

**CROSS - CULTURAL COMPARISONS OF  
" THE BEST AGE FOR RETIREMENT "**

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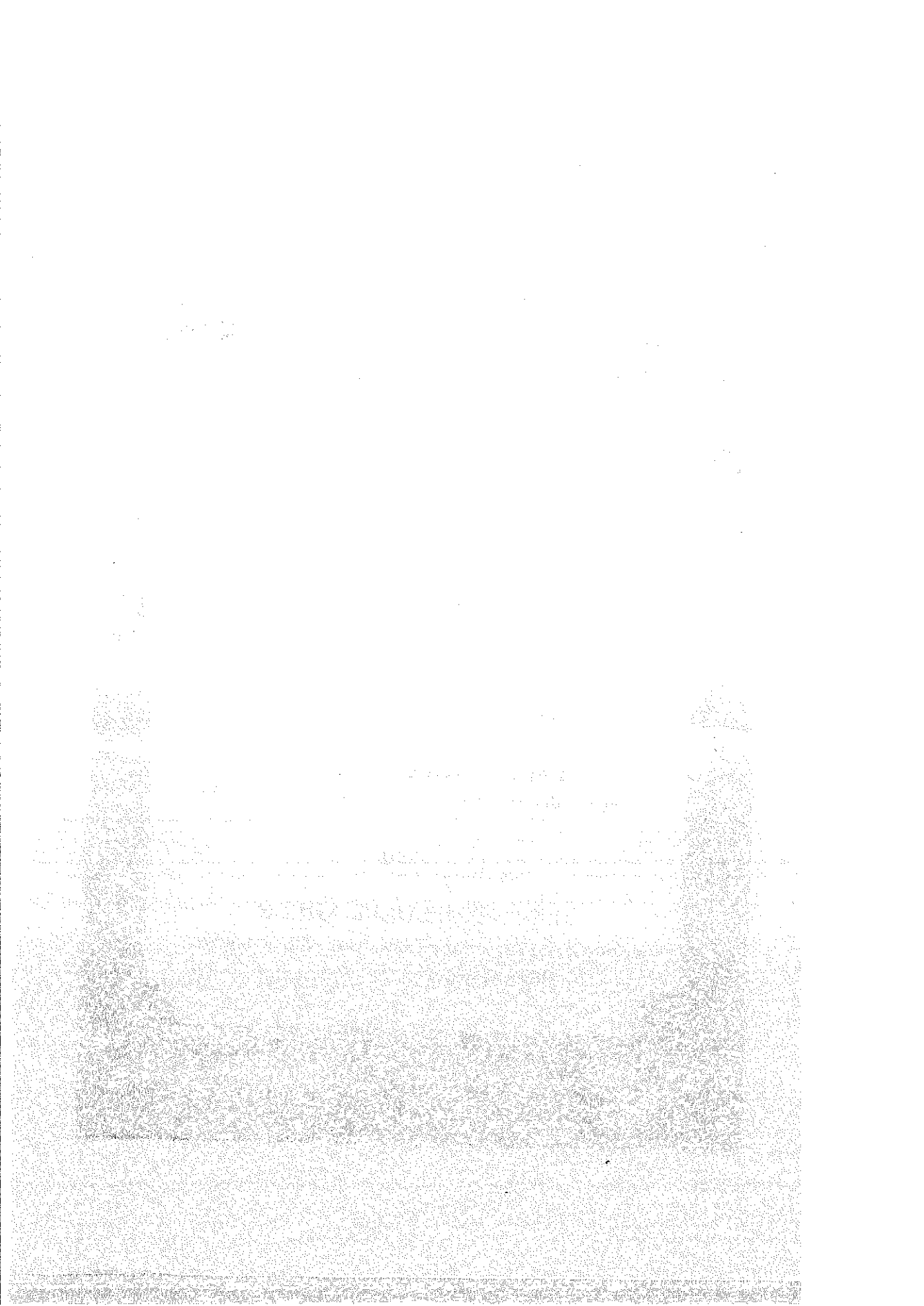
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## **Abstract**

The present study compared the "Best Age to Plan for Retirement" and "Retirement" for both males and females. The subjects, both men and women college and university students, lived in India, Kuwait (pre-war), the Sudan, and the USA. The earliest ages for "Planning Retirement" were given to males by US-subjects (both genders) and to females by Kuwaiti subjects (both genders). With regard to "Retirement" for males, the Sudanese responses (by both genders) were the oldest and for females the oldest were perceived by the US subjects (both genders); however the youngest ages for "Retirement" were given to both males and females, respectively, by the Kuwaiti subjects (both genders). It is interesting to note that the women in the two Arab countries generally have no jobs outside the home, being housewives for the rest of their lives with no chance to retire.

