To the Graduate Council:

We are submitting herewith a thesis written by John C. Russotto and Kay West Young entitled "Looking Forward: An Exploratory-Descriptive Study of Middle Aged Employees' Pre-Retirement Attitudes and Plans." We recommend that it be accepted in partial fulfillment of the requirements for the degree of Master of Science in Social Work.

John N. Colen, Major Professor

We have read this thesis
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Graduate Studies and Research

LOOKING FORWARD: AN EXPLORATORY-DESCRIPTIVE STUDY OF MIDDLE AGED EMPLOYEES' PRE-RETIREMENT ATTITUDES AND PLANS

A Thesis

Presented for the

Master of Science in Social Work

Degree

The University of Tennessee

John C. Russotto and Kay West Young

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ABSTRACT

The purpose of this investigation was to examine the issue of whether middle-aged employees felt that they could achieve meaningful social roles upon retirement. In an effort to study this problem question, the researchers concerned themselves with general attitudes toward aging, job satisfaction, and retirement, as well as plans for use of time formerly spent on the job.

Questionnaires were mailed directly to 150 employees between the ages of 45-64 employed at one banking institution in the city of Memphis. Completed questionnaires were returned by 74 individuals.

An analysis of the data indicated that an overwhelming majority of the sample, 91.9 percent, felt that they could achieve meaningful social roles upon retirement. The respondents held rather homogeneous attitudes toward aging and retirement, and assigned intrinsic value and meaning to their work; however, few employees had made specific plans for their ensuing retirement. It was interesting to note that retirement was for the most part viewed in a favorable light. There also existed a high degree of job satisfaction among the respondents. These later findings do not give

support to a previous study which suggested that an inverse relationship existed between job satisfaction and retirement. In fact, no consistent significant differences in attitudes toward aging, job satisfaction, or retirement were observed between personal and job related characteristics.

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Let us cherish and love old age; for it is full of pleasure, if one knows how to use it . . . .

Seneca

CHAPTER I

INTRODUCTION

Rationale

The many and varied problems of the aged have led the gerontologist to seek descriptive classifications which would most clearly present the phenomenon of the aging process. Most authorities on aging would agree that the social, psychological, and economic adaptations to new life roles brought on by the inevitable process of aging are the most traumatic changes that an individual can experience in later life. In our contemporary society where compulsory retirement policies far outnumber flexible ones, most older persons are abruptly faced with the task of replacing well established roles, activities, and relationships with newly developed ones. This can be achieved with relative ease for some; others may experience minimal stress in the transition; many become frustrated, anxious, and eventually fail at developing meaningful activities and roles.[1] The needs of older people, however, are much the same as for younger

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[1]Ida Harper Simpson and John C. McKinney, Social Aspects of Aging (Durham, N.C.: Duke University Press, 1966), pp. v.-vi.

persons: to enjoy friendship and social relationships, to be occupied at work and leisure activities relative to one's interests and capabilities, and to be in reasonably good health.[2]

Retirement provides a distinctly new social role which is fast becoming more and more visible and at earlier ages than ever before. The challenge of retirement, therefore, should be approached in terms of the issues involved in the transition from one social role to another.

Donahue views the dilemma of retirement as a reversal of life roles in which the older individual has an opportunity to expand his horizons through leisure time. She states:

> Trained to live in a world organized around work, they are now confronted with one oriented to leisure. The question is whether it will be a burden or a bountiful treasure of time that can be expended in the exploitation of the interesting world to be found beyond the horizons of the old work-world.[3]

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[2]Alexander Simon, "The Psychology of Aging," in Aging: Prospects and Issues, ed. by Richard H. Davis and Margaret Neiswender (Los Angeles: University of Southern California, 1973), pp. 13-21.

[3]Wilma Donahue, "Preface" in Woodrow W. Hunter, Preparation for Retirement (Ann Arbor: The University of Michigan, 1968), p. iii.

Kaplan sees this increase in leisure time as a major source of difficulty for the older person because the older individual tends to take on "an ideological worship of work and a suspicion of the idler." At the same time, he finds himself in a culture which has consistently told him that "only the young can learn, grow, imagine, genuinely enjoy fresh experiences, and be creative."[4]

All too often, little attention is given to thinking of activities that will do over a period of years what work did at an earlier, more productive time in one's life. Anderson speaks of a tendency to think of the activities of older people in terms of leisure, recreational, or entertainment activities which are done for momentary rest or as a relief from other activities.[5] Meyersohn would agree, and adds that leisure is often viewed in opposition to work, thus causing an incompatibility with problems of the aging. He suggests that leisure be made a "permanent state" for

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[4]Max Kaplan, "Pressures of Leisure on the Older Individual," Journal of Gerontology, XIII (September, 1958, pp. 36-41.

[5]John E. Anderson, "Psychological Aspects of the Use of Free Time," in Free Time: Challenge to Later Maturity, ed. by Wilma Donahue, Woodrow W. Hunter, Dorothy H. Coons, and Helen K. Maurice (Ann Arbor: The University of Michigan, 1958), pp. 29-45.

the elderly and viewed as a full time affair.[6]

Breen, on the other hand, views retirement and the various retirement policies as a functional asset to workers. He contends that retirement provides the individual with free time which can be utilized in many ways. In fact, he states that the free time in and of itself provides for the individual a better view of his own sense of worth.[7] Bengtson proposes that the loss of specific roles (he includes not only the loss of the work role for men, but also the loss of various roles held by women) may represent a potential gain.[8] That is, the middle-aged individual who is governed by many roles has relatively little freedom; however, with age and retirement, many roles are lost with fewer expectations placed on the person and more freedom and greater opportunity to do what he wants to do with his time.

The necessity for financial security in the

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[6]Rolf B. Meyersohn, "Americans Off Duty," in Free Time: Challenge to Later Maturity, pp. 45-61.

[7]Leonard Z. Breen, "Retirement--Norms, Behavior, and Functional Aspects of Normative Behavior," in Processes of Aging: Social and Psychological Perspectives Volume II, ed. by Richard H. Williams, Clark Tibbitts, and Wilma Donahue (New York: Atherton Press, 1963), pp. 381-389.

