
to freely opt for retirement (Jensen-Scott, 1993; Kim & Feldman, 1998). This view is also shared by Talagar and Beehr (1995), who found that men with younger children in the home are not likely to want to retire. It can therefore be reasoned that such people are not likely to feel satisfied with their lives or to adjust well to retirement if they go on retirement whether voluntary or not.

The presence and responsibility for children and other dependants inside and outside the home as a result of the advent of the HIV/AIDS pandemic in South Africa could affect the adjustment of retiring migrant workers in other ways. As a result of this pandemic, many retirees will continue to be financially responsible for orphans and dependents (see section 3.2.9 for a discussion). This has the potential for putting more pressure on already limited resources and it may cause such workers to remain in the work place longer and have a less positive attitude to retirement, and they may in turn have difficulties adjusting to retirement.

The extent of family cohesiveness, integration and good relationships between spouses, children and friends can also influence people’s experience of life satisfaction during retirement and the adjustment to retirement (Ryff, 1989; Van Brede, 1997). Families that have been cohesive will cope easier with a retired individual than will those families that have not been a strong unit or have been separated for one reason or the other. This is due to the fact that family cohesiveness enhances the quality of life for the family members.

The impact of periodic separation and the spouse’s absence on family cohesiveness has also been pointed out by Van Brede (1997). In his study of the effects of family separation on naval
families, he found that the dynamics of the family are disturbed when the mother/wife takes over the executive and decision-making functions in the family. The father/husband in this situation then becomes the “ex-officio”. In such situations, problems and tensions arise when the husband returns and the boundaries have to be re-negotiated.

The attitude of the spouse towards retirement has been shown to play a significant role in adjustment to retirement (Fengler, 1975; Hill & Dorfman, 1982). The spouse’s attitude can be either enthusiastic or negative, and can either enhance or retard adjustment to retirement. Those spouses who are positive about the retirement of their partners are more likely to aid adjustment to retirement than are those who see their spouse’s retirement as an obstacle.

A further family factor that influences life satisfaction and adjustment to retirement is when one of the spouses is working while the other is on retirement (Jensen-Scott, 1993; Szinovacz et al., 2001). This type of scenario may cause the retired person to feel abandoned. It may also lead to tensions and conflicts as the spouses will have to re-negotiate their roles within the family.

3.10 Effects of HIV/AIDS on retirement

The advent of HIV/AIDS presents a major challenge to many people in various situations. According to reports, it is estimated that the majority of people with HIV live in sub-Saharan Africa (UNAIDS, 2010; Starfish, 2001). The Southern African region, of which South Africa is part, has the fastest rate of infection and has experienced the most deaths and the highest number of orphans caused by the HIV/AIDS pandemic (Anarfi, 2003; ILO, 2000; Shisana et al., 2009). According to reports, 5.5 million people are infected or are living with the virus in
South Africa (UNAIDS, 2010). The impact of the pandemic goes beyond health matters. People in South Africa have in this regard been divided into two groups: those infected and those affected by HIV/AIDS. The scourge of the pandemic affects not only those individuals that have HIV/AIDS but also the economic and social areas of the family - thus the very survival of families. People on retirement are likely to be affected by the pandemic in several ways. Some retirees may be infected with the virus and will get sick and need care in their retirement years. Other retirees will have the responsibility of taking care of orphaned and infected children and grandchildren in their retirement (Schatz & Ogunmefun, 2007). This situation will therefore have an impact on the experience of life satisfaction during retirement and the adjustment to retirement of the migrant workers.

The pandemic affects mostly persons in the age group of 15 to 49 years because of a high turnover of sexual partners, and 15 percent of the population in this age group is living with the virus (Health Systems Trust, 2003; Shisana et al., 2009). It is also estimated that one million persons in the age group of 20 to 59 years will develop AIDS in the next seven years. This situation will affect many areas of life in South Africa in several ways. One such area is the retirees’ satisfaction with life and adjustment to retirement. For one reason, many retirees will have to spend their financial resources on medical and funeral expenses (Steinberg, Johnson, Schierhout & Ndegwa, 2002). They may also have to bury their off-springs and carry the accompanying financial implications. As pointed out by Hosegood and colleagues (2007), households experience the death not only of their own members but also in their extended families and social networks. The deaths of their off-springs will deprive them of meaningful emotional and social support and interpersonal relationships. It will also deprive them of the
financial support they received from them. As retired parents and grandparents they are left with the added burden of caring for the orphans (Joubert, 1999; Leete & Jacobs, 2002; Schatz & Ogunmefun, 2007). According to Bradshaw and Masiteng (2000) the AIDS pandemic has the potential of tipping the scale into destitution where poverty already exists.

The care of the sick is likely to fall on the immediate family and most often retired parents who are in most cases old and frail are likely to feel the stress. The loss of income and the reliance on social pension are likely to put more strain on the financial resources of the family. The care of the sick and the death of children will likely affect the life satisfaction and adjustment of retirees. The retirees are likely to find out that just as they are preparing to be relieved of the responsibility of taking care of their children, they have to resume parenting roles again for their orphaned grandchildren. This happens at a time when they do not have the financial and physical resources to carry out this task. As a result, the lives of many retired persons will be a move from one crisis to the other as the elderly try to balance their roles and the demands they are facing.

In an attempt to counter the costs of replacing workers with HIV/AIDS, some companies, for example ANGLOGOLD/ASHANTI (AngloGoldAshanti, 2006, 2006; The Ghanaian Journal, 2010/09/28) has embarked on programmes for issuing anti-retro-viral treatment. The problem in this situation arises when the people go on retirement and the treatment is not available or is in short supply in government hospitals. As a result, some of the retirees who contracted HIV/AIDS are going to get sicker. In other cases, the people will retire while they are still HIV
positive and will only develop full-blown AIDS in their retirement years. Because of the poverty that is prevalent in the rural areas, those retirees suffering from the disease will be at an increased risk of being attacked by opportunistic infections like tuberculosis which will require them to seek medical help but which is not always freely available.

The Eastern Cape, like all other provinces in South Africa, is not immune from the impact of the HIV/AIDS pandemic. The migration of labour, common in the province, is likely to fuel the increasing numbers of the people suffering from the virus. The lack of resources and the unavailability of non-governmental organisations in the rural areas make the care of patients very difficult. In addition, health services in the province are lacking as hospital and clinics often do not have the basic medication to treat opportunistic infections (Greyling, 2003). The presence of the pandemic further adds difficulties to the retirement problems of the pensioners and could have a negative effect on the experience of life satisfaction and adjustment of retirees.

3.11 Effect of health on the experience of life satisfaction and adjustment to retirement

The importance of health in the experience of life satisfaction and adjustment to retirement has long been established (Atchley, 1975, 1982; Karp, 1989; Neuhs, 1990; Osgood & Mizruchi, 1982; Richardson, 1999). Health has been found to be among the top three variables that influence positive life satisfaction during retirement and fosters good adjustment to retirement (Kim & Moen, 2001; Neuhs, 1990; Wong & Earl, 2009). Health has furthermore been identified as an essential component of overall satisfaction with retirement (Fouquereau,
Fernandez, Fonseca, Paul & Uotinen, 2005). It has also been found among the top three problems encountered by people experiencing negative life satisfaction and difficulties adjusting to retirement (Atchley, 1975). In addition, health not only influences the experience of satisfaction with life and adjustment to retirement, but may also be the reason for the decision to retire (Karp, 1989; Neuhs, 1990). In his studies of professional men and women aged 50 to 60 years, Karp (1989) found that participants had a desire to continue working as long as their health allowed them to.

According to studies by Beck (1982) and Neuhs (1990), good health contributes not only to satisfaction with retirement but also to a positive evaluation of the retirement experience as it affects the quality of life. This finding is further supported by McGoldrick and Cooper (1994), who found that health problems occurring before or after retirement will often induce a negative view of the retirement experience. These findings are similar to those of Coleman, Ivani-Chalian and Robinson (1993), according to whom health is one of the most important sources of self-esteem among older adults and which again relates to their experience of life satisfaction and their adjustment to retirement.

According to Rothchild (1996), the elderly are at a high risk of developing late-life depression due to financial strain, a lack of supportive social structure and medical illnesses. In her study, Richardson (1999) found that people in poor health had higher depression scores than those in good health. Her finding that poor health is a salient predictor of depression, therefore, supports Rothchild’s (1996) view. However, Edelman and Fulmer (1990) are of the opinion that people who have a positive self-concept in their younger years are likely to have a positive self-
concept in old age. This thesis is supported by Thompson (1996) who argues that depression in the elderly is sometimes caused by the adoption of harmful and unhelpful ways of thinking.

It was found that South African migrant workers consider good health in retirement essential for the purpose of having good quality of life and adjusting to retirement (Joubert, 1999; Møller, 1984). In her study, Møller (1984) found that migrant workers expressed a desire to retire when they are still strong and can spend quality time with their families. She also found that health plays a crucial role in the determination of quality of life in old age among retired migrant workers in KwaZulu-Natal. Similar views about health were reported by Joubert (1999) who found that migrant workers put a premium on good health for the experience of a happy retirement. These findings are consistent with those of other researchers in other parts of the world who found that retirees emphasise the importance of good health in defining quality of life and happiness in old age (Matthews & Brown, 1988; Ryff, 1989). In effect, Rosenkoetter and Garris (1998) are of the opinion that because health is critical for a sense of well-being, it is important that health-care providers should give specific attention to retirement issues in the assessment of patients as these might have an impact on health and illness issues.

3.12 Occupational demands and health risks

As pointed out earlier (3.6), occupational status plays a significant role in the choices of activities in which retired individuals participate and their experience of life satisfaction and adjustment to retirement. However, the influence of the characteristics of an occupation is much broader than that. Occupations vary in terms of the physical demands and stresses they
place on the individual. Some occupations place more demands on the physical health of individuals than others. The physical effects of some occupations have the potential of affecting the physical functioning of individuals in their retirement years. In some cases, the physical effects of the occupation may even appear long after the individual had withdrawn from his or her occupation. It can be assumed that an individual’s occupation could partly determine the physical health that individuals take into retirement and therefore also the extent to which they will experience satisfaction with life. The impact of occupational demands has been recognized by Chung, Domino, Stearns and Popkins (2009) who found that retirees from physically demanding occupations participated less in physical activities in retirement in contrast to retirees from sedentary occupations who increased their physical activities.

3.13 Occupational health services

South Africa has a poor and haphazard occupational history (Jeebhay & Jacobs, 1999). The different industries have different health standards and services for their employees. The control and enforcement of occupational health compliance has been spread and shared by the different ministries of Labour, Mineral and Energy Affairs and Health. The problem with the enforcement of compliance has been the fact that there are insufficient resources, and few labour inspectors because of high vacancy rates (South African Press Association, 2010). Closely allied to this is the fact that labour inspectors do not have sufficient powers to enforce compliance (Parliament of the Republic of SA, 2010). As a result of this, health services and the health of workers are not properly monitored (Sitas, Davies, Kielkowski & Becklake, 1988). People trained to monitor and police occupational health services are also in short supply (Rees & Davies, 1997).
The occupational health services in South Africa range from a comprehensive occupational health service to those employers who do not provide any service at all because there is no national health and safety policy (Jeebhay & Jacobson, 2000; Ryan, 1998). The majority of big employers (for example the mining industry) provide occupational health services for its employees. On the other hand, the majority of the small and medium enterprise employers do not provide occupational health services to their employees. According to Adams, Morar, Kolbe-Alexander and Jeebhay (2007), about 11% to 18% of employees in the formal sector outside the mining sector are covered by workplace based occupational health services. As pointed out by Sitas and colleagues (1988), the provision of health services by smaller employees is in short supply and in most cases rudimentary. For example, the mining industry provides a full occupational health service for their employees. On the other hand, the employees in the agricultural sectors are not provided with any occupational health services (Jeebhay & Davies, 1999; Ryan, 1998). Other employers provide a step-down mixture of occupational health services engaged in primary health-care services and health and safety. The Apartheid provided a comprehensive service to a section of the population, mostly white, and totally disregarded other population groups, providing only poor occupational health services for black workers in particular. The present policy in the new dispensation and accompanying legislation is however taking steps to improve the health services for these previously disadvantaged groups.
Migrant workers are employed in different occupations and industries (Flynn, 1992). The workers in different industries are confronted by different hazards that expose them to different ailments. In this instance, the workers in the mining industry are confronted by occupational hazards that are different from those confronting the workers in agricultural industries. There are, however, hazards that cut across industries. HIV/AIDS falls within this category.

The majority of migrant workers in South Africa are engaged in occupations that are dangerous and physically demanding like mining and construction work (Flynn, 1992). For other migrant workers, the working hours are long as in the case of farm and domestic workers. They are often engaged in occupations that are of low status and the wages are in some cases poor despite legislative attempts to change the situation. Such occupations do not afford workers opportunities to engage in leisure activities and as a result, employees from such occupations have no leisure activities to take into retirement. The unavailability of leisure activities is likely to impact on the quality of life in retirement.

3.15 Mining industry

The mining industry in South Africa is one industry that has made extensive use of migrant workers for many years and has employed workers in asbestos, coal, copper, diamond and gold mines, amongst others. Although some conditions are common to all the mining industries, each sector has its unique occupational hazards (Jeebhay & Davies, 1999). The asbestos industry has the debilitating mesothelioma. It has affected many workers and cut short their
careers and their lives. Those who lived longer were often condemned to a life of breathing
difficulty. The people who were employed in asbestos mining in the Prieska area in the
Northern Cape Province were found to be experiencing a depressed quality of life and had
difficulty adjusting to retirement because of their constant health problems (Action for

The gold and platinum mining industries also have their own occupational hazards. These
hazards range from noise-induced hearing loss, psychological trauma, pneumoconiosis,
platinosis and tuberculosis to be the most common condition found amongst mine workers
namely silicosis (Guild & Erhlich, 2001; Jeebhay & Davies, 1999). In addition, there are other
physical injuries and conditions like amputations and paraplegia that result from mine
accidents. As pointed out earlier (section 3.2.10), lung diseases and physical disabilities are
likely to have a negative impact on the participation of retirees in many activities. The mining
and related industries also employ a system of continuous shifts and there is always pressure to
produce. This system affects the lifestyle of employees and could be very stressful.

3.16 Agriculture

The agriculture sector in South Africa is the fifth biggest employer in the country and employs
between 8% and 10% of the economically active population (Heeren, Tyler & Mandeya, 2003;
International Labour Organization, 2000). The sector contributes approximately 3% to the
(2000), agriculture, construction and mining are among the riskiest occupations. The risks are
further aggravated by the use of machinery such as tractors and harvesters, as well as pesticides and agrochemicals. Despite the challenges faced by farm workers, occupational health services and safety measures on farms are usually close to non-existent (Adams et al., 2007). Farm workers, unlike employees in the mining industries, do not often have the opportunity to get a regular medical examination and rely on the public health system and on their employers for transport to a doctor or hospital (London, 1999). This is despite the fact that they are often employed in demanding occupations where the hours are long and they are exposed to harsh environmental conditions (Jeebhay & Davies, 1999). The situation on some farms remains the same despite attempts in the new legislation to regulate the hours of work and other working conditions (London, 2000, 1999).

The workers on farms are furthermore often exposed to pesticides and other agricultural chemicals which increase the workers’ chances of contracting respiratory illnesses and the long-term exposure to pesticides increases the risk of chronic sicknesses like cancer (Atreya, 2008). In the agriculture sector, there are also the dangers associated with the use of implements which may lead to sprains and severe injuries which may eventually lead to amputations.

Some living conditions of farm workers could also make them susceptible to illnesses. They often live in crowded accommodation where their nutrition is deficient (London, 2000, 1999). The salaries are still often below the living wage despite new legislation regulating minimum wages for farm workers. The abuse of alcohol, which is prevalent in the sector, also aggravate their situation and may lead to serious physical conditions. The much criticized and outlawed
The workers who have worked under harsh conditions will often go on retirement with their work having taken a physical toll on them. For example, workers who are alcoholics will continue to use alcohol during retirement and those with respiratory conditions like tuberculosis could experience a resurgence of the condition. Thus, the workers with health problems will continue to be sick in retirement. It is apparent that migrant workers who are employed in these sectors and have physical or health problems may find it difficult to experience a good quality of life or to adjust well to retirement. Their physical conditions are likely to impact negatively on their families as well.

As a result of the health problems experienced by these migrant workers, the quality of their relationships and time they spend with their families could be compromised. This in turn could have a negative effect on their adjustment and sense of well-being in retirement. The situation is likely to be aggravated by the fact that in the majority of rural areas, the health services are not equipped or resourced to deal with the problems (Davies, 1994; Trapido et al., 1998). It is interesting to assess under this situation the identities that are adopted by the retired workers. If they do adopt the disabled role, do they exaggerate such a role or do they exchange it with other roles?
It is apparent from the afore-going discussion that the experience of life satisfaction and adjustment to retirement are part of a complex process that is influenced by many factors. Some of the factors that have a bearing on satisfaction with life and adjustment to retirement are obvious and some are subtle and may seem insignificant. As pointed out by Rosenkoeter and Garris (1998), retirement planning has been largely focused on financial affairs and availability of time, despite the fact that a variety of factors influence the attainment of life satisfaction and adjustment to retirement. Thus, life satisfaction and adjustment to retirement should take into account the familial, financial, health, educational and psychosocial status of the individual that is retiring. These elements of retirement affect each other. In order for the experience of life satisfaction and adjustment to retirement to be optimum, these factors have to be well synchronized.

Although these factors interact to produce a total retirement experience, it is evident that some factors are more important and pivotal in influencing adjustment to retirement than others. A large body of research in the area of the experience of life satisfaction during retirement and adjustment to retirement has been focused on upper- or middle-class white males who have been in professional occupations. This is due to the fact that working class experiences have not been well articulated in research. The experience of blacks, especially, is still lagging behind. On the basis of the factors considered in the literature survey, it is however, apparent that many migrant workers are not ready to go on retirement. The majority of them will most probably start their retirement at a profound disadvantage.
CHAPTER 4

RESEARCH HYPOTHESES

4.1 INTRODUCTION

On the basis of the literature review presented in the previous chapter, it is apparent that many variables may influence the experience of life satisfaction during retirement and adjustment to retirement of migrant workers. In order to test these issues and fulfill the aims of this research study, 22 hypotheses have been tested.

4.2 HYPOTHESES WITH REGARD TO FACTORS INFLUENCING LIFE SATISFACTION AND ADJUSTMENT TO RETIREMENT OF MIGRANT WORKERS

Hypothesis 1
Retired migrant workers will find adjustment more difficult than will retirees who spent their working lives at home.

Hypothesis 2
Retired migrant workers will experience a lower level of life satisfaction than will retirees who spent their working lives at home.
**Rationale for hypotheses 1 and 2**

Migrant work entails periodic separation of months and sometimes a year from home and the family and requires the breadwinners to leave their homes in the rural areas to work in the cities and towns. These migrant workers spend months at a time working at the mines and factories in the economically active areas of the country. Because of the long distances from home, migrant workers do not often get the opportunity to visit their families at regular times. They do, however, get some opportunities to visit their families on a few occasions during their monthly leave or during long weekends. As pointed out by Ryff (1989) and Van Brede (1997), the long separation from their families may have a negative impact on the cohesiveness in the family. As a result of this, these families may not be in an ideal position to develop and function as a unit as the roles and boundaries in these situations are not clearly defined. Tensions are also created when roles and boundaries have to be renegotiated when the migrant workers return home, either during their leave periods or when they retire (Van Brede, 1997). The tension results from situations where the returning migrant worker takes over the roles that were exercised by the remaining members or the migrant worker feels that the family is exercising duties which are rightfully his/her area of responsibility. The resultant tensions have the potential to reduce the experience of life satisfaction during retirement and impact negatively on adjustment to retirement of these migrant workers.

**Hypothesis 3**

Retired migrant workers who made financial provision for their retirement will adjust better to retirement than will migrant retirees who did not make financial provision during their working lives.
**Hypothesis 4**

Retired migrant workers who have made financial provision for their retirement will experience higher levels of life satisfaction than will retirees who did not make financial provision during their working lives.

