

**PSYCHOLOGICAL ASPECTS OF MILITARY RETIREMENT:
STRESSOR IDENTIFICATION AND PREVENTION**

BOBBIE LEWIS SHREVE

PSYCHOLOGICAL ASPECTS OF MILITARY RETIREMENT:
STRESSOR IDENTIFICATION AND PREVENTION

A Research Paper
Presented to the
Graduate and Research Council of
Austin Peay State University

In Partial Fulfillment
of the Requirements for the Degree
Master of Science

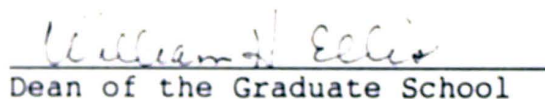
by
Bobbie Lewis Shreve
December, 1988

To the Graduate and Research Council:

I am submitting herewith a Research Paper written by Bobbie Lewis Shreve entitled "Psychological Aspects of Military Retirement: Stressor Identification and Prevention." I have examined the final copy of this paper for form and content, and I recommend that it be accepted in partial fulfillment of the requirements for the degree of Master of Science, with a major in guidance and Counseling.


Major Professor

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Dean of the Graduate School

ACKNOWLEDGEMENTS

The author wishes to express sincere appreciation to Dr. Stuart Bonnington, Professor of Psychology, Austin Peay State University, for his aid, guidance, and time during the entire study.

Additionally, the author wishes to thank his wife and family for their help and understanding during this study.

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CHAPTER 1

Introduction

Contemporary American society is wrought with anxiety, fear, frustration, and the resulting stress buildup. When the stress level becomes too powerful, it erupts into various types of undesirable behavior. Alcohol, drug abuse, and various forms of physical violence have been linked to the stress that some individuals find themselves unable to cope with.

The prevalence of reactions to stressful lifestyles becomes quite evident when one picks up a publication, turns on a radio or television set, or starts a discussion with another individual. Deviant behavior exhibited in assaults, murder, rape, or destruction of property and vehicles are often attempts to cope with excessive stress buildup. Stress buildup also leads to less obvious types of deviant behavior such as unhealthy lifestyles, smoking, overeating, pep pills, tranquilizers, and even loose or extra-marital sexual activity. This behavior could also include irritability, uncharacteristic actions, and even withdrawal from family and friends. It often results in financial and personal hardships for both the individual and innocent bystanders. The less observable hidden damage is the psychological harm to personality felt by individuals and families.

The military services of the United States are often said to be a reflection of the civilian society. Military personnel lead a very demanding life-style that requires

numerous sacrifices and adjustments under unique and stressful situations. The performance of one's duties and responsibilities demand aggressive and forceful action and behavior. A proper attitude is essential to good duty performance.

Selye (1979) defined stress as being both positive ("eustress") and negative ("distress"). Both types are important to acceptable adjustment in both the professional and personal lives of military personnel. Individuals going on a weekend pass or seven day leave may generate high levels of good stress which produces a short-term feeling of exhilaration. This may be as harmful as bad stress created by strenuous training exercises. Bad stress, while recognizable, is often uncontrollable and causes psychological problems and physical wear and tear on the body. One has some choice and control over good stress as well as predictability of result. Good stress may thus lead to positive results in activities.

To be successful, military personnel must be committed and dedicated at all times to the learning and constant practicing of the best and most skillful methods of overpowering, dominating, or killing their country's enemies. Leaders and trainers strive to instill the killer instinct to insure survival under frustrating and stressful circumstances and situations.

These same individuals must attempt to leave all of this aggression and hostility in the training or duty environment

and become loving, caring, and understanding family members and citizens after duty hours. Little effort is expended to teach these individuals how to recognize and cope with hidden stress buildup. Supervisors, chaplains, and social workers render assistance after problems erupt.

Since establishment of the first colony, military forces have been essential to the continued existence of the American society. From a military standpoint, life in the United States has always depended on being able to cope with stress on a daily basis. The early colonies established special provisions to insure competent care for life of military personnel with disabling injuries (Levitan, 1973).

Promises of pensions to Revolutionary War soldiers were attempted to reduce stress, reduce desertions, and to boost morale. Officers received pensions for life and enlisted soldiers receive \$80 mustering out pay. Land grants, varying from 100 acres for privates to 1100 acres for major generals, were another form of reducing stress at separation time (Levitan, 1973).

In order to combat stress associated with the loss of homes and jobs, the federal government rendered financial assistance to 119 million federal troops at the end of the Civil War. More funds were expended in a five year period than in the previous 80 years even though Confederate troops received no federal assistance (Levitan, 1973). According to Levitan (1973), one big improvement introduced at this time was preferential treatment in public employment which was

more effective in combating stress than financial payments.

Stressful situations seemed to multiply for the 4.7 million veterans of World War I who survived the rats, cold, poison gas, and starving rations in the trenches of Europe. They were forced to organize the Bonus Expeditionary Force which marched on Washington, D. C. They constructed tents and tarpaper shacks on both federal and civilian property for shelter in an attempt to force Congress and President Herbert Hoover to provide transition assistance. This was in 1932 at the height of the great Depression with no jobs and little food available (Lisio, 1974). The federal response was to permit General Douglas MacArthur, Army Chief of Staff, to use physical force to drive the veterans out of town and to burn their shelters and belongings. Both President Hoover and Congress desired to provide assistance, but they were in disagreement over minor details in the budget and a troubled economy. The demonstration did lead to speedy enactment of legislation providing transition assistance in the form of payments and job training assistance (Lisio, 1974, and Levitan, 1973).

Congress remembered the Bonus Expeditionary Force of 1932 and decided to take appropriate action in 1943 to prevent a reoccurrence at the termination of World War II. Their solution was the enactment of legislation which created a GI Bill of Rights in conjunction with other policies and programs to prevent another Depression (Levitan, 1973, and Lisio, 1974).

American society had undergone tremendous social and technical change during World War II as the United States rose to become the leading World power. Politicians were concerned over the number of college graduates lost during the war and America's ability to retain the lead in world technology (Levitan, 1973). The GI Bill provided for reducing much stress through unemployment payments, college and technical training assistance programs, home and farm purchase programs, and counseling to aid in transition adjustment (Lisio, 1974).

The GI Bill is still in force but has undergone many changes during the Korean and Viet Nam Conflicts. The All-Volunteer concept military service program has produced a contributory-type educational assistance program. Thomas (1988) explained that the original program contribution of each dollar was matched by two dollars up to a maximum of \$2,700 by the Veterans Administration for each soldier. The current program requires each military member who elects the program to contribute \$100 per month for 12 months of the first enlistment. Each member is then entitled to \$250 per month for 36 months if on a 24 month enlistment. A 36 month tour would entitle one to \$300 per month for 36 months. A new stipulation requires each member to earn a high school diploma or General Educational Development Certificate before the end of the first enlistment, and election for the program must be initiated at the time of enlistment (Thomas, 1988).

