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Career and Retirement Theories: Relevance for Older Workers Across Cultures

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Abstract

This paper reviews selected career development theories as well as theories specifically focused on retirement, with an emphasis on their application to retirement decisions and vocational behavior in multicultural populations. Theories are evaluated based on whether: (a) retirement was considered a stage of working life, (b) work satisfaction, motivation, and other work variables at retirement age were addressed, (c) work choices at retirement age were included, and (d) cultural and other minority status issues were either directly considered in the work/retirement decision or if the model could be reasonably applied to retirement across cultures. We provide specific recommendations for research and practice with the aim of helping practitioners and scholars conceptualize the current concerns older adults face in their working lives and during retirement planning.

Keywords

Cross-cultural/multicultural career issues; career development stages; elderly employees; career/vocational education/guidance

In the United States, due to the aging of the baby boomer generation, older individuals account for an increasingly large percentage of the population and the workforce (AARP, 2004; Authors, this issue). The term *retirement* no longer refers only to the end of one's career or the cessation of work, but rather it has become a phase of career development (Beehr, 1986; Wang & Shultz 2010), which may become extended through various forms of full- or part-time employment. As some older adults across cultures are choosing to stay in the workforce beyond the expected age of retirement, it is essential that theory and practice address the retirement process, whether or not it includes a transitional period afforded by either delayed or phased retirement or by bridge employment (Authors, this issue).

Existing theories include those focused on vocational development in general, as well as those focused specifically on retirement and aging. Each approach has its own areas of strength as well as limitations. However, most of these theories do not consider retirement as a career stage nor do they adequately address vocational concerns from a multicultural

perspective. Therefore, we critically reviewed both career and retirement theories before providing implications for research and practice. We selected theories that are widely used and cited, and therefore familiar to the majority of career counselors and vocational psychologists.

Vocational Theories

In reviewing vocational theories, we asked whether each theory does the following: (a) directly addresses retirement as a stage of working life, (b) addresses work satisfaction, motivation, and other work variables at retirement age, (c) addresses work choices at retirement age, (d) either directly considers cultural and other minority status issues in the work/retirement decision, or is flexible enough to be applied to retirement across cultures. The theories discussed below include Career Development Theory (Super, 1980), Career Construction Theory (Savickas, 2005), Multicultural Career Theories (Culturally Appropriate Career Counseling Model, Fouad & Bingham, 1995; Leong and Hartung's model for cross-cultural career counseling research and practice, 1997), Dawis, England, and Lofquist's (1964) Theory of Work Adjustment, and Social Cognitive Career Theory (Lent, Brown, & Hackett, 1994).

Super's Career Development Theory

Super's (1980) Theory of Vocational Development is centered on the Life-Career Rainbow (LCR). Super (1980) postulated that each individual takes on multiple roles or life spaces, often simultaneously and to varying degrees (i.e. citizen, worker, parent), and each of these roles is enacted in different theatres or life-spans (e.g., home and workplace). Individuals move through five life-stages at various rates and their career decisions are often made in the context of personal as well as situational career determinants (Super, 1980). According to Sper and Jordaan (1973), the last life-stage, decline, typically begins around the age of 65, and is divided into sub-stages (i.e., deceleration and retirement). Specifically, within this theory the concept of retirement varies significantly between individuals, and for some the retirement process begins during the maintenance stage while others prefer to work throughout their lives.

Although Super's theory does not explicitly address work satisfaction, many of the life space and career determinants are related to obtaining a fulfilling balance between work and life. It is expected that as individuals age, the balance of these roles may shift due to career determinants such as health, financial needs, psychological well-being, and culture. Moreover, decision points in one's career may depend on role transitions and the transformation of career determinants (Super, 1980). Over the years, Super refined his theory to make it more flexible and applicable to individuals across the life-span. Indeed, Super recognized the impact of social and economic determinants on career decisions and suggested the concept of vocational maturity may not apply to adults. Instead, the concept of career adaptability is more suited to examining the career development of adults (Super & Knasel, 1981). According to Blustein (1997), the malleability of this theory also integrates well with the social constructionist perspective, and could be used to better understand the

unique needs of older individuals by considering educational disparities and oppression, among other cultural and social factors.