**Rationale for hypotheses 3 and 4**

Financial preparedness and well-being in retirement are essential in promoting positive experience of life satisfaction during retirement and adjustment to retirement. It is a moot point whether retired migrant workers had made financial arrangements for their retirement. This is due to the fact that the vast majority of retired migrant workers worked under harsh conditions where the salaries and wages were low. Taking care of extended family may have also prevented migrant workers from saving for their retirement. Research findings have consistently pointed to the important role played by the availability of financial resources in facilitating adjustment to retirement (Bosse et al., 1991; Feldman, 1994; Karp, 1989). Furthermore, retirement financial well-being seems to be one of the significant contributors to the experience of life satisfaction as pointed out by Calasanti (1996), Kim and Moen (2001) and Tucker-Seely and colleagues (2009). There are a number of possible reasons why financial resources play a significant role in the experience of life satisfaction during retirement and the adjustment to retirement. Two of these reasons are that retirees who have made financial provision are able to maintain the pre-retirement lifestyles when they were still earning a salary and furthermore sufficient financial provision allows for retirees to have choices in participation in activities during retirement that require financial resources for example leisure and tourism (Nimrod, 2008).
Hypothesis 5
Retired migrant workers who are in good health will adjust better to retirement than will migrant retirees who experience health problems.

Hypothesis 6
Retired migrant workers who are in good health will experience a higher sense of life satisfaction than will retirees who experience health problems.

Rationale for hypotheses 5 and 6
Retired migrant workers were often engaged in physically demanding occupations like mining and agriculture where they were exposed to chemicals and other products which may cause tuberculosis and other illnesses. The physical demands of their occupations and exposure to such hazardous substances may have taken a physical toll on their health. This in turn may affect their health when they retire. Health plays an important role both in the experience of life satisfaction during retirement and in the adjustment to retirement. Research findings indicate that retirees who are in good health adjust better to retirement than those who are in poor health (Holmes & Dorfman, 2000; Martin-Matthew & Brown, 1988; Parnes & Nestel, 1981). In effect, poor health has been identified as one of the top three reasons for people having difficulty adjusting to retirement (Atchley, 1975). Health also influences the evaluation of the retirement experience (Beck, 1982). In addition, good health positively affects participation of retirees in social activities and bridge employment which in turn enhances the experience of life satisfaction during retirement as well as adjustment to retirement (Holmes & Dorfman, 2000).
**Hypothesis 7**
Retired migrant workers who were employed in professional occupations will experience a higher level of life satisfaction in retirement than will migrant retirees who retired from manual and unskilled labour.

**Hypothesis 8**
Retired migrant workers who were employed in professional occupations will adjust better to retirement than will migrant retirees who retired from manual and unskilled labour.

**Rationale for hypotheses 7 and 8**
The educational levels that were attained by employees during their working lives and the occupational statuses that they reached seem to be important determinants of their successful retirement. This assumption is based on research findings by Kimmel and Price (1981) and Szinovacz and De Viney (1999) that retirees with higher educational and occupational status often adjust better to retirement and may experience a higher level of life satisfaction than do retirees from lower educational and occupational backgrounds. Researchers (Issakson & Johansson, 2000) furthermore have found that women with a low occupational status were at a higher risk of having adjustment problems during retirement than were women who retired from a higher occupational status. One possible reason for this finding is that people from higher educational and occupational backgrounds often have fewer job disruptions arising from retrenchments and closure of factories because of their job security than do their counterparts from lower educational and occupational backgrounds. A further reason may be that due to the lesser disruptions, such retirees have accumulated sufficient growth in their retirement savings to stand them in good stead when they eventually retire (Szinovacz & de Viney, 1999).
Hypothesis 9

Retired migrant workers with strong social support networks at home will experience a higher level of life satisfaction than will migrant retirees with weak social support networks at home.

Hypothesis 10

Retired migrant workers with strong social support networks at home will adjust better to retirement than will migrant retirees with weak social support networks at home.

Rationale for hypotheses 9 and 10

Migrant work entails people moving away from home and their support networks for long periods at a time. There is a possibility that the long periods of absence will have a negative effect on migrant workers’ opportunities for nurturing and developing their social support networks. There is therefore a possibility that migrant work affects people’s social support networks because it does not allow them time to invest in social networks as they are away from their homes for prolonged periods of time. Research findings by Armstrong-Stassen (1994) and Davies (1996) have pointed to the importance of social support in coping with stressful situations as well as adjustment to retirement. Antonucci and colleagues (1990) furthermore found that reciprocal social support is important in the experience of life satisfaction for African-Americans and the French elderly people. Further strong indicators of the importance of social support in the psychological well-being of younger and older persons are the findings of Segrin and Taylor (2007), according to whom positive relationships with other people enhance psychological well-being among people aged 18 to 87 years. More specifically, it has been found that receiving social support from inside and outside the home is essential to enhancing the experience of life satisfaction and adjustment to retirement (Ryff,
1989). As pointed out by Antonucci and colleagues (1990), good relationships between husbands and wives as well as a positive attitude from the wife regarding the husband’s retirement can enhance the adjustment to retirement. In addition, having good relationships with family and friends also enhances the experience of life satisfaction and adjustment to retirement (Salami, 2010; Taylor & Doverspike, 2003). Therefore, retirees with little support from their partners and the community and few or no social support networks at home may find adjustment difficult and this again may affect their experience of life satisfaction and adjustment to retirement.

**Hypothesis 11**

Retired migrant workers who are actively involved in social activities will experience a higher level of life satisfaction than will migrant retirees who are less involved in social activities.

**Hypothesis 12**

Retired migrant workers who are actively involved in social activities will adjust better to retirement than will migrant retirees who are less involved in social activities.

**Rationale for hypotheses 11 and 12**

In addition to the role played by social support in the experience of life satisfaction of retirees and their adjustment to retirement, participation in social activities and voluntary work has also been shown to have a positive effect on retirees’ experience of life satisfaction during retirement and adjustment to retirement (Aquino, Russel, Cutrona & Altmaier, 1996; Floyd et al., 1992; Nezlek et al., 2002). Furthermore, research in this area has consistently pointed to the importance of participation in leisure activities in the experience of life satisfaction and
psychological well-being during retirement. It is also established that retirees who participate in leisure activities experience a positive sense of life satisfaction during retirement and are able to adjust better. Price (2003) is of the opinion that participation in leisure activities during retirement often fills the space left by work responsibilities and provides alternatives to the retirees regarding spending their time. In addition, recreational activities may give retirees a sense of meaning and worth as they are making a contribution when they participate in voluntary work and use their skills to help others (Steinberg, 2004). It also often enhances social interaction and integration as it allows retirees to maintain social contacts (MacBride, 1976).

**Hypothesis 13**
Retired migrant workers who are taking care of children and grandchildren will experience lower levels of life satisfaction than will those migrant retirees who are not taking care of children and grandchildren.

**Hypothesis 14**
Retired migrant workers who are taking care of children and grandchildren will find adjustment to retirement more difficult than will those migrant retirees who are not taking care of children and grandchildren.

**Rationale for hypotheses 13 and 14**
The presence of and the need to take care of young children in retirement could have a deleterious effect on the experience of life satisfaction of retirees as well as their adjustment to retirement because the presence of children puts a strain on already limited resources. Some
research points to the effects of taking care of young children on the experience of life satisfaction during retirement and on the worker’s adjustment to retirement (Jensen-Scott, 1993; Talagar & Beehr, 1995). According to these findings, people who are still taking care of young children in the home are not likely to voluntarily accept the offer of retirement. It can be postulated on the basis of this that people who for whatever reason are still taking care of young children and are pushed into retirement are not likely to experience a positive sense of life satisfaction nor will they adjust well to retirement.

**Hypothesis 15**

Retired migrant workers who feel in control of their situation will experience a higher level of life satisfaction than will those migrant retirees who feel that they have little control over their situation.

**Hypothesis 16**

Retired migrant workers who are in control of their situation will adjust better to retirement than those migrant retirees who feel that they have little control of their situation.

**Rationale for hypotheses 15 and 16**

Perceptions of control and self-efficacy play a critical role in dealing with difficult and challenging situations. In this case, persons with high self-efficacy feel confident in their abilities to deal with challenging situation. Self-efficacy and perceptions of control have been used to explain many phenomena that people have to deal with. It has been used to provide explanations for a number of problems and phenomena. For example, both have been used to explain coping with pain (Turner, Ersek & Kemp, 2005) and enhancing independence among
the aged (Landau, 1995) among others. A sense of control is the degree to which individuals perceive themselves to be in control of their situations, and self-efficacy refers to the belief in one’s abilities to deal with situations (Landau, 1995; Neuhs, 1990; Wilken, Walter, Sandberg & Holcomb, 2002). Research findings (Landau, 1995; Neuhs, 1990) have pointed to the positive correlation between control and self-efficacy and the experience of life satisfaction during retirement and adjustment to retirement. It is for this reason that the perceptions of control of retired migrant will be assessed to evaluate the validity of such findings.

**Hypothesis 17**

Retired migrant workers who perceive their retirement positively will experience a higher level of life satisfaction during retirement than will migrant retirees who perceive their retirement negatively.

**Hypothesis 18**

Retired migrant workers who perceive their retirement positively will adjust better to retirement than will migrant retirees who perceive their retirement negatively.

**Rationale for hypotheses 17 and 18**

The manner in which retirement is approached and perceived has major implications for the experience of life satisfaction during retirement and the adjustment process to retirement. At one end of the spectrum, retirement can be anticipated and planned for and is therefore voluntary. At the other end, retirement can be unplanned and involuntary and this could easily lead to resentment and resistance. There is a body of research findings which supports the view that people who are eagerly awaiting their retirement and accept it voluntarily adjust better to
retirement and experience more life satisfaction during retirement than those who are forced into retirement when they are not ready (Bosse et al., 1991; Floyd et al., 1992; McNeil & Kiyak, 2005; Palmore et al., 1984).

**Hypothesis 19**

Retired migrant workers who have a strong religious faith will experience a higher level of life satisfaction during retirement than will those migrant retirees who do not have a strong religious faith.

**Hypothesis 20**

Retired migrant workers with a strong religious faith will adjust better to retirement than will those migrant retirees who do not have a strong religious faith.

**Rationale for Hypotheses 19 and 20**

Religion and faith seem to play a significant role in the lives of people, especially the elderly (Chatters & Taylor, 1989; Gibson, 1982). The role of faith in helping people to cope and giving a sense of hope in difficult situations has been pointed out by Gibson (1982). Chatters and Taylor (1989) have found that prayer is one of the coping strategies used by some religious people. This supports the finding of Gibson (1982) according to which the resilience of African-Americans is enhanced by prayer. In a review of the literature on faith and religion, Myers and Diener (1995) found that religious people or those who worshipped frequently were more satisfied with their life and coped better with stressful situations than do those who are not religious and do not worship frequently. Religious teachings with its emphasis on virtues such as ‘charity’, ‘joyfulness’ and ‘perseverance’ could have a bearing on this situation. Thus,
the subtle role of religion and faith in promoting migrant retirees’ life satisfaction and adjustment to retirement cannot simply be ignored or relegated and its role has to be investigated.

**Hypothesis 21**
Retired migrant workers who have less things to worry about will have a higher level of life satisfaction than will those migrant retirees who have more things to worry about.

**Hypothesis 22**
Retired migrant workers who have less things to worry about will adjust better to retirement than will those migrant retirees who have more things to worry about.

**Rationale for hypotheses 21 and 22**
Research done by Neikrug (1998) and Powers and colleagues (1992) has pointed to the debilitating effect of feelings of worry on the experience of life satisfaction and adjustment to retirement. It appears that worry about the future and the prospects of ageing interfere with the productive lives of retirees (Neikrug, 1998). In addition, worries could predispose people to suffer from undue anxieties and depression when they perceive their situation as catastrophic and helpless. Worry also has the potential to cause people to lose perspective on issues. On the basis of these assertions it could be assumed that worries may interfere with migrant workers’ adjustment to retirement and their experience of life satisfaction during retirement.
4.3 CONCLUSION

This chapter shows that there are many factors and variables that have to be considered and tested in the assessment of migrant workers’ experience of life satisfaction during retirement and of their adjustment to retirement. The research hypotheses for this study were formulated on the basis of the research questions concerning how migrant workers in the Eastern Cape, South Africa cope with the multitude of adjustment problems they face and their degree of life satisfaction on their permanent return to their homes after retirement. It was to determine how migrant workers:

* renegotiate their entry into their families and communities;

* evaluate their life’s work and achievement;

* how the different geographical areas enhance or inhibit their experience of life satisfaction during retirement and their adjustment to retirement;

* felt about their approach to retirement and their perceptions of responsibility for preparation for retirement.
CHAPTER 5

RESEARCH DESIGN AND SAMPLING

5.1 INTRODUCTION

According to Babbie and Mouton (2001) one of the main principles of social research is to observe social phenomena and then to draw conclusions based on these observations. In this way research could produce increased understanding for the social world (TerreBlanche & Durrheim, 2006). Research studies include applied research studies that provide practical application of the research findings for the social world, and explanatory research studies which explain causal relationships between social phenomena (Durrheim, 2006).

This research study aims to determine how migrant workers in the Eastern Cape, South Africa cope with the multitude of adjustment problems they are faced with and the level of life satisfaction they experience on their permanent return to their homes and communities after retirement. In order to fulfill this aim, certain measurements need to be done. These measurements, according to Vogt (2006) entail expressing observations and responses obtained from research participants in terms of quantitative or numerical data. Therefore, numbers are assigned to specific responses obtained through the measuring instruments and scales. The measuring instruments used for this study include a biographical questionnaire, a life satisfaction index, an adjustment index and a semi-structured questionnaire.
In this chapter the applicable research design that was used in the present study will be explored. The biographical questionnaire and the scales used in the data collection will be discussed together with the process of translation and back-translation of the questionnaire and scales (i.e. from English to Xhosa and from Xhosa to English). The research sample used, data collection methods, the ethical consideration and the method used for data analysis will be discussed.

5.2 RESEARCH DESIGN

This study is conducted within the descriptive research design. The purpose of a descriptive study is to describe a phenomenon specifically the present situation or features of a group (Brink, 2006). As pointed out by Uys and Basson (1988), the aim of descriptive research is to accurately describe “that which is” (p. 38). This study seeks to describe the situation of retired migrant workers in the Eastern Cape, South Africa and therefore fits well into a descriptive design. It applies the comparative descriptive method as it seeks to describe the variables as well as differences between the sample of retired migrant workers and non-migrant workers to determine whether they differ on one or more variables. In this case, it was investigated how the research participants differ in their experience of life satisfaction and adjustment to retirement.

The use of descriptive research does not require the manipulation of variables or the random assignment of respondents to groups (Brink, 2006; Welman & Kruger, 1999). There is also no attempt to establish the cause and effect relationship of variables in descriptive research.
However, as pointed out by Welman and Kruger (1999), descriptive studies allow for the examination of relationships between variables. The data for descriptive studies can therefore be collected through interviews, questionnaires and surveys.

5.3 METHOD OF DATA COLLECTION

The data for the study was collected by means of a questionnaire, which was divided into four sections:

- a biographical questionnaire;
- a Life Satisfaction Index;
- an Adjustment Scale; and
- a semi-structured questionnaire related to the respondents’ views on their retirement experiences.

5.3.1 Translation of Questionnaires and Indexes

Researchers are sometimes faced with the challenge of either developing new scales or adapting existing scales developed in other cultures when such scales are not existent in their language or culture for research purposes (Östlund, Gustavson & Fürst, 2007). In most situations, researchers choose to adopt scales from other cultures because of the costs of developing new scales as it is often cheaper and faster to adapt an existing scale than to develop a new one. A new scale might also involve the development of scoring norms, which is time-consuming and requires great expertise on a specific topic (Hambleton & Patsula, 1998). For this reason, there is a growing trend in the use of existing measuring scales and tests developed
in cultures and languages other than the culture and language in which a specific research study is undertaken. As many existing measuring scales were developed in English, these tests and scales have to be translated and adopted for use in other languages and cultures, for example, Korean, Swedish and African languages (Hong & Woody, 2007; Östlund et al., 2007).

In an attempt to ensure that scales retain their intended purposes, the adaptation and translation procedures used to translate and adapt these scales have to be stringent and should go beyond merely translating the scale. As pointed out by Willgerodt, Kataoka-Yahiro, Kim and Ceria (2005), the aim of translating a scale should be to maintain the measuring equivalence in a specific tool. Translators of these tests and scales therefore not only have to be competent in the language but also have to be familiar with the specific culture in order to ensure that the meaning or the content remains the same across two different cultures and that the test is culturally appropriate (Hambleton & Patsula, 1998; Wilgerodt et al., 2005).

The original version of a scale has to be prepared in such a way that colloquial and other idiomatic expressions are removed. The removal of such expressions will assist in the proper and suitable translation of the scale into the target language. Following the translation into the target language, the scale then has to be translated back into the original language (back-translation) so that one can ensure that the scale still remains what it originally was (Östlund et al., 2007; Wilgerodt et al., 2005). The different versions of the scale (original and adapted/translated) should then be reviewed so that discrepancies, if any, can be identified and resolved. The aim of the review is also to ensure the cross-cultural and semantic equivalence of the scale (Hambleton & Patsula, 1998). Following the review, the scale has to be pre-tested by means of the judgemental procedures of bilingual lay persons (Östlund et al., 2007).
5.3.2 The adaptation/translation procedure

The biographical and semi-structured questionnaires used in this research study as well as the measurement scales were originally compiled in English. For the purpose of this study, they were translated from English to Xhosa (as most of the research participants’ mother tongue is Xhosa). The translations were conducted in 2008. The translations were conducted by three independent people who had all studied Xhosa at first language level in matric/grade 12. All the translators were born and raised in the Eastern Cape, South Africa, where Xhosa is the predominant and for some their only language.

A month after the translation was completed a back-translation of the questionnaire was done from Xhosa to English by two people, one of whom had participated in the original translation. The other back-translator also studied Xhosa and both back-translators had a good knowledge of English. The number and order of the items remained the same as in the original version of the scales.

Following the translations and back translations, the translated questionnaires were given to Dr Moropa in the Department of African Languages at UNISA. She did the final editing of the questionnaires and made some valuable inputs to help ensure that the questions retain their meaning and are consistent with the English version of the scales. The translation was also meant to capture the grammatical and syntactic meaning of the questionnaires as the translators were not only proficient in the language but also familiar with the relevant culture. Following
the recommendations by Dr Moropa, the questionnaires were accepted as final and fit for use in this research study.¹

Both the English and Xhosa versions of the questionnaire and scales were used for the purpose of this study. The Xhosa version was used for those respondents who did not understand English and the English version was used for the respondents who had a good grasp of English.

5.3.3 Biographical Questionnaire

The biographical questionnaire contained 65 questions (see Appendix A). These questions seek to establish biographical information on age, marital status, family composition and the views of the respondents on their current retirement experience and situation. The biographical questionnaire also contained questions about the research participants’ level of social activity and social support from friends and family. It explored some of the issues that are pertinent to the experience of life satisfaction and adjustment to retirement for example health status and financial situations. Some questions could be answered with a ‘yes’ or ‘no’ while some of the questions had to be answered on a 5- Point Likert-type scale varying from ‘Very Good’ to ‘Good’, ‘Average’-, ‘Poor’- and ‘Very Poor’.

The questions in the biographical questionnaire were grouped according to themes that are pertinent to the experience of life satisfaction and adjustment in retirement. Some of the questions included in the questionnaire are:

- “How is your financial position at present?”

Dr. C.K. Moropa is a lecturer in the Linguistics Department at UNISA and specializes in the teaching of Xhosa.
- “Did you choose to retire?”
- “How is the level of support from your friends?”

5.3.4 Life Satisfaction Index A

The Life Satisfaction Index A (LSI-A) (Adams, 1969) (see Appendix B) was used in this research study to measure the psychological well-being and life satisfaction of retired migrant and non-migrant workers. Since it was designed, the LSI-A or different versions of it have been used to assess well-being and life satisfaction among the elderly (Celso, Ebener & Burkhead, 2003; Eflikides, Kalaitzidou & Chankin, 2003; French, Gekoski & Knox, 1994). The scale has been translated for use with samples of languages other than English for example Greek (Efiklides et al., 2003) and Hebrew (Shmotkin & Hadari, 1996). The LSI-A has since become one of the most commonly used and best established measures of subjective well-being and life satisfaction among the elderly, and it is appropriate for both rural and urban elderly samples (Adams, 1969; Wallace & Wheeler, 2002).