[8]Vern L. Bengtson, "The Sociology of Aging," in Aging: Prospects and Issues, pp. 57-69.

retirement years was not overlooked by Breen or Bengtson in their utopian view of the use of free time. In fact, the importance of an adequate retirement income as it relates to the achievement of meaningful leisure activities is a recurring theme in the gerontological literature. Neugarten, Orbach, Kreps, Shanas, and Morris[9] attest to the importance of retirement income. For example, Kreps points out that "full-time leisure may strike the new retiree as a dubious blessing," while the "accompanying drop in income may restrict his leisure activities."[10]

Orbach calls for a structural differentiation of the work-life and of the conditions of work so that a period of

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[9]Bernice L. Neugarten, "The Future of the Young-Old," The Gerontologist, (February, 1975), 4-10; Harold L. Orbach, "Social Values and the Institutionalization of Retirement," in Processes of Aging: Social and Psychological Perspectives Volume II, pp. 389-403; Juanita M. Kreps, "The Economics of Aging," in The Future of Aging and the Aged, ed. by George L. Maddox (Atlanta, Ga.: Southern Newspaper Publishers Association Foundation, 1971), pp. 9-18; Ethel Shanas, "Facts Versus Stereotypes: The Cornell Study of Occupational Retirement," in Adjustment in Retirement, an issue of The Journal of Social Issues, XIV (1958), 61-62; Woodrow W. Morris, "Understanding the Aging Process: Psychological Aspects and Their Implications for Economic Need," in Income in Retirement: The Need and Society's Responsibility, ed. by Carter Osterbind (Gainesville, Florida: University of Florida Press, 1967), pp. 59-82.

[10]Kreps, p. 10.

retirement is more clearly defined.[11] This would, in turn, help the retiring worker move from the role of an "economically active person" to the role of an "economically inactive" one.

If retirement is to become another phase in the self-realization, growth, social usefulness, and happiness of the older person as suggested by Clow, then preparation for leisure time must consist of "educating man to use his creative faculties."[12] Clow asserts that retirement from one's vocation does not mean retirement from life as a whole, and he views this as a period of social advance which can be accompanied by "the spirit of play."[13] Tibbitts speaks of the fundamental sense of "re-creation: the opportunity to be born anew" in response to the loss of meaningful social roles. He points out that many people successfully negotiate the hazards of retirement through "re-creation"; but

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[11]Orbach, p. 392.

[12]Hollis Clow, "Retirement," in Leisure and Mental Health: A Psychiatric Viewpoint, ed. by Peter A. Martin (Washington, D.C.: The American Psychiatric Association, 1967), pp. 31-39.

[13]For an interesting discussion on play in this country see: C.E. Rainwater, The Play Movement in the United States (Chicago: University Press, Inc., 1922).

for the vast majority, the real concern is filling the vacuum. Tibbitts recommends that the time to be "born anew" should begin in middle-age when most people have reached a plateau in their jobs and professions.[14]

Finding satisfying social roles for the elderly is a new challenge for our society. It goes beyond replacing time formerly spent on the job with something to do. It is not only necessary for social planners to consider the individual needs of each person but also the kind and amount of resources he has available to him. As Schaie points out, many individuals who are still engaged in intellectual growth, no matter at what age, are not ready to retire from active involvement with the work of the world.[15] Some individuals may require a "second career" after retirement, an idea which has gained much popularity among writers. Lowenthal urges serious consideration and immediate planning for second career training programs in both the public and

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[14]Clark Tibbitts, "Preface," in Free Time: Challenge to Later Maturity, pp. vii-xii.

[15]K. Warner Schaie, "Translations in Gerontology --From Lab to Life: Intellectual Functioning," American Psychologist, XXIX (November, 1974), 802-807.

private sectors.[16] Arthur suggests a variety of volunteer endeavors, some of which also provide remunerative benefits.[17]

Problem Statement

The implication for social policy suggests increased pre-retirement planning programs.[18] Before social planners can commence with policy formation in the area of pre-retirement planning, it is necessary to ascertain the attitudes held by middle-aged employees and explore their plans toward future retirement. It is to this issue that the researchers address themselves. A greater understanding of the middle-aged employee's view of everyday life is the focus. Whether or not middle-aged employees feel that they can attain meaningful social roles upon retirement is the issue to be examined.

The succeeding chapters will present a review of the

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[16]Marjorie F. Lowenthal, "Psychological Variations Across the Adult Life Course: Frontiers for Research and Policy," The Gerontologist, XV (February, 1975), 6-12.

[17]Julietta K. Arthur, Retire to Action (New York: Abington Press, 1969).

[18]For an overview of recent programs in this area see: C.H. Kelleher and D.A. Quirk (Compilers), "Preparation for Retirement: An Annotated Bibliography of Literature 1965-1974," Industrial Gerontologist, I (Winter, 1974), 49-73.

pertinent literature followed by the data analysis and interpretation of the study question. The final chapter will summarize the findings, make recommendations, and set forth implications for future research.

CHAPTER II

REVIEW OF THE LITERATURE

The problems of the aging are myriad and diverse. Clark Tibbitts asserts that there are four aspects of aging to be considered. They are the biological changes, the body's systems changing and the accompanying slow down in performance, the internal and external psychological changes brought on by aging, the situational changes which involve new patterns of socio-economic circumstances, and the behavioral changes which are the new adjustments and the resulting patterns that form the life perspectives of the aging person.[1]

Aging has also been viewed in terms of an ongoing developmental process.[2] Lawton states that aging and development are synonymous.[3] Donahue maintains:

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[1]Clark Tibbitts, "Origin, Scope, and Fields of Social Gerontology," Handbook of Social Gerontology, ed. Clark Tibbitts (Chicago: University of Chicago Press, 1960), pp. 5-35.

[2]Erik Erikson, Childhood and Society (New York: W.W. Norton & Company, Inc., 1963), pp. 266-269 and Theodore Lidz, The Person: His Development Throughout the Life Cycle (New York: Basic Books, Inc., 1968), pp. 484-485.

[3]Alfred H. Lawton, "Characteristics of the Geriatric Person," The Gerontologist, VIII (Summer, 1968), 120-124.

> . . . aging is best understood as a continuous process of progressive change in which . . . mankind is forced to make certain adaptations and adjustments in its way of life; but once these adjustments are made, the majority of humans are capable of accomplishing many worthwhile things.[4]

The gerontological literature is replete with theories as to the nature of the aging process. The activity theory of successful aging holds that older people are essentially the same as middle-aged people where psychological and social needs are concerned. Older people will remain active or find substitutes for lost roles.[5] On the other hand, the disengagement theory is viewed as a natural process of decreased social interaction, characterized by mutual withdrawal by society and the aging individual from one another. At the same time, there is an increased concern over one's self and a decreased emotional investment in others.[6]

Kutner observed that the disengagement process implies a universal trend, whereas in actuality it may relate to

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[4]Wilma Donahue, "The Human Machine at Middle Life," Aging in Today's Society, eds. Clark Tibbitts and Wilma Donahue (Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1960), p. 115.

[5]Robert Havighurst, "Personality and Patterns of Aging," The Gerontologist, VIII (Spring, 1968), 20-33.

[6]Elaine Cummings and William Henry, Growing Old: The Process of Disengagement (New York: Basic Books, 1961).

only a fraction of the aging population.[7] The importance of engagement, rather than disengagement, was propounded by Bernice Neugarten in her paper presented at the twentieth annual meeting of the Gerontological Society.[8] In short, disengagement theory has been refuted by several noted authorities such as Maddox,[9] Prasad,[10] Streib and Schneider,[11] and Rose and Mogey.[12]

A broader, personal-social life history theory of aging has drawn support from Neugarten and Havighurst in

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[7]S. Kutner, "The Social Nature of Aging," The Gerontologist, II (Spring, 1962), 5-8.