Super's model also directly applies to retirement career counseling, as providers can use the LCR to help older clients explore their changing life roles and potential conflicts within these life spaces. For reasons of health, family needs such as childcare or elder care, or new interests, an older adult may want to focus more time in her or his role as a citizen, leisurite, and parent/grandparent, but may not be ready to completely exit the workforce. Although Super did not directly focus on the multicultural implications of his theory, many of the career determinants he identified (e.g., gender role norms and family roles, socioeconomic status, social structure, and historical change) play critical roles in retirement decisions across cultures.

In 1992, Super, Osborne, Walsh, Brown, and Niles created the Developmental Career Assessment and Counseling Model or the C-DAC model. The C-DAC model provides a framework for counselors that include a list of assessments and activities. Specifically, Super helped develop the Values Scale (VS), the Career Development Inventory (CDI), the Adult Career Concerns Inventory (ACCI), and the Salience Inventory (SI) (for more information see Super et al., 1992). In terms of working with older adults from diverse backgrounds, the VS, ACCI, and SI may be particularly useful in helping older adults across cultures. Specifically, the VS measures intrinsic and extrinsic values associated with work and life roles, the SI provides information on which life roles are still important to older adults, the CDI measures career planning as well as decision-making, and the ACCI assesses career development and adaptability. Many of these instruments have been used in multicultural research and may help older adults with career decisions by balancing their work and life as well as their values and interests.

In summary, Super's theory does directly address retirement as a stage of working life, including work choices and the reasons for them at retirement age, though the retirement process begins at age 65 and is conceptualized narrowly as a path toward decreasing one's work activities. This theory does acknowledge the role of cultural and other minority status issues (i.e., gender, socioeconomic status, among others) in work/retirement decisions, and due to the Work Importance Study it is widely known and applied both in the U.S. and internationally, including Croatia, Japan, and South Africa, among 13 other countries (e.g., Macnab, Fitzsimmons, & Casserly, 1987; Super et al., 1992; Sverko, 1999; Watanabe-Muraoka, Senzaki, & Herr, 2001).

Career Construction Theory

Savickas (2005) expanded on the work of Super (1980) to develop career construction theory, which focuses on how individuals construct their life roles, including their careers, framed within the environment and other life domains. According to Savickas, one's career is constructed through the meaning placed on behaviors related to work life, in the context of her or his environment and experiences with others. While both Super and Savickas focus on the importance of life roles over time and use similar terms to describe life stages, Savickas diverges from Super's LCR by discouraging a focus on sequential career tasks and

stages, and instead emphasizing career paths that are less predictable. Thus, individuals may move through a “minicycle of growth, exploration, establishment, management, and disengagement” (Savickas, 2002, p. 156) during each career transition, which may result from planned career changes or from unplanned events such as layoffs or disabling illness or injury. Indeed, career construction theory focuses on the changing landscape of the world of work, and the importance of individual adaptability in response to these changes.

Career construction theory appears highly applicable to the conceptualization of retirement decisions and counseling with older workers. While the theory does not overtly discuss retirement in the career development process, it does view career development as a fluid, lifelong process, as opposed to one that ends once an initial career decision has been made. The theory also takes other life roles into account, allowing retirement decisions to be considered in the context of other salient identities (e.g. spouse, grandparent, hobbyist, etc.). Of additional importance is the theory’s focus on contextual factors as they relate to career decisions. Regarding retirement, this allows for the consideration of societal, institutional, and economic factors that might influence the decisions older workers make. The influence of culture also appears particularly salient from a constructionist perspective. Since the theory focuses on the meaning individuals make within their environment, clearly cultural context would be relevant.