The LSI-A has 18 item statements, which were derived from the original Life Satisfaction Index A (Neugarten, Havighurst & Tobin 1961). Two items were removed from the original LSI-A because the statements were either confusing or too general and had poor discriminant validity (Adams, 1960). The wording on some of the statements in the LSI-A was changed from the American language because they appeared to be rather ambiguous. Words such as ‘dreadiest’ and ‘down in the dumps’ were substituted for ‘most boring’ and ‘feeling blue’. The statements of the LSI-A were presented to research participants in this research study in a five
point response format: ‘1= Strongly Disagree; 2 = Disagree; 3 = Unsure; 4 = Agree; and 5 = Strongly Agree’. The items were summed up to yield a total score of 90. Higher scores therefore indicate higher levels of life satisfaction.

The LSI-A is based on the assumption that the individual is the best judge of his or her past and present life. For this reason, the index use the individual’s evaluation of his or her life situation (Neugarten et al., 1961) A factor analysis conducted by Neugarten et al. (1961) yielded five components in the LSI-A which they called: zest and apathy; resolution and fortitude; congruence (between desired and achieved goals); self-concept and mood tone. In an attempt to determine the reliability of the LSI-A, Wallace and Wheeler (2002) conducted a Reliability Generalization (RG) according to which the LSI-A was found to have adequate reliability scores with a mean score of .79. The reliability scores for the LSI-A ranged from a low of .42 to a high of .98. In addition, it was found that the reliability scores were not influenced by the type of sample used, the language of administration and the length of the scale (Wallace & Wheeler, 2002).

5.3.5 Adjustment Index

The 14- item Adjustment Index (see Appendix C) was developed by Kurtz and Wolk (1975) for the purpose of measuring individuals’ overall developmental task accomplishment. They named the design “Adjustment”. The basis of the index was Havighurst’s (1948) formulation of developmental task accomplishments. The scale was shown to have a high inter-correlation with the Life Satisfaction Index (r = .52, p <.01) by Kurtz and Wolk (1975). The original scale
only had ‘Yes’ and ‘No’ responses, which were scored 0 or 1 respectively. The current Adjustment Index scale used in this research study is scored on a 5 point Liker-type scale ranging from 5 ‘Strongly agree’ to 1 ‘Differ strongly’. The Adjustment Index yields scores ranging from 14 to 70. Higher scores on this scale indicate better adjustment to retirement.

The questions on the Adjustment Index are arranged in pairs in which one question seeks to address the behavioural dimension and the other the perceptual dimension of a given situation. In this case, one statement in the pair asks about the behavioural report on the success or failure of each task. On the other hand, the statement on the perceptual dimension evaluates the attitude towards each of the tasks in the individual’s life. Examples of the listed tasks with their corresponding questions on the Adjustment scale are:

(1) Adjusting to reduced physical strength and health
   (a) Reduced strength keeps me from doing the things I need to do
   (b) One can learn to live a good life even in reduced strength

(2) Adjustment to retirement and reduced income
   (a) I manage to live a good life even with limited income
   (b) Retirement is as worthwhile as working

(3) Adjusting to death of spouse
   (a) I find it (or would find it) difficult to live alone
   (b) A surviving husband or wife can learn to get along (Kurtz & Wolk, 1975).

The items in the Adjustment Index were found to be significantly correlated to the whole-scale score and ranged from a low of .22 to a high of .59 (Boshier & Riddel, 1978). These authors
also found the Adjustment Index to be sufficiently internally consistent for use with validating the Education Participation Scale (E.P.S.). According to Kurtz and Wolk (1975), the face validity of the Adjustment Index was established by ensuring that the formulation of the questions was carried out in such a manner that they corresponded closely to Havighurst’s listing of the developmental tasks of the late years.

The content validity of the Adjustment Index was assessed by two independent experts in the field of human development (Kurtz & Wolk, 1975). These experts were given the instrument with the brief that they should mark the items as they should be marked by elderly persons who could be regarded as having completed the developmental tasks successfully. There was agreement between the independent experts on all the items save one.

5.3.6 Semi-structured Questionnaire

A number of semi-structured questions were included in the last section of the questionnaire (see Appendix D). The inclusion of such questions is based on the rationale that it gives the respondents the opportunity to respond to some of the questions in their own words, and provide their own views and opinions on some of the closed questions in the biographical section. The open-ended questions covered the following areas:

- The participants’ views on their employers’ actions in assisting them with retirement.
- Views on the extent to which their retirement meets their expectations.
- Recommendations the respondents have for those individuals preparing for retirement.
5.4 SAMPLING

The sample for this research study was drawn from a population of retired migrant workers, that is people who worked as migrant workers for a large part of their lives. A group of retired non-migrant workers was also included as a comparison group. The sample was drawn from South Africa’s Eastern Cape Province in the areas of Matatiele, Mt Ayliff, Mt. Frere and Tabankulu. Mt. Ayliff, Mt. Frere and Tabankulu are rural areas whereas Matatiele is peri-urban. The areas are on average sixty kilometres (60 km) apart. Data for the study was collected over a period of ten days in July 2010.

The fieldwork and administration of the questionnaires were conducted by the researcher and two assistants. One assistant participated in the Matatiele leg of the administration and the other assistant participated in the Mt. Ayliff, Mt. Frere and Tabankulu leg of the data collection. Research participants for the study were recruited through snowball sampling and a referral system. Some of the research participants were identified through the research assistants, and others were identified by community members and respondents. A total of 54 respondents were included in the study. Following interviews with research respondents, they were asked to refer us to other participants. Snowball sampling is a non-probability method used mostly to study select samples in populations that are difficult to locate or they are hidden and there is no other means of reaching the target population (Heckathorn, 2002). Snowball and targeted sampling methods have for example been used in studies to recruit members of hidden populations of drug users and former drug users (Vervaeke, Korf, Benschop & Brink, 2007). Korf, Ginkel and
Benschop (2010) also used snowball sampling in order to access people who could not be reached through other methods notably ethnographic fieldwork and targeted recruitment.

Snowball sampling has its strengths as well as its weaknesses. One of the strongest advantages of snowball sampling as pointed out above is that it enables the researcher to reach populations that are difficult to sample using other methods such as random and quota sampling. Another advantage is that snowball sampling is cost efficient and simple. Among the major disadvantages of snowball sampling is that it is sometimes difficult to make statistical inferences from the sample to the population because of problems determining the sampling error (Johnson, 2005). Another difficulty with the method is that there is always the possibility of sampling bias as subjects select people they know well and share similar traits which may lead to correlations in the study that are not necessarily applicable to the larger population (Castillo, 2009; Thompson & Collins, 2002). Because of the prevailing problems of the absence of records of retired persons in the Eastern Cape Province, South Africa as well as the lack of facilities and agencies for retired persons especially in the rural areas, the snowball method was chosen for its appropriateness in selecting the sample for this research study.

5.4.1 Ethical considerations

Strict ethical considerations were adhered to during the administration of questionnaire and the collection of data. The purpose of the research, the recording of their responses and the confidentiality of the information were explained to the respondents in a language that was accessible to them, being it English, Xhosa or Sotho. Once consent was granted, the questionnaires were either given to the respondents or they were administered to them by the
researcher or research assistants. In order to protect the confidentiality of the research participants no identifying information like the names or addresses of the respondents were recorded on the questionnaires and therefore anonymity was guaranteed. At no point was coercion or inducements used to obtain the consent of the participants. Voluntary participation, with the option to withdraw was provided. Non-maleficence was further ensured by not exposing research participants individually or publicly and by keeping personal identity information intact.

5.5 STATISTICAL ANALYSIS OF THE DATA

A combination of statistical tests was used to demonstrate the differences between retired migrant workers and retired non-migrant workers with regard to the experience of life satisfaction during retirement, adjustment to retirement, participation in social activities, financial preparations and social support among others. In the statistical analyses, both parametric and non-parametric statistical tests were used because of the relatively small sample size of the retired migrant workers’ and the retired non-migrant workers’ groups. The tests were first aimed at determining whether there were any significant differences between retired migrant workers and retired non-migrant workers within the overall adjustment to retirement and the levels of life satisfaction experienced during retirement. One-way analysis of variance and t-tests were performed in this regard together with their non-parametric versions, the Kruskal-Wallis and the Mann Whitney U tests respectively. Secondly, tests were performed to determine whether there is a pattern of relations between the experience of life satisfaction and
adjustment to retirement and the other variables (e.g. participation in social activities, financial and relationships among others).

Where both variables of interest were categorical in nature, a cross tabulation with a Chi-square was conducted to determine the extent of the differences. This was used for example to evaluate the differences between retired migrant workers and retired non-migrant workers along the following variables: spousal relationships, choice of retirement, education levels and contributions to retirement among others.

5.6 CONCLUSION

The aim of the study was to investigate how migrant workers in the Eastern Cape Province, South Africa manage to cope with the challenges they are faced with during retirement and what their level of life satisfaction is on their permanent return to their home communities after retirement. Through the chosen methodology, the researcher could test the relevant hypotheses and obtain certain results. The experience of life satisfaction during retirement and adjustment to retirement seemed to be a rather complex topic that involves many factors. These factors are sometimes interwoven and they influence each other in a bidirectional manner. The results obtained in this research study will be discussed in the following chapter 6.
CHAPTER 6
RESULTS AND STATISTICAL ANALYSIS

6.1 INTRODUCTION

Data analysis for the research participants took place as described in the previous chapter and by means of the SPSS statistical data analysis version 19. The research sample used for this study consisted of 58 respondents. Four questionnaires were not returned or were incomplete and they were therefore not included in the analysis. The results obtained from the data analysis will be described in this chapter according to descriptive statistics, reliability analysis and statistical tests. This will be done by reporting on the findings based on the methodology followed for this research study.

6.2 DESCRIPTIVE STATISTICS

6.2.1 Participants

The output obtained in the SPSS indicated that all 54 participants’ questionnaires were completed in full. Four questionnaires were not taken into account because the respondents had not returned the questionnaires or they were incomplete. As a result, the analysis is based on the results of 54 participants. Of the total sample, 70.4% were males. (see Table 6.1).
Table 6.1 Gender composition of sample group (N = 54)

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>Male</td>
<td>38</td>
<td>70.4</td>
<td>70.4</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>16</td>
<td>29.6</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The mixed gender sample for the study was from the area of Matatiele. This could be due to the fact that it is a peri-urban area where it is common for women to work outside the home, as opposed to the areas Tabankulu, Mt Frere and Mt Ayliff which are rural areas. In addition, the women in the rural areas did not engage in any work outside the home. This could be due to cultural and traditional beliefs that in the past used to regard it as taboo for women to engage in paid work.

The ages of the respondents ranged from 55 years to 78 years with an average age of 65.13 years (SD = 5.47). The majority of respondents (74.1%) had worked as migrant workers. (see Table 6.2).

Table 6.2 Number of retired migrant workers and retired non-migrant workers

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid Percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>1(Migrant)</td>
<td>40</td>
<td>74.1</td>
<td>74.1</td>
</tr>
<tr>
<td></td>
<td>2(non-migrant)</td>
<td>14</td>
<td>25.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The marital status of the respondents varied from those who are single (9.3% of the research participants) to those who are married (66.7% of the research participants). The remaining
respondents were either divorced or separated (9.3% of the research participant) and 18.5% of the participants were widowed.

The majority of the respondents (62.9%) for this research study were illiterate. For this reason, some respondents were not in a position to complete the questionnaires on their own. In instances where the respondents were illiterate, the entire questionnaire was read out to them by the researcher and in some cases by the research assistants and their responses were recorded. In the case of the illiterate respondents, the Xhosa version of the questionnaire was used. For those respondents who were literate, the questionnaires were given to them so that they could complete them on their own. The completed questionnaires were collected from their homes after five days. On average, the questionnaire took an hour and a half to administer.

Figure 6.1 Educational levels of the research participants
As can be seen from Figure 6.1, the educational levels attained by the respondents varied widely between those who never went to school (18% of the participants), those who completed a grade between grade 1 to grade 7 (44.4% % of the participants), those participants who completed a grade between grade 8 to grade 12 (24.1% of the respondents) and those who studied up to graduate level (13.0% of the respondents). It is clear from this information that the majority of research participants did not have educational training beyond grade 12. The reasons could be that men had to start work at an earlier age in order to earn an income because of the general poverty levels in these areas or because no premium was placed on their further education as a result of said poverty levels.

Most of the participants for this research study had children. The number of children per respondent ranged from zero to a maximum of ten children per respondent. The average number of children per research participant is 4.3.

Some of the respondents still stayed with and/or took care of their children and or grandchildren in an extended family setting. It appears that the majority of the respondents (81.5%) lived with young children and grandchildren. The families involved in this research study therefore appear to be multigenerational to a large extent. Because of the nature of the situation prevailing in the Eastern Cape where there are limited job opportunities, respondents may be looking after their grandchildren to afford their own children the opportunity to undertake migrant work in the economically vibrant areas and sectors.
Table 6.3 Research participants taking care of young children or grandchildren

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Yes</td>
<td>44</td>
<td>81.5</td>
<td>81.5</td>
<td>81.5</td>
</tr>
<tr>
<td>No</td>
<td>10</td>
<td>18.5</td>
<td>18.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Closely related to the above is the number of research participants’ children who are still in school. Table 6.4 shows that just over 50% of the participants still had children in school.

Table 6.4 Research participants with children still in school

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Yes</td>
<td>28</td>
<td>51.9</td>
<td>51.9</td>
<td>51.9</td>
</tr>
<tr>
<td>No</td>
<td>26</td>
<td>48.1</td>
<td>48.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Research participants were asked whether they had any children who are deceased and a number of the participants indicated that they had children who died (see Table 6.5). The information indicates that most of the participants had children who are deceased. The possible effects of the HIV/AIDS pandemic cannot be ruled out in this regard. Furthermore, this could also partly explain why some of the respondents are still taking care of their grandchildren.

Table 6.5 Research participants with deceased children

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Yes</td>
<td>31</td>
<td>57.4</td>
<td>57.4</td>
<td>57.4</td>
</tr>
<tr>
<td>No</td>
<td>23</td>
<td>42.6</td>
<td>42.6</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The research participants were asked to rate their relationship with their spouses on a scale ranging from 0 to 4 with 0 being ‘No relationship’, 1 being ‘Bad’ and 4 being ‘Very Good’. The participants seemed to have relationships which ranged from having no relationship
(31.5% of the sample) to having a very good relationship (31.5% of the sample). Where participants indicated that they do not have a relationship, they also indicated that they were single, divorced or widowed. Figure 6.2 shows the responses accordingly.

Figure 6.2 Quality of research participants’ relationship with their spouses

6.2.2 Social Determinants

A second part of the questionnaire required research participants to comment about social issues that confront them during their retirement years. Research participants were required to
indicate whether they had made plans regarding how they were going to spend their free time during retirement prior to the commencement of their retirement (see Table 6.6).

Table 6.6 Plans to spend time in retirement

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage+</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Yes</td>
<td>43</td>
<td>79.6</td>
<td>79.6</td>
<td>79.6</td>
</tr>
<tr>
<td>No</td>
<td>11</td>
<td>20.4</td>
<td>20.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Participants were required to indicate the extent to which they participated in social activities during their retirement. Most of the research participants (92.6%) indicated that they did not participate in any social activities in their communities or that they seldom did. This low rate of participation could in part be due to the lack of recreational activities and programmes in the rural areas.

Research participants were asked to compare the problems they experience in retirement to the problems they experienced prior to retirement. Of the 54 research participants, 79.6% agreed that they had more problems during their retirement years than in the years they were still working (refer to Table 6.7).

Table 6.7 Problems experienced during retirement than before retirement

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Yes</td>
<td>43</td>
<td>79.6</td>
<td>79.6</td>
<td>79.6</td>
</tr>
<tr>
<td>No</td>
<td>11</td>
<td>20.4</td>
<td>20.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>
Closely related to the information above, research participants were required to indicate to what extent they perceived their retirement as meaningful and enjoyable or not. Findings in this regard are indicated in Figure 6.3.

**Figure 6.3** Research participants’ view of the meaningfulness of retirement

It seems clear that the majority of participants (77.8%) perceived their retirement as fairly enjoyable to very meaningful and enjoyable. Only 22.2% of research participants perceived their retirement as not meaningful and enjoyable. This could be due to the sense of relief that they survived the harsh conditions and that they are back with their families and children.

The research participants were asked to compare their own retirement situations to the situations of other retired persons they know. More than half of the research participants
(57.4%) were of the view that their situation is either bad or not good when compared to their friends’ situations. It can be assumed on the basis of the response that some of the respondents were using upward comparison.

Table 6.8 Research participants’ comparison of their own situation to their friends’ situation

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>Bad</td>
<td>10</td>
<td>18.5</td>
<td>18.5</td>
</tr>
<tr>
<td></td>
<td>Not good</td>
<td>21</td>
<td>38.9</td>
<td>38.9</td>
</tr>
<tr>
<td></td>
<td>Good</td>
<td>19</td>
<td>35.2</td>
<td>57.4</td>
</tr>
<tr>
<td></td>
<td>Very well</td>
<td>4</td>
<td>7.4</td>
<td>92.6</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The research participants were required to give an indication of their general mood and the majority of the research participants (64.8%) reported their mood as either ‘Not really sad and down’ or ‘Always happy and content’. Of these, 16.6% of the participants described their mood as always happy and content (refer to Figure 6.4).
6.2.3 Occupational information before retirement

A section of the questionnaire was aimed at obtaining information regarding the work history of the research participants. According to the research participants’ responses it is clear that the time span during which respondents started working ranged from the 1940s to 1969. The majority of research participants (70%) started working in the 1960s and a further 18.5% of the research participants started their careers even earlier. The remaining research participants started working much later, in the 1970s and the 1980s.

The research participants were employed in a variety of industries including mining and factories, the service sector including education and domestic services, the security sectors as well as farming and agriculture. The majority of the respondents 37% were employed in the

![Figure 6.4 Research participants’ view of their general mood](image)
factories. The mining sector employed 29.6% of the research participants and 22.2% of the research participants worked in the domestic sector of the economy. The remaining research participants (12.2%) worked in a variety of employment sectors including health, education, construction and agricultural.

The research participants in this study had been retired for a period ranging from a minimum of two years to a maximum 18 years. The average period of retirement for the research sample was 6.96 years. Some of the respondents chose to retire and others were forced or instructed to retire (see Table 6.9). It seems that the majority of the research participants (53.7%) did not choose to retire as opposed to 46.3% of research participants who chose to retire. The remaining research participants (18.5%) were not sure of their position in this regard and indicated that they retired because of disability, retrenchments and dismissals from work, among other reasons.

Table 6.9 Choice of retirement

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid No</td>
<td>29</td>
<td>53.7</td>
<td>53.7</td>
<td>53.7</td>
</tr>
<tr>
<td>Valid Yes</td>
<td>25</td>
<td>46.3</td>
<td>46.3</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Total 54 100.0 100.0

Research participants were required to indicate whether they had received any advice or information being it financial or other in planning for their retirement. The majority of the research participants (83.3%) indicated that they did not receive any advice or information on their retirement preparation.
Table 6.10 Information on retirement planning

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
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<td>45</td>
<td>83.3</td>
<td>83.3</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>9</td>
<td>16.7</td>
<td>16.7</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

From the research participants’ responses it is clear that they had retired for different reasons. Of the total research sample 37% retirees indicated that they had retired because they had reached the retirement age. This was followed by 35% of the sample who left their employment because of what they indicated as ‘tiredness’ and 9.3% retired for health reasons. The remaining research participants retired for other reasons or a combination of other reasons such as retrenchments and factory closures (see Figure 6.5).
Figure 6.5 Reasons for retirement

It is clear from Figure 6.5 that the majority of the participants retired because they reached retirement age and because of what they labeled as ‘tiredness’. The demanding nature of some of the work especially in industries such as mining and agriculture

6.2.4 Health

Health seems to play a significant role in determining adjustment to retirement as well as levels of life satisfaction during retirement. In an attempt to determine the health status of research participants, they were required to indicate their current level of health. The majority of research participants (61.1%) rated their health as good or very good and 38.9% of the research participants perceived their health as either bad or very bad (see Table 6.11).
Table 6.11 Perceptions of Health

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>Very poor</td>
<td>9</td>
<td>16.7</td>
<td>16.7</td>
</tr>
<tr>
<td></td>
<td>Poor</td>
<td>12</td>
<td>22.2</td>
<td>38.9</td>
</tr>
<tr>
<td></td>
<td>Good</td>
<td>23</td>
<td>42.6</td>
<td>81.5</td>
</tr>
<tr>
<td></td>
<td>Very good</td>
<td>10</td>
<td>18.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

In addition to the above question about their own health, the research participants were also required to give an indication of their spouses’ health condition. The research participants regarded their spouses’ health as follows: 38.9% regarded it as good to very good and 31.5% of the respondents regarded it as poor to very poor.