Russian Space achievements in the late 1950s spurred a major revision in American attitudes toward higher education. This resulted in the U.S. congress approving legislation that established the National Defense Act of 1958 (Anastasia, 1982). This act provided funds for college financial assistance in the form of grants and loans to middle and lower income families. Special emphasis was placed on encouraging increased studies in mathematics and sciences to extend the lead of America in technology. This has led to a vast increase in the number of middle income citizens achieving a college education.

The military services actively pursue students in the last two years of high school. Thomas (1988) revealed that the military services believe individuals 17-19 years of age are more easily trained for the military upon graduation from high school than later in life.

All branches of the military service have financial assistance programs for active duty personnel that pay 75 per cent of the tuition costs. However, only about 40-50 per cent of active duty personnel are able to attend classes on a routine basis. Many duty assignments and specialties require rotating shifts, field activities, overtime, and no-notice temporary duty assignments to distant locations. This is especially true of more critical and sensitive skills such as special forces, security police, communications, flight crews, and maintenance crews for aircraft, missiles, ships, tanks, and similar equipment. The personnel who perform the

most critical duties are thus subjected to more stress at transition time when they become aware of the value of college when seeking a second career (Carter, 1988).

Individuals approach the military services with a variety of reasons for enlisting such as employment, travel, education, training, experience, and adventure. Less than 30 per cent of the first time enlistees actually make a career of the military service, as such a choice demands considerable sacrifice of the individual and their family (Carter, 1988). A military career is geared to the here and now as dictated by duty responsibility and the current mission. Due to constantly changing military circumstances and requirements, flexibility is essential.

Carter (1988) and Thomas (1988) disclosed that the majority of the military retirees reported they had not planned a career in the military when originally entering service. A careful analysis of the American economy and employment opportunities near the end of enlistments often led to an additional enlistment as the best option. Many individuals were actually separated from service after one or more enlistments but later returned upon failure to obtain satisfactory employment. Some personnel stayed for a second enlistment to collect as much as \$30,000 in bonus payments for four more years of service. Many of these individuals later stayed in service as the civilian job market appeared to be unstable and unpredictable. Other personnel left active duty after a stressful year of service in Viet Nam

followed by one or two 120 day temporary duty tours with as little as 20-30 days between tours. Some of these personnel later returned to active duty by way of the National Guard or Reserve Units.

Military duty is so unpredictable that many personnel feel they may not desire or be able to withstand 20 or more years of service to earn a retirement. Planning for retirement and then changing plans appeared to be more frustrating and stressful than taking life in service one enlistment at a time after considering other options before re-enlisting.

Problem

A total of 36,458 individuals, with 20-35 years of military service, retired and made the transition to civilian life in 1986 (Pollock, 1987). The 1988 Statistical Abstract of the United States reported that there were 1,506,000 living military retirees. Many of these individuals facing the prospects of retirement are anxious, worried, and frightened of venturing into the strange, largely unknown world of civilians (Pollock, 1987, and Carter, 1988). Even though military personnel are often required to move around the world, with or without dependents, they often remain psychologically separate from the civilian population.

The employment transition is essential for financial survival as the retirement pay is inadequate to cope with inflation (Carter, 1988). The task of converting military skills to civilian equivalents is often wrought with

frustration and stress. Many individuals begin to doubt their ability to cope with the stress and lose their self-confidence and self-esteem.

Any matter involving the well-being of substantial numbers of people is considered a social issue (Rappoport and Kren, 1975). A process or system for converting knowledge into practical assistance or meaningful action is required to resolve the social issue. It is extremely difficult to determine how serious the problem is as to numbers of personnel concerned as retirees spread over large areas of the world. This is determined by extended families, interests, desires, occupational vacancies, and numerous other factors. Documented problems are usually those observed in personnel retiring and residing near military concerns that utilize available assistance agencies (Carter, 1988).

What are the specific problems related to the transition from active military service to retirement in the civilian society that cause anxiety, frustration, concern, and stress? Why do these situations or problems create anxiety or concern that leads to a buildup of stress? What can be done to reduce or eliminate these problem situations?

Does personality development and subsequent philosophy of life or attitude toward coping with life's problems have a noticeable effect on dealing with stress? Do family life-style and social adjustments in youth and adolescence have any bearing on managing stress?

What are the relationships between mental and physical health in matters related to military service and the changes encountered at retirement time? Does mid-life crisis play a part in stress buildup at transition to civilian society?

What military circumstances or situations have positive and negative impacts on stress accumulation at retirement time? Do military support agencies contribute practical assistance to the retiree? Is the military institution aware of the ravages of stress on retirees? What is being done by the military to improve the situation and reduce stress for future retirees? What part does planning and education play in coping with stress at retirement time? Are there any benefits to involving the other family members in the planning process?

CHAPTER 2

Review of Related Literature

This study includes a review of current literature dealing with factors related to the generation of excessive stress by military retirees making the transition to civilian life. The specific areas investigated were personality development, mental and physical health aspects, variables of military life, preparation for retirement, and adjustments after retirement.

Personality Development

Some well-known authorities in the area of personality development are Sigmund Freud, Erik Erikson, Abraham Maslow, and Albert Ellis. Certain aspects of each of their theories seem to clarify particular factors in the military environment that have a bearing on how individuals react to the stresses of military retirement.

Freud suggested that development of personality is a by-product of the individual seeking gratification of basic instincts (Hall, 1954, and Salkind, 1985). He also believed that stress was essential to alert the individual to respond to internal or external danger. He suggested that most individual development changes occur at an unconscious level, but generate changes in observable behavior.

Erikson, while advancing Freud's theory, considered personality development to be more of a social adjustment within the individual (Salkind, 1985). The main thrust of his theory is that an individual should achieve an

autonomous, independent identity with a set of values. This gives one internal stability, confidence, continuity, positive feedback, a well-defined sex role, and the ability to make decisions and cope with stress.