A number of concepts within career construction theory appear particularly suited to retirement issues. In particular, Savickas has focused on the concept of adaptability, which is quite relevant to retirement considerations in the 21st century. Savickas (1997) describes adaptability as, “the quality of being able to change, without great difficulty, to fit new or changed circumstances” (p. 254). Regarding the workplace, this includes readiness to cope with changes in working life. Adaptability resources include having a degree of concern about the future, the ability to take control of one’s own vocational planning, curiosity about different roles one might adopt, and the confidence to pursue one’s goals (Savickas & Porfeli, 2012). With the changing nature of work and the complexity involved in retirement decisions, relevant issues related to adaptability for older workers might involve the seeking out of continued learning and the development of new skills, or reorganizing one’s budget based on changes in pension plans or health care costs. The concept of career management is also relevant for retirement concerns. Career management encourages workers to take responsibility and ownership for their own career paths, as opposed to expecting an employer to manage workers’ careers for them. The cross-cultural validity of the construct of adaptability has recently been supported through an international project validating the Career Adapt-Abilities Scale (CAAS) in 13 countries (Savickas & Porfeli, 2012). However, this theory has not yet been tested with individuals from racial and ethnic minority groups who are adjusting to life outside of their countries of origin. It is not yet clear how forces that limit personal volition, such as discrimination, can be incorporated into the construct of adaptability, particularly regarding control.

In summary, Career Construction Theory and the construct of adaptability are broad enough to be directly applicable to the retirement phase of life, though the application of this theory to retirement is not directly addressed by existing literature. The theory has been supported

in a wide range of international populations, though additional research may be needed to fully apply this theory to racial and ethnic minority groups in the U.S.

Multicultural Models

Unlike the developmental life-stage approaches used by Super and Savickas, these models have a somewhat decreased emphasis on individual traits, while adding an increased focus on how cultural context and social barriers influence vocational decisions in both individualistic and collectivistic cultures. Although these frameworks do not directly identify retirement as a stage of working life, they are flexible enough to be potentially applied to career decisions in retirement, given their consideration of both social context and diversity across individuals.

In 1995, Fouad and Bingham developed the Culturally Appropriate Career Counseling Model (CACCM), which suggests that in addition to unique personal characteristics, an individual's career decisions (e.g., retirement) are influenced by gender, family, racial/ethnic identity, and opportunity structures. Similarly, Leong and Hartung (1997) introduced a model focused on culturally appropriate interventions, beginning with identifying vocational issues and examining the decision to access services within the framework of the client's cultural context. Because these newer theories focus on career determinants such as cultural norms and values, family, and health, they would likely work well with diverse older adults who are considering retirement by addressing the broader cultural contexts that shape retirement plans. While these multicultural models of career counseling do not explicitly address work satisfaction and motivation; they can increase the applicability of career counseling interventions shaped by developmental or trait theories by acknowledging and exploring sociocultural influences on retirement decisions.

Depending on the culture, career decision-making may be a family process, is often influenced by social barriers such as discrimination, and may be less salient than other roles (Swanson and Fouad, 2010). Therefore, Hartung et al. (1998) suggested that helping professionals modify the C-DAC model to provide more culturally appropriate interventions. For instance, in addition to the vocational assessments that Super and colleagues recommended, counselors can assess their client's (a) cultural identity development, (b) acculturation, (c) individualism-collectivism, and (d) experiences of stereotyping, prejudice, and discrimination (Hartung et al., 1998). Rather than assuming traditional factors of career decision-making are universal, these measures can help counselors identify culturally appropriate techniques to explore retirement decisions. Consideration of cultural factors can also help career counselors to avoid providing "overly simplified solutions" (Byars-Winston & Fouad, 2006, p. 189) to complex retirement concerns. Indeed, the counselor's use of self-reflection and metacognitive strategies throughout the counseling process to assess the appropriateness and effectiveness of interventions (Byars-Winston & Fouad) is a critical piece of multicultural frameworks.

Cultural factors are also associated with utilization of services. According to Leong and Hartung (1997), barriers to professional care include cultural norms of seeking support from community members, mistrust of the healthcare system, language, and learned helplessness

(i.e., long-term career seems unattainable) due to unequal opportunities and discrimination. Therefore, to breakdown these barriers helping professionals could provide outreach within trusted community organizations and identify bilingual referrals and resources within their area, among other examples.

