



## Retirement Adjustment Amongst The Ex-Servicemen

### KEYWORDS

Ex-servicemen, military retirement, adjustment, re-employment.

**Shastri Prasad Tripathi**

Research Scholar at Jiwaji University, Gwalior (MP)

### ABSTRACT

*During their career, the Ex-servicemen's contact with the society remains generally confined to their immediate family. After retirement, they find re-socialisation into civil environment stressful. Retirement has profound effect on different aspects of life of military retirees such as the financial situation, availability of time, relations with society, family life, physical and mental health. Adjusting to the retired life with the reduced resources might be somewhat difficult for the Ex-servicemen.*

*The aim of this study was to ascertain the retirement adjustment of Ex-servicemen and to compare it amongst them based on the retirement related parameters such as mode of retirement, time elapsed since retirement and rank at the time of retirement. Responses from 60 non-officer Ex-servicemen was obtained and analysed. The results revealed that there were no significant differences in the retirement adjustment measure of the Ex-servicemen based on the retirement related parameters such as mode of retirement, time elapsed since retirement and rank at the time of retirement.*

### Introduction

Ex-servicemen are the military retirees who fulfil certain conditions as notified by the government from time to time. The Ex-servicemen have an early retirement from their service as compared to their civilian counterparts. McNeil et al. (1983) asserted that the term "retirement" was a misnomer when used to describe military retirees, and that a more accurate description was a change of careers.

Adjustment refers to the process of getting used to the changed circumstances of life in retirement (van Solinge and Henkens, 2005). Adjustment of the Ex-servicemen to retirement has been widely researched in the west. Stanford (1971) concluded that midlife military-to-civilian transition was a case of re-socialization into the larger society. Kilpatrick and Kilpatrick (1979) observed that military was an epitome of security. Leaving the security of the military institution in which the military retirees had become socialized, and facing re-socialization into civilian life was stressful and could be characterized as a crisis (Giffen & McNeil, 1967). Ullmann (1971) maintained that military retirees might remain more like soldiers than civilians for several years after leaving military service. Doherty (1983) observed that some military retirees might never be able to separate from their identity with the military system. It has been widely established by the researchers that military retirees experience adjustment problem.

Bellino (1970) described the retirement process as "the transition from one period of life to another, leading to new interpersonal and social adjustment". Several authors have identified problems, stresses, anxieties, and needs of military retirees during the transition and adjustment process. Bellino (1969) listed seven anxiety-producing problems experienced by military retirees: employment, finances, changing social factors, residence, new household patterns, integration into civilian life, and changing interpersonal relations. Bellino (1970) noted that civilian life often resulted in the military retiree spending more time at home than ever before, which often caused adjustment problems for the family. Garber (1971) observed that unemployed retirees experienced a high incidence of family

disruption, as well as a higher divorce rate than the general population.

Based on the information available in the public domain, it may be appreciated that little has been done towards a meaningful study on the aspects related to adjustment of Ex-servicemen after retirement. Thus, there is a clear void in the knowledge on the subject. Therefore, this study aims to make a humble beginning in the process to fill this gap in the knowledge on the subject, by studying the retirement adjustment of Ex-servicemen, and also evaluating whether there are any differences in retirement adjustment measure (RAM) of Ex-servicemen based on the retirement related variables.

### Methodology

#### Sample.

The Ex-servicemen below officers' rank constituted population for the purpose of the study. The study collected and analysed the responses of 60 Ex-servicemen; 45 retirees from army, 10 from air force and 5 from navy, based on their overall assessed proportion.

#### Measuring Instrument.

Retirement Adjustment Measure (Wells et al, 2006) was used for this study. Retirement adjustment items used in the Healthy Retirement Project were adapted from Schultz and Schultz (1997). The Retirement Adjustment Measure (RAM) is a 13-item measurement scale. The items are scored 1-5 and total score is sum of all 13 items, possible range is 13-65. While scoring, negative items are reverse-scored so that a higher score indicates better retirement adjustment.

