Occupational Therapists as Members of Pre-Retirement Resource Teams

(time-management, activity configurations, tactical activity planning (TAP))

Susan G. Cantor

Some significant issues contributing to the emergence of pre-retirement and post-retirement services are presented in order to explore reasons why advocates of pre-retirement planning continue to gain momentum. A detailed four-step process for understanding one's use of time, called Tactical Activity Planning (TAP), is presented for occupational therapists who choose to join pre-retirement resource teams.

A retirement revolution is in progress in the United States. To understand this particular revolution and its implications, and to work constructively within it, one must acknowledge three categories of data inherent in the retirement movement: 1) the institutional structure of the period during which a desire for change developed; 2) the social structure and development of social movements advocating change as well as those opposing it; 3) the motivations of those who participate in social movements.

The purpose of this article is to provide insight into these sociological structures and forces, to detail a four-step process for occupational therapists on pre-retirement resource teams called Tactical Activity Planning (TAP), and to discuss the relationship of TAP to contemporary occupational therapy theory and rationale.

Historical Perspective

An eminent sociologist, Daniel Bell, said in 1968, "What is striking about any social situation that is examined in detail is how complex the circumstances are, and while one risks losing an over-all configuration in the patient effort to work out the details, the effort to find meaning... has to begin with the simplest description of what happened." (1, p 61). The retirement movement lends itself to that analysis.

Historically, the retirement revolution finds its roots in the establishment of private pension and federal Social Security benefits for employees. After World War II, private pension benefits went to a sizable segment of the working population. Wage and salary controls, as well as a corporate excess profits tax, made pensions an advantageous alternative to restricted pay raises (2). Significant, too, was the United States Supreme Court's refusal, in 1949, to change a lower court's ruling on a case declaring private pension benefits a legitimate issue for collective bargaining (3). This gave unions the right to include private pension benefits in their negotiations with management.

The Social Security Act of 1935 provided another source of retirement income for most workers. However, the amount of Social Security, alone, was not enough of an inducement for people to retire at the eligible age of 65. Therefore, by the 1950s, with a large number of workers covered by both Social Security and private pension benefits, the foundation was laid for retirement to take on a more realistic financial structure.

With the financial conditions established, the issue of the "older employee" came under scrutiny by both management and the unions. Management, on the one hand, was hesitant to permit employees to choose when to retire because this freedom of choice generated endless planning and morale problems. Union officials, on the other hand, eager to place the younger unemployed union members, had problems with what to do with their members above the age of 65. Consequently, fixing a retirement age appeared beneficial to both sides, and age 65 was selected as the normal, encouraged, and required age for retirement.

"The transition from requiring all employees to retire at age 65 to encouraging some employees to retire at an even earlier age began during the 1960s." (2, p 2) Companies liberalized the retirement provisions of their pension plans (2). During the 1970s, the trend toward early retirement increased. In a study on pre-retirement by Charles D. Spencer & Associates of Chicago covering the first six months of 1979, 100 major companies, involving more than 1.5 million employees, showed that 70 percent of the retiring employees were younger than 65. The study concluded that the recent change to 70 years for compulsory retirement has not slowed the early retirement trend (4).

Some of the other significant events that nourished the retirement revolution include: (a) recurring recessions (when it is advantageous to encourage employees between the ages of 62 and 65 to retire early, thereby avoiding the need to lay off
younger employees with young families); (b) the effects of increased technology with automation that alters job skills and/or causes positions to become obsolete; (c) plant relocations and closings; and (d) the huge impact of various government actions such as the Equal Pay Act of 1963. The Equal Pay Act was intended to compensate women as equal to men. However, as a result of the Act, men, like women employees, became eligible for benefits at age 62. Hence the promotion of earlier retirement. Another government intervention, the Employee Retirement Income Security Act of 1974 (ERISA), provided extensive protection of individuals' pension rights by issuing statutory controls on all private pension plans. With the government controls, pension plans have been regulated to ensure financial protection for the employees.