[8]Bernice L. Neugarten, "Disengagement Theory Reconsidered in Cross Cultural Context," (paper presented at the 20th Annual Meeting of Gerontological Society, St. Petersburg, Florida, November, 1967).

[9]George L. Maddox, "Disengagement Theory: A Critical Evaluation," The Gerontologist, IV (Spring, 1964), 80-83.

[10]Benjamin S. Prasad, "The Retirement Postulate of the Disengagement Theory," The Gerontologist, IV (March, 1964), 20-23.

[11]Gordon F. Streib and Clement Schneider, Retirement In American Society: Impact and Process (Ithaca: Cornell University Press, 1971)

[12]C.L. Rose and John M. Mogey, "Aging and Preference for Later Retirement," Aging and Human Development, III (n.m., 1972), 45-62.

that the emphasis should be placed on individual personality types.[13] Lawton's belief that the problems of aging result from the onset of physical and psychic impairments and not from aging as a special developmental process would support further research in this area.[14]

The aged individual has special problems and special needs which can be seen as dependent on the culture and the society, as well as on one's own internal resource systems. Tibbitts points out that along with the basic personal needs of association, creativity, security, individuality, and orientation, older persons have the interrelated needs of understanding, recognition of potential, maintenance of health and energy, income security, education for living, and an opportunity for expression and participation.[15] The aged have these needs not through any flaw in the developmental process of aging, but because frequently they are not prepared for the changes that occur. Simpson and McKinney

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[13]Neugarten, 1967; Havighurst, 1968; Bernice L. Neugarten, "Grow Old Along With Me: The Best Is Yet To Be," Psychology Today, V, (December, 1971), 45.

[14]Lawton, 1968.

[15]Clark Tibbitts, "Creating a Climate for the Middle Years," Aging in Today's Society, pp. 318-325.

perhaps share the opinions of most writers on aging as they state ". . . at a time in life when stability and security are greatly desired, older persons are confronted with a period of change, uncertainty, and adaptation."[16]

The social and psychological adjustments of the aging have been described in terms of role theory as well. The loss of major life roles has been the central theme for many researchers including Riegal,[17] Williams,[18] Riley and Foner,[19] and Blau.[20]

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[16]Ida Harper Simpson and John C. McKinney, Social Aspects of Aging (Durham, N.C.: Duke University Press, 1966), p. v.

[17]Klaus F. Riegal, "Personality, Theory and Aging," in Handbook of Aging and the Individual, ed. by James E. Birren (Chicago: University of Chicago Press, 1959), pp. 797-851.

[18]Richard H. Williams, "Changing Status, Roles and Relationship," in Handbook of Social Gerontology, pp. 261-297.

[19]Matilda Riley and Ann Foner, "The Structure of Roles," Aging and Society, Volume I (New York: Russell Sage Foundation, 1968), pp. 409-420.

[20]Zena Smith Blau, Old Age in a Changing Society (New York: Franklin Watts, Inc., 1973).

Others, Havighurst,[21] Tibbitts,[22] and Orbach and Shaw,[23] contend that the consequences of role loss and role ambiguity are of primary concern. Colen provides an interesting discussion surrounding the concepts of role counts and role clarity.[24] The adoption of new roles has also been considered. Havighurst and Bengtson developed the idea of "compensatory engagement" in certain roles other than work as being useful.[25] Adopting the sick role has found its way

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[21]Robert Havighurst, "Flexibility and Social Roles of the Retired," American Journal of Sociology, LIX (May, 1954), 309-311.

[22]Clark Tibbitts, "Retirement Problems in Society," American Journal of Sociology, LIX (May, 1954), 301-308.

[23]Harold L. Orbach and D.M. Shaw, "Social Participation and the Role of the Aging," Geriatrics, XII (June, 1957), 241-246.

[24]John N. Colen, "Age and Employment: An Analysis of the Employment Problems of Older Workers," (unpublished substantive paper presented to the Faculty of the Florence Heller Graduate School for Advanced Studies in Social Welfare, Brandeis University, November, 1972).

[25]Robert J. Havighurst and V.L. Bengtson, "Relations Between Role Activity and Life Satisfaction in Retired Male Teachers," (paper presented at the 20th Annual Meeting of Gerontological Society, St. Petersburg, Florida, November, 1967).

into the literature through Ellison[26] and Mechanic.[27] It has been recognized for a long time that "illness is an acceptable cause for withdrawing from certain obligations, social responsibilities, and expectations."[28] Parsons and Fox suggest that illness may be used to reestablish one's status. They state:

> The aged or aging individual, occupationless, and with no traditionally assured place in the families established by his children, through illness may once again become an integral member of a meaningful social group.[29]

When considering the role of work in the aged individual's social mileu, Hearnshaw sees it as a central factor in the adjustment of modern man in society; the adaptation of the older worker to the changing work environment is becoming more difficult to achieve.[30] Irvin Sobel attests that:

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[26]David L. Ellison, "Work, Retirement and the Sick Role," The Gerontologist, VIII (Spring, 1968), 189-193.

[27]D. Mechanic, "Response Factors in Illness: The Study of Illness Behavior," Social Psychiatry, I (October, 1966), 11-20.

[28]Mechanic, 1966, p.

[29]Talcott Parsons and R. Fox, "Illness, Therapy and the Modern American Family," Journal of Social Issues, VII (n.m., 1952), 34-35.

[30]Leslie Hearnshaw, "The Role of Work Environment," The Gerontologist, VI (Spring, 1966), 95-96.

> Middle-aged and older workers--those over 45 especially--have unique adjustment problems which can and do affect the continuity of their employment and the adequacy of their income during the crucial 2 to 2 1/2 decades before retirement.[31]

Further evidence to support this claim has been provided by Colen and J.B. Hodgson. That the older worker's prospects for re-employment are slimmer than for younger workers is addressed in Hodgson's report.[32] The 1971 White House Conference on Aging clearly pointed out that the older worker has received a low priority in manpower programs which has affected access to employment opportunities.[33]

Many needs of the aged and many problems of isolation and unhappiness which face them may be traced to the

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[31]Irvin Sobel, Employment: Background and Issues, 1971 White House Conference on Aging (Washington, D.C.: Government Printing Office, 1971).

[32]John N. Colen, "Manpower Programs As Instruments of Labor Market Intervention for Older Workers," (unpublished Ph.D. dissertation, Brandeis University, 1974). And J.D. Hodgson, The Employment Problems of Older Workers (Prepared for the White House Conference on Aging, Washington, D.C.: U.S. Printing Office, 1971).

[33]Sobel, 1971.

inadequacy and insecurity of their income.[34] An ensuing economic decline in relation to the loss of the work role is almost inevitable. Palmore sees the work role as the primary source of income and social status for most men.[35] Inadequate income, then can be the most devastating problem to which the aged must adapt in conjunction with the loss of the work role.