Identity achievement is the process of becoming a totally unique person, separate from family and peers. Newman and Murray (1983) studied a group of top US Coast guard enlisted personnel with medical problems which developed within two years of retirement. He suggested that failure to achieve identity, or problems related to identity resolution in adolescence, created both mental and physical medical problems as retirement grew near. He believed the Coast Guard had taken the place of the family and the only identity the men had was that of serviceman. They had not established autonomy and independence and were about to lose their identity and role in life. This loss of role and identity was leading to a lack of self-confidence and an inability to cope with associated stress. Some also feared the loss of their wives as a result of their wife's lack of confidence in their ability to financially support the family. Milowe also noted that a large portion of these servicemen had come from broken, or otherwise undesirable, family styles. Some had also been orphaned in early childhood.

Maslow's theory (1968) on the hierarchy of needs seems to explain some of the stress generated at retirement time. Military personnel sacrifice much in life and struggle hard

to achieve or attain the higher levels of their needs. Just when most of these needs are fulfilled and they begin to feel self-actualization, retirement crops up. They lose status, attention, identity, and recognition which are important to their self-esteem needs. Their self-actualization needs are shattered as they must forfeit all of the achievements and acquired potential they have earned and attained in the military and begin new careers (Robbins, 1988). The absence of certain of these needs can make one psychologically ill the same as an absence of salt, calcium, amino acids, and other minerals make one physiologically ill (Maslow, 1968).

Ellis (1975) advanced the theory that events may not make one ill, but how one perceives the events can make them physically and mentally ill. The actual retirement process may not make stress for one, but how one perceives it may create excessive stress.

Mid-life crisis is considered a part of normal development and many individuals reportedly face this event around the age of forty (Witkin-Lanoil, 1986; Dethlefsen and Canfield, 1984; Strange, 1984; Perreault, 1982; and Myers, 1988). A readjustment and re-evaluation of self is required by most individuals if they are to maintain good emotional and physical health. Around the age of 40, many individuals become aware of changes in biological functioning and the resultant decline in energy levels and physical abilities (Strange, 1984). It often takes the death of a former classmate or parent for one to acknowledge that they will

also die some day (Witkin-Lanoil, 1986).

The average enlisted retiree is approximately 43 years of age with the average officer about 46 years of age. Many retirees may well be experiencing mid-life crisis at the time they are approaching or actually making the retirement transition (Carter, 1988, and Dethlefsen and Canfield, 1984). One may look at themselves and decide they must lose a few pounds, exercise more, and get back in shape. This is just one of many variables one evaluates, questions, and ponders as they review their life, career, accomplishments, talents, skills, goals, and plans for the future. Carter (1988) suggests a realistic evaluation of one's situation is essential at this time and should be followed by appropriate adjustments to both their current and future plans.

Military retirement or transition to civilian life may offer one new opportunities for a positive change in career, identity, and life role when it coincides with the mid-life crisis time frame (Strange, 1984, and Carter, 1988).

The author experienced this mid-life crisis event at about 41 years of age, but did not understand it until making this study. He was passed over for promotion, applied for retirement, the application was disapproved, and he demanded job re-classification after much thought and turmoil. His relationship with his family and friends underwent several changes during a six month period. The author's experience of dealing with the mid-life crisis and associated stress helped a great deal in coping with the transition to civilian

life and entry to college a few years later.

Another stressful problem encountered by many individuals reaching military retirement time is the requirement to provide financial and social support to both aging parents and maturing adolescent children (Strange, 1984, and Myers, 1988). This requires the individual to realign responsibilities, adjust relationships and loyalties, and maintain effective communication with all involved. It is very important to realize, recognize, and allow for the various levels of psychological development stages that all of these family members are passing through (Strange, 1984). If love and work are the meaning of life as Freud suggested, then the transition to retirement will increase the stress generated by the loss of identity and role in life (Witkin-Lanoil, 1986).

Health Aspects

Physical conditions requiring medical attention are often caused indirectly or directly by the stress associated with changing life situations (Milowe, 1964; McNeil and Giffen, 1967; Rabkin, 1976; Dethlefsen and Canfield, 1984; Reale, 1987; Fitzpatrick, 1988; and Carter, 1988).

According to Carter (1988), it is quite common for individuals to develop physical ailments as they approach their 18th year of military service. One interpretation is that this is a stress reaction related to concern about nearing retirement and the myriad attendant problems and decisions. It has also been hypothesized that many personnel

are guilty of repressing their fear of retirement and their inability to cope with this transition (Fitzpatrick, 1988). Much anxiety and frustration is often generated by the sudden realization that ample time is not available for accurate, realistic planning and preparation.

Military individuals often experience lower levels of energy and physical body changes due to age and chronic stress related to military life during periods of transition (Strange, 1984). People, 40-50 years of age, have been shown to be especially at high risk for depression. This is compounded by the loss of status, identity, and self-esteem caused by the transition from military service to civilian society (Carter, 1988, and Strange, 1984). Maladjustment is often expressed by impulsive or self-destructive behavior with most military retirees experiencing at least mild anxiety and depressive feelings (Bellino, 1969; Keeton, 1988; Berkey and Stoebner, 1968; McNeil and Giffen, 1967; Weston, 1986; Carter, 1988, and Strange, 1984).

The Process of Retirement

Dethlefsen and Canfield (1984) and Carter (1988) identified four stages in the retirement process. These stages are: 1. Foundation, 2. Preparation, 3. Adjustment, and 4. Contentment. A separate discussion of these four stages deals with factors contributing to stress accumulation.

Foundation. The foundation stage consists of the years of military service prior to the 18th year when retirement is

considered near (Bellino, 1970; Ullman, 1971; Strange, 1984; and Dethlefsen and Canfield, 1984). This study has already discussed the selectivity of the process by which individuals are accepted into the military service. As was mentioned earlier, only about 50 per cent of those accepted and inducted into the military services re-enlist for a second tour of duty. Less than 35-40 per cent of those accepted remain in service for completion of a career and subsequent retirement (Carter, 1988, and Thomas, 1988).

What follows will be a discussion of various factors in military life that lead to a progressive shift away from a civilian orientation to a more institutionalized military life-style. The involvement of the military system in all phases of the individual's life makes the transition to civilian life upon retirement all the more difficult.

Induction into the military service does not guarantee that one can adjust and become a productive member of the defense team. Basic training is a very successful process of teaching one to accept and follow orders, to develop a sense of loyalty, reliability, pride, esprit de corps, and teamwork that is essential for survival under war-time conditions (Carter, 1988). One must accept the requirement to develop a rigid schedule and adhere precisely to it and all other requirements as presented for the 18 hour days during this period of strict education and orientation.

A special concern is developing a keen sense of attention to detail which is taught by requiring perfect

alignment of all articles in drawers and lockers. This extends to rolling all socks and undergarments to exact measurements in width as well as uniform tightness. All buttons and zippers must be fastened and all clothing hanging in a specific direction and arrangement in the locker. The purpose of this procedure is to teach one to be more observant of details in experiencing life and training so as to be more effective in the performance of one's duties.