Social and Psychological Implications. A new social situation remained as a by-product of our industrialized and technocratic society. Unlike the pre-industrial period, when the place of work and leisure were the same, and where the elderly remained productive until disability prevented their participation, the place of work became physically removed from home and family. In addition, work requiring organization and structure to assure efficiency and production has become the central life interest during the employment years. One effect of this polarization (the locations and focus of work and leisure) is the redefinition of leisure time. That is, the time away from work, regardless of outside commitments, is now splintered off from work and renamed leisure. This phenomenon reinforces work as a major cultural value (5).

A society that emphasizes a person's worth in terms of efficiency and production must, therefore, build in a structure for requiring termination of employees when their values and abilities begin to decline. That structure is called retirement.

With work as the central life interest, "What work do you do?" is processed as "What are you?" For those who are unemployed, through retirement or otherwise, too often the answer is "nothing."

Because of the complexity of forces surrounding retirement, pre-retirement planning is of growing concern to management. A number of institutions are now asking for outside help to prevent anticipated employee difficulties.

Pre-retirement Programs
Pre-retirement programs are emerging all over the country. Some national suppliers include: Action for Independent Maturity (AIM); Alternate Choice, Inc. (ACI); Manpower Education Institute (MEI); and Retirement Advisors, Inc. (RAI). Most programs available address similar important issues such as: physical health (exercise and nutrition); housing; roles; meaningful use of time; legal concerns; financial issues; and estate planning.

The usual format for the national pre-retirement firms who deliver assistance is educational—a series of workshops, training sessions, and lectures using either in-house or outside resource authorities, audiovisual aids, and/or written manuals geared to each of the particular areas. In some instances, only the written and audiovisual materials are contracted for inhouse use and self-study.

There are other pre- and post-retirement firms that specialize in just a few of the above-named areas. Strategies, a local consulting firm I co-founded in 1979, was developed in response to the need for more knowledgable and in-depth materials in the market place, so that the retiree might examine the reciprocal relationship between his or her activity choices (patterns) and roles. The planning for a purposeful and healthful use of time evolves from an examination of that relationship. Although the national suppliers of pre-retirement programs do provide sections in their manuals relating to use of time, they merely provide a brief introduction or overview with little opportunity for the pre-retiree to introspect meaningfully, his or her own values, motivations, rhythms, satisfactions, and conflicts. The occupational therapists' training in understanding the meaning and inherent uses of activities, and further, the impact this all has in promoting a healthful life, enabled the Strategies staff to approach the problems of time use and role adjustments in a more substantive manner.

Although a retiree's problems may fall into any or all of the categories—legal, financial, or personal—this paper will deal with the personal adjustment issues. However, a necessary prerequisite for personal planning is that the pre-retiree must complete financial arrangements for retirement because all else will be influenced by those arrangements.

Activity Analysis as a Tool for Assessment and Planning
Not everyone facing retirement will require professional intervention in the areas of meaningful time use and role adjustment. Many individuals are resourceful and self-sufficient to arrange activity programs for themselves in order to obtain pleasure or deal with problems they have already diagnosed with reasonable accuracy. Many people naturally tend toward equi-
librium and engage in activities that reduce anxiety, receive recognition, provide outlets for pent-up anger, and provide opportunities for expressions of competency. Therapists must acknowledge these individuals and then work mainly with those people who show need and are interested in developing skills to examine their use of time, in order to better balance their interests, needs, and values.

Occupational therapists, by equipping their clients with the tools required for examining use of time, can help the pre-retiree and post-retiree to adapt to each stage from employment through post-retirement. (Implicit here is that retirement is viewed as a process and not as a single event.) Occupational therapists have in their repertoire the ability and skill to teach clients what occupational therapists know well—the activity analysis (6, 7).