Epstein states that the majority of individuals claiming early Social Security benefits were prompted to do so by unemployment or by the need to supplement inadequate earnings.[36] Margaret Gordon[37] has stressed the overall inadequacy of Social Security benefits, while Davidson and Kunze[38] have

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[34]Yung-Ping Chen, Income: Background and Issues, 1971 White House Conference on Aging (Washington, D.C.: Government Printing Office, 1971.

[35]E.B. Palmore, "Differences in the Retirement Patterns of Men and Women," The Gerontologist, V (March, 1965), 4-8.

[36]J.A. Epstein, Early Retirement and Work Life Experience," Social Security Bulletin, XIX (March, 1966), 3-10.

[37]Margaret S. Gordon, "Aging and Income Security in the United States: 35 Years After the Social Security Act," The Gerontologist, X (Winter, 1970), Part II, 23-31.

[38]Wayne Davidson and Karl R. Kunze, "Psychological, Social, and Economic Meaning of Work in Modern Society: Their Effects on the Worker Facing Retirement," The Gerontologist, V (September, 1965), 129-133.

referred to the general loss of income in old age. The incidence of poverty among the aged is twice that of the general population in which one in nine Americans 65 and over receive public assistance.[39] And, at the recent Michigan Conference on Aging, it was revealed that 7.5 million older women comprise the poorest group of people in America today.[40] Marjorie Tiven of the National Council on the Aging sums it up this way:

> Less money in old age is as certain as death and taxes. When people retire, their income drops by 60 to 80 percent. Poverty among older people has increased, not declined. The worst defeat in eliminating poverty may be among older Americans.[41]

The following income statistics taken from the U.S. Bureau of the Census for the year 1970 reveal vivid proof of the economic plight of the elderly. The median income in 1970 of all families with the head of household 65 years old or older was $4,981; the median income for husband and wife,

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[39]Joseph Krislov, "Four Issues in Income Maintenance for the Aged During the 1970's," Social Service Review, XLII (September, 1968), 335-343.

[40]Jack Smith, "'Irrelevancy' Feeling Bugs Retired Women," The Commercial Appeal (December 5, 1974, Memphis).

[41]Majorie Tiven, Older Americans: Special Handling Required, (Washington: National Council on the Aging, 1971, p. 1.

65 or older, was given as $4,919 while the median income for unrelated individuals, 65 or above, was $1,816. It appears that in 1970, 1.4 million families with elderly heads of household (19.2 percent of 7.0 million families with heads over 65) were below the poverty level.[42] The United States Department of Housing and Urban Development reveals that the economic status of older Americans is dependent on many complex factors:

(1) being above or below the poverty level depends on the number and ages of dependents as well as income

(2) as far as the income distributions are concerned, presence or absence of earned income makes a considerable difference; in a large proportion of cases, Social Security payments, pensions, welfare assistance, and the like are below the earnings foregone by a retired person.

(3) education of the earner:

a. by and large the more school an unemployed person has had, the higher his earnings
b. the greater the schooling, the later retirement is entered into
c. wives of highly educated men tend to be highly educated and to be in the labor force

(4) race and ethnicity

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[42]"Some Dempgraphic Aspects of Aging," The U.S. Bureau of the Census, Current Population Reports, Series p-23 No. 43 (Washington, D.C.: U.S. Government Printing Office, 1973), p. 29.

(5) location (dwelling place in the U.S.)[43]

All these factors have a bearing on the income status of all aging and retired persons.

What should be regarded as an adequate income for an older couple or individual is one of the issues brought to the forefront by the 1971 White House Conference on Aging. But of even greater significance is

> whether increases in income without improvements in the availability and quality of facilities in health care, housing, transportation, and other public and private services would permit the elderly to fully participate in family and community life.[44]

The position that there is an interrelation between the varied aspects of the aging is well made. Chen further suggests that consideration should be given to the relationship between pre-retirement and post retirement income. He states:

> In an economic system in which personal incentive and responsibility are rewarded differentially in general accordance with individual contributions,

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[43] Older Americans: Facts About Income and Housing, U.S. Department of Housing and Urban Development (Washington, D.C.: U.S. Government Printing Office, 1974), pp. 8-10.

[44] Chen, 1971, p. 2.

> it follows that the preservation of these differentials in retirement income is desirable.[45]

One attempt to upgrade the adequacy level of retirement incomes is the most recent federal law which established standards for private pension plans.[46] Although there is only a relatively small group of individuals who can be considered "economically advantaged," because they are covered by a private pension plan, the law provides certain guidelines for eligibility, vesting, and funding of benefits.[47] A federal reinsurance system was also provided in the event a plan should fail to pay its beneficiaries.

The triple trauma of the aging: psychological, social and economic, has been discussed in the light of the overall problems dealing with America's 20 million aged individuals. The effects, of course, are the same for those who retire either because of compulsory age requirements, health factors, skill obsolescence, or a decision favoring early retirement.

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[45]Chen, 1971, p. 2.

[46]Facts on File, 34, No. 1764 (August 31, 1974), p. 107.

[47]Walter W. Kolodrubetz, "Private and Public Retirement Pensions: Findings from the 1968 Survey of the Aged," Social Security Bulletin, XXXIII (September, 1970), 3.

Retirement is an ambiguous problem. Some look forward to a later life free from work, while others dread that time of compulsory retirement as much as death; for they feel that retirement causes them to be "dead and buried" before their time. According to a Wyoming report to the 1961 White House Conference on Aging,"the day of retirement often serves to signify the unimportant and nonproductive role in which the employee is about to be cast."[48] The literature concerning the attitudes, plans, and habits of retired persons portrays this ambiguous nature. Kirkpatrick categorizes retirement in the universal classification according to age and sex. He holds that the proposition "over 65 and hence retired" illustrates "a cultural container pressing painfully upon employees who are healthy, vigorous, and creative."[49]

Havighurst and Shanas view retirement as a problem for older people because work is such an important aspect in their lives. They comment that it is best to taper-off from employment than to just stop working all at once. They

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[48]Aging in the States: A Report of Progress, Concerns, Goals, White House Conference of Aging, (Washington, D.C.: U.S. Government Printing Office, 1961).

[49]C. Kirkpatrick, "Sociological Implications of Retirement," Geriatrics, XIV (1959), 312-317.

suggest "slowing down, turning over responsibility to a successor, a lower level job in the heirarchy, or a different and less demanding position in another work situation."[50] These suggestions are only for the professional worker who may have this choice of the tapering-off process. Simpson, Black, and McKinney comment that while an individual is rooted in his work, it is his orientation towards retirement in his pre-retirement years which affects the morale of the upper class white collar worker and the income deprivation that affects the semi-skilled workers. There was too much variability in the middle stratum to predict cause.[51]

Compulsory retirement appears to be the cause of health, economic, and social problems both prior to and after retirement; all these factors are discussed by Palmore,[52]

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[50]Robert Havighurst and Ethel Shanas, "Retirement and the Professional Worker," Journal of Gerontology, VIII (December, 1953), 81-85.