Table 6.12 Research participants’ views of their spouses’ health

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>0</td>
<td>16</td>
<td>29.6</td>
<td>29.6</td>
</tr>
<tr>
<td></td>
<td>Very poor</td>
<td>4</td>
<td>7.4</td>
<td>37.0</td>
</tr>
<tr>
<td></td>
<td>Poor</td>
<td>13</td>
<td>24.1</td>
<td>61.1</td>
</tr>
<tr>
<td></td>
<td>Good</td>
<td>12</td>
<td>22.2</td>
<td>83.3</td>
</tr>
<tr>
<td></td>
<td>Very good</td>
<td>9</td>
<td>16.7</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The extent to which research participants needed to visit the clinic or the doctor during retirement for medical reasons was assessed. As indicated in Figure 6.6, a significant number of research participants (61.1%) reported going to the doctor or clinic more during retirement than before.
The research participants were required to indicate whether they suffered from any of the following chronic conditions: asthma, diabetes, hypertension and tuberculosis and their responses were as follows: The research participants indicated that they suffered from different types of chronic diseases, hypertension (3.7% of the sample), diabetes (3.7% of the sample), tuberculosis (33.3% of the sample) and asthma (57.4% of the sample). It is clear from the findings that asthma and tuberculosis constitute the most serious chronic condition among the participants in this research study. As these conditions are respiratory in nature, the findings could indicate that many of the research participants were exposed for long periods of time to hazardous elements in their working environments such as chemicals, dust or pesticides.
6.2.5 Financial aspects

The importance of financial planning for retirement as well as the role of financial well-being in promoting adjustment to retirement as well as the experience of life satisfaction during retirement is well established. Any studies regarding life satisfaction have to evaluate the financial status of research participants because failure to do so would neglect one of the crucial variables in the retirement matrix. Research participants in this study were therefore required to provide some information about related aspects such as their investments, financial position and type of housing.

As the type of housing could be an indication of the financial situation of the retirees they were required to indicate whether they were satisfied with their retirement homes. The majority of the research participants (68.5%) reported being either happy or very happy with the type of housing they have. The remaining participants (31.5%) were either ‘Unhappy’ or ‘Not happy at all’ with their type of housing. (see figure 6.7).
The extent to which research participants invested financially was explored through enquiries into their pension and investment savings as well as their investment in livestock and insurance policies. Employees are required by law to contribute for their retirement to either a provident or pension fund scheme. The research participants in this study were asked which option they invested in for their retirement savings. The majority of the research participants (63.0%) indicated that they contributed to Provident Funds and 31.5% of the respondents indicated that they contributed to Pension Funds (see Table 6.13).
Table 6.13 Research participants’ contribution to provident and pension funds

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valide</td>
<td>0</td>
<td>3</td>
<td>5.6</td>
<td>5.6</td>
</tr>
<tr>
<td>Provident fund</td>
<td>34</td>
<td>63.0</td>
<td>63.0</td>
<td>68.5</td>
</tr>
<tr>
<td>Pension fund</td>
<td>17</td>
<td>31.5</td>
<td>31.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The extent to which respondents participated in financial planning was investigated and it was found that only 25.9% of the respondents had made financial provision for retirement by means of investment vehicles such as retirement annuities and life policies.

Table 6.14 Financial provision for retirement

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valide</td>
<td>No</td>
<td>40</td>
<td>74.1</td>
<td>74.1</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>14</td>
<td>25.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The research participants in this study were also required to indicate whether they had ever taken out an insurance policy during their working lives and only 38.9% of the sample indicated that they had taken out an insurance policy during their working lives. Such a policy could have been either an endowment policy or a retirement annuity (see Table 6.15).

Table 6.15 Insurance policies taken out

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valide</td>
<td>No</td>
<td>33</td>
<td>61.1</td>
<td>61.1</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>21</td>
<td>38.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

An investment option that is often used by many persons in the rural areas is that pertaining to livestock. Research participants had to indicate to what extent they had invested in this way,
and almost half of the respondents (46.3%) indicated that they had invested in livestock of some kind - sheep, pigs, goats, cattle or a combination of these (see Figure 6.8).

![Livestock investment](image)

**Figure 6.8** Livestock investment

The research participants were furthermore required to indicate whether they received a welfare pension or a private pension. Some research participants, however, did not receive any type of pension. This may probably be due to the fact that they have not yet reached the mandatory retirement age of 60 years and therefore ineligible for state pension or they have not applied for it yet.

More than half of the research participants (53.7%) indicated that they are recipients of a social security pension, and only 27.8% of the research participants indicated that they receive a private pension. A further 7.4% of research participants indicated that they receive both a social security pension and a private pension. The remaining research respondents indicated that they
are receiving workmen’s compensation. Only 5.6% of the participants do not receive any kind of pension for reasons as pointed out above.

The research participants were required to indicate whether they regard their pension as sufficient for their survival. The majority of research participants (61.1%) reported that their pension was not sufficient to provide for their needs. On the other hand, 25.9% of research participants indicated that they were satisfied with their pension and perceived it as sufficient for their needs. Some research participants’ dissatisfaction over insufficient pension could be explained in part by the fact that the respondents live in multi-generational households and some families may still have young children in school which may result in extra expenses. There is, however, also the possibility that, in many households, the pension received by the retirees is the only source of income. (see Table 6.16).

**Table 6.16** Research participants’ perceptions of the sufficiency of their pension

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>0</td>
<td>13.0</td>
<td>13.0</td>
<td>13.0</td>
</tr>
<tr>
<td>No</td>
<td>33</td>
<td>61.1</td>
<td>61.1</td>
<td>74.1</td>
</tr>
<tr>
<td>Yes</td>
<td>14</td>
<td>25.9</td>
<td>25.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

In addition and closely related to the above, research participants were required to indicate how they perceive their financial situation. Based on the information in Table 6.17 it is clear that the majority of research participants namely 77.8% reported their financial situation as ‘Fairly Bad’ or ‘Very Bad’. This may be attributed to a strong reliance on social pensions, which are often used to support a number of family members. A further reason could be the fact that some of
the research participants, especially those who were contributing to Provident Funds, received and spent their lump sum payout without any sound financial advice.

Table 6.17 Research participants’ present financial situation

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very bad</td>
<td>28</td>
<td>51.9</td>
<td>51.9</td>
<td>51.9</td>
</tr>
<tr>
<td>Fairly bad</td>
<td>14</td>
<td>25.9</td>
<td>25.9</td>
<td>77.8</td>
</tr>
<tr>
<td>Fairly good</td>
<td>12</td>
<td>22.2</td>
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</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

6.2.6 Evaluation

The manner in which research participants evaluate their current situation as either satisfactory or otherwise is also essential and could influence their adjustment to retirement and their levels of life satisfaction during retirement. Research participants were required to indicate how they were coping with their current situation after retirement. Almost equal proportions of the research participants indicated that they were not coping at all (46.3%) or they were barely coping (44.4%). On the other hand, only 9.3% of the research participants indicated that they were coping well with their retirement.

When asked if they would change anything given a second chance, 81.5% of the research participants agreed that they would make changes. The remaining research participants (18.5%) would not make any changes. The reason for the first response could be that the respondents did not receive any information on retirement and financial planning. This result should be interpreted in conjunction with the results regarding the sufficiency of pension, how the research respondents were coping and their perception of their situation after retirement (see Table 6.18).
Table 6.18 Research participants’ views if they would change anything if given a second chance

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>Yes</td>
<td>44</td>
<td>81.5</td>
<td>81.5</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>10</td>
<td>18.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The investigation covered the assertion that research participants could be having regrets about how their lives turned out. In their responses, 51.9% of the research participants indicated that they had regrets about how their lives turned out (see Table 6.19).

Table 6.19 Research participants’ regrets about how life turned out

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>Yes</td>
<td>28</td>
<td>51.9</td>
<td>51.9</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>26</td>
<td>48.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Closely related to the previous question, research participants were required to indicate whether they were happy with their situation in general. Of the total sample, 57.4% of research participants reported being ‘Fairly happy or Very happy’ with their current situation as opposed to 42.6% of research participants who reported being ‘Fairly unhappy or Very unhappy’. (see Table 6.20)
Research participants were required to indicate their levels of worry and the majority of the research participants (66.7%) reported that they were either ‘Not worried at all’ or ‘Not very worried’. Of the total sample, 33.3% of the participants reported that they were ‘Fairly worried’ or ‘Very worried’ about their future (see Table 6.21).

### Table 6.21 Research participants’ level of worry about the future

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid percentage</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not worried at all</td>
<td>15</td>
<td>27.8</td>
<td>27.8</td>
<td>27.8</td>
</tr>
<tr>
<td>Not very worried</td>
<td>21</td>
<td>38.9</td>
<td>38.9</td>
<td>66.7</td>
</tr>
<tr>
<td>Fairly worried</td>
<td>10</td>
<td>18.5</td>
<td>18.5</td>
<td>85.2</td>
</tr>
<tr>
<td>Very worried</td>
<td>8</td>
<td>14.8</td>
<td>14.8</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

6.3 INTERVIEW SCHEDULE

The questionnaire used in this research study also contained open-ended questions on which research participants had to express their opinions and provide information about their experience of life satisfaction during retirement and their adjustment to retirement.
6.3.1 Question 1

In the first question, research participants were asked whether they believed that their employees had done enough for them in terms of their preparation for retirement. The responses to the question fell into two categories. According to the first category, 77.8% of the research participants believed that their employers did not do enough for them with regard to preparing them for retirement. There were different reasons provided for these responses, ranging from ‘not being compensated’ to ‘not receiving all their benefits’ for example, “No, I got my Provident Fund and long service, but was not compensated for TB”.

The second category of responses included those research participants who believed that their employers did enough for them with regard to helping them prepare for retirement. This constituted 18.5% of the research participants. One research participant said: “Yes, he tried everything. He even gave me light duties after my accident”. A total of 3.7% of the research participants were non-committal in their response to this question.

6.3.2 Question 2

Research participants were asked for their opinion as to what employers can do to prepare their employees adequately for retirement. The responses to this question fell within three major categories as follows: Of the total group, 40.7% of the research participants were of the view that employers must pay their employees well. For example, one of the responses was that “They must pay them well so that they can meet their commitments” Other participants (24% of research respondents) indicated that they believe that employers should help employees to save for and take control of their future. This is shown in this statement by one of the research participants: “They must advice you on retirement. They should not just act as if you are going
to work forever”. A further category of participants (13% of the research respondents) indicated that they wanted employers to do something tangible for their workers like building houses for them. An example in this regard is the response: “Buy them tractors for retirement”. Further responses (22.3% of the research participants) were varied and could not be categorised.

6.3.3 Question 3
Research participants were required to indicate whether they missed their work. There were four categories of responses in this regard. Of the total sample 42.6% of the research participants indicated that they missed nothing about their work whilst 37% of the respondents indicated that they missed their jobs (this could refer to aspects of their jobs or their colleagues or activities they used to do). Of the total sample 14.9% of the research participants indicated that they missed the money they used to earn and for that reason still wanted to continue to work. The remaining 5.6% of research participants reported that the difficult times and hardships they are experiencing during their retirement reminded them of the salaries they received from their former jobs.

6.3.4 Question 4
Research participants were required to indicate what they regarded as the most annoying aspect of retirement and two types of responses were elicited between retirees who find their retirement annoying and others who find it good. Of the total sample, 79.6% of the participants found their retirement annoying mainly because of financial problems and the accompanying difficulties and struggling. They saw their lives as a constant struggle hence the annoyance. Typical responses that capture this sentiment: “I am always heart-sore. I think I have bad luck.
It seems mine is worse. Others do better. Struggling is not good”. “Not able to afford many things. Life is hard”. On the other hand, 20.4% of the respondents did not find anything annoying about their retirement years.

6.3.5 Question 5

The research participants were furthermore required to indicate what they found enjoyable about their retirement. In all, 51.8% of the respondents were not happy at all about their retirement mainly because of financial difficulties and the problems this causes. An example of such a reason cited is the following: “Nothing. Life is money. If you cannot do things it is useless”. The other 48.2% of the respondents found their retirement enjoyable. Their perceptions were varied and they cited health, family, time, and the freedom to do what they thought would be enjoyable in their retirement years. An example of what constitute joy can be deduced from the following response: “Being home with my wife and looking after my livestock. My cows are better since my retirement”.

6.3.6 Question 6

Research participants were required to indicate whether their retirement is what they had expected it to be. Responses to the question fell into two categories, namely those retirees who felt that it was not what they expected and those retirees who said that it was. Overall, 88.9% of the respondents were of the opinion that their retirement was not what they had anticipated because they were struggling owing to a lack of financial resources or because of tax problems with the South African Revenue Service was troubling them. Only 11% of the respondents reported that their retirement was what they had expected it to be.
6.3.7 Question 7

Research participants were asked to indicate what kind of changes they had experienced since their retirement. Their responses fell into two categories, namely those who have seen positive changes since their retirement and those who have not. Only 22.2% of the respondents indicated that they experienced positive changes in their retirement as in the following example: “Yes, I have enough time and my health is better”. On the other hand, 77.8% of the respondents indicated that they had experienced negative changes during retirement. The reasons for these experiences varied but it is clear that the predominant reasons for the views ranged from being poverty stricken and having to struggle to deteriorating health.

6.3.8 Question 8

Research participants were asked to indicate what kind of advice they could give to people who are about to retire and the responses were varied but they could be divided into four major themes: people should save, invest and look after their money (35.2%); people should prepare and plan ahead how they are going to spend their time; people should build houses and improve their family relations while they are still working (7.4% of the respondents were of this view) and a further 7.4% of the respondents were of the opinion that prospective retirees should think of getting an extra job and not just sit at home. The remaining 27.3% of the responses were varied and included a substantial number of ‘don’t know’ or ‘nothing to say’ responses.
6.4 RESULTS OF STATISTICAL TESTS

In the statistical analysis, both parametric and non-parametric statistical tests were conducted because of the relatively small sample size of the retired non-migrant workers. The tests were first aimed at determining whether there were any significant differences between retired migrant workers and retired non-migrant workers with the overall adjustment to retirement and the experience of life satisfaction during retirement. One-way analysis of variance and t-tests as well as their non-parametric versions, the Kruskal-Wallis and the Mann Whitney U tests respectively were performed.

Secondly, tests were performed to determine whether there is a pattern of relations between the experience of life satisfaction and adjustment to retirement and the other variables (participation in social activities, financial and social relationships). Where both variables of interest were categorical in nature, a cross-tabulation with a Chi-square was conducted to determine the extent of the differences.

6.4.1 Quality of spousal relationships

The nature of the spousal relationship was investigated in terms of the question ‘How is your relationship with your wife?’ There was a significant difference between retired migrant workers and retired non-migrant workers in terms of their relationship with their spouses ($\chi^2 (4, 54) = 14.96, p = .005$). In total 60% of retired migrant workers had a ‘Good’ to ‘Very Good’ relationship with their spouses compared to 29% of retired non-migrant retirees who described their relationship as such.
Table 6.22 Quality of Spousal relationships

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>Df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>14.960*</td>
<td>4</td>
<td>.005</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>16.226</td>
<td>4</td>
<td>.003</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>7.804</td>
<td>1</td>
<td>.005</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>54</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 7 cells (70.0%) have expected count less than 5. The minimum expected count is .78.

6.4.2 Plans to spend time in retirement

Retired migrant workers and retired non-migrant workers were compared in terms of how they planned to spend their time in retirement. There was a significant difference between the two groups $\chi^2 (1, 54) = 5.89 \ p = .015$. The majority of retired migrant workers (85%) did not have plans on how they would spend their time in retirement compared to 57.1% of retired non-migrant workers who had such plans of spending their time in retirement.

Table 6.23 Plans to spend time in retirement

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>Df</th>
<th>Asymp. Sig. (2-sided)</th>
<th>Exact Sig. (2-sided)</th>
<th>Exact Sig. (1-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>5.892</td>
<td>1</td>
<td>.015</td>
<td></td>
<td>.024</td>
</tr>
<tr>
<td>Continuity Correction</td>
<td>4.169</td>
<td>1</td>
<td>.041</td>
<td></td>
<td>.024</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>5.330</td>
<td>1</td>
<td>.021</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fisher's Exact Test</td>
<td></td>
<td></td>
<td></td>
<td>.024</td>
<td></td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>5.783</td>
<td>1</td>
<td>.016</td>
<td></td>
<td>.024</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>54</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
6.4.3 Level of educational training

Retired migrant workers and retired non-migrant workers were compared in terms of the level of their educational training. There was a significant difference in the educational achievements of the two groups. The majority of retired migrant workers (80%) had educational levels of grade 7 and below compared to 75% of retired non-migrant workers who had educational levels of grade 8 and above.

6.4.4 Level of support from friends

Levels of support from friends differed significantly between migrant and non-migrant workers $\chi^2 (3, 54) = 10.494, p = .015)$. A total of 50% of retired non-migrant received ‘Good’ to ‘Very Good’ support from their friends compared to 12.5% of retired migrant workers who received the same level of support from their friends.

6.4.5 Participation in social activities

The extent to which retired migrant workers and retired non-migrant workers participate in social activities was also evaluated. There was a significant difference in the levels of participation in social activities between the two groups ($\chi^2 (1, 54) = 4.10, p = .043$). The majority of retired non-migrant workers (71.4%) participate in social activities compared to only 40% of retired migrant workers.

6.4.6 Church attendance of retirees

Retired migrant workers and retired non-migrant workers were compared with regard to their church attendance. There was a significant difference in the church attendance patterns of the
two groups ($\chi^2 (1, 54) = 4.58 \ p = .032$). More retired migrant workers (37.5%) attend church more regularly than do retired non-migrant retirees (7%).

6.4.7 Longest period with one employer

Retired migrant workers and retired non-migrant workers were compared in terms of the longest period they spent with one employer. There was a significant difference between retired migrant workers and retired non-migrant workers in this regard ($\chi^2 (6, 54) = 19.69 \ p = .003$). Retired non-migrant workers spent more years with one employer than did retired migrant workers. As the results indicate, 92.8 % of retired non-migrant workers spent 11 or more years with one employer compared to only 75% of retired migrant workers who spent the same length of time with one employer.

6.4.8 Advice on how to prepare for retirement

The extent to which retired migrant workers and retired non-migrant workers received advice in terms of preparing for retirement differed significantly ($\chi^2 (1, 54) = 9.334 \ p = .002$). A total of 42.9% of the retired non-migrant workers received advice on how to prepare for retirement compared to only 7.5 % of retired migrant workers who received such advice.

6.4.9 Choice in retirement

A comparison was made between retired migrant workers and retired non-migrant workers to determine the extent to which they had a choice in their retirement decision. There was a significant difference between the groups in terms of their choice of retirement ($\chi^2 (1, 40) =7.92$.
The majority of retired non-migrant workers (78.6%) chose to retire compared to only 35% of retired migrant workers who chose to retire.

**Table 6. 24 Choice in retirement**

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>Df</th>
<th>Asymp. Sig. (2-sided)</th>
<th>Exact Sig. (2-sided)</th>
<th>Exact Sig. (1-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
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<td>1</td>
<td>.005</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Continuity Correction</td>
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<td>1</td>
<td>.012</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>8.219</td>
<td>1</td>
<td>.004</td>
<td></td>
<td>.006</td>
</tr>
<tr>
<td>Fisher's Exact Test</td>
<td>7.772</td>
<td>1</td>
<td>.005</td>
<td>.011</td>
<td>.006</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>54</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6.4.10 Occupational sectors

Retired migrant workers and retired non-migrant workers were compared in terms of the sectors in which they worked. There was a significant difference in terms of the occupations in which retired migrant workers and retired non-migrant workers worked ($\chi^2 (11, 54) = 30.71, p = .001$). More retired non-migrant workers (71.4%) were in professional occupations compared to only 5% of retired migrant workers who were in professional occupations such as the police service and teaching.

6.4.11 Spouse’s health

The health of retired migrant workers’ and retired non-migrant workers’ spouses was compared. The comparison yielded significant differences between the two groups ($\chi^2 (4, 52) = 11.48, p = .022$). More retired migrant workers (45%) than retired non-migrant workers (21.4%) described their spouses’ health as either ‘Good’ or ‘Very Good’.
6.4.12 Contribution for retirement

Retired migrant workers and retired non-migrant workers were compared in terms of where they made their contribution for retirement. A significant difference in terms of where the contributions were made by both groups was found: 80% and 14.3% of retired migrant workers and retired non-migrant workers respectively made their contributions in provident funds compared to 12.5% and 85.7% of retired migrant workers and retired non-migrant workers who made their contributions for retirement into pension funds. The results were significant ($\chi^2 (2, 54) = 25.82, p = .000$).