#### Method and Data Analysis.

As the Ex-servicemen are spread across the country, it was difficult to resort to random sampling. Therefore, opportunity sampling method was employed. The responses were obtained through face to face administration of the questionnaire on military retirees in Delhi and National Capital Region (NCR). After administration of the retirement adjustment measure, calculation and analysis of data was

carried out using t-test and ANOVA with the help of data Analysis Toolpak of MS Excel.

**Result**

The mean score of Ex-servicemen on Retirement Adjustment Measure was 39.1287 and SD was 9.54415.

**Hypothesis No 1.** There will be no significant difference in retirement adjustment measure of Ex-servicemen based on their mode of release from the military.

To study the retirement adjustment of Ex-servicemen based on the mode of release/retirement, the RAM data was grouped under two categories as per Table 1:

Mode of Release	N	Mean	SD	t	Level of significance
Superannuation	46	41.3333	5.4365	0.5791 (p= 0.2917)	N.S.
PMR	14	38.1258	10.5527		

**Table 1: Retirement adjustment measure of Ex-servicemen based on their mode of release.**

**Interpretation.**

As per the above table, the mean and standard deviation of Retirement Adjustment Measure score of Ex-servicemen based on the mode of release 'superannuation' are 41.3333 and 5.4365 respectively, whereas, the mean and standard deviation are 38.1258 and 10.5527 respectively. The t value (t=0.5791, p>0.05) indicates that there is no significant difference in retirement adjustment measure of the Ex-servicemen based on the mode of release from the military. Hence, the hypothesis is accepted.

**Hypothesis No 2.**

There will be no significant difference in retirement adjustment measure of the Ex-servicemen based on time elapsed since their release / retirement from the military.

To study the retirement adjustment of Ex-servicemen based on time elapsed since retirement, the RAM data of the Ex-servicemen was grouped under three categories as per Table 2:

Time elapsed since Release/retirement	N	Mean	SD
Up to 5 years	16	44.3333	2.5489
5 – 10 years	21	35.7438	2.9439
Beyond 10 years	23	39.5721	11.8883

**Table 2: Retirement adjustment measure of Ex-servicemen based on time elapsed since retirement.**

To assess statistically whether there was any significant difference in RAM of Ex-servicemen based on time elapsed since their release / retirement from the military, one - way ANOVA was used, and the values of F, Fcritical, p-value were 0.5442, 4.4589 and 0.6003 respectively.

**Interpretation.**

As per above table, the mean retirement adjustment measure of the Ex-servicemen based on time elapsed since retirement in the categories 'Up to 5 years', '5 – 10 years'

and 'Beyond 10 years' was 44.3333, 35.7438 and 39.5721 respectively; whereas, the standard deviation was 2.5489, 2.9439 and 11.8883 respectively. Since,  $p > \alpha$  ( $p = 0.6003$  and  $\alpha$  at 0.05) which indicates that there was no significant difference in retirement adjustment measure of Ex-servicemen based on time elapsed since their release / retirement from the military. Hence, the hypothesis is accepted.

**Hypothesis No 3.**

There will be no significant difference in retirement adjustment measure of Ex-servicemen based on rank at the time of their release / retirement.

To study retirement adjustment measure of Ex-servicemen based on rank at the time of release/retirement, RAM data of Ex-servicemen was grouped under three categories as per Table 3:

Rank at the time of release/retirement	N	Mean	SD
Up to Naik	17	41.3333	3.8441
Havildar	28	33.4752	2.6191
JCO	15	46.0173	8.7177

**Table 3: Retirement adjustment measure of Ex-servicemen based on rank at the time of release/retirement.**

To assess statistically whether there was any significant difference in RAM of Ex-servicemen based on rank at the time of release/retirement, one - way ANOVA was used, and the values of F, Fcritical, p-value were 1.075, 5.1432 and 0.3989 respectively.