In summary, multicultural theories have not directly addressed the retirement process or retirement decisions. However, their strength is their acknowledgement that any career decision can be influenced by culture, as well as social determinants related to environmental disadvantages. Therefore, they are highly applicable to retirement decision making.

Theory of Work-Adjustment

Another approach that has been applied to retirement is Dawis, England, and Lofquist's (1964) Theory of Work Adjustment (TWA). This theory suggests that career decisions are made based on the fit between the person and environment, and both the individual and the employer make these decisions. Dawis and colleagues (1964) proposed that individuals tend to adjust to their workplace or seek out new employment based on their level of satisfaction with their work (i.e., the degree to which their needs are met). Further, employers provide reinforcers (e.g., retention, recognition, promotion) based on the person's satisfactoriness (i.e., the degree to which each employee is meeting the needs of the employer). Harper and Shoffner (2004) indicated that the TWA was among the first theories to be proposed as appropriate to the retirement decision process, although the initial view of retirement in this theory was to address loss and to help the individual adjust to a post-retirement environment. Regardless of age, internal and external gauges of fit often determine job satisfaction, that is work adjustment is based on how well their abilities and needs match with the environment's requirements and reinforcers. Therefore, older adults who are considering whether to delay their retirement, phase out of their current job, or bridge their current employment with a new career or employer, may be considering the person-environment fit as part of their retirement decision. For example, older workers may weigh the costs versus the benefits of retraining to adapt to significant changes in work procedures such as automation or a shift to a more virtual workplace, and employers may either intentionally or unintentionally favor younger workers when considering opportunities for development or promotion.

Harper and Shoffner (2004) reported that when using TWA with older workers, counselors should focus on satisfying the person-organization fit during the retirement stage by identifying the reinforcers from work that individuals want to maintain or substitute. It is possible that a workplace or type of work that fit well during the career building stage may be less suited during the retirement process. Applying TWA to retirement career counseling may require the consideration of retirement trends, employment options, leisure or volunteer activities, needs and desires, and accommodations for older adults. If older workers enjoy the social aspects of their work and continue to rely on their incomes but cannot fully keep up with workplace demands, lose interest in their jobs, or simply want to spend more time with their families, these changes will affect their fit. Counselors may use a variety of TWA assessments to explore their client's abilities, needs, and skills (Dawis et al., 1964), or as

Harper and Schoffner (2004) suggest, interviews could be used to gather this data. Further, an interview could help counselors identify cultural factors of work satisfaction and satisfactoriness that cannot be obtained by a test.

While the definitions of person and environment within the TWA are broad enough to incorporate cultural variables, this theory has been empirically validated only to a limited extent with multicultural groups. In a study of person-organization fit and intent to leave with a sample of 1,206 White, Hispanic, and Black MBAs who had graduated between 1980 and 1990, Lovelace and Rosen (1996) found that Black but not Hispanic or White female managers were less satisfied with their workplaces than were White males, and that perceived fit mediated the relationship between demographic variables and both satisfaction and intention to leave, though the amount of variance accounted for was small. While this provides some evidence to support the TWA with minority managers, this group was relatively young. Lyons, Brenner, and Fassinger (2005) applied the TWA to fit perceptions with a large sample of predominately White lesbian, gay, and bisexual (LGB) employees with a mean age of 33.89 (SD 9.62, range 18–63) years, finding that workplace heterosexism mediated the relationship between perceptions of person-organization fit and job satisfaction. Velez and Moradi (2012) extended this work with a slightly older (mean age 38.42, SD 12.11, range 18–75) though still predominately White sample, finding a stronger effect on job satisfaction and turnover intent for LGB-supportive environments than for workplace heterosexism (which may be simply the norm).

In summary, the TWA has been proposed as an appropriate framework from which to understand retirement decisions, though this was initially in the context of retirement defined as the cessation of paid work. Some empirical evidence supports the use of the theory with minority cultural groups, particularly sexual minorities, but these studies have been with younger populations. Additional research is needed to validate this theory for those who continue working past retirement age.