Basic training is followed by a combination of advanced military and initial technical training which usually requires relocation to another stateside area and a new type of environment. Social life is very much regimentated as one has little time for anything other than study and training. One is usually hundreds of miles distant from home, family, and long-time friends.

New friendships develop with the only common ground being the military and technical training areas. Failure to achieve an autonomous, independent identity prior to military service may result in one achieving an identity of what one is being taught and trained to be and little else (Dethlefsen and Canfield, 1984).

Successful completion of technical training results in subsequent reassignment to another location, possibly even overseas. Overseas assignments further isolate the individual from civilian life as the local culture is markedly different from the military culture which has become increasingly familiar and routine. An inability to speak

foreign languages by most military personnel also creates new barriers to communication in the civilian sector. If one is lucky, perhaps one of his new military friends will be reassigned along with him; if not, then new friendships must be formed in the new military environment. Most military units routinely assign newly assigned personnel a sponsor of similar age and specialty to assist one in becoming situated in the new community and job. This is to reduce the time required to transform the new member into a productive member of the organization.

Military personnel thus work, live, eat, and sleep in close proximity of the same individuals they would depend on and be responsible for in the event of going into battle. The military units organize social functions periodically to reinforce esprit de corps and camaraderie, or a sense of pride and caring for other members of the unit (Carter, 1988).

Little (1981) reported on the effects of friendships in the military service and found them to be much more intense and involved than in civilian life. The military friendships usually serve an instrumental, rather than an expressive quality and cause friendships of other types to be meaningless. This is caused by the close ties between occupation and friendship due to the dominance of the military community and life-style. The big problem occurs at the time of retirement and transition back to civilian life where friendships are so much different. The civilian

environment with a subsequent diminishment of close, familiar, supportive relationships, contribute to the stresses associated with military retirement.

When one is in the military, one has a supervisor that is responsible for his or her behavior, training, and productivity. This supervisor is vitally concerned and involved in most all aspects of assigned subordinates' lives. The supervisor closely monitors, advises, and assists these individuals on matters related to their duty performance, professional education, personal appearances, health practises, career decisions, and various other areas that contribute to personal welfare and well-being. Individuals are scheduled for annual personnel records checks, dental examinations, proficiency testing, firing range evaluations, and a multitude of other similar events. It should be quite apparent that military supervisors play a very influential role in a wide range of life choices that military personnel must make, much more so than any supervisor in civilian life (Carter, 1988).

The military services programs or systems even schedule all personnel to process through the educational center of bases or posts upon arrival for a duty assignment. Each individual has a personal evaluation of their educational record and receives recommendations and advice on how to further their education. They are advised of educational services and opportunities available such as high school completion, either physical attendance or home study followed

by testing via General Educational Development (GED). Each military member is also advised of video tapes to study for the College Level Examination Program (CLEP) and other study materials. Tuition assistance for both on post and college campuses are thoroughly explained in detail, and all are encouraged to take maximum advantage to further their education. All personnel are encouraged to seek advancement in their career by preparing and applying for Officer or Warrant Officer appointments. Personnel are also urged to pursue courses to prepare them for flying school or medical careers if they are interested. Each military member is also advised of post service educational assistance through the Veterans Administration (Dethlefsen and Canfield, 1984, and Carter, 1988).

As time passes, one moves on to other assignments, duties, and promotions with the military family increasingly seen as the major support system. If military personnel advance, they will attend management and supervisory academies, as well as advanced technical and other specialty courses, eventually becoming proficient and even expert in very specialized areas.

Families increasingly identify themselves as military families and sometimes interact almost exclusively with other military families. They often have a sense of being able to cope with almost any situation as they have the military system to fall back on for any necessary support and assistance (Carter, 1988). Lavee and Hamilton (1985)

conducted a survey of 288 military families to determine how they coped with the crisis of moving overseas. Previous experiences and resources were important, but military community support was the major contributing factor in the reduction of stress associated with moves. Military families are assigned sponsors to assist them in achieving numerous tasks such as finding housing, having utilities turned on, putting children in school, and even loaning them dishes, linen, silverware, and such essentials.

A three year longitudinal study of military life and stress effects was conducted with 277 Army wives (Martin and Ickovics, 1987). Results suggested the longer the wives were part of the military community, the more important the marriage relationships were to their psychological well-being. The frequent separation of military families due to field exercises and temporary duty away from home tend to bring family members closer together, especially if they are in an overseas area or hundreds of miles from their extended families.

Kaslow and Ridenour (1984) reviewed the changes in lifestyle for military personnel and families over the last 30-40 years. They consider the experiences of moving across the country and around the world as being beneficial to the children. Kaslow and Ridenour (1984) feel the challenges of new places and making new friends are valuable in the children's normal development. It helps them become better prepared to deal with the challenges of today's rapidly

changing society and technology.

Sears (1988), writing about military children, revealed that there are over a half million school age children in military families. She discussed their feelings about leaving old friends and making new ones every year or so. She emphasized that most of these children consider adjusting to and coping with change a normal fact of life. A feeling shared by most of these children was that military children are always there for each other as they know what each other is going through. Many feel that they go out of their way to make new children feel at home in their current community. It seems that military children often develop a sense of being different and separate from the children in the civilian world.

Kaslow (1987) studied interpersonal relationships in the military service and identified the phenomena of a third family. The third family consists of the individual and the immediate members of their military crew, team, or group of three to ten individuals. These personnel share a keen sense of loyalty to each other, as they are essential to the survival and well-being of each other. Their lives become inter-dependent in combat and training situations. This third family sometimes becomes so closely involved that they replace the nuclear family as the primary source of emotional support.

Dethlefsen and Canfield (1984) and Carter (1988) emphasized how strongly military personnel and families come

to rely on the military system and community at times of relocation. Military sponsors, newcomers orientation, and normal in-processing procedures relieve much of the anxiety and frustration generated by constant relocations to new surroundings. These activities further the process of identification as a military family.

Preparation for Retirement. At about 18 years of service, individuals often focus on the fact that retirement may be just a couple of years away. This is a time when most individuals begin to realize that they must face a new and stressful situation. This reaction has been referred to as the retirement syndrome (Berkey and Stoeber, 1968; McNeil and Giffen, 1967; Dethlefsen and Canfield, 1984; and Carter, 1988). Military personnel, facing the specter of retirement, are often concerned about their self-perceived lack of ability to cope with the impending changes.