The activity analysis reflects for each individual a sociocultural and idiosyncratic patterning of activity. Through an understanding of the present and past patterning, one can plan effectively for future activities. Cynkin says, “These configurations reveal not only the organization of day-by-day activities in specific concentrations of time, but also the relationships between different categories of activities, including the relative importance of each, general group expectations, and the individual variations permitted and approved, and consistencies and irregularities in patterns.” (7, pp 26-27)

**Tactical Activity Planning (TAP).** By adapting the familiar concept of activity analysis, the author of this paper created Tactical Activity Planning (TAP) for use in the community. TAP has four sequential stages: Fact Find, Assessment, Option Search, and Strategies, and the process is designed to lead each participant toward goal-directed behavior by tapping the individual’s inner resources.

The first stage, Fact Find, consists of logging a week’s activities, in order to assess the current activity configuration. Information logged should include work, play, chores, as well as items like day dreaming or talking on the phone. The chart in Figure 1 is divided into a five-part day labeled morning, early afternoon, late afternoon, early evening, and late evening. This five-part chart gleaned more information than one with three sections—morning, afternoon, evening. People express a wider variation of demands, tasks, habits, energy levels, and responses on a chart with afternoon and evening hours divided into early and late. By omitting predetermined time slots, a more accurate picture of involvements, attention span, and pace is gained.

**Figure 1**

<table>
<thead>
<tr>
<th>T.A.P. 1. FACT FIND</th>
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<tbody>
<tr>
<td><strong>Morning</strong></td>
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<tr>
<td><strong>Early Afternoon</strong></td>
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<tr>
<td><strong>Late Afternoon</strong></td>
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<tr>
<td><strong>Early Evening</strong></td>
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<tr>
<td><strong>Late Evening</strong></td>
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**Figure 2**

<table>
<thead>
<tr>
<th>T.A.P. 2. ASSESSMENT</th>
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<tbody>
<tr>
<td><strong>Activity</strong></td>
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The second stage, Assessment, builds on the information produced in the log by the participant and comprises four discrete parts: source of motivation, self-rating, profile, change or maintain (Figure 2).

In the first part of this assessment stage, the participant extracts each listed activity from his or her log and supplies a corresponding source of motivation beside it. The choices for selection are (a) I want to; (b) I must; (c) Someone else wants me to; (d) Someone else says I must (Figure 3).

Figure 3

<table>
<thead>
<tr>
<th>T.A.P.</th>
<th>2. ASSESSMENT</th>
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<tbody>
<tr>
<td>Source of Motivation</td>
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<tr>
<td>A) I want to</td>
<td></td>
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<tr>
<td>B) I must</td>
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<tr>
<td>C) Someone else wants me to</td>
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<tr>
<td>D) Someone else says I must</td>
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</table>

The second part asks for a corresponding self-rating on the outcome of each task or activity, either in terms of feelings or quality of results. The choice in structuring that outcome (feelings or results) will depend on the intended audience, because some groups are more comfortable rating outcomes. Available ratings might be: poor; fair; good; excellent (Figure 4). Typical comments heard during this process are, "Must one be a teenager to have a log of 'I want to's'" or, "I look forward to the day when I can do something well enough to give myself an excellent rating." Comments like these should be encouraged for they are critical to the eventual goal planning and potential level of insight and health possible from the entire process.

The third part of the Assessment stage, the profile, introduces the participant to the characteristics and possibilities of activities (Figure 5). A sampling of possible profile items includes: activity you prefer to do by yourself versus one with others; low versus high energy level required; creative versus routine activity; opportunity to identify your own contribution; opportunity for aggressive expression; and opportunity to earn money. Profiles can be altered and substituted depending upon the participant's and the therapist's agenda. However, too many choices in this section will become difficult to keep track of, perhaps confusing, and therefore counterproductive.

Figure 4

<table>
<thead>
<tr>
<th>T.A.P.</th>
<th>2. ASSESSMENT</th>
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<tbody>
<tr>
<td>Self-Rating</td>
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<td>Poor</td>
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<td>Fair</td>
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<td>Good</td>
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<tr>
<td>Very Good</td>
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<td>Excellent</td>
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The third stage in this entire TAP process, Option Search, applies to the "to change" part of the preceding inventory. One of the ground rules when working with this segment is that no ideas be censored. Employing fantasies constructively to be marked "to change." Even if retirement is not yet imminent, the pre-retiree might still list "to change" beside various work-related activities in order to reduce or alleviate strain, overload, conflict, or boredom. Activities that will be phased out due to such changes, such as widowhood or divorce, will require a refocusing of energy, thereby allowing for a "to change" mark, too.