Social Cognitive Career Theory

The social cognitive career theory (SCCT; Lent, Brown, and Hackett, 1994), builds on Bandura's (1986) social cognitive theory, incorporating and integrating elements of multiple existing vocational theories (Lent, Brown, & Hackett, 2002). For example, while Holland's theory describes career types, SCCT may explain the factors that led to the development of an individual's Holland type. Similarly, Super's theory addresses the relative salience of different roles, and SCCT may contribute an explanation of the internal and external factors contributing to role salience. According to Lent and colleagues (1994), individuals develop career interests, aspirations, self-efficacy, and expectations through the learning process of modeling. Similar to the theory of circumscription and compromise (Gottfredson, 1981), the social-cognitive determinants of career development stem from childhood experiences; however, these theorists recognized that career development is a lifelong process and may change course due to certain life experiences such as layoffs, the birth of a child/grandchild, or the death of a spouse (Lent et al., 1994). Because SCCT accounts for demographic variables (as person inputs) as well as learning experiences that arise from encounters with the social-cultural environment, such as racism and socioeconomic status, SCCT specifically

addresses minority status issues (Lent, Brown, & Hackett, 2000, 2002). The model has had some empirical support for application with racial and ethnic minority groups, including African American students (Gushue & Whitson, 2006), Mexican American students (e.g., Flores, Navarro, & DeWitz, 2008), rural Appalachian students (e.g., Ali & Saunders, 2006), and vocational students in China (Zhao-Ping & Zhangran, 2012). However, to date this theory has not been empirically tested with retirement-age adults of any cultural group.

Learning about career options, developing interests, formulating expectations, and testing career paths are often associated with vicarious learning and vary based on the availability of resources and opportunities. Cultural determinants such as race/ethnicity and gender, among other factors of diversity influence career decisions. Hence, existing models of work satisfaction and motivation that were developed within an individualistic framework may not apply as well to individuals from collectivistic cultures (Lent et al., 2000).

In summary, SCCT considers multiple internal and external factors that may influence vocational behavior, and the model has some empirical support for use with racial and ethnic minority groups. The model appears flexible enough to consider factors affecting retirement decisions, as well as potentially impacting the choice and persistence in retirement-age employment. However, this model does not specially consider retirement as a stage of career development and to date it has not been empirically studied with older adults.

Retirement Theories

Although few vocational theorists directly address retirement concerns in their models, other fields such as sociology and gerontology have focused more attention on the needs of older adults. Theories of aging often included issues around retirement; however, aside from gender differences culture was not always considered in the development of these theories. Furthermore, aging theorists tend to define retirement more rigidly as the cessation of work. Acknowledging these weaknesses, this section will briefly review a select group of aging theories that we believe might complement the vocational theories discussed earlier. These include Disengagement Theory (Cummings, Dean, & McCaffery, 1960), Continuity Theory (Atchley, 1989), and Role Theories of retirement (Mead; 1913; Linton, 1936).

Cummings and colleagues (1960) were among the first theorists to develop a model of aging focused on older adults. *Disengagement theory* suggests that older adults tend to be less connected socially, the decreased interactions are associated with how they view themselves, and the type of relationships they maintain will shift given their decreased involvement in formerly central roles (Cummings et al., 1960). This theory does not take a developmental approach and does not focus on retirement as a career phase; however, similar to Super's LCR, retirement is associated with having fewer life spaces and transition in interaction styles. That is, older adults, especially those who have stopped working, may be less focused on seeking approval and more focused on family relationships. Although Cummings and colleagues examined the gender differences in the disengagement process, other cultural variables were not originally considered. Therefore, additional research is needed to see whether this theory can be applied to older adults from culturally diverse backgrounds.