While retirement has been found to be stressful for most people in our culture, military retirement seems to be especially stressful (McNeil and Giffen, 1967). In normal civilian retirement, usually at the age of 62 years or more, the process seems more logical or natural.

The military services, with an emphasis on youth and physical fitness, separate individuals at the time of their prime production as compared to the civilian job market. The American society demands that able-bodied, middle-aged individuals be constructively employed, and most people feel an emotional need to work. Financial necessity dictates that

military retirees seek employment to meet family support and other essential obligations.

Employment and financial situations are not the only areas requiring planning. Plans are needed to deal with changing social factors, residences, new household patterns, changing interpersonal relations, and integration into civilian life (Bellino, 1969, and Carter, 1988).

Many military personnel reside on military reservations and must vacate the premises prior to their date of separation. They have two choices: to place their household furnishings in storage and live out of suitcases until they decide on where to live, or be prepared to move into a dwelling in the civilian community of their choice before the retirement date. The military will pay for one move any place within the U.S. within 365 days, unless the retiree is attending college full-time. A waiver can be obtained extending the entitlement to 90 days from the date of leaving college, if not over four years (Carter, 1988, and Thomas, 1988).

Attendance of college or technical training schools by the retiree also requires planning and co-ordination prior to separation (Carter, 1988, and Thomas, 1988).

All branches of the military services provide retirement orientations on a semi-annual basis (Carter, 1988). These orientations are designed to give current information to those individuals retiring within the next six months. This information mainly deals with the changes in military medical

support programs such as Champus or Medicare, social security, retirement pay formulas, identification card authorizations for wives and dependents, and legal assistance limitations. The retirees are advised to seek employment assistance at the nearest state employment office. They are also advised on the survivor benefits program for military dependents as well as veterans benefits for surviving dependents. Retirees are advised to check with the Veterans Administration if they have incurred any injuries during their military service that might lead to physical disability or prevent employment. Educational assistance programs for retirees are also operated and controlled by the Veterans Administration. These programs include both technical training school and formal college programs (Pollock, 1987; Dethlefsen and Canfield, 1984).

The annual and semi-annual retirement orientations held at Fort Campbell, Kentucky, on 8 September, 1988 are excellent examples of the Army's approach to retirement planning. The annual orientation was presented by Col. Doug Carter, U.S. Air Force Retired and current Director of the Retired Officers Association Job Placement Service. He has held this position for several years and travels extensively, counseling thousands of retirees and potential retirees each year in all branches of the military services.

Carter provided each individual with a booklet entitled "Marketing Yourself for a Second Career" which he has written. The booklet presents many cold, hard facts about

the job market and the high rate of unemployment in our society. He estimates there is in excess of 15 million people seeking jobs across the United States today.

According to Carter, the majority of military retirees are performing duties in the area of middle and upper level management in their military specialties. They may supervise from ten to as many as several hundred personnel and control millions of dollars worth of material and equipment with annual budgets totaling over a million dollars. They are experienced and qualified in these positions and therefore anticipate finding employment in similar type positions in the civilian work world.

Carter disclosed it has been estimated that 35 per cent of the middle management positions in the American civilian job market have been deleted since 1981. Chrysler Corporation identified excessive levels of middle management as one of the major factors in their near bankruptcy in 1981. They reduced the 17 levels of management to 7 and eliminated 40,000 jobs in the process (Carter, 1988). General Motors closed 11 plants employing 29,000 persons in 1982 to reduce costs and increase profits (Seamonds and Sheets, 1982). Other leading American companies observed the renewed vitalization of Chrysler and General Motors and streamlined their management and operations in 86 per cent of all companies (Carter, 1988).

Changing technologies cause the loss of tens of thousands of jobs annually. The civilian job market offers

shrinking opportunities in the area of mid-management, and rapid technological advances change the types of skills required. This situation can cause the retiree much anxiety and frustration in the job search and present a serious threat to their self-confidence.

The military retiree is further handicapped as a result of civilian prejudices toward the military system of early retirement. Bellino (1970) revealed that many employers feel that the military retiree should work for less money and benefits as he is entitled to military retirement benefits. Another factor he presented is that larger companies and corporations prefer to fill positions with employees that have been trained and developed within the company. He says labor unions also pressure management to employ younger personnel with no retirement benefits. Many fellow employees resent the fact that the retiree is drawing a pension as he can afford a higher style of living than they can on just the regular salary. Not all military skills readily convert to civilian job market skills. Machine gunner and tank driver are only a couple of examples. All of these factors add to the anxiety, frustration, and stress for the retirees as they are seeking starts on second careers (Bellino, 1970, and Carter, 1988). Apathy, self-pity, self-doubt, moodiness, depression, and even panic may be other feelings generated by the job search (Ullman, 1971; Rogers, 1982; Bolles, 1984; Carter, 1988; and Bird, 1987).

Col. Carter stressed the fact that a successful job

search will require a firm commitment of 50-60 hours of work each week preparing letters and resumes, making contacts, keeping appointments and interviews, answering help wanted ads, and other such activities. He listed seven steps in locating a desirable job. The first and most critical step is to plan well for the job search, and step two is to spend the necessary time. The third step is to prepare one's self properly by learning one's abilities, strengths, and weaknesses. Step four is to not limit one's job search to a small area, but to go nation-wide. Step five is to determine who has the power to do the hiring and work with this individual. Composing an accurate, current, realistic, truthful resume is step number six. The efforts utilized in the first six steps are wasted unless one also learns appropriate interview skills and current clothing styles with co-ordinated color schemes as step seven. Many of these same ideas are recommended by Rogers, 1982; Ullman, 1971; Latham, 1987; Fuller and Redfering, 1978; Dunning and Biderman, 1973; Hill, 1988; Bird, 1987; Petit, 1984; Bolles, 1984; Good, 1985; and Dethlefsen and Canfield, 1984. They also agree that the factors that influence finding a job are effort, current economy, networking, self-discipline, and marketing oneself. A strong emphasis on management techniques to reduce cost and increase profits in both resumes and interviews was another area of agreement by most authors (Pollock, 1987, and Carter, 1988).

Mr. Hubert Thomas, Post Retirement Officer and a retired

Army Sergeant Major, conducted the semi-annual retirement orientation at Fort Campbell, Kentucky, the afternoon of September 18, 1988. Guest speakers assisted him in presenting current information on pay matters, military retirement homes, employment assistance, Red Cross, medical care (space available), Champus, social security, Veterans Administration, Army retiree recall plans, and Survivor Benefits Program.