## **Cross-Cultural Comparisons of "The Best Age for Retirement"**

The shift in many countries from an agrarian to an industrialized economy, coupled with the increase of the life-expectancy of these populations, has led to the focus of special attention on the topic of retirement. Before the Chancellor Otto von Bismark, in 1891, established the "Old Age and Survivors Pension Act" in Germany, retirement was no official event for the average worker. Meier and Dittmar (1979) reported that the age of retirement in Germany was set at 70 years; while few workers lived long enough to collect their pensions, the German government was very favorably perceived by the public.

In the United States of America, the Social Security Act became

the law in 1935. This was the first major step taken to provide economic security for the elderly. Before the event of industrialization, people in an agrarian economy were tied to their jobs in part because they could not afford to retire, and also because there was a need for their labor in the work force. However, with the beginning of retirement, a drastic transition in the individual's life-style took place -- a total shift in the activity pattern as well as a significant change in the economic status of the person. Symbolically retirement signaled the entry into old age.

In order to find agreement about the term retirement, here is the definition, which was given by McConnell (1983) and adopted by Woodruff-Pak (1988).

Retirement is defined as the point at which a person (1) withdraws fully or partially from the labor force, and (2) begins collecting a pension, Social Security benefits, or retirement income. Both conditions must be met in order to qualify as retirement.

Excluded in this definition are individuals who retire from one job with a pension but accept another full-time job, individuals who reduce their work hours, but do not begin drawing retirement income, and individuals who had never done outside work in the first place (p. 377).

Another important point needs to be made here: the data that are reported here are all perceived ages by the subjects, who were all much too young even to contemplate retirement. Therefore, these data express attitudes about life events which project far into the future. Also, another distinction has to be made between "start planning" for retirement, and "deciding" to retire.

Some of the larger companies and academic institutions offer incentives for "early retirement" (often starting with age 62) to their workers or faculty members, respectively. This situation may have

several drawbacks. For example, if an increasing number of people in the work force retire early, it may, in the future, lead to an acute skilled labor shortage in the work place, or a deficit of learned and knowledgeable professors in academia. Bernard I. Forman (1987) related the results of a report which suggested that the knowhow of older workers, which were being wasted, were the key to increased productivity. On the other hand, retirement also always brought along a curtailed income for the retirees. For example, in the United States of America, the general public did no longer accept without question the thesis that retirement was an unadulterated blessing (Forman, 1987). While early retirement at the age of 62 was legislated, (for women in 1956 and for men in 1961) the U.S. Congress pushed the mandatory retirement age to 70 years, and will a bolish age limits altogether in a few years. Yet the age of 65 still retains significance, since it is the age at which the Social Security in the United States pays full retirement benefits. It has been said that people would retire earlier if their financial circumstances would not be so restricted after retirement.

More and more women are entering the workforce (more than half of the United States women work outside the home). The reasons seem to be not only to help with household expenses, but rather to widen their horizons and enjoy the satisfaction of having their own careers.

Those individuals who prefer to continue to work beyond the age of 65 fall mostly into the following categories: 1. The persons with professional occupations, 2. people who are self-employed, and 3. writers and artists. McConnell and Fiske (1980/1988) reported that the latter group included committee persons who liked their work and preferred their jobs or occupations to a life of leisure; they viewed retirement as a dull life, compared to their current activities. Of course the decision to retire depends to a great extent on economic factors,

but also very important are the considerations of the individual's health.

Yet Planning for the retirement years occurs much earlier -- during middle age -- a sort of building a nest egg or security planning for the future. In these instances, it appears that people anticipate the retirement and prepare for it financially, in addition to developing leisure-time hobbies and activities. The goal of planning ahead for retirement will provide a meaningful and satisfying existence during the years of maturity and old age.