In 1971, Crawford tested the disengagement theory using in-depth interviews that focused on couples preparing for retirement. Although there was partial support for the disengagement theory, Crawford found three different trends in how older workers viewed retirement. The re-engagement group had a positive view of retirement (i.e., disengaging from work), and viewed it as an opportunity to reconnect with their immediate families, enjoy leisure activities, and withdraw from such roles as worker. The next group, disengagement, viewed retirement negatively, and considered it to be an involuntary loss of a meaningful life space as well as a decrease in financial support and security. The third group, realignment, considers retirement a decrease in pressure and an opportunity to participate in new meaningful opportunities (Crawford, 1971). Although there is some overlap between the first and third trends in retirement, re-engagement occurs when individuals have roles and activities to return to after disengaging from work whereas re-alignment usually refers to new pursuits or disengaging from work for a new meaningful purpose (Crawford, 1971; Hochschild, 1975).

Aside from overlooking the influence of culture on retirement, the disengagement theory is often considered a negative approach to aging that minimizes the value of older adults (Feldman & Beehr, 2011). According to Crawford (1971), the disengagement and reengagement process is viewed in a positive light when the decision is voluntary and based on balancing work and life satisfaction; however, many individuals feel forced into disengagement and experience a loss of independence.

The *theory of continuity* is based on the premise that older adults who preserve a similar lifestyle in retirement as they previously had will have a higher level of psychological well-being (Atchley, 1989). According to Feldman and Beehr (2011), bridge employment among other gradual transitions into retirement helps older adults to maintain structure and their self-image through meaningful activities. Specifically, research on bridge employment corroborates the basic tenets of continuity theory in that individuals who enjoy their work or succeed in their careers tend to choose same-career bridge employment whereas other-field bridge employment often occurs in response to job strain (Gobeski & Beehr, 2008). Unlike the abrupt transition associated with disengagement theory, continuity theory recognizes the disadvantages of a complete cessation from work without having other aspirations. Therefore, this model addresses retirement as a stage of life and recognizes that well-being is connected to balancing work and life satisfaction.

In 2011, Pushkar et al. tested the continuity theory to determine whether older adults decrease the number of activities they engage in while the frequency of meaningful activities remained consistent. Moreover, Pushkar and colleagues examined if positive affect was associated with individuals reporting that their activities were important. Their results support continuity theory in that older adults maintained a consistent level of participation in enjoyable activities while limiting their involvement in less important activities, and psychological wellbeing was correlated with finding meaning in their activities.

Even as retirement trends have evolved, this theory of retirement continues to focus on how the decisions older adults make influence their well-being. Although this theory does not consider minority status issues, it has the flexibility to do so. For instance, Atchley did not

limit meaningful activities to employment, but considered the maintenance of social activities, classes, and leisure activities as beneficial. This theory may apply to individuals from diverse backgrounds since value assumptions about work satisfaction are not made. However, this has not been empirically tested.

Role theory was derived from the work of George Mead (1913) and Ralph Linton (1936), and suggests that individuals' roles are associated with behavioral expectations of their social environment and impact their self-image. Linton (1936) linked roles with status and other social affiliations such as age, race, religion, sex, and socioeconomic status. Although Linton (1936, pg. 129) did not directly discuss the negative consequences discrimination and prejudice have on roles, he did explore how these societal limitations (i.e., oppression) are a "loss to society." Hence, to some extent cultural concerns were considered during the development of this theory. Indeed, Cottrell (1942) was one of the first theorists to address how role theory applies to the specific transitions individuals go through based on age and sex, and suggested that culture also plays a role in these adjustments or transitions.

According to George (1993), transitions in life such as retirement are associated with role theory in that individuals enter and exit various roles as they move from one life stage to the next. However, the voluntary transition or role of retirement did not begin until the late 1940's, and before that retirement of older adults was mandatory and often viewed negatively (Atchley, 1982). Although laws protect older adults from most forms of mandatory retirement, the perception that retirement is involuntary is more likely to occur when this role does not align with social expectations of retiring at a specific age (van Solinge & Henkens, 2007). Moreover, when retirement is viewed as involuntary it has a negative impact on self-efficacy and the ability to adjust (van Solinge & Henkens, 2005).