Both Col. Carter and and Sgt. Thomas emphasized the importance of involving the military member's spouse in making plans for the future. Dorfman (1986) gave the same recommendation as a means of coping with anxiety, tension, and stress in the family during this troublesome period. It is also suggested that pre-retirement involvement is better predicted by the retiree's attitude than by personal resources, job characteristics, rank, duty position or successes during one's career (Evans and Ekerdt, 1985).

A 1980 study of Canadian Armed Forces Personnel about to make the transition from military service to civilian life revealed three categories of attitudes. The first category consisted of personnel active in planning and making civilian contacts with positive attitudes and expecting no problems. The second category of personnel were experiencing anxiety, tension, and stress and were not ready for retirement. The third category of personnel were not prepared for the transition but were not anxious, tense, or stressful (Singh, 1980).

The Navy and Marine Corps, in conjunction with the state of California, instituted a transition training program called "Career Awareness Program" (CAP) (Mitchell, 1988). This program is conducted monthly, lasts 4 days, and covers all aspects of locating employment. It teaches: how to write resumes, proper interview skills, appropriate dress, and how to translate military skills, training, and experience into civilian job qualifications. California has operated this program for the last ten years, and the only cost to the military has been the use of classroom space.

The Air force started test programs for transition training using civilian contractors at four bases in the Fall of 1987. The estimated cost for a world-wide operation is expected to be \$5 million annually. If the program is successful and is funded by Congress, it is scheduled to go into operation in January, 1989 (Afterburner, 1988).

The Army is currently testing a transition management program at Fort Bragg, North Carolina, which consists of four phases (Kearns, 1988). Phase 1 will apply to personnel with 3-8 years of service. Phase 2 will be conducted for those personnel with 9-13 years of military service. Phase 3 is designed for the group with 14-18 years of service. Phase 4 will complete the program dealing with the final years of service and starting at the 19 year point. Each phase will be graduated in the planning process assisting military personnel in planning and preparing for the retirement transition process. It will encompass all topics previously

discussed relative to necessary adjustments.

The Career Planning and Retirement Support Sections will operate as a single section and manage the transition management program which is scheduled to begin Army-wide in October, 1988. It is anticipated that this will help those individuals who are approaching retirement to more effectively plan for their return to civilian life. This program, combined with the educational counseling and financial assistance programs while on active duty, should relieve much stress generated by the transition process (Kearns, 1988).

Adjustment. All too soon the day arrives when retirement is effective and the ceremony and congratulations are over. One does not need to report for duty and is not authorized to wear the uniform any more, so the adjustment must begin. This is when the identity crisis hits most individuals as they are no longer general or sergeant but often feel like a mere nobody whom no one is concerned about (Dethlefsen and Canfield, 1984; Pollock, 1987; and Carter, 1988). One has lost their role, identity, status, and recognition as being part of an important segment of the American society making valuable contributions.

Military retirees must quickly adjust to spending more time with their family and anticipate changing reactions from family members. The whole family must make adjustments in values, roles, relationships, and life-styles. Such profound changes can create considerable anxiety, frustration, and

other stress reactions (Carter, 1988).

Military retirees must make major adjustments in their approach to new friends as most civilians think and react in different ways to military personnel. Civilian friendships develop around occupational interests and are a more relaxed and leisurely affair. Friendships typically form around neighborhood or special interest areas such as sports, hobbies, or politics and similar activities (Little, 1981).

Idleness after retirement can exacerbate emotional problems that can be disruptive, not only to the individual, but also to their family life (Keeton, 1988; Dethlefsen and Canfield, 1984; Pollock, 1987; and Carter, 1988).

Witkin-Lanoil (1986), Briley (1986), Hair (1988), and Graham (1988) suggest that much illness is caused by individuals ignoring the body's danger signals associated with hidden stress buildup. To avoid hidden stress buildup, they recommend getting up a little earlier to have some time alone to plan a less stressful schedule for the day and just relax and enjoy some relaxing thoughts. They also suggest daily exercise, meditation, laughter, play, and learning how to relax. Other suggestions were taking a break when the going gets rough, developing a sense of humor and a positive outlook on life.

Rogers and Wallen (1946) suggest casual counseling interviews of 10-15 minutes with a professional counselor or minister during the adjustment period. These interviews can provide for an emotional release, recognition of the need for

professional help, or just permit one a more accurate evaluation of the situation leading to better coping skills.

Rockefeller and Luks (1988) suggests one will maintain good health by exercising daily, eating a balanced diet, and doing something nice for other persons. They believe helping others inspires their gratitude and affection toward one which produces warmth that somehow helps protect one from stress buildup. They suggest that the warmth may be produced by the brain and its production of endorphins, natural tranquilizers.

Briley (1986) goes along with the other recommendations for a smooth adjustment but adds limiting consumption of salt, sugar, and alcohol to maintain one's ideal weight. He also recommends walking vigorously for 20-40 minutes 3-4 times weekly.

According to Perreault (1982), one must plan activities other than job search or relaxation such as community involvement in schools, parks, politics, sports, hobbies, or current and future community growth plans and programs. Volunteer service with hospitals, crisis centers, human service organizations, red cross chapters, or fund raising events are worth-while activities that may also aid later employment opportunity efforts. Both mental and physical health problems will multiply and become serious if one does not stay occupied. A healthy self-concept and self-confidence depend on work or satisfying activity.

One must recognize the more relaxed pace of civilian

employment and life events in conjunction with one's loss of power previously possessed and used in the military to take the initiative and produce expedient, effective results (Carter, 1988; Bellino, 1970; Dethlefsen and Canfield, 1984; and Pollock, 1987).

Many retirees return to college seeking a determination of who they are and what they really desire to become or do (Carter, 1988). These retirees are more mature, more determined to succeed, and have a more realistic set of goals to achieve (Gilkison and Drummond, 1988). They often shift their self-images from their relationships with others to their own abilities and feelings.

Progression through the adjustment stage varies as goals require varying time periods to achieve.

Contentment. The final stage of the retirement process is contentment and one normally arrives there from 1-3 years after the actual retirement date. Achievement of the contentment stage means one has left the memory of military service in the past and has assumed an appropriate role and identity in civilian life with a feeling of self-confidence, good self-esteem and a high self-value (Dethlefsen and Canfield, 1984).

Fifty retirees in England were given questionnaires to complete regarding living standards, leisure activities, attitudes about retirement, pre-planning, necessary adjustments, home location decisions, methods of coping with changes, and pre-retirement planning course (Alton, 1985).

Results of the study revealed the least stressful transitions were enjoyed by those with constructive attitudes who saw retirement as a challenging opportunity and benefited through a positive attitude.