[51]Ida Harper Simpson, Kurt W. Black, and John C. Mckinney, "Orientation Toward Work and Retirement, and Self-Evaluation in Retirement," in Social Aspects of Aging, p. 89.

[52]E.B. Palmore, "Why Do People Retire?," Aging and Human Development, II (n.m., 1971), 269-283.

Tibbitts,[53] Fitzgerald,[54] Burns,[55] and others. Palmore sees a flexible retirement age as an aid to retirement problems as it would promote life satisfaction for the aging.[56] Tuckman hypothesizes that workers required to retire at a specific age should be more resistant to retirement than those not so required. In his research, he found that while both groups were equally resistant, their reasons were quite different. Those required to retire based their resistance on feelings about fitness to continue working; the non-compulsory group's attitudes were based on inability to continue working due to poor health or old age.[57]

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[53]Clark Tibbitts, "Retirement Problems in American Society," American Journal of Sociology, LIX (May, 1954), 302-308.

[54]R.E. Fitzgerald, "The Penalty of Compulsory Retirement," Wisconsin Medical Journal, LI (April, 1952), 357-359.

[55]Robert K. Burns, "Economic Aspects of Aging and Retirement," American Journal of Sociology, XLIX (October, 1954), 384-390.

[56]E.B. Palmore, "Compulsory Versus Flexible Retirement: Issues and Facts," The Gerontologist, XII (Winter, 1972), 342-348.

[57]Jacob Tuckman, "Retirement Attitudes of Compulsory and Non-Compulsory Retired Workers," Geriatrics, XI (n.m., 1956), 569-572.

It appears that despite these ambiguous feelings toward retirement, more and more employees opt for the early retirement benefits offered by their respective companies. Barfield[58] and Greene, et al.[59] comment that more employees are retiring early because they prefer the leisure, not necessarily the benefits, offered by early retirement.

Along with the question of whether or not to retire is the problem of the socio-psychological adjustments to a new life perspective--that of the retired person. Bock suggests that suicide (and depression) among the aged is a result of a distorted life perspective, one of isolation and alienation.[60] While only a small minority of retired persons are successful at suicide, many are seriously depressed, anxious, and frustrated by the series of major changes that

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[58]Richard Barfield, "Some Observations on Early Retirement," Employment of the Middle Aged, ed. by Gloria M. Shatto (Springfield, Illinois: Charles C. Thomas, 1972).

[59]Mark R. Greene, et al. Early Retirement: A Survey of Company Policies and Retiree's Experiences, (Eugene: University of Oregon Graduate School of Management and Business, 1969). See also Charles Pyron and U. Vincent Manion, "The Company, the Individual, and the Decision to Retire," Industrial Gerontology, IV (Winter, 1971), 1-11.

[60]E.W. Bock, "Aging and Suicide: The Significance of Marital Kinship and Alternative Relations," Family Coordinator, XXI (November, 1972), 71-79.

accompany retirement. There is the loss of a large income, the loss of health, the loss of work status and friends, a readjustment in marriage, strained parent-child relationships, a lowered self concept, and a new and strange role expectation. Thompson and Streib found that while retirement does not necessarily affect health, a withdrawal from activity can possibly result in a decline in health. They add that the income "gained" in retirement does "contribute to the development of deprivation" for the retired person.[61] Shanas and Havighurst found that continued work after retirement was not necessarily related to a desire to fill "empty time."[62] It seems that the retiree appears to be struggling against the break-up of familiar patterns in order to find some new adjustment. Twente feels that no matter how healthy or wealthy a retired person may be, he is still the victim of "disjunctive experiences" which cause these pattern breakdowns.[63]

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[61]Wayne E. Thompson and Gordon F. Streib, "Situational Determinants: Health and Economic Deprivation in Retirement," Journal of Social Issues, XIV (n.m., 1958), 18-34.

[62]Ethel Shanas and Robert J. Havighurst, "Retirement in Four Professions," Journal of Gerontology, VIII (March, 1953), 212-221.

[63]Ester Twente, Never Too Old: The Aged in Community Life (San Francisco: Jossy Bass, Inc., 1970).

The loss of working acquaintances and the status of work is one result of "pattern breakdown." E. Wight Bakke has stated that to the adult male [and today many adult females] the job is fundamental to social status.[64] Streib sees work status along with health and socio-economic status as having a cumulative effect on the morale of retired persons, and he adds ". . . retirement may have adverse effects upon morale but the effects will vary for different kinds of people."[65] Roscow views retirement as a social problem, a problem which results not only in a status loss but also a personal loss when "norms of achievement" [job related] become "norms of ascription" [person related]. If a retired person has been work-oriented and has invested much of his friendship in fellow workers, his retirement will usually result in a drop in his social participation, the consequences usually being loneliness, isolation, and alienation.[66]

Along with a loss of status and "friends" comes a

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[64]E. Wight Bakke, Citizens Without Work (New Haven: Yale University Press, 1929), pp. 270-276.

[65]Gordon F. Streib, "Morle of the Retired," Social Problems, III (April, 1965), 270-276.

[66]Irving Roscow, Social Integration of the Aged (New York: The Free Press, 1967), pp. 255ff.

readjustment in marriage and family relationships. Albrecht sees retired persons as independent of their children; yet most of the social activity of these same people surrounds the home and family.[67] When children and grandchildren are not available for socializing, the retired couple looks to each other for the first time in many years. Freid and Stern report that a decline in marital satisfaction can occur when the departure of children increase feelings of isolation in the parents.[68] Donahue, Orbach, and Pollak comment on studies by Hall,[69] Tuckman and Lorge,[70] Townscend,[71] and Streib[72] which found that husbands of both upper and lower class groups

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[67]Ruth Albrecht, "The Social Roles of Old People," Journal of Gerontology, VI (April, 1951), 138-145.

[68]Erdita G. Freid and K. Stern, "The Situation of the Aged Within the Family," American Journal of Orthopsychiatry, XVIII (October, 1948), 31-54.

[69]H.R. Hall, Some Observations on Executive Retirement (Boston: Harvard Graduate School of Business Administration, 1953).

[70]J. Tuckman and I. Lorge, Retirement and the Industrial Worker: Prospect and Reality (New York: Columbia University Bureau of Publications, 1953).

[71]P. Townscend, The Family Life of Old People (Glencoe, Illinois: The Free Press, 1957).

[72]Gordon F. Streib, "Family Patterns in Retirement," Journal of Social Issues, XIV (n.m., 1958), 46-60.

may feel much closer to their wives as they grow older. They maintain that after retirement the relationship may be even more enhanced;[73] however, Neugarten provides another dimension as she notes that women are anxious about having their husbands home with nothing to do and that at times the wife of the retiree becomes the head of the household with the husband relegated to a weaker position.[74] Donahue, Orbach, and Pollak conclude that ". . . retirement in our society makes marriage a 24 hour proposition for the first time"[75]--the result of which can be both assets and problems.