Retired migrant workers and retired non-migrant workers were compared in terms of whether they receive private pension. There was a significant difference between the retired migrant workers and retired non-migrant workers ($\chi^2 (3, 54) = 16.25, p = .001$). In this case, 71.4% of retired non-migrant workers receive a private pension compared to 15% of retired migrant workers who receive such a pension.

6.4.13 Insurance policies

Retired migrant workers and retired non-migrant workers were compared in terms of whether they had taken out insurance policies during their working years. There was a significant difference between the two groups of retirees ($\chi^2 (1, 54) = 15.13, p = .024$). The majority of retired non-migrant workers (64.3%) had taken out insurance policies compared to only 30% of retired migrant workers who had done so.
6.4.14 Perceptions of financial situation/position

Retired migrant workers and retired non-migrant workers were compared in terms of how they perceived their current financial position. There was a significant difference in terms of how retired migrant workers and retired non-migrant workers appraised their financial situation ($\chi^2 (2, 54) = 8.49, p = .024$). Retired non-migrant workers (50%) perceive their financial situation as fairly good compared to only 12.5% of retired migrant workers who perceive their situation as such.
Table 6.25 Summary of results

<table>
<thead>
<tr>
<th>Variable</th>
<th>Significant Difference between Groups</th>
<th>Nature of difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spousal relationships</td>
<td>Yes</td>
<td>Retired migrant workers have a better spousal relations than do retired non-migrant workers</td>
</tr>
<tr>
<td>Plans to spend time in retirement</td>
<td>Yes</td>
<td>Retired non-migrant workers had plans to spend time in retirement than retired migrant workers.</td>
</tr>
<tr>
<td>Educational achievement</td>
<td>Yes</td>
<td>Retired non-migrant workers had higher occupational qualifications than retired migrant workers did.</td>
</tr>
<tr>
<td>Level of support</td>
<td>Yes</td>
<td>Retired non-migrant workers had better social support from friends than retired migrant workers did.</td>
</tr>
<tr>
<td>Participation in activities</td>
<td>Yes</td>
<td>Retired non-migrant workers participated in activities more than retired migrant workers</td>
</tr>
<tr>
<td>Category</td>
<td>Outcome</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>---------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Church attendance</td>
<td>Yes</td>
<td>Retired migrant workers attended church more than retired non-migrant workers did.</td>
</tr>
<tr>
<td>Longest period with one employer</td>
<td>Yes</td>
<td>Retired non-migrant workers spent more years with one employer than retired migrant workers did.</td>
</tr>
<tr>
<td>Choice of retirement</td>
<td>Yes</td>
<td>More retired non-migrant workers than retired migrant workers chose to retire.</td>
</tr>
<tr>
<td>Occupational sectors</td>
<td>Yes</td>
<td>More retired non-migrant workers than retired migrant workers were employed in professional occupations.</td>
</tr>
<tr>
<td>Spouse’s health</td>
<td>Yes</td>
<td>Spouses of retired migrant workers had better health than spouses of retired non-migrant workers did.</td>
</tr>
<tr>
<td>Advice on how to prepare for retirement</td>
<td>Yes</td>
<td>More retired non-migrant workers than retired migrant workers had better advice.</td>
</tr>
</tbody>
</table>
6.5 RESULTS OF HYPOTHESES TESTING

The study sought to address twenty two (22) hypotheses with regards to the experience of life satisfaction during retirement and adjustment to retirement of migrant workers in the Eastern Cape.

Hypothesis 1

Retired migrant workers will find adjustment to retirement more difficult than will retired non-migrant workers.

There was a significant difference between the adjustment problems experienced by retired migrant workers \( (M = 38.92, SD = 5.02) \) and retired non-migrant workers \( (M = 42.57, SD = 6.90) \), \( t (52, 54) = -1.065 \ p = .039 \). Retired migrant workers had more challenges adjusting to
retirement than retired non-migrant workers. This could be due to the nature of migrant work which took them away from home and family for prolonged periods of time and the lack of resources which enhance adjustment to retirement.

Hypothesis 2

**Retired migrant workers will experience lower levels of life satisfaction than will retired non-migrant workers.**

In this case, there was a significant difference in the levels of life satisfaction during retirement experienced by retired migrant workers and retired non-migrant workers \((t (2, 52) = -2.779, p = .008)\). From the results it was clear that retired non-migrant workers had higher levels of life satisfaction \((M = 54.36, SD = 8.67)\) than migrant workers \((M = 46.9, SD = 8.631)\).

**Table 6.26 Adjustment and Life satisfaction scales**

<table>
<thead>
<tr>
<th></th>
<th>t-test for Equality of Means</th>
<th></th>
<th>Mean Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>T</td>
<td>df</td>
<td>Sig. (2-tailed)</td>
</tr>
<tr>
<td>Adj.Scale</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equal variances assumed</td>
<td>-2.115</td>
<td>52</td>
<td>.039</td>
</tr>
<tr>
<td>Equal variances not assumed</td>
<td>-1.816</td>
<td>18.052</td>
<td>.086</td>
</tr>
<tr>
<td>Lif.Sat.Sc</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equal variances assumed</td>
<td>-2.779</td>
<td>52</td>
<td>.008</td>
</tr>
<tr>
<td>Equal variances not assumed</td>
<td>-2.773</td>
<td>22.674</td>
<td>.011</td>
</tr>
</tbody>
</table>

Hypothesis 3

**Retirees who made financial arrangements will adjust better to retirement than retirees who did not.**

There was a significant difference between the adjustment patterns of retirees who made financial provision for their retirement and those who did not \((M = 39.87, SD = 5.73)\) \(U=392, p = .026, N = 54\). In this case, respondents who made financial preparations for their retirement
adjusted better to their retirement than those retirees who did not make financial preparation for their retirement. Results were also significant using a \( t \) test (equal variance assumed), \( t (2, 52) = -2.05, p = .045 \).

**Table 6.27** Financial arrangements, life satisfaction and adjustment

<table>
<thead>
<tr>
<th>Null Hypothesis</th>
<th>Test</th>
<th>Sig.</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The distribution of Adj Scale is the same across categories of DId you make enough financial provision for your retirement?</td>
<td>Independent-Samples Mann-Whitney U Test</td>
<td>.026</td>
<td>Reject the null hypothesis.</td>
</tr>
<tr>
<td>2. The distribution of Lif.Sat.Sc is the same across categories of DId you make enough financial provision for your retirement?</td>
<td>Independent-Samples Mann-Whitney U Test</td>
<td>.011</td>
<td>Reject the null hypothesis.</td>
</tr>
</tbody>
</table>

Asymptotic significances are displayed. The significance level is .05.

Hypothesis 4

**Retirees who made financial arrangements will have a higher level of life satisfaction than will retirees who did not.**

A significant difference was found between the life satisfaction of retirees who made financial provision for retirement and those who did not (\( M = 48.83, SD = 9.17 \) \( U = 409, p = .011, N = 54 \)). Retirees who made financial provision had higher levels of life satisfaction than those retirees who did not make financial provision for their retirement. The results were also significant with a \( t \) test (equal variance assumed). \( t (2, 54) = 2.82, p = .007 \).
Hypothesis 5

Retirees who are in good health will adjust better to retirement than will retirees who experience health problems.

Health did not play a significant role in the adjustment of retired migrant workers and retired non-migrant workers to retirement. In this case, there was no significant difference in adjustment to retirement between retirees who perceive their health as ‘Good’ or ‘Very Good’ and those who perceive their health as either ‘Poor’ or ‘Very Poor’ ($M = 39.87$, $SD = 5.73$), $U (3, 54) = 1.416$, $p = .702$).

Hypothesis 6

Retirees who are in good health will experience a higher sense of life satisfaction than will retirees who experience health problems.

Health plays a significant role in the life satisfaction of retirees. There was a significant difference in the experience of life satisfaction of retirees who perceive their health as either ‘Good’ or ‘Very Good’ when compared to retirees who perceive their health as ‘Poor’ or ‘Very Poor’ ($M = 48.83$, $SD = 9.17$), $U (3, 54) = 8.93$, $p = .030$).

Table 6.28 Health, adjustment and life satisfaction

<table>
<thead>
<tr>
<th>Hypothesis Test Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Null Hypothesis</strong></td>
</tr>
<tr>
<td>1 The distribution of Adj. Scale is the same across categories of How do you see your health?.</td>
</tr>
<tr>
<td>2 The distribution of Lif.Sat.Sc is the same across categories of How do you see your health?.</td>
</tr>
</tbody>
</table>

Asymptotic significances are displayed. The significance level is .05.
Hypothesis 7

Retirees who were in professional occupation will have a higher level of life satisfaction than will retirees who were in manual and unskilled occupations.

There was a significant difference in the experience of life satisfaction of retirees based on the level of their educational training. In this case, retirees with higher educational levels (grade 8 and above) who were in mostly professional occupations had significantly higher scores on the life satisfaction scale than did retirees with lower levels of educational training (grade 7 and below) \((M = 48.83, SD = 9.17)\) \(U (3, 54) = 8.32, p = .04\). The results were also significant using ANOVA \(F (3, 54) = 4.38, p = .008\).

Hypothesis 8

Retirees who were in professional occupations will adjust better to retirement than will retirees who were in manual and unskilled labour.

Educational level was used to estimate the occupation of research participants. There was a significant difference in the adjustment to retirement of participants from different occupations. Retirees with grade 8 and post-matric qualifications adjusted better to retirement than did retirees with no education or those who studied up to grade 7. ANOVA results showed a significant difference \(F (3, 54) = 5.63, p = .002\). The mean scores for retirees who had no education and those who studied up to Grade 7 was \(M = 37, SD = 5.57\) and \(M = 38.21, SD = 5.18\), respectively, and those who studied from grade 8 to grade 12 and post-matric \(M = 42.08, SD = 4.65\) and \(M = 45.57, SD = 5.06\), respectively.
Table 6.29 Occupational Status and retirement adjustment

<table>
<thead>
<tr>
<th>Adj.Scale</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>439.497</td>
<td>3</td>
<td>146.499</td>
<td>5.632</td>
<td>.002</td>
</tr>
<tr>
<td>Within Groups</td>
<td>1300.596</td>
<td>50</td>
<td>26.012</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1740.093</td>
<td>53</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Hypothesis 9

Retirees with strong social support networks will experience higher levels of life satisfaction than will those retirees with weak social support networks.

No significant difference was found in the experience of life satisfaction during retirement between retirees who had strong social support networks and those retirees who did not have strong social support networks ($M = 48.83, SD = 9.17$) $U(2, 54) = 4.87, p = .088$).

Hypothesis 10

Retirees with strong social support networks will adjust better to retirement than those retirees with weak social support networks.

Social support networks did not significantly affect the adjustment to retirement of retirees who had strong social support networks and those retirees who did not have strong social support networks ($M = 39.87, SD = 5.73$) $U(2, 54) = 1.415, p = .493$).
Table 6.30 Social support, adjustment and life satisfaction

Hypothesis Test Summary

<table>
<thead>
<tr>
<th>Null Hypothesis</th>
<th>Test</th>
<th>Sig.</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The distribution of Adj.Scale is the same across categories of Level of</td>
<td>Independent-Samples</td>
<td>.493</td>
<td>Retain the null hypothesis.</td>
</tr>
<tr>
<td>support from friends.</td>
<td>Kruskal-Wallis Test</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. The distribution of Lif.Sat.Sc is the same across categories of Level of</td>
<td>Independent-Samples</td>
<td>.086</td>
<td>Retain the null hypothesis.</td>
</tr>
<tr>
<td>support from friends.</td>
<td>Kruskal-Wallis Test</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Asymptotic significances are displayed. The significance level is .05.

Hypothesis 11
Retirees who participate in social activities will experience a higher level of life satisfaction than will retirees who do not participate in any social activities.

Participation in social activities significantly affected the experience of life satisfaction during retirement as there was a significant difference in the experience of life satisfaction between retirees who participated in social activities and those retirees who did not participate in social activities. Both the ANOVA and the Mann-Whitney tests were significant in this regard. Retirees who participated in social activities had a higher level of life satisfaction \( (M = 31.92) \) compared to retirees who do not participate in social activities \( (M = 23.39) \), \( F(2, 54) = 7.46, p < .009 \). The results were also significant with the Mann-Whitney U test, \( (M = 48.83, SD = 9.17) \), \( U = 479, p = .046 \).
Hypothesis 12

Retirees who participate in social activities will adjust better to retirement than will retirees who do not participate in social activities.

No significant difference was found in adjustment to retirement between retirees who participate in social activities ($M = 30.27$) and those who do not participate in social activities ($M = 24.93$), $F(2, 54) = .315, p = .577$. The results were also confirmed using the Mann-Whitney test ($M = 39.87, SD = 5.73, U = 436, p = .212, N=54$).

Table 6.31 Social activities, adjustment and life satisfaction

<table>
<thead>
<tr>
<th>Hypothesis Test Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Null Hypothesis</strong></td>
</tr>
<tr>
<td>The distribution of Adj. Scale is the same across categories of Do you participate in any activities.</td>
</tr>
<tr>
<td><strong>Test</strong></td>
</tr>
<tr>
<td>Independent-Samples Mann-Whitney U Test</td>
</tr>
<tr>
<td><strong>Sig.</strong></td>
</tr>
<tr>
<td>.212</td>
</tr>
<tr>
<td><strong>Decision</strong></td>
</tr>
<tr>
<td>Retain the null hypothesis.</td>
</tr>
</tbody>
</table>

Asymptotic significances are displayed. The significance level is .05.

Hypothesis 13

Retirees who are taking care of children and grandchildren who are still in school will experience lower levels of life satisfaction than retirees who are not taking care of children and grandchildren who are in school.

Taking care of children and grandchildren did not significantly affect the experience of life satisfaction of the retirees. There was no significant differences in the levels of life satisfaction
during retirement between retirees who are taking care of children and grandchildren and those retirees who are not taking care of children and grandchildren ($M = 48.83$, $SD = 9.17$) $U(2, 54) = 195.5$, $p = .585$).

**Hypothesis 14**

Retirees who are taking care of children and grandchildren who are still in school will find adjustment to retirement more difficult than will retirees who are not taking care of children and grandchildren who are in school.

It seems that taking care of children and grandchildren during retirement does not affect adjustment to retirement significantly. There was no significant difference in the adjustment problems experienced by retirees who are taking care of children and grandchildren and those retirees who are not taking care of children and grandchildren ($M = 39.87$, $SD = 5.73$) $U(2, 54) = 200.5$, $p = .663$).
**Figure 6.9** Children, grandchildren and adjustment

**Hypothesis 15**

Retirees who feel in control of their situation will experience a higher level of life satisfaction than will retirees who feel that they are not in control of their situation.

Being in control of one’s situation in retirement has a significant influence on the experience of life satisfaction during retirement. There was a significant difference in the life satisfaction between retirees who felt in control (coping) and those who did not (not coping) \((M = 48.83, SD = 9.17), U(2, 54) = 7.62, p = .022\).
Hypothesis 16

**Retirees who feel in control of their situation will adjust better to retirement than will retirees who do not feel in control of their situation.**

Adjustment to retirement is significantly affected by one’s perceptions of being in control of one’s situation. Retirees who reported feeling in control of their situation (coping) adjusted better to retirement than did retirees who reported not feeling in control of their situation ($M = 39.87$, $SD = 5.73$), $U(2, 54) = 10.08$, $p = .006$).

**Table 6.32 Control of situation, adjustment and life satisfaction**

<table>
<thead>
<tr>
<th>Hypothesis Test Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Null Hypothesis</strong></td>
</tr>
<tr>
<td><strong>Test</strong></td>
</tr>
<tr>
<td><strong>Sig.</strong></td>
</tr>
<tr>
<td><strong>Decision</strong></td>
</tr>
<tr>
<td>1. The distribution of Adj.Scale is the same across categories of Are you coping?.</td>
</tr>
<tr>
<td>Independent-Samples Kruskal-Wallis Test</td>
</tr>
<tr>
<td>2. The distribution of Lif.Sat.Sc is the same across categories of Are you coping?.</td>
</tr>
<tr>
<td>Independent-Samples Kruskal-Wallis Test</td>
</tr>
</tbody>
</table>

Asymptotic significances are displayed. The significance level is .05.

Hypothesis 17

**Retirees who perceive their retirement positively (as meaningful and enjoyable) will experience a higher level of life satisfaction during retirement than will retirees who perceive their retirement negatively.**
There was no significant difference between the experience of life satisfaction of retirees who perceive their retirement positively and those retirees who perceive their retirement negatively \((M = 48.83, SD = 9.17) U (2, 54) = 3.53, p = .171).\)

**Hypothesis 18**

Retirees who perceive their retirement positively will adjust better to retirement than will those who perceive their retirement negatively.

There was no significant difference in the adjustment to retirement based on whether retirement is perceived negatively or positively \((M = 39.87, SD = 5.73) U (2, 54) = .172, p = .918).\)

**Table 6.33** Perceptions of retirement, adjustment and life satisfaction

<table>
<thead>
<tr>
<th>Null Hypothesis</th>
<th>Test</th>
<th>Sig.</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The distribution of Adj.Scale is the same across categories of How do you view your retirement.</td>
<td>Independent-Samples Kruskal-Wallis Test</td>
<td>.918</td>
</tr>
<tr>
<td>2</td>
<td>The distribution of Lif.Sat.Sc is the same across categories of How do you view your retirement.</td>
<td>Independent-Samples Kruskal-Wallis Test</td>
<td>.171</td>
</tr>
</tbody>
</table>

Asymptotic significances are displayed. The significance level is .05.

**Hypothesis 19**

Retirees who have a strong religious faith will experience higher level of life satisfaction than will retirees without a strong religious faith.
There was no significant difference in the experience of life satisfaction between retirees who have strong religious faith (attend church regularly) and those who do not have strong religious faith ($M = 48.83$, $SD = 9.17$) $U (2, 54) = 312, p = 0.88$.

**Hypothesis 20**

Retirees with strong religious faith will adjust better to retirement than retirees without a strong religious faith.

There was no significant difference in adjustment to retirement between those with strong faith and those without strong faith ($M = 39.97$, $SD = 5.73$) $U (2, 54) = 379, p = .154$

![Figure 6.10 Faith and adjustment](image-url)
Hypothesis 21

Retirees who have fewer worries about the future will have higher levels of life satisfaction than will retirees who have more worries about the future.

There was no significant difference between the experience of life satisfaction of retirees who have less worries and those retirees who have more worries about the future ($M = 48.43$, $SD = 9.17$) $U (3, 54) = 3.74$, $p = .292$).

Hypothesis 22

Retirees who have fewer worries about the future will adjust better to retirement than will retirees who have more worries about the future.

The adjustment to retirement did not differ significantly between retirees who have less worries and retirees who have more worries about the future ($M = 39.87$, $SD = 5.73$) $U (3, 54) = 4.13$, $p=.248$).
6.6. CONCLUSION

The present chapter described the sample used in the study as well as the statistical analysis of the data. In the first analysis, statistical tests were conducted in order to determine if there are any differences between the group of retired migrant workers and retired non-migrant workers. In the second analysis, hypotheses tests were also conducted to determine the influence of different factors on the experience of life satisfaction and adjustment to retirement. The result of the study shows that the majority of retired migrant workers had challenges in the experience
of life satisfaction and adjustment to retirement when compared to retired non-migrant workers. These results were also confirmed through the hypotheses testing. The following chapter discusses and explores the results in more detail.
CHAPTER 7

DISCUSSION OF RESULTS

7.1 INTRODUCTION

The main aim of the current study was to investigate a range of factors that may contribute to the experience of life satisfaction during retirement and adjustment to retirement of retired migrant workers. Some of the factors affect both life satisfaction and adjustment to retirement while others affect either the experience of life satisfaction during retirement or adjustment to retirement. This could be an indication of the fact that whilst both aspects seem to be highly significant to retirement, the experience of life satisfaction during retirement and adjustment to retirement are related but not identical to each other in terms of their importance for retirees and the real influence they have in the lives of migrant retirees (Van Solinge & Henkens, 2000).