In 1957, Phillips tested the role theory approach as it applies to transitions in older adulthood and examined whether older workers were adjusting to retirement. Maladjustment or unsatisfactory transitions were reported in greater proportions among men who were retired, widowed, and 70 years of age and older in comparison to men who were working, married, and between the ages of 60–69. Moreover, the individuals who were not adjusting well to their new roles were also more likely to report that they were treated differently due to their age (Phillips, 1957). As with continuity theory, the transitions of roles in older adulthood may be associated with increases or decreases in psychological well-being depending on the level of satisfaction experienced from the role they are leaving versus the expected gains from the roles they will be entering (Wang, Henkens, & van Solinge, 2011).

Summary

Each of the theories discussed in this section allows for deeper analysis regarding how retirement decisions might influence older workers' relationships, engagement in meaningful activities, life satisfaction, and well-being. While this is a major strength, this set of theories has noted weaknesses as well, including a lack of consideration of cultural variables, a limited view of retirement as the cessation of work, and a strong focus on the potential negative aspects of aging as opposed to a strengths-based view. Despite these weaknesses, we believe these retirement theories can complement existing vocational

theories and enhance career counseling with older workers. For example, by considering disengagement theory (Cummings et al., 1960), career counselors might explore with clients how retirement plans may affect social connections and continued involvement in meaningful activities. Along similar lines, continuity theory (Atchley, 1989) can inform exploration regarding how a client's lifestyle may be altered by retirement decisions, while role theory might be used to encourage clients to think about ways in which their identity as a retiree can be enhanced through the acquisition of new meaningful roles (Phillips, 1957). Throughout this process, counselors should remain mindful of the client's cultural background and the appropriateness of interventions in light of the client's worldview and identity. Counselors should also be mindful of potential experiences of ageism, and how they relate to the development of new meaningful roles and activities after retirement.

Implications for Research and Practice

As we advance our understanding of retirement and recognize career development as a life-long process, we also must ensure that the vocational theories, practice, and research remain current. As previously stated, few vocational and retirement theories considered the multicultural implications of working with a diversified workforce and, likewise, the culturally-based career models do not explicitly address retirement concerns. Thus, vocational and retirement theories could be expanded upon to provide a more comprehensive view of the retirement career stage.

Future Research

Although scholars have tested many of the aforementioned theories empirically, the majority of research focuses on testing the career decisions of youth and young adults. Moreover, researchers tend to use high school and college students to assess the validity and reliability of vocational theories. Thus, few theoretical approaches to vocational development specifically address the vocational needs of older adults, and fewer have empirical support for older adults from racial and ethnic minority groups. More research is needed to validate theoretical models of vocational development with a diverse group of older adults. Researchers should also consider expanding existing theories to incorporate the retirement career stage. For example, future research could examine how career determinants, specifically culture, influence the decline phase of Super's career development theory, and expand this theory to include a stage addressing retirement-age work.

Future research should also examine how cultural values influence retirement decisions and retirement satisfaction through the lens of existing theories. For example, research grounded in SCCT suggests that ethnic identity positively influences career decision making self-efficacy in adolescents (Gushue, 2006), and future research could examine the role of racial/ethnic identity in retirement decision-making. Research also indicates that racial/ethnic minority young adults perceive fewer career opportunities than their White peers (Fouad & Byars-Winston, 2005), and perceptions of retirement opportunities across diverse samples of older adults should also be examined. Research over the next two decades should also incorporate new views of retirement and vocational development, considering the values of younger generations who are now entering the workforce. As Gen X and Gen Y approach work differently, it is likely that they will also take a different approach to retirement than

do their Baby Boomer parents. Finally, many of the retirement theories discussed focus on shifts in salient life roles and engagement in meaningful activities as a result of retirement. While those theories tend to discuss retirement in a more negative light, research is needed to further assess the positive aspects of retirement, along with how cultural values and norms might influence desired experiences for this life stage.