Retirement has been said to precipitate a lower self-concept, which as Bengtson states is "the attitude and evaluation an individual has concerning himself."[76] The role expectations of the retired person could also be included in an evaluation of self-concept.

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[73]Wilma Donahue, Harold Orbach, and Otto Pollak, "Retirement: The Emerging Social Pattern," in Handbook of Social Gerontology, pp. 330-406.

[74]Bernice Neugarten, "Kansas City Study of Adult Life," in Potentialities of Women in the Middle Years, ed. by Irma M. Gross (Lansing: Michigan State University Press, 1956), pp. 35-45.

[75]Donahue, Orbach, and Pollak, 1960, p. 372.

[76]Vern L. Bengtson, The Social Psychology of Aging (New York: The Bobbs Merrill Co., Inc., 1973), p. 25.

The shift in role from active worker to retiree involves a change in behavior and thus in feelings about self. The loss of work status results in a loss of identity as Cavan states:

> At the point of compulsory retirement . . . the means of carrying out the social role disappears: the man is a lawyer without a case, a bookkeeper without books, a machinist without tools. Second, he is excluded from his group of former co-workers: as an isolated person he may be completely unable to function in his former role. Third, as a retired person, he begins to find a different evaluation of himself in the minds of others from the evaluation he had as an employed person. He no longer sees respect in the eyes of former superiors, and approval in the manner of former co-workers. The looking glass composed of his former important groups throws back a changed image: he is done for, an old-timer, old-fashioned, on the shelf[77]

This portrait of retirement is augmented in Blau's recent book which discusses the impact of loss of role on the personality of the retired person; she concludes that retirement is a "role exit" in a society in which no social practice exists to ease this type strain on the aging.[78]

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[77]R. Cavan, "Self and Role in Adjustment During Old Age," in Human Behavior and Social Processes: An Interactionist Approach, ed. by A.M. Rose (Boston: Houghton Mifflin, 1962), pp. 527-528.

[78]Zena Smith Blau, Old Age in a Changing Society (New York: Franklin Watts, Inc., 1973).

As the result of the ambiguities of aging and retirement, differing theories of aging have been developed which apply to the retirement phenomenon equally as well. They point up orientations for overcoming role loss and for promoting successful adjustment to aging and retirement. Crawford found that while retirement consisted of an "imposed withdrawal from a central life role," retirees most often felt that the more activity they had, the more satisfaction.[79] Rose and Mogery also favor the activity orientation; they projected that most workers retired only because of "social pressure to curtail the worker role" and that the "desire to stave off retirement increases with age."[80] Their research gives support to the activity theory, heretofore mentioned. Disengagement theory surrounds the acceptance and desire of the retiree to disengage from active life. Old age is seen as a period of rest and relaxation; there is a

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[79]Marion Crawford, "Retirement and Disengagement," Human Relations, XXIV (March, 1971), 255-278; and "Retirement and Role Playing," Sociology, IV (May, 1973), 217-236.

[80]Charles L. Rose and John M. Mogery, "Aging and Preference for Later Retirement," Aging and Human Development, III (February, 1972), 45-62.

permanent divorce from work.[81] The retired person disengages from his middle age habits and patterns and develops a new equilibrium in successful old age.[82] Tobin and Neugarten[83] and Palmore[84] do not see this disengagement as inevitable nor do they see that there is an inverse relationship between activity and life satisfaction. While hypothesizing the activity correlation with satisfaction, Lemon, Bengtson, and Peterson found that neither formal activities nor solitary activities are sources of role support for the retired person.[85] Thus each of the theories has been found lacking in some cases; perhaps it is best to adopt the findings of the longitudinal study carried out by Streib and Schneider.[86] These

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[81]Robert J. Havighurst, "Successful Aging," The Gerontologist, I (March, 1961), 8-13.

[82]Cummings and Henry, 1961.

[83]Sheldon S. Tobin and Bernice L. Neugarten, "Life Satisfaction and Social Interaction in the Aging," Journal of Gerontology, XVI (October, 1961), 344-346.

[84]E.B. Palmore, "The Effects of Aging on Activities and Attitudes," The Gerontologist, VIII (Summer, 1968), 259-263.

[85]B.W. Lemon, V.L. Bengtson, and J.A. Peterson, "An Exploration of the Activity Theory of Aging: Activity Types and Life Satisfaction Among In-Movers to a Retirement Community," Journal of Gerontology, XXVII (April, 1972), 511-523.

[86]Gordon F. Streib and Clement J. Schneider, Retirement in American Society: Impact and Process (Ithaca, New York: Cornell University Press, 1971).

researchers maintain that one cannot arbitrarily "force" an activity or disengagement orientation on the retired person because he or she could not be pinned down to one label. Retired persons adopt new roles,[87] develop latent ones,[88] and continue "on-going" roles upon retirement.

It has often been suggested that the myriad and diverse problems of retirement could be dealt with much easier if there were pre-retirement programs available to all middle-aged employees. The need for such programs has been proposed by individuals, companies, and government.[89] Wayne Thompson maintains that it is up to the retireee to create his own pattern of life based on a considerable personal

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[87]See D.L. Ellison, "Work, Retirement, and the Sick Role," The Gerontologist, VIII (Spring, 1968), 189-193.

[88]See Robert W. Kleemeier, ed. Aging and Leisure: A Research Perspective into Meaningful Use of Time (New York: Oxford University Press, 1961).

[89]See the following: Perez Marcello, The Crisis of Retirement--La Crisi del Pensionamento (Rome, Italy: II Pensiero Scientifico, 1960); R.E. Fitzgerald, "The Penalty of/Compulsory Retirement," Wisconsin Medical Journal, LI (April 1, 1952), 357-359; Wayne R. Davidson, and Karl R. Kunze, "Psychological, Social, and Economic Meanings of Work in Modern Society: Their Effects on the Worker Facing Retirement," The Gerontologist, V (September, 1964), 129-133; and Hollis Clow, "Retirement," in Leisure and Mental Health: A Psychiatric Viewpoint, ed. by Peter A. Martin, (Washington, D.C.: The American Psychiatric Association, 1967).

input. He found that the attitudes toward retirement and the pre-conceptions of retirement were of more direct importance than planning for retirement.[90] On the other hand, Havighurst comments on the lack of importance of planning for retirement as he views pre-retirement education [all forms] as a preparation for the foreseen future.[91] Three studies by Abraham Monk point out the importance of pre-retirement programs. Monk found that most professional men, aged 50-59, were reluctant to consider retirement as they feared inflation and an early death. The thought of deprivation of their work status produced anxiety and frustration.[92] In a study on the already retired, Monk states that life styles of leisure have not evolved for the retiree; the aged are deprived of "meaningful roles, social authority, and activities that are functionally

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[90]Wayne Thompson, "Pre-Retirement: Anticipation and Adjustment in Retirement," Journal of Social Issues, XIV (n.m., 1958), 34-45.