Considering the various options, it seems doubtful that college students would consider all the economic benefits and drawbacks, when asked about "the best age to plan for retirement," and "the best age to retire." However, the participants in this research were probably influenced by their own parents' planning, their decisions, as well as their retirement ages.

The subjects in the present investigation lived in four geographically distant countries: India, Kuwait, (pre-war), the Sudan, and the United States of America. This study examined the attitudes toward retirement by college students in these countries; and then it compared the responses of the perceptions of "best ages" with regard to "planning for" and "retirement." Since the economics in these four countries differed, it was possible that the ensuing life-styles were not perceived the same by the subjects. The economic background in both Arab countries -- Kuwait and the Sudan - could certainly influence the students responses, besides having far-reaching implications. For example, at the time of this research Kuwait was a flourishing and affluent country. Because of the oil glut, the government could support its citizens and contribute funds to alleviate - totally or in part -- their cost of living expenses. In essence it worked as a type of "very early retiring practice," similar to those in the United States of America, as reported by Morgan (1980). The Sudan was a struggling Third World

Country trying to overcome starvation in some parts of the country, as well as political upheavals with social and economic hardships. It was admirable that so many young Sudanese men and women attended classes at the university to achieve a better economy and a more modern life-style--even though, under the circumstances, they will have to work hard and long to achieve their goal.

The present research represents an expansion of a programmatic study by the co-authors. The previous research with studentparticipants investigated, among other topics, the perceptions of "Middle Age" and "Old Age." (Adler, Mrinal, Adler, Davis, Goldberg, & Walsh, 1989; Adler, Mrinal, Ahmed, Ciaccio, & Davis, in press). They reported that their results showed younger ages for items with the ascription "female" by all subjects in the participating countries except by United States women, who responded with an androgynous attitude. The present study investigated the perceptions by college students to the questions: "At which age do people plan to retire?" and "which is the best age to retire?"

## Method

### Subjects:

In order to work with equivalent populations, special care was given to the selection of the subjects. Following the methods described earlier by Sechrest, Fay, Zaidi, and Flores (1973), all the participants in this research were college men and college women who were enrolled in institutions of higher learning in their own countries. In pre-war Kuwait, the subjects (96 men and 174 women) were enrolled in the College of Arts of the Kuwait University. The Sudanese participants (61 men and 107 women) attended two different University Colleges, which had classes taught at the same level. The Indian sample contributed 22 men and 30 women students. In the

United States of America, most of the women students ( $n=82$ ) were enrolled at Molloy College; however, while the majority of the men ( $n=111$ ) were attending different colleges in the same region, some of the subjects were employed in a variety of jobs. A total of 683 men and women responded to the questionnaires. The ages of all these subjects ranged from 18 to 30 years.

### Procedure:

Each participant received one questionnaire. The United States and Indian subjects responded to the original English version. For the Kuwaiti and the Sudanese students, however, the questionnaire was translated into Arabic and then back-translated into English for additional confidence in the accuracy of the translation. For this paper, two questions were analyzed -- actually there were four items, since each question had to be responded to twice; i.e. for the ascriptions "male" and "female." The subjects gave their answers to "the best age to start planning for retirement" and "the best age to retire." At the same time, some demographic background information was collected. Before the raw data were sent to Molloy College to be analyzed, the Arabic questionnaires, i.e. the responses, had to be translated into English. It took about ten minutes to fill out the questionnaires, regardless of whether they were handed out individually or to entire classes (as groups).

### **Results and Discussion**

Some interesting information emerged based on the subjects' answers, keeping in mind the behavior of the subjects' parents. In Kuwait, 52.5 percent of the fathers from all the subjects combined were retired at that time. Considering the ages of the subjects (from 18 to 30 years), their fathers probably were in their forties or low fifties,



which seems in light of the aforementioned studies, relatively young for retirement. Combining the men's and women's data, in neither the Sudan or the USA (no information was provided from India) did the father retire that young (5 percent for the Sudanese sample and 5-1/2 percent for the United States-American population). Looking at the responses about the status of the subjects' mothers: In the two Arab countries, the results showed that for the vast majority "housewife" was listed for the mothers' occupation (Kuwait: 96 percent and the Sudan: 91 percent). This was not the case for the American mothers, where 62 percent were working in a variety of jobs; of these, 30 percent held professional positions. (perhaps because the students came from "middle class suburbia," that may have been the reason for this statistic.) In the Sudan, about 5 percent of the working mothers were professionals (i.e. teachers) and approximately 3 percent held non-professional jobs. None of the mothers in these three populations were retired, though a few were deceased.