Factors that seem to affect both the experience of life satisfaction during retirement and the adjustment to retirement are:

- being in control of one’s situation (coping),
- educational and occupational factors,
- financial position and
- migrant status.
On the other hand, it seems that health factors and participation in social activities affect only the experience of life satisfaction during retirement but not actually adjustment to retirement per se. The findings are in support of previous research findings by researchers such as Eden and Aviram (1993), Kim and Moen (2001) and Wong and Earl (2009). The results also confirm the findings by Møller (1988) according to whom financial security, good health, social activity and positive sentiments towards retirement were considered essential by retired migrant workers in KwaZulu-Natal, South Africa. These retirees in KwaZulu-Natal and the Eastern Cape seem to have similar needs and aspirations similar to those of retired people in some Western countries. On the basis of this finding it would appear that the influence of health factors and participation in social activities on the experience of life satisfaction during retirement appears to be universal.

There are also factors that had no influence on either adjustment to retirement or the experience of life satisfaction during retirement. These factors are:

- social support
- taking care of young children and grandchildren
- the experience of retirement
- religion and faith and
- levels of worry
7.1.1 Retired migrant workers and retired non-migrant workers

When it comes to the experience of life satisfaction during retirement and the adjustment to retirement of retired migrant workers, the results show that retired migrant workers experience challenges that are different from those that are experiences by retired non-migrant workers. In this case, retired migrant workers had lower levels of life satisfaction during retirement and difficulty adjusting to retirement than retired non-migrant workers. The results could be explained in terms of the nature of migrant work which takes people away from their home and loved ones for prolonged periods of time and which therefore disturbs their social and family dynamics. Migrant work also causes individuals to be deprived of opportunities in their home and social environment to establish themselves in their families and the communities. The findings are similar to those of Chirwa (1997) on the situation of migrant workers in Malawi, as well as the assertion by Van Brede (1997) that migrant work has a negative impact on the cohesiveness and proper functioning of the family. The experience of life satisfaction during retirement and the adjustment to retirement of migrant workers could be affected by the fact that the lengthy periods they spent away from home denied them the opportunity of establishing meaningful relationships with their spouses and children as well as with other members of their community. Because migrant workers spend so much time away from home they do not have sufficient time and opportunity to invest in their relationships as well as building social support networks. The results could furthermore be a confirmation of the assertion by Van der Klis and Karsten (2009) that the cyclical nature of migrant work complicates the development of household patterns and leisure rhythms that in turn negatively
influence relationships which in turn affects the experience of life satisfaction and adjustment to retirement of these retired migrant workers.

The situation of migrant workers can be attributed to a deficit in many factors that contribute to their experience of life satisfaction during retirement and their adjustment to retirement. The challenges of migrant workers in retirement apply to a range of factors, namely health, financial resources, educational and occupational status, and conditions of retirement. The present findings lend support to previous research findings (Kim & Feldman, 1998; Richardson & Kilty, 1991; Wong & Earl, 2009) that have pointed to the significance of these factors in the experience of life satisfaction and adjustment of retirees. As a result of the deficits in some or all of these factors, it can be asserted that the majority of retiring migrant workers start their retirement with the dice heavily loaded against them.

7.1.2 Financial resources, life satisfaction and adjustment

Previous research findings have consistently pointed to the importance of financial resources in promoting the experience of life satisfaction and adjustment to retirement (Donaldson et al., 2010; Feldman, 1994; McNeill & Kiyak, 1999). The findings of the present study add further affirmation to this assertion. Retirees with steady and stable financial resources had higher levels of life satisfaction and adjusted better to retirement than those retirees with limited financial resources. In this current study, the retired migrant workers had more limited financial resources when compared to the retired non-migrant workers as the majority of the retired
migrant workers were recipients of state pensions. In most instances, the pension is small and does not fully meet the needs of the retirees’ families.

Most of these retired migrant workers had not taken out any insurance policies during their working years and did not make provision for any additional financial assistance during retirement. Their financial situation can often therefore be regarded as dire. A variety of explanations for this situation can be put forward. Firstly, retired migrant workers are in general not literate or have very little educational training. They therefore cannot participate fully in the process of financial investment during their working years. A further factor that can contribute to their dire financial situation is that retired migrant workers’ salaries were low and therefore did not allow them to invest any reserves into further policies. The majority of retired migrant workers involved in this study contributed during their working years to provident funds that pay out a lump sum after retirement rather than a monthly stipend as is the case with most pension funds. As a result many of the migrant retirees spend their proceeds in a short time and without any proper financial advice on how to spend it wisely. Financial constraints have a domino effect in other areas such as the ability to access private health care and participate in activities which may require financial investments.

7.1.3 Health, life satisfaction and adjustment

The hypothesis that good health plays an important role in promoting the experience of life satisfaction during retirement was confirmed in this study and is consistent with findings of previous research according to which good health is crucial in promoting the experience of life
satisfaction during retirement (Fouquereau et al., 2005; Holmes & Dorfman, 2000; Parnes & Nestel, 1981). While good health was significant in enhancing life satisfaction there were, however, no significant difference between the health experiences of retired migrant workers and retired non-migrant workers. The state of the retired person’s health nevertheless influences many other areas of a retiree’s life such as participation in social activities and the evaluation of the retirement experience (Atchley, 1975; Dorfman & Holmes, 2000). Thus, good health enables the retirees to have a positive view of their situation. Such a positive view in turn enhances self-esteem which is essential as acting as a buffer against the development of conditions such as anxiety and depression.

7.1.4 Education, occupational status, life satisfaction and adjustment

In this current study, it was found that retirees with higher educational levels (mostly retired non-migrant workers) had a higher level of life satisfaction and adjusted better to retirement than those retirees with lower educational qualifications and therefore also low occupational status. The findings regarding the importance of educational and occupational influences on life satisfaction and adjustment to retirement supported the findings from previous studies (Czevny & Smith, 1988; Richardson & Kilty, 1991). The results also show that retirees with higher educational and occupational status had fewer work disruptions and spent longer periods of time working in one place of employment than did those retirees with lower educational levels. Retired migrant workers may have been in occupations such as agriculture, construction and mining that were prone to retrenchments and seasonal fluctuations while retired non-migrant workers were occupied in public service sectors as well as being engaged in professional
occupations like nursing and teaching in which they experienced more job security than did retired migrant workers.

The influence of educational and occupational factors on the experience of life satisfaction and adjustment to retirement is multifaceted. It is clear that it affects some areas of the experience of life satisfaction and adjustment to retirement directly and other areas indirectly. Accordingly, educational and occupational factors influenced participation in retirement and financial planning, mastery, and availability of resources for retired migrant workers, among other factors. It further seems that the influence of educational and occupational status has a domino effect in the preparation for retirement planning which is essential for the experience of life satisfaction and adjustment to retirement. In this current research study, it appears that retired non-migrant workers by virtue of their higher educational and occupational standards, had access to more sophisticated advice on financial and retirement planning as well as knowledgeable colleagues and appropriate literature on preparations for retirement than retired migrant workers. This is in line with the findings by Van Rooij, Lusardi and Alessie (2011) according to which people with low educational levels have a deficit of financial knowledge that can assist them in their planning for retirement. A further reason for the lack of financial planning could be the fact that most retirement programmes are aimed at persons in professional occupations because they have disposable income that they could invest in retirement annuities and insurance policies unlike those in the lower-level occupations.

In the present study and consistent with the above assertion, retirees who made financial arrangements were non-migrants workers who happen to have had higher educational and
occupational status than did retired migrant workers. The non-participation of retired migrant workers in retirement planning activities could be the result of a combination of factors ranging from lack of financial literacy, lack of promotion of retirement programmes among this group, lack of occupational status and lack of sufficient financial resources to invest.

7.1.5 Social support, life satisfaction and adjustment

The hypothesis that retirees with strong social support networks will adjust better to retirement and higher levels of life satisfaction was not supported by the findings of the current research study. This is in contrast with previous research findings by Antonnuci and colleagues (1990), Armstrong-Stassen (1994) and Gall and Evans (2000) who found that support from significant others plays an important role in promoting the experience of life satisfaction during retirement and adjustment to retirement. This finding is surprising in the light of research which indicates that migrant work has a negative effect on the development of leisure rhythms and cohesiveness of the family (Van Brede, 1997; Van der Klis & Karsten, 2009). Despite the lack of significance in the result, however, the study points to the fact that retired migrant workers do not enjoy the same levels of social support from community networks than retired non-migrants workers.

7.1.6 Coping, life satisfaction and adjustment

The important role played by retirees’ perceptions of coping and being in control of their life situations in the experience of life satisfaction during retirement and their adjustment to
retirement was confirmed in the current study and supports findings according to which retirees with a sense of mastery experience higher levels of life satisfaction and adjust better to retirement (Donaldson et al., 2010; Landau, 1995; Neuhs, 1990). It seems that a sense of mastery and a feeling of control enhance the experience of life satisfaction during retirement and adjustment to retirement because people with a higher sense of control have confidence in their ability to cope with difficult and challenging situation (Luthans, 1995). Such people feel that they are in control of their lives rather than being at the mercy of their situation. In this current study, retired migrant workers felt less in control than did retired non-migrant workers. It seems clear that retired migrant workers perceive themselves as being at the mercy of outside forces such as the government which could contribute to their exhibiting more of an external locus of control that can inhibit their experience of life satisfaction during retirement and their adjustment to retirement (Wolk, 1976). Retired migrant workers in this study were, however, not confident of their ability to cope with challenging situations. A possible explanation for such a perception could be their limited financial and other resources.

7.1.7 Social activities, life satisfaction and adjustment to retirement

The hypothesis that participation in social activities will positively affect the experience of life satisfaction of retirees as well as their adjustment to retirement was confirmed by the current study. The result is in line with past research findings in this area that have shown that participation in social activities leads to higher levels of life satisfaction and better adjustment to retirement (Aquino et al., 1996; McNeil, & Kiyak, 1999; O’Brien, 1981). Participation in social activities seems to add to life satisfaction because it enables the retirees to acquire new
skills as well as enhancing their social interaction. It also gives a sense of meaning to retired persons’ life (Steinberg, 2004) in showing that retirement need not be a time of idleness. In addition, participation in social activities leads to openness to new experiences, which enhances the experience of life satisfaction among retired persons and which could in turn lead to enlargement of experiences (Stephan, 2009). The result also points to the fact that retired migrant workers seem not to participate adequately in social activities compared to retired non-migrant workers. One possible explanation for this could be that the majority of the migrant workers do not have sufficient resources for example financial resources, to invest in social activities or the opportunity to participate in social activities is limited or non-existent in the rural areas, where many of the retired migrant workers reside. A further explanation for this situation could be their educational and occupational background, in which retired migrant workers may not have been encouraged to invest in social activities or social activities are not seen as important because they are concerned with more fundamental and basic problems of their existence during retirement. In this case, participation in social activities is a higher-order need that is not of concern to people who have challenges with the enterprise of basic survival.

7.1.8 Children, grandchildren, life satisfaction and adjustment

The hypothesis that retirees who are taking care of children and grandchildren would experience lower levels of life satisfaction and have difficulty in adjusting to retirement was not supported by the findings of the current study. This is contrary to research findings by Szinovac, De Viney and Davey (2001) according to which retirees who care for dependents are likely to experience less life satisfaction and be less satisfied with retirement. A possible
explanation for this finding could be the multi-generational nature of some households (Hosegood et al., 2007) in which parents and grandparents see it as their responsibility to care for children and share the resources in the family. A further reason could be that this is not seen as an anomaly and a challenge because grandparents see it as their responsibility to take care of their grandchildren. The increase in the number of deaths among young persons in the age group 18 to 35 years in South Africa from HIV and AIDS the last number of years (Schatz & Ogunmefun, 2007; Shisana et al., 2009) which has resulted in retirees taking care of orphaned grandchildren may also be a further reason for this result. Furthermore, there may be a cultural explanation for this situation where in African culture, grandchildren are adopted as children for whom grandparents should assume responsibility and therefore it is not seen as an extra burden for retired people that will influence their experience of life satisfaction and their adjustment to retirement.

7.1.9 Worry, life satisfaction and adjustment

It was hypothesised that levels of worry experienced by retired migrant workers will affect both their level of life satisfaction and their adjustment to retirement. There was, however, no significant difference in the adjustment to retirement and experience of life satisfaction during retirement of those retirees who reported being worried and the retirees who did not report being worried. The findings are in contrast to the findings of previous research on the effects of worry on life satisfaction and adjustment to retirement (Neikrug, 1998; Powers et al., 1992). The lack of significance of this finding could be due to the fact that retirees involved in this study may have resigned themselves to their life situation. The possibility of their having
accepted and resigned themselves to the situation of hopelessness could provide a further reason for the finding. In addition, the possibility of using downward social comparison in the evaluation of their life situation and seeing themselves as being in a better position than their friends and neighbours as well as expressions such as “a ku size ukukhala” (there’s no point in complaining) could also be another reason for the finding.

7.2 THEORETICAL PERSPECTIVE

A number of theories used to explain the retirement process were explored earlier. The theories included the activity theory, the disengagement theory, and the crisis theory. The results of the present study point to a desperate situation for retired migrant workers in South Africa which could be seen to fall within the crisis theory of retirement. It seems that many retired migrant workers suffer from a triple jeopardy of being uneducated, poor and black. The situation of retired migrant workers represents a crisis for them as the loss of the work role through retirement leads to financial constraints. This may be due to the fact that retired migrant workers find retirement extremely daunting as they do not have sufficient resources to cope with their unique challenges and situation. This was also pointed out in the responses of the majority of retired migrant workers who do not enjoy their retirement and regard retirement as more and continued suffering. For the majority of retired migrant workers, the loss of the work role represents hardships and a slide into poverty. As posited by crisis theory, work represents a significant source of income for migrant workers. The loss of the work role and income plunges many of the retired migrants’ families into poverty and a crisis of survival. As a result of their situation, many retired migrant workers still miss their work and expressed a desire to go back
to work. In addition, the majority of retired migrant workers did not have plans for their retirement and therefore regard their retirement years as helpless and a time of extreme uncertainty.

7.3 CONCLUSION

The findings of the present study on the influence of educational and occupational status, financial resources, health, participation in social activities among other things, on the experience of life satisfaction during retirement and adjustment to retirement are consistent with results from previous studies elsewhere in the world. The results of the study show significant differences between retired migrant workers and retired non-migrant workers on a number of aspects. It is apparent from the results that retired migrant workers face significantly more challenges in their experience of life satisfaction during retirement and adjustment to retirement in some areas when compared to their retired non-migrant counterparts. The results of the study also show the effects of the long arm of deprivation resulting from being born in the rural areas which forces individuals to become migrant workers in order to earn a living for themselves and to be able to financially support their families. The study points to the plight of retired migrant workers following retirement. It calls for the development of appropriate retirement planning programmes for migrant workers specifically and blue collar workers in general in order to alleviate problems in the future. The study furthermore points to future direction in research on this subject.
CHAPTER 8

CONCLUSION AND RECOMMENDATIONS

8.1 INTRODUCTION

The present study aimed to investigate the experience of life satisfaction during retirement and adjustment to retirement of retired migrant workers. It endeavoured to provide a snapshot of the situational challenges of retired migrant workers. Furthermore, a comparison was drawn between retired migrant and non-migrant workers regarding the experience of life satisfaction and adjustment to retirement to determine if there were any differences between the two groups regarding specific aspects relating to adjustment to retirement and the experience of life satisfaction during retirement. Ultimately, this would show if migrant labour has any effect on these variables.

8.1.1 Findings of the study

The major findings of the study can be highlighted as follows:

- Migrant status influences the experience of life satisfaction during retirement;
- Migrant status affected adjustment to retirement mainly with regard to health, participation in social activities, as well as taking care of young children and grandchildren;
• There is a significant difference between retired migrant workers and retired non-migrant workers on variables that influence the experience of life satisfaction during retirement and adjustment to retirement such as health, financial position, retirement planning, choice of retirement and spousal relation;

• Good and sufficient financial provision for retirement influences the experience of life satisfaction during retirement as well as adjustment to retirement;

• Health plays a significant role in the experience of life satisfaction during retirement;

• Educational and occupational factors such as having finished school and working in professional occupations influence the experience of life satisfaction during retirement as well as adjustment to retirement;

• Perceptions of control over one’s situation affect both the experience of life satisfaction during retirement and the adjustment to retirement;

• Levels of worry neither influences the experience of life satisfaction during retirement nor adjustment to retirement; and

• Perceptions of retirement as meaningful and enjoyable did not have any effect on the experience of life satisfaction during retirement or on the adjustment to retirement.

Although the study is one of its kind in that it investigated the adjustment of Eastern Cape migrant workers to retirement and their experience of life satisfaction during retirement, some of the findings are consistent with those of research from other countries, like the United States of America and Greece which have found that financial resources, good health, higher educational and occupational status as well as participation in social activities are essential in enhancing adjustment to retirement and the experience of life satisfaction
during retirement. The study shows that the needs of retired migrant workers in the Eastern Cape are generally similar to those of retired workers in Western countries. The conclusion can be drawn that these factors appear to be universal cutting across boundaries and influencing the lives of retired migrant workers in general.

The current study shows that retired migrant workers are often inevitably caught in a cycle of poverty. They engaged in migrant work in the first instance in order to escape a life of poverty. When they go on retirement, they return to the social environment they left behind during their working years, and also to the poverty they left behind at an earlier age. The long arm of poverty therefore still confronts them and their families in retirement and in their old age. The majority of retired migrant workers are forced to depend on welfare grants during their retirement years for their survival and that of their families. The state pension they receive during their retirement becomes their major source of income and defines to a great extent the battle for survival of retired migrant workers. For this reason, retirement for the majority of migrant workers represents a crisis of some sort.

8.1.2 Application of the study

This current study adds to the body of knowledge regarding migrant workers’ experience of life satisfaction during retirement and adjustment to retirement. When it is considered that little research has been conducted on migrant workers’ experience of life satisfaction during retirement and their adjustment to retirement the present study makes a valuable contribution to the body of knowledge on the topic. It points to future directions that can be pursued in this
area, and calls for replication of the study with larger samples from different geographical areas. The study also points in the direction of future research in the study of the retirement of blue-collar workers in general. The findings of this study speak to the fact that retired migrant workers experience deficits in many of the most important factors that are essential to their experience of life satisfaction and their adjustment to retirement. It points to the fact that these individuals start their retirement at a disadvantage in various areas such as the financial preparation. The study also has policy implications for the country in terms of developing retirement legislation and policies that can assist vulnerable groups of retirees in future. This is based on the fact that there is a paucity of coherent policies regarding the requirements for adequate retirement planning and preparations for all workers in this country.

8.1.3 Implication of the study

Retirement does not take place in isolation from the cultural and political context. These contexts have to be taken into cognisance when exploring issues of retirement. In most studies, adjustment to retirement and life satisfaction during retirement have been studied from a Eurocentric perspective and theories. While these perspectives and theories can be usefl in explaining some aspects of retirement of persons in other cultures, they do not fully account for the conditions in which retirement takes place in the South African and African contexts. As a result of this situation, the study has implications for the development of theories of retirement in future. This study points to the need for the development of Afrocentric theories. Such theories will take into account the physical, cultural and political environments in which retirement takes place. This is especially true in the South African context where political and
physical environmental conditions play a significant role. These contexts can have a significant
influence on the adjustment to retirement as well as the experience of life satisfaction in
retirement.

Retirement can be an emotionally daunting enterprise. The study also has implications for
future retirees. Individuals who are nearing retirement should receive counseling of their
impending retirement at least a decade prior to the commencement of the actual retirement.
Such counselling should provide orientation on the challenges and complexities of the
retirement experience. The counseling will inoculate prospective retirees against the shocks to
be encountered during actual retirement. Timeous pre-retirement counselling will also enable
prospective retirees to prepare themselves psychologically as well as re-organize themselves by
making appropriate adjustments to their finances and social relations among other factors.

8.1.4 Limitations of the study

The present study has some limitations. One of the limitations is that the research sample used
was relatively small. The sample size of 54 research participants did not allow for the random
selection of research participants. The results are, therefore, applicable only to the present study
which may make the generalisation of the results rather difficult and impossible. In addition, a
snowball sampling method was used to recruit research participants. This method of sample
selection limits the subjects that could be available for the study and hence the richness of the
findings that could be obtained from a larger sample. The study furthermore made use of scales
and indexes that were translated and back-translated. Despite the stringent translation and back-
translation procedure, the instruments were not pilot-tested which can be regarded as a limitation of the study.