[91]Robert J. Havighurst, "Employment, Retirement, and Education in the Mature Years," Aging and Retirement, ed. by Irving L. Webber (Gainesville: University of Florida Press, 1955), pp. 57-69.

[92]Abraham Monk, "Factors in the Preparation for Retirement by Middle Age Adults," The Gerontologist, IX (Winter, 1971), 348-351.

valuable and personally gratifying.[93] Later Monk discusses the limited pre-retirement programs that emphasize benefits [financial] and the comprehensive programs that involve all other aspects of retirement as well as financial status. He recommends a division of social services for pre-retirement planning to be evolved by the United States Department of Labor or the Department of Health, Education, and Welfare.[94] Tatzmann defines five categories of worker's pre-retirement concerns that employers should know; these include money, personal and group attitudes, health, housing, and "unspoken concerns" [i.e. loss of role]. He states that in order to avoid "serious degrees of dissatisfaction in old age, our society must provide either more training for leisure in middle-age or provide more opportunity for continued employment in old age."[95]

There have been many studies published regarding

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[93]Abraham Monk, "Social Policies for the Aged," Social Work, XVI (March, 1971), 97-103.

[94]Abraham Monk, "A Social Policy Framework for Pre-Retirement Planning," Industrial Gerontology, XV (Fall, 1972), 63-70.

[95]Manfred Tatzmann, "How to Prevent Retirement Shock," Personnel Administrator, XVII (September-October, 1972), 45-48.

existing pre-retirement programs; yet most only measure the short range effects. E.B. Schultz presents an optimistic picture of TVA's selective retirement program as well as its pre-retirement counseling program which began for workers at age 60. In this program, management and consultants helped the pre-retiree to select [based on physical condition, need for continued work, and work record] their time of retirement.[96] Patricia Marshall describes the pre-retirement education program of the United States Department of Labor and discusses why most employees in the United States do not have the opportunity to participate in pre-retirement programs.[97]

In a study of labor unions and older workers, Clague, Palli, and Kramer maintain that the union is the legitimate agency to look to worker's needs in pre-retirement planning.[98] Merseberger recommends that management should study what type program their employees want for pre-retirement and then look

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[96]E.B. Schultz, "Selective Retirement and Pre-Retirement Counseling in the TVA," Industrial and Labor Relations Review, XII (January, 1959), 206-213.

[97]Patricia A. Marshall, "Planning for the Later Years," Manpower, III (August, 1972), 15-22.

[98]Ewan Clague, Balraj Palli, and Leo Kramer, The Aging Worker and the Union: Employment and Retirement of Middle Aged and Older Workers, (New York: Praeger Publications, 1971).

into what is available toward developing their own counseling programs. He recommends that a program should be carried on during work time and should center around objectives that combine the goals of the participants and the company. Suggested objectives include aiding employees in achievement of satisfactory life styles in retirement, encouraging positive thinking about retirement prior to actual retirement, supplying current information on matters which will lead to successful retirement, and urging thorough planning for all aspects of retirement--income, housing, health, legal affairs, and use of leisure time.[99] Many other programs are described in the recent annotated bibliography on retirement planning prepared by Kelleher and Quirk.[100]

There has been limited research on the effectiveness of such pre-retirement training programs. Mersberger and Carp suggest that studies should be done in order to provide preparation for retirement with provision of programs which promote

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[99]Gerald Mersberger, "Counseling for the Older Employee," Personnel Administrator, XVIII (September-October, 1972), 22-23.

[100]Carol H. Kelleher and Daniel A. Quirk, "Preparation for Retirement: An Annotated Bibliography of Literature, 1965-1974," Industrial Gerontology, I n.s. (Summer, 1974), 49-73.

resourcefulness and adaptability rather than those that hint at "values of aging."[101] In a recent study Turnher examined the transition to retirement from the perspective of goal setting, value orientation, and life appraisals. The two groups chosen for this comparative study were employees at pre-retirement stages [mean age 60] and those at the "empty nest" stage [mean age 50]. She found that goals and values remained stable throughout life and that planning for retirement did not extend beyond one or two years prior to actual retirement.[102]

Perhaps this short term planning is also a factor in "unsuccessful aging"; evaluative studies on pre-retirement programs might provide an answer. It appears that employers are reluctant in many cases to provide the time, much less the programs for pre-retirement planning. This may be due to the fact that some companies view preparation for retirement as an individual responsibility, thus in keeping with the American tradition of saving for later security as well as maintaining the spirit of individualism. Fortunately for some individuals,

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[101]Frances M. Carp, ed. Retirement (New York: Behavioral Publications, Inc., 1972).

[102]Majda Turnher, "Goals, Values, and Life Evaluation at the Pre-Retirement Stage," Journal of Gerontology, XXIX (January, 1974), 49-73.

there are those companies that feel a sense of responsibility to prepare their employees for retirement. The logic of this involves the awareness that the individuals have devoted much of their working life to the company.[103]

It should be noted that where existing programs are in operation, certain specific problems have been identified. The Technical Committee for Employment and Retirement of the 1971 White House Conference on Aging lists the following:[104]

(1) A large majority of programs do not invite or encourage the attendance of spouses, despite strong indications that this is desirable.

(2) Programs often do not begin till shortly after retirement.

(3) The majority of programs are limited--concerned primarily with the financial aspects of retirement and distribution of printed matter. A more comprehensive program is usually not available to those that desire it.

(4) Most adults today do little definite personal planning for retirement.

(5) What is the "best" or most effective

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[103]James H. Schulz, Retirement: Background and Issues, 1971 White House Conference on Aging (Washington, D.C.: U.S. Government Printing Office, 1971).

[104]Ibid., p. 41.

> type of program is not yet known. Some evidence indicates the need for more intensive counseling programs to increase effectiveness and post-retirement follow-up.

The issue as to whether society should assume a greater responsibility for helping people prepare for their retirement through some type of pre-retirement program becomes clearly focused. The preliminary groundwork has been set. Studies of pre- and post-retirement attitudes, plans, and eventual adjustments must be attempted in order to get hard data on the effectiveness of already existing programs. The existence of so many government sponsored action programs for the retired and aged shows that older citizens can achieve meaningful, functional, and valuable social roles.[105] As Schulz points out:[106]

> Although sophisticated techniques have been developed for motivating employees in the work environment, there has been almost no effort to develop equally sophisticated techniques for

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[105]Federal programs under HEW's ACTION include: Retired Senior Volunteer Program (RSVP), Foster Grandparents Program, the Senior Companion Program, and The Service Corps of Retired Executives (SCORE). The Department of Labor sponsors Operation Mainstream which includes: Green Thumb, Senior Community Service Program, and the Senior Aides Program. There are also many "helping role" programs for retirees on the state and local level.

[106]Schulz, 1971, p. 45.

