In the past several years, retirement research has given increasing attention to the complexity of the work-to-retirement transition. The article by Mutchler et al. (1997) elsewhere in this issue illustrates the trend with its analytic focus on differentiating between "crisp" one-step movements from work to retirement and "blurred" transitions involving complex patterns such as returns to employment and second retirements. This literature's general argument is that a substantial minority of workers experience an indistinct boundary between work and retirement. There are few standard definitions here, including the definition of retirement itself. It is not surprising, therefore, that the precise meaning of "clearly defined" and "indistinct" boundaries varies as do estimates of the two pathways' relative prevalence. A sampling of research relevant to this topic indicates that a substantial minority of workers experience an indistinct career endings.

Complex career endings are not an entirely new phenomenon. The historical literature indicates that, before the gradual development of retirement income sources, some industrial workers experienced indistinct career endings within firms as employers provided ad hoc arrangements, such as reduced wages or moves to less demanding jobs, to accommodate declining health (Graebner, 1980). The absence of early micro-data makes it difficult to evaluate how much additional complexity resulted from shifts between employers, but it is likely to have been significant. The standard account in retirement research is that higher retirement income levels and the growing bureaucratization of work replaced individually tailored ad hoc arrangements with standard retirement policies. Higher retirement income also meant that more workers retired to enjoy leisure and not to accommodate health declines.

Over the long term, retirement has probably become more standardized and uniform (Henretta, 1992); yet, there is accumulating contemporary evidence of considerable heterogeneity in career endings. There are two differences between the contemporary and historical literatures. The new complexity literature focuses primarily on employment changes outside a firm (i.e., in moves from one employer to another) and is not as closely linked to health-motivated changes.

The new research on retirement heterogeneity raises a host of important questions: Are complex retirement transitions becoming more common or has recent research simply discovered longstanding patterns? If their prevalence is increasing, how might this change be explained? How important is the phenomenon? That is, do we need to examine the complexity of the work-to-retirement transition in order to understand the essentials of retirement? There are not yet definitive answers to these questions, but we do have some guidance.

The possibility of increasing retirement complexity is most usefully discussed in the context of changes in the age profile of labor force participation. While labor force participation at older ages has been declining since the 1950s, there was a major decline during the 1970s and the first half of the 1980s. Men and women were similarly affected (Gendell and Siegel, 1992), although women's patterns are more complex because larger proportions of successive cohorts have joined the labor force in early and mid-life (O'Rand, 1990). Large increases in Social Security benefits during the early 1970s and increasing eligibility for firm pensions (Hurd, 1990; Ippolito, 1990) drew large numbers of workers into retirement and made it a positive event for many.

But, there have also been important declines in labor force participation before age 62 (the eligibility age for reduced Social Security benefits). As noted, firm pensions played an important role. Relatively large numbers of early exiters are eligible for firm pensions and many companies have offered special early retirement pension incentives (Sheppard, 1991). Increases in disability benefit rolls (Henretta and Lee, 1996) and involuntary job loss (Sheppard, 1991) have also contributed to declining participation.

While it is well established that older workers' labor force participation rates have shown steady decline, only a limited amount of research has examined whether individual retirement patterns have become more complex. Recent research has begun to fill that gap. For example, there is some evidence of increasing rates of exit and reentry into the labor force among older workers (Hayward, Crimmins, and Wray, 1994). Moreover, very complex patterns, including not only reentry but also partial retirement, appear to be more common in recent cohorts (Elder and Pavalko, 1993).

The apparent increase in complex retirement is not yet
fully established, and more work using different complexity definitions is required before we have a definitive answer. But, it is tempting to speculate on the link between lower labor force participation at relatively young ages and increasing complexity of individual exit patterns. A wide range of changes in employment and state institutions are probably responsible for the increased number of advantaged and disadvantaged workers who leave the labor force early (Henretta, 1992, 1994). For example, factors such as technological change that speeds up the rate at which jobs are created and destroyed and the relative decline of manufacturing employment in favor of service employment underlie the increasing early pension offers discussed earlier. These changes also produce new job opportunities. The early end of some career jobs and the increasing number of new jobs in the service economy may create increasing rates of both exit and reentry, particularly before age 62. Indeed, Hayward, Crimmins, and Wray's (1994) analysis of changing exit rates shows that most of the increase in reentry into the labor force occurs at relatively early ages — before age 65 and mostly before age 62. In sum, increasing early exit may produce the reversal of some exits that occurred "too early," but also a trend toward net withdrawal from the labor force (Henretta and Lee, 1996).

While complexity in the retirement transition exists and may be increasing, it is very important to maintain perspective and not overstate its importance. Retirement complexity may indicate a troubled short-term transition, but its existence probably only slightly alters the long-term distinctiveness of the work and retirement segments of individuals' lives. For example, among those who have been retired one year, labor force return rates are quite low (Hurd, 1990) and have declined over time (Sum and Fogg, 1990). Michael Hurd (1990) argues that considering those who have been out of the labor force for a year to be permanently retired will not produce much classification error. Researchers have found that returns to work generally occur quickly (Quinn, Burkhauser, and Myers, 1990), and some post-career patterns such as partial retirement don't last very long (Ruhm, 1990). Hence, complex retirement may be a short-term blurring of the retirement transition, but it probably does not qualify as a major shift in the pattern of individual lives.

As with most research areas, general agreement on the significance of retirement complexity will only emerge as the field matures. The current literature establishes the phenomenon; further progress depends on developing a perspective on its importance. There are a number of areas where further effort will hasten this development. Of course, we need confirmation over a range of independent data sources that complexity is increasing. The Health and Retirement Study (HRS), a panel survey of men and women who were aged 51–61 in 1992, will be an important source of data for the needed research on this topic as well as the others listed below, particularly as new cohorts are added to the survey.

Other pressing tasks combine empirical research and stronger conceptualization. The implication of differing complexity definitions requires careful consideration. To what extent are conclusions about indistinct retirement sensitive to the particular definition used?

In addition, retirement complexity research needs full integration with the range of existing employment research. Why is a job shift by an older worker labeled a complex retirement when shifts are common at all ages? Might exit and reentry to the labor force by older workers be explained by the existing "discouraged worker" concept? Whether younger workers' careers involve more employer changes and uncertainty than in the past are still very much open questions, but it is critically important to view retirement patterns in the broader perspective of the entire career (see, for example, Gibson [1987]). In sum, do we need special concepts like indistinct retirement to understand older workers?

Finally, if complex retirement is increasing, we should assess the role of changing firm behavior. Complex retirement patterns lie at the intersection of individual and institutional behavior. That is, complex retirement is a characteristic of the individual's career produced by moves across diverse institutional contexts. The standard analytic solution is to measure institutional context as individual variables: characteristics of pension plans, involuntary end of a job, and new job opportunities in the local area. Emphasis on the firm and on linking work careers of young and old are related. Many of the changes hypothesized to affect older workers, such as the relative decline of manufacturing, should affect young workers as much or more (Henretta, 1994).

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REFERENCES


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