These patterns of the parents' occupations should be kept in mind when analyzing the responses by these subjects. The parents' behavior patterns could affect the behavior of the filial generation at any age; and they could exert a greater or a lesser influence on the descendants' attitudes, beliefs, and values, which would give direction to the filial generations' actions, conduct, and generally, their life-styles. Several effects could be observed when looking at Table 1. However, one has to be aware that these means are simply a representation of the subjects' perception, not the actual ages when a person would begin to "plan for retirement" or "retire." Keep in mind that the subjects' ages ranged from 18 to 30 years; they were much too young to have any active thoughts of retirement.

**TABLE 1**  
**Means of Perceived Ages of "Plan For" and "Retirement."**

Women N's: India = 30; Kuwait = 174; Sudan = 107; USA = 82

Men N's: India = 22; Kuwait = 96; Sudan = 61; USA = 111

All S's: 18 to 30 years

COUNTRY	PL:M	PL:F	RT:M	RT:F
<b>College Women</b>				
INDIA	50.07	49.13	59.13	56.87
KUWAIT	52.33	43.44	57.56	47.68
SUDAN	59.41	51.86	66.96	59.31
USA	48.26	48.33	64.76	63.76
<b>College Men</b>				
INDIA	52.86	49.00	59.00	55.77
KUWAIT	43.72	41.80	54.08	46.32
SUDAN	56.93	48.93	63.52	54.60
USA	46.73	45.71	62.25	60.39

PL = Plan For; RT = Retirement  
M = Male; F = Female

In order to avoid confusion, it is best to explain here that the terms "men" and "women" refer to the college students in the present study, i.e. the subjects; the terms "male" and "female" identify the ascriptions for the items, i.e. the best age for a "male" or "female" to retire, etc.

Table 1 shows that for US American subjects there were time-spans of about 15 to 16 years between the "planning" stage and the perceived "retirement." Interestingly, the US college men's perceptions

of both life-events preceded those by women in each category. This effect occurred also in the Sudanese and the Kuwaiti samples, but not in the Indian sample. Another shared perception was found with the item "the best age for retirement," which was seen as several years earlier for "females" in all four populations that participated in the current study.

Looking at the Sudanese data, one could see a parallel, except there were only six to seven years interval between the two perceived stages for all the college students (see Table 1.) The men in this sample perceived the two age categories about three to four years earlier than did the women. In this population, the perception of the "females'" ages were given as about seven to eight years earlier for "planning" for retirement and about seven to nine years earlier for "retirement."

The perceptions by the Kuwaiti college students were earlier for "retirement" for both "males" and "females" than with any of the other three populations. Both Kuwaiti men and women perceived the ages for "females" in all categories as younger.

The Indian sample showed little differences between the men and women students' perceptions. Yet in each category women's ages were perceived a few years younger.

In addition, an interesting observation can be pointed out. Considering the demographic information where the vast majority of the mothers of the subjects in Kuwait and in the Sudan were identified as "housewives," the perceptions of "female" retirement deserves more attention. In the English language, there is a proverb which states that "women's work is never done (finished). This saying was surely true cross-culturally generally, and in Kuwait and the Sudan specifically, which meant that there was no "retirement" age for women, who did not hold outside jobs. Why then did the college students in these two countries respond as they did? On the other

hand, the oldest "retirement" ages for "males" were perceived by both Sudanese men and women, suggesting that work is a necessity in this country.

Currently in the United States over half of the women work outside the home and "retirement" (with benefits) is available for most women starting with the age of 62 years. United States college men perceived the "females' " mean "retirement " age at 60 years (see Table 1), while American college women perceived the "retirement" age for "females" above the minimum age for Social Security benefits, at about 64 years. The long period of planning for retirement by the US population must be looked at as an enjoyable pastime, a type of wishful thinking or even daydreaming: to plan for a worry-free and comfortable future during the "retirement" years for later life and old age, similar to a life of leisure.

Certainly more studies with different populations and age groups are planned by the co-authors, which will help provide an insight on how people in different countries and cultures deal with the topic of old age and the "retirement" years.

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