Recommendations for Practice

In the near term, however, counselors and vocational psychologists are challenged to understand the limitations of existing theoretical frameworks, and in some cases it may be helpful for career counseling professionals to integrate these complimentary models to meet the needs of their older clients. Super's career development theory initially considered retirement to be a phase of decline, but counselors may conceptualize the needs of retirees who continue to work by also assessing elements from earlier stages including maintenance. Similarly, counselors who work from a career construction framework may consider their older clients' process of job search for bridge employment, for example, as a mini-cycle that may add new and unfamiliar challenges of age discrimination or options limited by health and physical variables. Super's career development theory or SCCT may complement Fouad and Bingham's CACCM framework in that each approach considers the individual career determinants (e.g., needs, values, and cultural factors). Likewise, the TWA perspective may blend well with a multicultural approach and help researchers examine the role of perceived age discrimination in person-organization fit and job satisfaction.

Moreover, Lent and colleagues (2000) suggested that counselors should recognize the influence of environmental barriers such as discrimination (perceived and real), and similar to the multicultural models of career development, cautioned against making assumptions about individuals' experience. For example, if using SCCT with older adults in combination with a multicultural framework, helping professionals could explore their clients' self-efficacy along with contextual factors that framed their outcome experiences (Lent & Brown, 1996). Counselors can either use a self-efficacy scale and/or an interview to examine whether their older clients have limited their career choices based on erroneous assessments of ability (Lent & Brown, 2002). It can also be helpful for practitioners to learn about factors that promote or limit career decisions (Lent & Brown, 1996). For instance, previous experiences with institutional discrimination that restricted career opportunities may heighten an individual's awareness towards other biases and continue to limit retirement decisions. Specifically, racial/ethnic minorities who experienced racism are more likely to recognize ageism (AARP, 2002; Wegman & McGee, 2004), and may make retirement decisions accordingly. Therefore, helping professionals need to recognize these concerns and explore whether these expectations still hold true (Lent & Brown, 1996). In addition, since most vocational theories do not include retirement as a career stage let alone directly include this concept, it may be helpful to integrate theories of retirement. Each of the retirement theories examined included some focus on continued meaning and connection after the cessation of the working role, and are highly applicable to career counseling interventions.

Lastly, career counselors and psychologists should utilize culturally appropriate interventions to help older adults make vocational decisions during the retirement phase of their career development. For instance, completing the Values Scale and exploring the balance between work and life may help individuals from collectivistic cultures make more informed retirement decisions. Moreover, Byars-Winston and Fouad (2006) suggest the CACCM theory be expanded and recommended that throughout the counseling process, career counselors and vocational psychologists should reflect on how their own culturally-based values and beliefs may impact their ability to provide culturally appropriate career counseling. As a result, helping professionals may recognize when their own biases interfere with their clinical judgment (Byars- Winston & Fouad, 2006).

Conclusions

Some of the most widely used vocational and retirement theories do not address multicultural concerns nor do they consider retirement as a career stage. Despite the strengths and weaknesses of each theory we discussed, it might be helpful to integrate these approaches with other vocational or retirement frameworks to meet the needs of older workers across. In addition, although many of these approaches have been empirically tested, the participants are often college students or emerging adults. Therefore, additional research is needed to empirically investigate how well these theories apply to older adults, as well as those from diverse racial and ethnic backgrounds. The last paper in this Special Issue will begin to address these matters, by evaluating selected components of both the Theory of Work Adjustment and Social Cognitive Career using a large dataset of older working adults.

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Table 1

Overview of Vocational and Retirement Theories

	Developer(s)	Retirement Career Stage	Work Satisfaction	Retirement Choices	Considers Culture	Flexibility for Expansion
Theory of Vocational Development	Super	✓		✓	✓	✓
Career Construction Theory	Savickas	✓			✓	✓
Culturally Appropriate Career Counseling Model	Fouad & Bingham				✓	✓
Cross-Cultural Career Counseling Research and Practice	Leong and Hartung				✓	✓
Social Cognitive Career Theory	Lent, Brown, &		✓	✓	✓	✓
Theory of Work-Adjustment	Davis, England, &		✓	✓		✓
Disengagement Theory	Cummings, Dean, Newell, &			✓		✓
Continuity Theory	Atchley		✓	✓		✓
Role Theories of Retirement	Mead and Linton	✓		✓		✓