Howard (1974) estimated that as much as 75 percent of the general population may have a type A personality. This is the portion of our society that is believed to be especially vulnerable to heart disease as they are highly competitive and impatient in attitude and behavior. The type B personality style tends to be more relaxed and less anxious about life and work situations. Recent research has revealed that many of these persons will undergo a behavior change from type A to type B after a year of retirement (Wood, 1987). This study suggested type A behavior is caused by work situations and removal allows a reversion to type B behavior.

Blue collar workers have little interest in the old job after retirement and take up new, more enjoyable activities which possibly aid in behavior change. White collar workers usually attempt to remain in-the-know and stay in touch with old friends and thus fail to assume new interests and activities that aid in behavior change. A later study by Howard (1986), dealing with type A to type B behavior change, indicated a vigorous exercise program improved cardiovascular fitness and reduction of type A behavior.

Loss of employment does not always mean loss of identity and self-esteem as long as it is replaced by other meaningful

activities. Leisure activity alone cannot replace the psychological benefits of employment. One's personality subconsciously generates activity in response to change generated by retirement. Meaningful activity can result in healthy behavior, but leisure or loafing alone can lead to both mental and physical health problems (Haworth, 1986).

A study of the relationship between work, leisure, and morale revealed that retirees with a balance between the three activities enjoyed much higher morals (Marine-Schorn, 1986). Activities such as painting, reading, writing, or such, viewed as work by the individual, were helpful in boosting morale of the subjects.

A transition study in Edinborough, Scotland of 129 men consisted of interviews at retirement and again 12-18 months later (Long, 1987). Most of the subjects had not made any prior plans except staying occupied with an activity of some type. Long's second interviews revealed that most individuals continued to pursue activities related to their previous employment. Problems developed in the area of social contacts while trying to pursue leisure activities as they had fewer contacts with people other than their immediate family.

Beehr (1986) completed research on retirement and presented three views. The first is that retirees will continue to pursue the same leisure activities as before retirement. The second view was that attitudes and mental health will change very little but can be influenced by

planning, expectations, and achievement of occupational goals. The third view was that individuals are more apt to retire early if they consider themselves obsolete or become dissatisfied with their jobs such as not being promoted.

A world conference at Antwerp, Belgium, on free time and self-fulfillment produced some interesting thoughts on work, life, education, and retirement (Rigaud, 1977). The Western World seems to have attempted to follow a natural path to an existence in which time will be divided between labor and leisure. The devaluation of labor has resulted in it being considered only a necessary task required to supply a means to exist and finance leisure activities. According to Rigaud, very few persons take pride in their accomplishments and creativity in our society these days. Individuals weary of our current society resort to violence, war, drugs, and sexual frenzy; but these remedies are worse than the ailment.

Free time, labeled retirement, was originally intended for those elderly or disabled citizens unable to continue to work, but now consists of a considerable portion of one's life that is tormented by loneliness, uselessness, and idleness.

Rigaud (1977) suggests that family and schools should teach children to seek fulfillment through development of the human being, not leisure time. They need to instill a sense of interest, creativity, curiosity, responsibility, and active participation and involvement in our society.

According to Jones (1973), the most valuable interest in this day and time may well be self-discovery which can lead to personal growth, enlightenment, creativity, and a better understanding of self. Starting fresh is adventurous, challenging, and a way of changing the way one perceives life and situations. A balance of the old and new selves is provided by existing values and past experiences.

Achievement of the contentment stage is difficult but essential to continued good mental and physical health. It is quite common for individuals failing to achieve contentment to suffer severe emotional problems that may lead to premature death. Estimates of life expectancy for those individuals failing to attain contentment stage range from three to seven years after retirement (Weston, 1986; Carter, 1988; Strange, 1984; Pollock, 1987; and Dethlefsen and Canfield, 1984).

CHAPTER 3

Summary and Conclusion

Summary

A review of current literature suggests that learning how to recognize stress and indicators of hidden stress is the first step in effectively coping with life's changing circumstances. Freud and Erikson believed stress was essential to alert the individual to respond to danger and other critical situations in life (Salkind, 1985). Erikson also stressed that one must achieve an autonomous, independent identity with a set of values to develop an internal stability, self-confidence, a well-defined sex role, and the ability to make decisions and cope with stress. Milowe (1964) suggested that failure to achieve identity in adolescence caused a group of retiring Coast Guard enlisted personnel severe mental problems. These individuals had assumed the identity of serviceman rather than that of an independent, unique individual, and retirement was taking this identity away leaving them in utter confusion.

Maslow (1968) advanced a theory on hierarchy of needs which explains the stress generated at retirement time as a result of individuals losing status, attention, recognition, and identity. He suggested failure to satisfy certain of these needs can make one just as ill as the absence of salt or calcium can make one physiologically ill.

Ellis (1975) suggests that retirement does not make one ill but how they perceive the situation makes them ill or

rather generates stress leading to further problems. A positive attitude aids in coping with stress (Carter, 1988).

Mid-life crisis must be taken into consideration as contributing to stress accumulation as it involves one evaluating all facets of their life and accomplishments (Witkin-Lanoil, 1986; Strange, 1984; Perreault, 1982; and Carter, 1988). Mid-life crisis occurs around the age of 40 years and is associated with a decline in energy levels and recognition of one not being immortal. Military retirement provides an opportunity for a positive change such as a different career or profession or college entry.

All members of the military family are at different levels or stages of psychological development and must deal with the stress of transition to a civilian community or society (Strange, 1984). They must establish new identities and learn new roles which may create stress for the retiree the same as his own transition.

Inadequate coping with stress by the retiree may lead to maladjusted behavior such as alcohol abuse, self-destructive behavior, or at the very least mild anxiety and depressive feelings (Bellino, 1969; Berkey and Stoebner, 1968; Keeton, 1988; and Carter, 1988).

Life in the military service is very rigid with specific responsibilities assigned and strict compliance required (Carter, 1988, and Dethlefsen and Canfield, 1984). Selectivity of personnel by the military insure a particular type of individual that is capable of adjustment to the rigors of

military life. The strict regimen of military life becomes part of one's personality and existence with transition to civilian life requiring major psychological adjustment.

Military life is terribly demanding, but at the same time, it makes many of the decisions in one's life as well as providing for their health and well-being (Dethlefsen and Canfield, 1984; Carter, 1988; and Pollock, 1987). Retirement means the military service will no longer insure adequate dental and medical care by scheduling periodic examinations. It also means the end of professional guidance and training as one progresses through life and their career. It means the loss of a supervisor that is involved in most all aspects of one's life and is always available for counsel and assistance or advice. The loss, both actual and perceived, generate much stress and one must recognize this and develop ways to cope for a smooth transition to civilian life (Pollock, 1987, and Carter, 1988).

