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Whose retirement is it, anyway?

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We are always talking about the work ethic and the ethics of work. We need to talk about "the retirement ethic" and the "ethics of retirement," too.

Ethical workers have a lot of duties. They have to take jobs for which they are qualified in legitimate industries. They must dress appropriately, get to work on time, and mind their manners. They can't steal office supplies, sexually harass co-workers or disclose confidential information.

When workers retire, these myriad duties disappear. But new ones, real and imagined, soon take their place. Retirees I know have not gotten to stay home undisturbed and uncriticized, doing what they please, how and when they please. Instead they have been bombarded with a long list of things they "ought" to do. The golden years arrive as an era of last-chance "oughts."

You ought to finish your life's projects. You ought to work less and slow down. You ought to exercise more. You ought to take better care of your health. You ought to help your adult sons and daughters. You ought to get to know your grandchildren. You ought to read more, travel more, spend more time with your friends. You ought to get more involved in your church, neighborhood, cultural institutions.

Sounds good enough, but the question is, whose oughts should take precedence?

Silvia, a friend of mine, retired at 55, after a 35-year career as a civil servant. She imagined she would spend her "golden years" league bowling, traveling and earning a few extra dollars here and there helping people upgrade their computers.

Her son had a different idea. He wanted her to be the after-school babysitter for his five children, so that he and his wife could both work. Ranging in age from 2 to 12, her grandchildren wanted their nana to throw fun sleepover parties on the weekends.

Silvia could have disappointed her family, but she didn't. She felt obligated as a retiree both to help her son and daughter-in-law out financially and to fulfill her grandchildren's fantasies.

Other friends, Dave and Mary, retired 10 years ago. Last year they spent months looking after their teenage grandchildren full-time. Leaving behind friends and church, Dave and Mary left their home in one state and moved into their daughter's house in another state. Their daughter struggles with alcohol addiction and needed to go into residential rehabilitation. She fell apart after her husband was killed on 9/11 in the collapse of the World Trade Center.

Retirement isn't always the start of a life of self-indulgence. Not only is there moral pressure to use one's retirement to serve, but there is also moral pressure to retire so that one can serve.

Jill is 69. She is old enough to retire, but does not want to. She enjoys her work as a research scientist and wants to continue. But her children are unhappy about her refusal to "slow down." They believe she ought to retire and spend her time developing close personal relationships with each of her four grandchildren. They say it's their time now. They think she owes it to them to accompany them on family vacations and to watch their kids while they vacation with their spouses and friends.

There is nothing wrong with dedicating one's retirement to family or causes, but it should not be made into an imperative. Retirement does not have to be understood simplistically as a well-earned, hedonistic rest.

It can be disturbing when family, friends, or people in organizations to which seniors belong suddenly expect them to volunteer because they "don't have to work." Many older men and women with resources and good health feel obligated to use their time serving other people. They know it is expected of them, and they want to do the right thing. At the same time, some seniors want more than ever to finally have lives of their own.

Ethical assumptions about the obligations of older parents and grandparents bear closer examination. Does love of family dictate the self-sacrifice expected of grandmothers? Is reciprocity presumed: "You-take-care-of-us-and-we'll-take-care-of-you"? Are we closet Marxists -- from each according to his or her ability, to each according to his or her need -- so we think retirees with "free" time owe it back to the community?

I respect the 70-year-old who finds meaning only in grandchildren and charity work. But I don't believe the only ethical retirement is the one that prioritizes self-sacrificial service. Television and golf, bowling and science are not exactly preoccupations of evil.

Seniors are entitled to the rewards of old age, which surely include a bit of a rest and, perhaps for the first time in their adult lives, the ability to set most of their own priorities.

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