**Interpretation.**

As per above table, mean retirement adjustment measure of the Ex-servicemen based on rank at the time of release/retirement in the categories 'Up to Naik', 'Havildar' and 'JCO' was 41.3333, 33.4752 and 46.0173 respectively; whereas, the standard deviation was 3.8441, 2.6191 and 8.7177 respectively. Since,  $p > \alpha$  ( $p = 0.3989$  and  $\alpha$  at 0.05) which indicates that there was no significant difference in retirement adjustment measure of Ex-servicemen based on time elapsed since their release / retirement from the military. Hence, the hypothesis is accepted.

**Conclusion**

The mean score of Ex-servicemen on Retirement Adjustment Measure was 39.1287. There were no significant differences in retirement adjustment measure of Ex-servicemen based on the retirement related parameters such as mode of retirement, time elapsed since retirement and rank at the time of retirement.

**REFERENCE**

- Bellino, R. (1969). Psychosomatic problems of military retirement. *Psychosomatics*, 10(5), 318-321. || Bellino, R. (1970). Perspectives of military and civilian retirement. *Mental Hygiene*, 54(4), 580-583. || Biderman, A. D., & Sharp, L. M. (1968). The convergence of military and civilian occupational structures: Evidence from studies of military retired employment. *American Journal of Sociology*, 73(4) 381-399. || Biderman, A. D. (1969). Relationships between active duty and post-retirement careers. In D. A. B. Wilson (Ed.), *Manpower research in a defence context* (pp. 427-441). New York, NY: American Elsevier Publishing Company, Inc. || Doherty, T. F. (1983). Patterns of adaptation to military retirement: An exploratory study. Unpublished doctoral dissertation, Smith College School for Social Work, Northampton, MA. || Draper, J. E., Strother, G. B., & Garrett, D. E. (1963). The effect of training and previous experience on the reemployment of military retirees. *Journal of Gerontology*, 18, 71-79. || Dunning, B. B., & Biderman, A. D. (1973). The case of military "retirement." *Industrial Gerontology*, 17(1), 18-37. || Fuller, R. L., & Redferring, D.L. (1976). Effects of preretirement planning on the retirement adjustment of military personnel. *Sociology of Work and Occupations*, 3(4), 478-487. || Garber, D. L. (1971). Retired soldiers in second careers: Self-assessed change, reference group salience, and psychological well-being. Unpublished doctoral dissertation, University of Southern California, Los Angeles. || Giffen, M. B., & McNeil, J. S. (1967). Effect of military retirement on dependents. *Archives of General Psychiatry*, 17(6), 717-722. || Kilpatrick, A. C., & Kilpatrick, E. G., Jr. (1979). Retirement from the military: Problems of adjustment. *Social Casework*, 60, 282-288. || McNeil, J. S., Lecca, P. J., and Wright, Jr. R. (1983). *Military retirement: Social economic and mental health dilemmas*. Totowa, NJ: Rowman and Allanheld. || Parnes, H. S. & King, R. (1977). Middle-aged job losers. *Industrial Gerontology* 4, 77-96. || Rao, B.S. (1975). Old age can be made happy. *Social Welfare*, 9-10. (as quoted in Juyal Shyam lata, Dandona Anu & Verma Karuna. (2010). *Study of Eight Psychological States of Retired Persons*. Help age India—Research & Development Journal, Vol. 16, No. 2, May 2010). || Shin DC & Johnson DM. (1978). Avowed happiness as an overall assessment of the quality of life. *Social Indicators Research*, 5, 475-492. || Schultz, N. C., & Schultz, C. L. (1997). *Project Benecare – Report to the Executive Director, Uniting Church in Australia*. Unpublished report. || Stanford, E. P. (1971). Retirement anticipation in the military. *The Gerontologist*, Spring 1971 Part 1, 37-42. || Ullmann, C. A. (1971). Second careers for military retirees. *Vocational Guidance Quarterly*, 20, 96-102. || van Solinge, H., & Henkens, K. (2008). Adjustment to and satisfaction with retirement: two of a kind?, *Psychology and Aging*, 23, 422-434. || Wells, Y., DeVaus, D., Kendig, H., Quine, S., & Petralia, W. (2006). *Healthy retirement project*. [Technical Paper]. Lincoln Centre for Ageing and Community Care Research, La Trobe University: January, 2006. |