The final, or fourth, facet of this assessment is a synthesis of the preceding information. It requires the participant to indicate whether the activity, listed with its corresponding motivations, ratings and profiles, is something desirable and, therefore, something worth maintaining, or undesirable and needing change or maintain (Figure 5).

Figure 5

<table>
<thead>
<tr>
<th>T.A.P.</th>
<th>2. ASSESSMENT</th>
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</thead>
<tbody>
<tr>
<td>Profile</td>
<td>Maintain</td>
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Profile Code:

- S = items you prefer to do by yourself
- P = items you prefer to do with people
- Q = quiet activity; little energy level
- A = active activity; high energy level
- C = opportunity for creativity
- R = repetitive or routine (activity motions)
- E = opportunity to identify own end product or contribution
- H = opportunity for aggressive expression (direct; symbolic)
- CC = setting is community centered
- HC = setting is home centered
- M = opportunity to earn money

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Figure 6

T.A.P.
3. OPTION SEARCH
1. Alternative uses
2. Adaptations
3. Additions
4. Subtractions
5. Substitutions
6. Rearrangement
7. Combinations

is central to this brainstorming exercise. Each item previously listed as “to change” should be individually reexamined using the following questions as catalysts for new ideas (Figure 6): (a) Are there other uses for this activity or new ways to use it as it is? (b) How can this activity be adapted? (c) What could be added that might change the meaning, motions, relationships, so on. (d) What would happen if you subtracted parts, eliminated parts, and slowed something down, pursued an activity less frequently? (e) What might happen if you substituted different people, different activities, other locations? (f) Rearranging offers other associations—for instance, what would happen if you did the opposite or turned it backwards? (g) Combinations offer still another pattern—through a blending of purposes, ideas and activities, new forms may emerge (8).

Ideally, at the close of Option Search, numerous ideas, verbalized or recorded, will be expressed and then refined. From experience, it has been found that discussion of each option within a small group offers the best results.

The fourth and final stage of T.A.P., Strategies, evolves from Option Search. At this point, the participant makes a selection of the one or two most plausible options. Ideally, the participant’s preferred option is one to which he or she can relate, one that feels right, and one that stimulates enough motivation so that he or she will make the necessary commitments for change.

Beneath each statement reflecting the desired change, the participant should list at least five sequential steps necessary for goal realization. The more concrete and sequentially related the steps, the more likely that change will follow. See page 643 for an example of Strategies, stage 4.

Examples
Two brief examples are offered to illustrate the diverse parameters of the process. The first involves a man in his mid 50s employed as an engineer in a large company. As he worked with T.A.P., it became evident that his extreme dislike for his job left him feeling depressed and without options. Because of his age, financial commitments for himself and his family, and pension benefits accrued in the company, he felt that he could not consider changing positions outside the company. His Fact Find stage was a graphic representation of high-energy involvement at work contrasted with excessive inactivity or sleep during nonwork hours. His Assessment stage reflected an absence of “I want to’s” and his comments for the “Source of Motivation” and “Self-Ratings” were self-depreciatory. The Profile columns showed that much of his energy was tied up in job-related activities in order to earn money. Option Search became an opportunity for him to explain his approach to nonwork times—he viewed those times as recuperative. Therefore, based on that assumption, he was sleeping a lot and was generally isolated and inactive. It was not helping him to feel better. He learned through a small group exchange that inactivity was not the best way to relieve his psychological fatigue. He came to realize that it would be more advantageous to engage in a series of activities that would allow for pleasurable involvement with people of his choice, to seek out and engage in activities that provided ego gratifications based on “I want to’s,” and further, in direct contrast to previous scheduling, he would engage in gross motor movement to provide for relief from pent-up feelings. His Strategies stage became a series of planning goals to shore up his time outside the work environment so that those activities and purposeful uses of time could provide the ego gratifications and pleasures necessary to restore a balanced lifestyle.