8.2 RECOMMENDATIONS

One of the major findings of this study is that the majority of retired migrant workers in the Eastern Cape, South Africa face challenges with their experience of life satisfaction during retirement and with their adjustment to retirement. This is due to a combination of factors including a lack of financial planning and resources, non-participation in social activities and poor education. The study points to a need for investment in programmes that can enhance the retirement experience of migrant workers and retired people in general in the rural areas.

The majority of research participants in this study were migrant workers who were involved in low-status occupations and who had low educational training and attainment. This research sample may furthermore not have had access to retirement planning and access to sophisticated resources to prepare for their retirement years. The findings of this study therefore have implications for the design of and approach to retirement planning for different labour sectors. It means, for example that retirement planning has to be made more widely available to employees and also to persons of lower occupational status such as mine workers, agricultural workers, domestic workers and factory labourers. This retirement planning must take into account the holistic nature of the retirement experience. In addition, the findings of this study call for a model that goes beyond mere financial planning. Retiring migrant workers should be encouraged to consider various factors that have a bearing on their well-being and their experience of life satisfaction when they plan for retirement. This means that they should be
encouraged to invest their time and energy in social activities and social relations among others.

Closely allied to the above is the finding that retired migrant workers in the current study were reactive in the past and played a limited role in their participation in retirement planning and preparations. They seem to have restricted their role to contributing to retirement funds and deferred other responsibilities to their employers. On the basis of this finding it is recommended that migrant workers, as well as all economically active individuals must be encouraged to be involved in their retirement planning from the time they start their working lives. The labour unions can also play an active role in encouraging participation in retirement planning.

The present study shows that migrant workers may be regarded as the ‘forgotten people’ of the investment industry because of a lack of investment products for people in lower status occupations. On this basis, it is recommended that the retirement industry must take cognisance of the fact that they have the responsibility to design different products for different labour sectors. Appropriate retirement packages and related products should therefore be more easily available for migrant workers who are involved in the lower-status occupations just as it is available to for employees in higher-status occupations.

The findings furthermore show that the majority of retired migrant workers who participated in this study made their contributions for retirement into provident funds. These funds pay off a lump sum to the individual upon retirement. Because of this, people might use all their
retirement benefit in a very short period of time or undertake major financial projects without proper consideration leaving them with insufficient financial resources to see their years out. This may be the case because retired migrant workers did not receive sound financial advice on how to spend their money or spread its use over a longer period of time. This system needs to be revisited as it leaves many migrant retirees even poorer after spending their retirement benefits. The system should, for example, consider moving from paying a lump sum to paying a stipend over a period of time. It is also essential that retiring migrant workers and workers from lower occupations receive counseling prior to going on retirement so that their individual situation can be examined and they can be advised accordingly on their retirement.

The study calls for a new approach in retirement planning in which retirement planning and retirement issues are incorporated into the training and induction of all new employees irrespective of their occupation. In some instances, these issues can become part of the work wellness programmes that are offered by organisations. In effect, a case can be made for retirement to be treated as a wellness issue. In this case, just as work wellness programmes are aimed at enhancing employee robustness and satisfaction, retirement planning is aimed at enhancing robustness and satisfaction beyond the working years.

8.3 FINAL CONCLUSION

The study aimed to explore the experience of life satisfaction during retirement and adjustment to retirement of retired migrant worker in the Eastern Cape Province in South Africa. In an effort to achieve this aim, retired migrant workers and retired non-migrant workers were
compared on a range of factors that have an impact on the experience of life satisfaction during retirement as well as adjustment to retirement. The results of the present study show that retired migrant workers are not sufficiently prepared to tackle the enterprise of retirement and experience difficulty in their experience of life satisfaction during retirement as well as adjusting to retirement. The migrant workers in this study did not receive any education and information of any kind on retirement planning and preparation. As a result, these retired migrant workers start their retirement without the essential tools to face the daunting task of retirement. It points to a dire need for a holistic approach to retirement education which looks at all facets that affect retirement. Such education should start early rather than later.

In the past, retirement education and planning was not considered essential for migrant workers in particular and blue collar workers in general. The present study attempted to advance a position that emphasizes the importance of retirement education for migrant and blue collar workers. The study further reinforces the importance of a holistic approach to retirement planning in general as well as research in this area.
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Switzerland

Fund.

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Tertiary

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APPENDIX A:

BIOGRAPHICAL QUESTIONNAIRE
Questionnaire

Background Info
1. Age

2. Gender

3. Area

4. What is your highest educational standard?

<table>
<thead>
<tr>
<th></th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>None</td>
<td>Gr1-Gr7</td>
<td>Gr8-Gr12</td>
<td>Post Matric</td>
<td>Graduate</td>
</tr>
</tbody>
</table>

Family structure & Situation

5. Marital status?

<table>
<thead>
<tr>
<th></th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Married</td>
<td>Widowed</td>
<td>Divorced</td>
<td>Separated</td>
<td>Single</td>
</tr>
</tbody>
</table>
6. How is your relationship with your wife?

<table>
<thead>
<tr>
<th></th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Good</td>
<td>Good</td>
<td>Not Too Good</td>
<td>Bad</td>
<td></td>
</tr>
</tbody>
</table>

7. No of children

8. Are all your children still alive?

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
<td></td>
</tr>
</tbody>
</table>

9. How old is the eldest child?

10. How old is the youngest child?

11. Are your children living close to you?

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
<td></td>
</tr>
</tbody>
</table>
12. Do you take care of any grandchildren?

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. Have any of your children passed away recently?

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

14. Was your family prepared for your retirement?

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Social determinants

15. Did you make any plans on how you are going to spend your retirement time?

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

16. Are you setting new goals?

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
17. Do you participate in any activities?  

- [ ] YES  
- [ ] NO  

18. Which activities do you participate in?  

5 4 3 2 1  
CHURCH Activities  
WALKING excercise  
VOLUNTEER work  
OTHTER: NONE  

19. How often do you participate in these activities?  

4 3 2 1  
VERY OFTEN  
FAIRLY OFTEN  
Seldom  
NO PARTICIPATION  

20. Do you enjoy the things you do?  

- [ ] YES  
- [ ] NO  

21. How is the level of support from your friends?  

4 3 2 1  
VERY GOOD  
GOOD  
NOT TOO GOOD  
NO SUPPORT
22. Compared to your friends, how do you do?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Well</td>
<td>Good</td>
<td>Not Good</td>
<td>Bad</td>
</tr>
</tbody>
</table>

23. Do you have more problems now in retirement than before?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

24. Do you have people you can go to when you have problems?

<table>
<thead>
<tr>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

25. How is your mood most of the time?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always happy and content</td>
<td>Not really sad or happy</td>
<td>Most of the time sad and down</td>
<td>Always sad and unhappy</td>
</tr>
</tbody>
</table>

26. Do you attend church?

<table>
<thead>
<tr>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>
27. How often do you go to church?

<table>
<thead>
<tr>
<th></th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>VERY OFTEN</td>
<td>FAIRLY OFTEN</td>
<td>SELDOM</td>
<td>NEVER</td>
</tr>
</tbody>
</table>

28. How do you view your retirement?

<table>
<thead>
<tr>
<th></th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very Enjoyable and Meaningful</td>
<td>Fairly Enjoyable and Meaningful</td>
<td>Not Enjoyable and meaningful at All</td>
</tr>
</tbody>
</table>

**Occupational Information before Retirement**

29. When did you start working?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
</table>

30. What is the longest period that you spent with one employer?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>5 years or less</td>
<td>5-10 years</td>
<td>11-15 years</td>
<td>16-20 years</td>
<td>21-25 years</td>
<td>26-30 years</td>
<td>31 years and more</td>
</tr>
</tbody>
</table>
31. How many companies did you work for in your entire life?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 5</td>
<td>5</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

32. In which cities did you work?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cape Town</td>
<td>Johannesburg</td>
<td>Durban</td>
<td>Bloemfontein</td>
<td>Welkom</td>
<td>Other:</td>
<td></td>
</tr>
</tbody>
</table>

33. In which sector did you work?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farming</td>
<td>Construction</td>
<td>Domestic</td>
<td>Factories</td>
<td>Mining</td>
<td>Security</td>
<td>Other:</td>
<td></td>
</tr>
</tbody>
</table>

34. How many years ago did you retire?

35. Did you choose to retire?

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
<td></td>
</tr>
</tbody>
</table>

36. Have you ever been injured at work?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
<td></td>
</tr>
</tbody>
</table>
37. Did you receive any advice on how to prepare for your retirement?

2 1

YES  NO

38. Why did you retire?

4 3 2 1

| AGE | TIREDNESS | HEALTH | OTHER: |

Health

39. Have you suffered from any chronic illness during your working life?

1 2

YES  NO

40. If you have suffered from any chronic illness during your working life, what was the illness?

<table>
<thead>
<tr>
<th>Asthma</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>T.B</td>
<td>2</td>
</tr>
<tr>
<td>Diabetes</td>
<td>3</td>
</tr>
<tr>
<td>Hypertension</td>
<td>4</td>
</tr>
<tr>
<td>Other: Specify</td>
<td>5</td>
</tr>
</tbody>
</table>
41. How do you see your health?

<table>
<thead>
<tr>
<th></th>
<th>VERY GOOD</th>
<th>GOOD</th>
<th>POOR</th>
<th>VERY POOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

42. Do you have any disability?

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

43. Do you go to the doctor/clinic more often now that you are retired?

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

44. How is your wife’s health?

<table>
<thead>
<tr>
<th></th>
<th>VERY GOOD</th>
<th>GOOD</th>
<th>POOR</th>
<th>VERY POOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

45. Do you do any exercises?

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
46. How often do you use alcohol?

<table>
<thead>
<tr>
<th></th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Every day</td>
<td>Once a Week</td>
<td>Once a Month</td>
<td>Never</td>
</tr>
</tbody>
</table>

Financial Situation

47. Do you have your own house?

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

48. How happy are you with your house?

<table>
<thead>
<tr>
<th></th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very happy</td>
<td>Happy</td>
<td>Unhappy</td>
<td>Not happy at all</td>
</tr>
</tbody>
</table>

49. Do you still have children in school?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

50. Where did you make contribution for retirement?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Provident Fund</td>
<td>Pension Fund</td>
</tr>
</tbody>
</table>
51. Did you make enough financial provision for your retirement?

   2  1

   YES  NO

52. Are you receiving a state pension?

   2  1

   YES  NO

53. Are you getting a company pension?

   2  1

   YES  NO

54. Is the pension enough?

   2  1

   YES  NO

55. Have you at any point taken out an insurance policy?

   2  1

   YES  NO

56. Do you have any cattle and/or sheep?

   2  1
57. How is your financial situation at present?

4 3 2 1

Very Good  Fairly Good  Fairly Bad  Very Bad

Personal Determinants

58. Mark the following problems you are experiencing in order of importance (1 – 5). Number the most serious problem you are experiencing as number 1 and the next serious as number 2, in order of importance. If you do not experience a problem in the list, do not mark it?

Financial Problems
Health Problems
Housing Problems
Family Problems
Community Problems
Other: Please Specify

59. How do you cope with problems now that you are retired?

1 2 3
60. Are there things you would do differently if given a second chance?

1  2
YES  NO

61. Do you have any regrets about how your life turned out?

1  2
YES  NO

62. How happy are you with your current situation

4  3  2  1
Very Happy  Fairly Happy  Fairly Unhappy  Very Unhappy

63. How worried are you about the future?

4  3  2  1
Very Worried  Fairly Worried  Not very Worried  Not Worried at All
APPENDIX B:

LIFE SATISFACTION INDEX (LSI-A)
Please read the following statements carefully and indicate by means of a cross (X) whether you **AGREE STRONGLY, AGREE, UNSURE, DIFFER or DIFFER STRONGLY**. There are no right or wrong answers. Please answer every item.

<table>
<thead>
<tr>
<th>Example:</th>
</tr>
</thead>
<tbody>
<tr>
<td>I frequently think back to my childhood</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>AGREE STRONGLY</th>
<th>AGREE</th>
<th>UNSURE</th>
<th>DIFFER</th>
<th>DIFFER STRONGLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. As I grow older, things seem to be better than I thought.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>2. Life has dealt more kindly with me than with most people I know.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>3. This is the most boring period of my life.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>4. I am as happy now as I was when I was younger.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>5. My life could be happier than it is now.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>6. These are the best years of my life.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>7. Most of the things I do are boring and monotonous</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>8. I expect interesting things to happen to me in the future.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>AGREE</td>
<td>STRONGLY AGREE</td>
<td>AGREE</td>
<td>UNSURE</td>
<td>DIFFER</td>
</tr>
<tr>
<td>---</td>
<td>-------</td>
<td>----------------</td>
<td>-------</td>
<td>--------</td>
<td>--------</td>
</tr>
<tr>
<td>9. The things I do are just as interesting as they have always been.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>10. I feel old and tired</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>11. As I look back on my life, I feel satisfied</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>12. Even if it were possible, I would not wish to change the life I have lived.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>13. Compared to other people of my age, I make a good appearance.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>14. I have made plans for the things I want to do in a month’s or a year’s time.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>15. When I think back over my life, I didn’t get most of the important things I wanted.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>16. In comparison with other people, I often feel blue or depressed.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>17. I have gotten most of the things I expected out of life.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>18. In spite of what people say, the lot of the average person is becoming worse and not better.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
APPENDIX C:
ADJUSTMENT INDEX
INSTRUCTIONS
Carefully read the following statements and by placing a cross (X) in the appropriate column to show whether you AGREE STRONGLY, AGREE, ARE NOT SURE (UNSURE), DIFFER OR DIFFER STRONGLY. There are no right or wrong answers. Please answer every item and ignore the numbers in the columns.

<table>
<thead>
<tr>
<th>EXAMPLE:</th>
<th>AGREE STRONGLY</th>
<th>AGREE</th>
<th>UNSURE</th>
<th>DIFFER</th>
<th>DIFFER STRONGLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>I often think back to my childhood.</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>1. Reduced strength keeps me from doing the things I need to do.</th>
<th>AGREE STRONGLY</th>
<th>AGREE</th>
<th>UNSURE</th>
<th>DIFFER</th>
<th>DIFFER STRONGLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. I manage to live a good life with my present strength.</th>
<th>AGREE STRONGLY</th>
<th>AGREE</th>
<th>UNSURE</th>
<th>DIFFER</th>
<th>DIFFER STRONGLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3. I am able to live a good life on my income.</th>
<th>AGREE STRONGLY</th>
<th>AGREE</th>
<th>UNSURE</th>
<th>DIFFER</th>
<th>DIFFER STRONGLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4. Retirement is just as worthwhile as working.</th>
<th>AGREE STRONGLY</th>
<th>AGREE</th>
<th>UNSURE</th>
<th>DIFFER</th>
<th>DIFFER STRONGLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5. I find it difficult to live alone, or would find it difficult to do so.</th>
<th>AGREE STRONGLY</th>
<th>AGREE</th>
<th>UNSURE</th>
<th>DIFFER</th>
<th>DIFFER STRONGLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6. Even if you have lost your marriage partner, you can still learn to manage.</th>
<th>AGREE STRONGLY</th>
<th>AGREE</th>
<th>UNSURE</th>
<th>DIFFER</th>
<th>DIFFER STRONGLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>AGREE</td>
<td>STRONGLY AGREE</td>
<td>UNSURE</td>
<td>DIFFER</td>
<td>DIFFER STRONGLY</td>
</tr>
<tr>
<td>---</td>
<td>-------</td>
<td>----------------</td>
<td>--------</td>
<td>--------</td>
<td>-----------------</td>
</tr>
<tr>
<td>7. I avoid being with old people.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>8. I find it difficult to make new friends.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>9. I still do many things that are worthwhile.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>10. Younger people can do most things better than older people.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>11. My living arrangements suit me very well.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>12. I will be satisfied only living in my own house hold.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>13. Family and friends help me when I have problems.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>14. I can or would accept being dependent on my children or other people.</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>
APPENDIX D: INTERVIEW
Do you think your employer did enough for you?
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
What do you want employers to do for their employees to prepare them for retirement?
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
What do you miss most about your work?
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
What is the most annoying thing about your retirement?
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
What is the most enjoyable thing about your retirement?
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
Is your retirement what you expected it to be?
____________________________________________________________________________
What has changed since your retirement?

____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

What advice can you give to people who are about to retire?

____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
APPENDIX E:

BIOGRAPHICAL QUESTIONNAIRE

(XHOSA TRANSLATION)
Questionnaire

Background Info

1. iMinyaka yobudala

2. Indawo

3. Isini

4. Ibanga lemfundo eliphezulu?
   1  2  3  4  5
   Andifundanga  Ibanga Lesixhenxe  Ibanga Leshumi  Ibanga Elingaphezu Kwematriki  Imfumdo Enomsila

5. Unabantwana abangaphi?

6. Basaphila bonke?

   2  1
   EWE  HAYI
## Family

7. Utshatile?

<table>
<thead>
<tr>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nditshatile</td>
<td>Ndingumhlolokazi</td>
<td>Saqhawula Umtshato</td>
<td>Sahlukana</td>
<td>Anditshatanga</td>
</tr>
</tbody>
</table>

8. Injani intlalo yakho nonkosikazi/myeni?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTLE KAKHULU</td>
<td>INTLE</td>
<td>IMBI</td>
<td>AYINTLANGA</td>
</tr>
</tbody>
</table>

8. Wonwabe kangakanani emzini wakho?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>NDONWABE KAKHULU</td>
<td>NDONWABILE</td>
<td>ANDONWABANGA</td>
<td>ANDONWABANGA KONKEKONKE</td>
</tr>
</tbody>
</table>

10. Uneminyaka emingaphi omdala?


11. Uneminyaka emingaphi omncinane?


12. Bahlala kuf itsane nawe?

13. Bakhona abazukulwana obagcinileyo?

14. Bakhona abantwana bakho abaswelekileyo?

15. Usapho lwakho beluzilungiselele ngako?

Social

16. Ubunazo izicwangciso zokuchita ixesha lakho omhlala-phantsi?
17. Injani inkxaso oyifumana bahlobo bakho?

3  2  1
INTLE KAKHULU  INTLE  AKUKHO KUBAHLOBO

18. Bakhona abantu abaluncedo xa unengxaki?

2  1
EWE  HAYI

19. Ingaba ingxaki zakho zikongamele ngoku ukumhala-phantsi kunakuqala?

1  2
EWE  HAYI

20. Xa uziphethelisa nabahlobo bakho uquba njani?

4  3  2  1
KAKUHLE KAKHULU  KAKUHLE  KAKUBI  KAKUBI KAKHULU

21. Uyathatha inxaxheba kwizinto ezinokwakha?

2  1
EWE  HAYI

22. Zikhona ezinye izinto ojonge ukuzenza?

2  1
EWE  HAYI
23. Zeziphi izinto othatha inxaxheba kuzo?

5 4 3 2
ICAWA UKUHAMBA UKUNCEDA NGOKUZITHANDELA EZINYE:

24. Uthatha inxaxheba kangakanani?

4 3 2 1
KAKHULUKHULU KAKHULU KANCINCI KONKE-KONKE

25. Uyahamba inkonzo?

EWE HAYI

26. Lixa elingakanani ukhonza?

QHO MANXAWAMBI MANQAPHA-NQAPHA KONKE-KONKE

27. Uwubona njani umhlala-phantsi?

5 4 3 2
1
NDIWONWABELE KAKHULU ULINGILE UPHAKATHI AWONELISI IMBI

28. Uyazonwabela izinto ozenzayo?

2 1
EWE HAYI
29. Umoya wako uhlala unjani?