Military family members must also adjust from the military community and life-style to that of a less demanding civilian life-style (Lavee and Hamilton, 1985). They also lose military support agencies and friends that were very supportive at times of need during relocation and absence of the military member (Carter, 1988).

The retiree must also adjust to losing the crew or team that he was part of in the military machine whose members were interdependent on each other (Kaslow, 1987). Such relationships rarely develop or exist in civilian life and

can generate much stress if not coped with properly.

A cessation of relocating across the country or overseas, field exercises and unit deployments, will mean more time with the family and a change in roles also creating stress.

Preparation for retirement may be a very stressful time for many individuals as most have given little thought to the matter until they have about 18 years of service completed. Many personnel nearing retirement experience fear of being unable to cope with the transition to civilian life after spending most of their adult life in the military service. This condition is often referred to as the retirement syndrome as it is a matter of the individual's self-perceived inability to cope with the necessary adjustments (McNeil and Giffen, 1967, and Berkey and Stoebner, 1968).

Planning for retirement should ideally begin after achieving about 10 years in service and should cover the full spectrum of factors (Carter, 1988, and Dethlefsen and Canfield, 1984). These factors include education, employment, location, housing, family, relatives, friends, social adjustments, economic factors, and desires.

All branches of the military service provide some form of retirement orientation about the current situation and adjustments facing the retirees (Carter, 1988). The Navy and Marine Corps have a viable program in the state of California (Mitchell, 1988). The Army and Air Force are currently testing new, broader programs for transition training

beginning as early as three years in service and gradually increasing in intensity through the 20th year of service (Kearns, 1988).

The day of effective retirement is the first day of the adjustment stage and begins with the feeling of lost identity for most personnel (Carter, 1988; Pollock, 1987).

Psychological adjustments to the numerous social and other changes in the transition process are essential to cope with stress. The most time consuming task, as well as the most stressful, is the job search process requiring up to 60 hours a week if one is to be effective (Carter, 1988). Some retirees elect to attend college or technical schools in order to effect a complete change of career or profession. Gilkison and Drummond (1988) accomplished some research and determined that these individuals returning to college are more mature, dedicated, and realistic in their selection of goals than most younger persons.

The adjustment stage includes a total realignment of values and attitudes for most military personnel if the transition process is to be smooth (Bellino, 1970; Carter, 1988; Pollock, 1987; and Dethlefsen and Canfield, 1984).

The contentment stage is achieved when one has effected the change from a military member to a civilian (Carter, 1988). This is when one has left the military in the past and taken on a new role and identity in life that is satisfying.

Conclusion

The military to civilian life-style transition can be a trying and stressful process for one if they do not plan for the event by seeking information, determining a course of action, and planning accurately. A positive attitude is beneficial in coping with situations and keeping stress at a low level that is controllable and healthy. Early planning is essential to achieve adequate financial status to achieve a transition without a stressful financial situation.

One must develop a personal process for coping with stress generated by the complications associated with the transition to a rapidly changing society. Self-confidence and high self-esteem reassures and motivates one to seek out new challenges in the civilian community as a means of self-actualization. Restraint is required when it comes to alcoholic beverage use, as well as fatty, sweet, and salty foods. A realistic exercise program, meditation, laughter, relaxation, and an appreciation of life will aid one in prolonging a healthy mind and body. Effective two-way communication with family members help all to deal with the various stressful situations. A second career, employment, or productive occupation with an enjoyable enterprise or activity balanced with leisure activity will recoup much of the lost identity and status of military life. Becoming involved in community activities such as schools, churches, sports, welfare organizations, or fund raising also helps boost self-esteem and sense of value as well as assisting the

community.

One should be alert to stress buildup and seek out counsel with a trusted friend, acquaintance, minister, or professional counselor. Failure to control anxiety and stress can create organic dysfunctions such as stroke, high blood pressure, or heart attack.

All branches of the military are aware of the necessity of improving their transition programs and are testing new ideas with implementation of new programs scheduled within the next year or less.

Individuals are wise to consider military retirement a second opportunity to seek a more enjoyable career as well as contribute to the betterment of society. Accepting this challenge may well lead to growth and enjoyment in the years following a military career as well as prolonging good health.

Many ideas for future research were generated by this review of current literature on factors that create stress for military retirees. Very few studies have addressed the success of enlisted personnel who pursue a second career by earning college degrees. Most current and previous studies have dealt with officers who have been successful in the pursuit of second careers. Some articles emphasized how WW II veterans generated growth of private colleges while later veterans and retirees have sided state universities. More research about factors that contribute to stress of non-prior college retirees could be beneficial to future non-

traditional students other than military retirees as well.

A longitudinal study of retirees pursuing technical courses at the Fort Campbell Center of Austin Peay, retirees pursuing degrees on the main Austin Peay Campus, and retirees accepting local employment immediately after retirement for a period of 5-10 years could reveal valuable and interesting information. Questionnaires on problems encountered, degree of stress, and procedures of coping might lead to new insights on planning for the transition of future retirees. It might also provide clues as to which type of personality and attitude lead to less stress, as well as less mental and physical illnesses. It could also reveal ideas for creating effective retiree support programs for those individuals entering college for the first time. The highly structured military system somewhat handicaps retirees when they are exposed to more relaxed systems of operation such as college. Different methods or types of support are required for retirees as opposed to younger, less mature students.

A survey of retirees attending college on campus and types of employment desired upon graduation coupled with potential employers might lead to part-time employment and better educational results for retiree students. Research in this area could very well lead to benefits for employers and the university programs. Questions relating to health, stress, and social problems could be included on the same survey questionnaires for other types of research. A project of this type might be of great value to enhance the levels of

knowledge attained as well as giving the retirees experience in the civilian work area. References could thus be earned to use for the job search after graduation.

Most research dealing with psychological adjustment at retirement time has been confined to small groups of officers that have succeeded in the civilian business world or an unsuccessful group of retirees near a military facility. A research project consisting of contacting personnel living in a variety of areas, attending college, working, and unemployed, would reveal more accurate data on problems creating stress and how the individual coped with them. The survey could consist of a questionnaire with questions about physical health, attitude, feelings experienced, community support, family support, military support, alcohol consumption, goals, and current interests. A listing of retirees could be obtained from the major military branches for a specific time period, or for three periods at different times of the year. Results of the study could be shared with the military agencies assisting in the research and might result in improvements in retirement planning programs. Information might also suggest whether retirees living away from the military altogether make a smooth transition to civilian life and the community.

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