The other example involved a woman in her early 60s, employed as a real estate broker. Her stated reason for involving herself in T.A.P. sessions was to learn how to use her time more effectively. Further discussion of that reason yielded the information that she was to sublease her apartment and therefore, felt she “needed to get it clean” for the prospective tenants. As she worked through stages Fact Find, and Assessment, it became clearer through a small group exchange that making contact with her family (married children with their own families) was her greatest source of pleasure. Evening hours were filled with these contacts, relationships with friends, or work-related phone calls. Of great significance were her comments during the Assessment and Option Search stages about the changes in her life brought on by widowhood, her own fears of ill health, and eventual cessation of work. Option Search provided an opportunity for her to gain insight into “needing to get it clean” really meant sorting through memorabilia.
from her life with her late husband as well as the collection of report cards, camp correspondence, scout projects, etc., given to her by her four children when they were youngsters. The supportive climate of the small group enabled her to deal with some of these feelings during the Strategies stage. For example, she made the transition from thinking of the sorting as totally painful and indicative of her own age and circumstances, to thinking of it as an opportunity for sharing some of the joys past and present with her married children and their children. It, therefore, became a pleasurable time for re-telling family events and intimacies.

One of her Strategies charts looked like this:

**Goal:** “sort through old letters, report cards, correspondence, etc.”

1. share the goal with children and grandchildren.
2. invite children and grandchildren to join in the sorting process.
3. assemble the memorabilia according to people involved, i.e., late husband, specific son or daughter, grandchildren.
4. determine where the memorabilia should be kept (with whom and where).
5. take items of special interest and place in albums, frames, or display them.

**Discussion**

Some positive characteristics of the Tactical Activity Planning process are: (a) it is a non-threatening teaching tool appropriate for “healthy” populations of any age; (b) the input is from the individual, thereby omitting intrusive value judgments; (c) it requires that realistic goals be set; and (d) it expects the individual to supply concrete steps leading to goal realization. Its additional value as a pre-retirement tool is that it assists the individual in understanding the relationship in life between work and leisure time activities.

It is imperative that retirees begin to knowledgeably identify areas that reaffirm their identity and explore new ways of restructuring daily activities to compensate for the potential social losses caused by retirement. Random activity programs do little to prevent the physical and emotional deterioration accompanying a sudden cessation of productive work and earning power. Considerable evidence in the literature shows that uninformed retirees who approach retirement as if it were an extended vacation, with an absence of purposeful and healthful uses of time, become prime candidates for feelings of worthlessness and for identity problems. Therefore, professional intervention is both relevant and valuable as a preventative measure.

Shapiro and Shanahan state that the ability to use a theory-based approach to practice is what qualifies and differentiates such practice as professional (9). There are four approaches or theories dominant in the practice of contemporary occupational therapy: Fuller and Mosey’s psychodynamic approaches; Wilbarger and Ayres' biodemotional approaches; Llorens’ theory of facilitating growth and development; and Reilly’s occupational behavior theory (10).

TAP can be viewed as a common denominator among the four theoretical approaches because the concern in all of them (as with TAP) is that all people have a special need for purpose and balance in living (11). Therefore, alignment with a particular theory or combination of theories does not affect the professional’s use of TAP.

**Conclusion**

Individuals invest for many years in a preparatory process for an occupation upon which their identity will be based. Before occupational involvement ends, these individuals must, with similar thoughtful preparation, explore and then legitimize a new activity pattern for retirement. Management, unions, and employees, all benefit from pre-retirement assistance, and TAP has served as one successful approach toward the improvement of healthful activity patterning.

**Acknowledgment**

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**REFERENCES**

3. NLRB v. Inland Steel, 170 F. 2d 247, 7th Cir. (1948); cert denied 336 U.S. 960, 69 s. ct. 887 (1949).