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>UPHEZULU</td>
<td>UPHAKHATHI</td>
<td>UPHANTSI</td>
<td>UPHANTSI LONKE IZESHA</td>
<td></td>
</tr>
</tbody>
</table>

**Occupational**

30. Uqale nini ukuphangela?

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

31. Lixesha elingakanani usebenzela umqeshi ombye?

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>5-10</td>
<td>11-15</td>
<td>16-20</td>
<td>21-25</td>
<td>26-30</td>
<td>31+</td>
</tr>
</tbody>
</table>

32. Zingaphi iinkampani okhe wazebenzela ebomini?

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>+5</td>
<td>5</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

33. Usebenze kweziphi iidolpho?

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>eKapa</td>
<td>eGoli</td>
<td>eThekwini</td>
<td>eBloemfontein</td>
<td>eWelkom</td>
<td>Enyie iidolphu</td>
</tr>
</tbody>
</table>
34. Usebenze kuyiphintlobo yenkalini?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ekufuyeni</td>
<td>Ekwakheni</td>
<td>Ezikhitshi</td>
<td>Ezifektri</td>
<td>Emigodini</td>
<td>Onogada</td>
<td>Ezinye</td>
</tr>
</tbody>
</table>

35. Uwuthathe nini umhlahla-phantsi?

| 10 iminyaka eyadlulayo | 5 iminyaka eyadlulayo | 2 iminyaka ed lutuleyo |

36. Ingaba wazikhethela ngokwakho ukuthatha umhlahla-phantsi?

<table>
<thead>
<tr>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>EWE</td>
<td>HAYI</td>
</tr>
</tbody>
</table>

37. Ukhe walimala emsebenzini?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>EWE</td>
<td>HAYI</td>
</tr>
</tbody>
</table>

38. Zikhona iingcebiso owazifumanayo malunga namalungiselelo omhlahla-phantsi?

<table>
<thead>
<tr>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
</tr>
<tr>
<td>EWE</td>
</tr>
</tbody>
</table>
39. Kwakutheni ukuze uthathe umhlala-phantsi?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>IMINYAKA YOBUDALA</td>
<td>IMIPO</td>
<td>UKUDINWA</td>
<td>EZINYE</td>
</tr>
</tbody>
</table>

**Health**

40. Ukhe waphathwa sisigulo esingapheliyo emsebenzini?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>EWE</td>
<td>HAYI</td>
</tr>
</tbody>
</table>

41. Impilo yakho uyibona injani?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTLE KAKHULU</td>
<td>IPHAKATHI</td>
<td>IMBI</td>
<td>IMBI KAKHULU</td>
</tr>
</tbody>
</table>

42. Ingaba uhlutshwa zezinye zezigulo ezingapheliyo?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>UMBEFU</td>
<td>ISWEKILE</td>
<td>i-HIGH HIGH</td>
<td>iTB</td>
</tr>
</tbody>
</table>

43. Unamalungu omzimba angasebenziyo?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>EWE</td>
<td>HAYI</td>
</tr>
</tbody>
</table>
44. Uyaya na kugqirha/ekliniki rhogo

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>EWE</td>
<td>HAYI</td>
</tr>
</tbody>
</table>

45. Injani impilo kankosikazi?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTLE KAKHULU</td>
<td>INTLE</td>
<td>IMBI</td>
<td>IMBI KAKHULU</td>
</tr>
</tbody>
</table>

46. Uyazilolonga na?

<table>
<thead>
<tr>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>EWE</td>
<td>HAYI</td>
</tr>
</tbody>
</table>

47. Kangakanani?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>KAKHULU</td>
<td>NJE</td>
<td>KANCINCI</td>
<td>AYIKANGAKHO</td>
</tr>
</tbody>
</table>

Financial

48. Unayo na indlu yakho?

<table>
<thead>
<tr>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>EWE</td>
<td>HAYI</td>
</tr>
</tbody>
</table>
49. Bakhona abasafundayo?

50. Iimali zakho zomhlala phantsi ubuzigcina koluphi ugcino-mali?

51. Amalungiselelo eezimali zomhlala-phantsi wawenza na?

52. Ikhona ipenishini kahulumeni oyifumanayo?

53. Ikhona ipenishini yenkampani oyifumanayo?

54. Ingaba ipenishini iyakwanela?
55. Ukhe wathabatha i-inshoresi

2 1
EWE HAYI

56. Unayo imfuyo?

2 1
EWE HAYI

57. Ngokwasezimalini umi njani?

4 3 2 1
KAKUHLE KAKHULU KAKUHLE KSKUBI KAKUBI GQITHA

Evaluation

58. Zeziphi ezona ingxaki zikongamele kakhulu?

EZEMALI IMPILO IDLU YOKUHLALA EZENTLALO EKHAYA ULUNTU

59. Uyakwazi ukumelana neengxaki zakho?

1 2 3
ANDIKWAZI KONKE NDIYAMELANA NJE NAZO NDIYAKWAZI KAKUHLE KAKHULU
60. Ukuba unga-fumana elinye ithuba, ingaba zikhona izinto onokuzitshintsha?

1  
EWE
2  
HAYI

61. Uyazisola ngendlela ubomi bakho obumi ngayo?

1  
EWE
2  
HAYI

62. Wonwabile ngemeko yakho ngoku?

4  
NDONWABE KAKHULU
3  
NDONWABILE
2  
NDILUSIZI
1  
NDILUSIZI KAKHULU

63. Ukhathazeke kangakanani?

1  
KAKHULU
2  
NDIKHATHAZEKILE
3  
ANDIQINISEKANGA
4  
ANDIKHATHAZEKANGA KONKE
APPENDIX: F
LIFE SATISFACTION INDEX (XHOSA TRANSLATION)
**LIFE SATISFACTION INDEX-A**

Nceda ufunde oku kulandelayo ucacise/uchaze ngophawu (X) ukuba **UYAVUMA**

**NGOKUGQITHISILEYO, UYAVUMA, AWUQINISEKANGA, UCHASENE, UCHASE**

**KAKHULU NOKO.** Akukho mpendulo ilungileyo nengalunganga. Nceda uphendule konke.

<table>
<thead>
<tr>
<th>UMZEKELO.</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Ndimana ndicinga ngobuntwana bam.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Ngokusiyana ndikhula, izinto zibukeka ngcono kunokuba bendicinga.

2. Ubomi bundiphethe kakuhle kunabanye abantu andibaziyo.

3. Eli lona ixesha elidikayo ebomini bam.

4. Ndonwabe ngokufanayo nasebuncinaneni bam

5. Ubomi bam bungamnandi ukogqitha ngoku.


7. Dena into eye ephinda-phindayo.

8. Ndilindele izinto ezonwabisayo nezikhuthazayo ukuba zenzeke kwilixa elizayo

9. Izinto endizenzayo ziyandonelisa njengelixa eligqithileyo.

11. Xa ndijonga ngasemva ebomini bam, ndiziva ndonelisekile.

12. Nokokuba bekunokwenzeka, bencingeze ndenze utshintsho ebomini ebendibuphila.

13. Xa ndithelekisa neentanga zam, ndikhangeleka ndibukeka kakuhle.


15. Xa ndijonga emva ebomini bam, andizange ndizifikelele zonke izinto ebendinqwenela ukuzenza.

16. Xa ndithelekisa nabanye abantu, ndinokuziva ndiphantsi okanye ndidathekile.

17. Ndizifikelele zonke izinto ebendizinqwenela ebomini bam.

18. Ngokunxa-mnye nokuthethwa ngabanye abantu, abantu abaninzi bayahlupheka kunokuba ngcono.
APPENDIX: G

ADJUSTMENT SCALE

(XHOSA TRANSLATION)
ADJUSTMENT SCALE

Nceda ufunde oku kulandelayo uchaze ngophawu (X) ukuba **UYAVUMA**

**NGOKUGQITHISILEYO; UYAVUMA; AWUQINISEKANGA; UCHASENE, UCHASE**

**KAKHULU NOKO.** Akukho mpendulo ilungileyo nenga lunganga. Nceda uphendule konke.

---

### UMZEKELO.

Ndimana ndicinga ngobuntwana bam.

---

1. Ukuphela kwamandla kwenza ukuba ndingakwazi ukwenza izinto endizifunawo.

2. Ndiyakwazi ukuphila impilo entle ngamandla endinayo ngoku.

3. Ndiyakwazi ukuphila kakuhle ngomvuzo wam.

4. Umhlala-phantsi uyafana nokuphangela.

5. Ndikufumana kunzima ukuhlala nkedwa, okanye ndingakufumana kunzima ukuhlala ndodwa.


7. Ndiyakubalekela ukuba sendaweni enye
<table>
<thead>
<tr>
<th></th>
<th>nabantu abadala</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.</td>
<td>Abantu abatsha bayakwazi ukwenza uninzi lwezinto ngcono kunabantu abadala.</td>
</tr>
<tr>
<td>11.</td>
<td>Isimo sam sentlalo sindiphethe kakuhle.</td>
</tr>
<tr>
<td>12.</td>
<td>Ndiza kukonwabela ukuhlala kwelaphende indigo</td>
</tr>
<tr>
<td>13.</td>
<td>Izalamane nezihlobo ziyandinceda xa ndivelelewe yingxaki.</td>
</tr>
</tbody>
</table>
APPENDIX: H
INTERVIEW

(XHOSA TRANSLATIONS)
Ingaba umqeshi wakho wakwenzela konke okusemandleni akhe?


Yintoni ofuna ukuba abaqeshi bayenzele abasebenzi?


Yintoni kakhulu oye uyikhumbule ngomsebenzi wakho?


Yeyiphi eyona nto ikucaphukisayo ngomhlala phantsi wakho?


Yeyiphi eyona nto ekonwabisayo ngomhlala-phantsi wakho?
Ingaba umhlala-phantsi wakho uyile nto ubuyecka?

____________________________________________________________________________

____________________________________________________________________________

____________________________________________________________________________

Zeziphi ingéning ozibonayo kusukela oko wathatha umhlala-phantsi?

____________________________________________________________________________

____________________________________________________________________________

Zeziphi ingcebiso ongazinika abantu abajongene nomhlala-phantsi?

____________________________________________________________________________

____________________________________________________________________________
APPENDIX I:

BACK TRANSLATED QUESTIONNAIRE; LIFE SATISFACTION INDEX;

ADJUSTMENT SCALE; INTERVIEW
Questionnaire

Background Information

1. Age

2. Gender

3. Place

4. Highest educational standard

<table>
<thead>
<tr>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>NIL</td>
<td>STD1-STD6</td>
<td>STD7-STD10</td>
<td>GRADUATE</td>
<td>POST GRADUATE</td>
</tr>
</tbody>
</table>

Family structure and situation

5. Marital status

<table>
<thead>
<tr>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>MARRIED</td>
<td>SINGLE</td>
<td>SEPERATED</td>
<td>CO-HABITING</td>
<td>WIDOW/ER</td>
</tr>
</tbody>
</table>
6. How is your life with your wife
   
   4  3  2  1
   VERY GOOD  GOOD  BAD  VERY BAD

7. How many children do you have?
   
   2  1
   YES  NO

8. Are they all still alive?
   
   2  1
   YES  NO

9. How old is the eldest one?
   
   2  1
   10. How old is the youngest one?
   
   2  1
   YES  NO

11. Are your children staying nearby?
12. Do you care for your grandchildren?  

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

13. Have any of your children died recently?  

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

14. Was your family ready for your retirement?  

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

**Social determinants**

15. Did you make plans on spending your time during retirement?  

<table>
<thead>
<tr>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

16. Do you have new goals?
17. Do you take part in some activities?

18. What activities do you take part in?

<table>
<thead>
<tr>
<th>CHURCH Activities</th>
<th>WALKING Exercise</th>
<th>VOLUNTEER Work</th>
<th>OTHER: NONE</th>
</tr>
</thead>
</table>

19. How often do you take part in these activities?

<table>
<thead>
<tr>
<th>VERY OFTEN</th>
<th>FAIRLY OFTEN</th>
<th>SELDOM</th>
<th>NO PARTICIPATION</th>
</tr>
</thead>
</table>

20. Do you enjoy the things that you do?
21. How is the support you receive from friends?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>VERY GOOD</td>
<td>GOOD</td>
<td>NOT TOO GOOD</td>
<td>NO SUPPORT</td>
</tr>
</tbody>
</table>

22. Compared to your friends, how do you fare?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Well</td>
<td>Good</td>
<td>Not Good</td>
<td>Bad</td>
</tr>
</tbody>
</table>

23. Do you have more problems during retirement than in the past?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

24. Do you have people you go to when you have problems?

<table>
<thead>
<tr>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

25. How do you feel most of the times?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always happy and content</td>
<td>Not really sad or happy</td>
<td>Most of the time sad and unhappy</td>
<td>Always sad and unhappy</td>
</tr>
</tbody>
</table>

26. Do you attend church?

| 2 | 1 |
27. How often do you attend church?

<table>
<thead>
<tr>
<th></th>
<th>Very Often</th>
<th>Fairly Often</th>
<th>Seldom</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>✔️</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>✔️</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

28. How do you find your retirement?

<table>
<thead>
<tr>
<th></th>
<th>Very Enjoyable and Meaningful</th>
<th>Fairly Enjoyable and Meaningful</th>
<th>Not Enjoyable and meaningful at All</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Occupational Information before Retirement**

29. When did you start working?

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

30. How long have you worked for one employer?

<table>
<thead>
<tr>
<th></th>
<th>5 years or less</th>
<th>5 - 10 years</th>
<th>11-15 years</th>
<th>16-20 years</th>
<th>21-25 years</th>
<th>26-30 years</th>
<th>31 years and more</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

31. How many companies have you worked for in your life?
<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 5</td>
<td>5</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

32. In which cities did you work?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cape Town</td>
<td>Johannesburg</td>
<td>Durban</td>
<td>Bloemfontein</td>
<td>Welkom</td>
<td>Other:</td>
</tr>
</tbody>
</table>

33. In which industry did you work?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farming</td>
<td>Construction</td>
<td>Domestic</td>
<td>Factory</td>
<td>Mining</td>
<td>Security</td>
</tr>
</tbody>
</table>

34. When did you retire?

35. Did you volunteer to retire?

<table>
<thead>
<tr>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

36. Have you ever been injured at work?
37. Were you advised on how to prepare for retirement?

YES

NO

38. Why did you retire?

AGE
TIREDNESS
HEALTH
OTHER:

Health

39. Have you suffered from any illness during you working life?

YES

NO

40. Have you ever suffered from any of these chronic illness during your working life?

1  2  3  4  5

Asthma  T.B  Diabetes  Hypertension  Other:Specify

41. How is your health?
42. Do you have any disability?

1  2
YES  NO

43. Do you regularly go to the doctor or clinic?

1  2
YES  NO

44. How is your wife’s health?

4  3  2  1
VERY GOOD  GOOD  BAD  VERY BAD

45. Do you exercise?

2  1
YES  NO
46. How often do you use alcohol?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily</td>
<td>Once a Week</td>
<td>Once a Month</td>
<td>Never</td>
</tr>
</tbody>
</table>

Financial Situation

47. Do you own a house?

<table>
<thead>
<tr>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

48. How happy are you with your house?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Happy</td>
<td>Happy</td>
<td>Unhappy</td>
<td>Not happy at all</td>
</tr>
</tbody>
</table>

49. Do you still have children in school?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>

50. Where did you make contribution for your retirement?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provident Fund</td>
<td>Pension Fund</td>
</tr>
</tbody>
</table>
51. Did you make sufficient financial provision for retirement?

   2   1
   YES  NO

52. Are you receiving a welfare pension?

   2   1
   YES  NO

53. Are you receiving a company pension?

   2   1
   YES  NO

54. Is the pension sufficient?

   2   1
   YES  NO

55. Have you ever had an insurance policy?

   2   1
   YES  NO

56. Do you have cattle and sheep?

   2   1
   YES  NO
57. How is your financial position at the moment?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Good</td>
<td>Fairly Good</td>
<td>Fairly Bad</td>
<td>Very Bad</td>
</tr>
</tbody>
</table>

**Evaluation**

58. Rate the following problems in terms of their seriousness with 1 being the most serious and 2 being the following serious problem. Do not mark if you do not have any serious problem.

<table>
<thead>
<tr>
<th>Financial Problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Problems</td>
</tr>
<tr>
<td>Housing Problems</td>
</tr>
<tr>
<td>Family Problems</td>
</tr>
<tr>
<td>Community Problems</td>
</tr>
<tr>
<td>Other: Please specify</td>
</tr>
</tbody>
</table>

59. How are you coping with your problems in retirement?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Coping at All</td>
<td>Just Coping</td>
<td>Coping Very Well</td>
</tr>
</tbody>
</table>

60. If given a second chance, would you change anything?

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>
61. Are you having any regrets about how things turned out?

1  2
YES  NO

62. How happy are you with your situation now?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Happy</td>
<td>Fairly Happy</td>
<td>Fairly Unhappy</td>
<td>Very Unhappy</td>
</tr>
</tbody>
</table>

63. How worried are you about the future?

<table>
<thead>
<tr>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Worried</td>
<td>Fairly Worried</td>
<td>Not very Worried</td>
<td>Not Worried at All</td>
</tr>
</tbody>
</table>
**LIFE SATISFACTION INDEX**

Please read the following and mark the appropriate box with an (X) if you agree; **MORE ACCEPTABLE, ACCEPTABLE, NOT SURE; UNACCEPTABLE, MORE THAN UNACCEPTABLE.** More important, there is no right or wrong answer. Please answer all questions.

**EXAMPLE**

1. Sometimes I think about my Childhood

1. As I am getting older, things seem to better than I thought.

2. Compared with others, life is better.

3. This is the most boring time of my life.

4. I am enjoying the same way as in childhood.

5. My life can be enjoyable now.

6. Recent years have been the happiest in my life.

7. I am repeatedly doing the same things.

8. I am expecting the most joyful things to happen in the near future.
<p>| | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>9.</td>
<td>I am satisfied with my activities as I did in the past.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>10.</td>
<td>I feel very tired and over age.</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>11.</td>
<td>I feel satisfied when I look back at my life.</td>
<td></td>
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<tr>
<td>12.</td>
<td>If it should happen again to my life, I would change nothing.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>13.</td>
<td>Compared to my peer group, I am looking much better.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>14.</td>
<td>I have plans I wish to finish in the near future.</td>
<td></td>
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<tr>
<td>15.</td>
<td>When I look back at my life, I have not touched all the things I thought I would do.</td>
<td></td>
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<tr>
<td>16.</td>
<td>When I compare myself to others I feel very small</td>
<td></td>
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<tr>
<td>16.</td>
<td>I met all the challenges I wish to in my life.</td>
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<tr>
<td>18.</td>
<td>With all the views from other people, other people are suffering instead of improving.</td>
<td></td>
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</tbody>
</table>
ADJUSTMENT SCALE

Please read the statements and mark using an (X) if you: **Fully Agree; Agree; Not Sure; Disagree; or Strongly Disagree**. There are no right or wrong answers. Please answer all questions.

<table>
<thead>
<tr>
<th>Example.</th>
<th>Fully Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I always think about my</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>childhood</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Statement</th>
<th>Fully Agree</th>
<th>Agree</th>
<th>Not Sure</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The loss of strength makes me not to do the things I want</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2. I can lead a good life with the strength I have.</td>
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</tr>
<tr>
<td>3. I can manage with my salary</td>
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<tr>
<td>4. Pension is the same as working</td>
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<tr>
<td>5. I can’t live alone</td>
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<td></td>
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</tr>
<tr>
<td>6. Despite the divorce, you can still move on with life</td>
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<tr>
<td>7. I always avoid being with old people</td>
<td></td>
<td></td>
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</tbody>
</table>
8. I find it difficult making new friends

9. I am still continuing doing positive things

10. Youngsters are able to do better things than elders.

11. My living situation is better now.

12. I will be happy staying in my own place

13. My friends and relatives help me with problems

14. I can accept being dependent on my children and other people
Did your employer satisfy you with everything?

_________________________________________________________________________________

_________________________________________________________________________________

_________________________________________________________________________________

What do you want employers to do for the workers?

_________________________________________________________________________________

_________________________________________________________________________________

_________________________________________________________________________________

Did you have any investments to prepare for your future?

_________________________________________________________________________________

_________________________________________________________________________________

_________________________________________________________________________________

What are you doing for your life now?

_________________________________________________________________________________

_________________________________________________________________________________

_________________________________________________________________________________

Do you have any problem with telling your family what is expected at home?

_________________________________________________________________________________

_________________________________________________________________________________

_________________________________________________________________________________
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>What do you remember most about your job/work?</td>
<td>_______________________________________________________________________</td>
</tr>
<tr>
<td>What makes you dissatisfied with your pension?</td>
<td>_______________________________________________________________________</td>
</tr>
<tr>
<td>What makes you happy about your pension?</td>
<td>_______________________________________________________________________</td>
</tr>
<tr>
<td>How do you feel with your pension?</td>
<td>_______________________________________________________________________</td>
</tr>
<tr>
<td>Does your pension satisfy you?</td>
<td>_______________________________________________________________________</td>
</tr>
</tbody>
</table>
What do you do during your break?
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

What changes can you see since you went on pension?
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

What can you tell about your life?
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

If you can be given a second chance, what can you suggest or create concerning pension to your employer?
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

What can you suggest to those who are due to pension?
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________