> preparing individuals for their life in retirement. Unfortunately the nature of retirement in our society often demands such a major readjustment of the life style that such education cannot be effectively begun after retirement. To be effective, the process of pre-retirement education probably should commence several years prior to retirement and should lead to effective long-range planning for life after retirement.

The call to action has been stated. What remains is to embark on viable research that will explore the attitudes of middle-aged persons concentrating on those factors which will affect their adjustment and their self-concept.

CHAPTER III

METHODOLOGY

In the preceding chapters, considerable attention was focused on the many problems of aging and retirement and their effects on the attitudes and plans of retirees and pre-retirees. The purpose of this chapter is to explain in some detail the methodological approach and research design which was employed in the study.

As forestated the primary purpose of the study was to ascertain whether middle-aged employees feel that they can achieve meaningful, functional, and valuable social roles upon retirement. It centered around three major objectives which include:

1. to determine the overall attitudes held by middle-aged employees toward aging and their future retirement and whether or not differences in attitudes exist between sub-groups based on personal and job related characteristics.

2. to identify present plans made by these same employees for utilizing time formerly spent on the job.

3. to determine whether middle-aged employees feel that they can achieve meaningful roles in retirement.

In order to meet these objectives the following

hypotheses were set forth:

1. there is a significant difference between personal and job related characteristics and attitudes toward aging.

2. there is a significant difference between personal and job related characteristics and attitudes toward retirement.

3. there is a significant difference in middle-aged individuals' plans for time in their retirement that was formerly spent on the job, and

4. there is a significant difference between attitudes toward retirement and achievement of meaningful social roles after retirement.

Scope of the Study

The study was conducted at Union Planters National Bank of Memphis, Tennessee. The bank employs approximately 1,800 employees at its 36 branches all located in the Memphis Metropolitan Area. Of these employees 325 are between the ages of 45 and 64. From this population, the sample of 150 (92 women and 58 men) was drawn.

Sample, Data Collection, and Procedures Employed

The study sample included those employees who voluntarily answered and returned the questionnaire which had been

distributed to them by the bank. Seventy-four of the 150 questionnaires were returned to the researchers; this represents a return rate of approximately 50 percent.

The researchers contacted the Memphis Area Chamber of Commerce in July of 1974 in order to gather information about the pre-retirement programs of business and industry in the city. Little specific information was available without contacting personnel departments directly. Instead, the Manager for Business and Industrial Services for the Chamber sent out letters of inquiry to ten Memphis based firms including the National Banks in the area, Memphis Light, Gas, and Water Division, and various light to heavy industrial and manufacturing concerns. The letters provided a summary of the researchers' proposal and inquired if their company would be willing to let the research be carried on with their personnel.

In August of 1974, the Chamber reported to the researchers that the Vice President of The Union Planters National Bank Compensation Department had expressed an interest in the study. This office was contacted, and after some negotiation it was agreed to allow the researchers to survey a sample of the bank's middle-aged employees. Memphis Furniture Company also attempted to contract with the researchers; but because of complications in time and finances, it was decided

to limit the research to the Union Planter's employees. No direct interviewing of the subjects would be possible as it would violate bank policy. Bank representatives agreed to give the researchers all pertinent information concerning the bank's retirement policies.

Copies of the 58 item questionnaire were delivered to the Compensation office in October, 1974. They were attached to a stamped, pre-addressed envelope for return to the researchers. It was decided that to assure even more confidentiality, the questionnaires would be mailed directly to the homes of the 150 member sample chosen through a computer drawn random sample prepared by the Compensation Department's research assistant. The mailing date was November 6, 1974, a Wednesday, so that the questionnaire would be received by the subjects just prior to the weekend; it was believed that a better percentage of return would result if this technique were employed. A cover letter prepared by the Union Planters Compensation Vice President for introduction and legitimacy (a copy is included in the appendix) in order to encourage more participation accompanied the questionnaire. The cover letter requested immediate attention to the questionnaire; no prior knowledge of the study was held by the sample, their co-workers, or their supervisors.

The bulk of the questionnaires was received by mid-november, 1974. Those which arrived after this time were also included in the final date.

The Instrument

On June 10, 1974, the researchers were granted permission to use the questionnaires published in Retirement in American Society: Impact and Process, co-authored by Gordon F. Streib and Clement Schneider. Permission was granted by Streib, Professor of Sociology at Cornell University, as Dr. Schneider is now deceased. Their questionnaires, which were the instruments for a longitudinal study of occupational retirement, were employed merely as models for the purpose of this study. Their sample consisted of already retired persons; their data were collected in the 1950's. This study took place in an entirely different climate socially and economically, and the sample consisted of persons as many as twenty years removed from compulsory retirement.

In the interest of time for both the subjects and the researchers, the instrument was limited to items which could be answered briefly and to the point with a maximum time span of 60 minutes. The final questionnaire (a copy which is included in the appendix) employed in this study consisted of a total

of 58 items divided into five sections:

1. data concerning personal characteristics
2. financial data
3. age and job related data
4. data based on job and life satisfaction
5. data based on present and future attitudes and activities surround retirement.

The first section presented pertinent demographic data which provide a more detailed description of the sample than could be obtained prior to the research. Questions about the subjects' present financial level as well as proposed retirement income comprise the second section.

The third section included age and job related information. Attitudinal items dealing with company pre-retirement planning and voluntary retirement were placed in this section; the following are typical examples:

> Does your company have a compulsory age for retirement?
>
> Do you think there should or should not be a compulsory age for retirement from your company?

Inquiries about job title and length of tenure on the job concluded this section.

Section four provided questions which attempt to point out the level of job and life satisfaction of the sample. Job

satisfaction was measured by such questions as:

> How good a place would you say this is to work in?
>
> How well do you get along with your immediate supervisor?

Life perspectives were tested in items which included:

> On the whole, how satisfied would you say you are with your way of life today?
>
> Do you ever get the feeling that your life today is not very useful?

The subjects were also polled as to whether they participated in community activities, that is, voting, collecting for charities, and working for other civic organizations.

Human values could not be eliminated entirely from any aspect of the questionnaire especially in the fourth and fifth sections which attempted to determine attitudes of the subjects. The fifth section provided a checklist of various leisure time activities which give satisfaction and comfort for the subjects at the time of the study and possibly in retirement. This final section included questions which treat retirement <u>per se</u> and the attitudes surrounding its onset. For example:

> Who do you think should make the decision as to when a person should retire?
>
> How do you think it is best for a person to retire--all at once or gradually by working fewer and fewer hours?

Prior to the concluding problem question and narrative was an

opinion poll type question which presented alternative responses to several items that dealt with stereotype problems of older workers in today's society.

The reliability and validity of the Cornell questionnaire were established in the 1971 study by Streib and Schneider.[1]

The questionnaire was not piloted due to a definite lack of time and financial assistance; therefore it must inevitably rely on only the potential of reliability and on a type of face validity based on the expertise of the Cornell researchers.

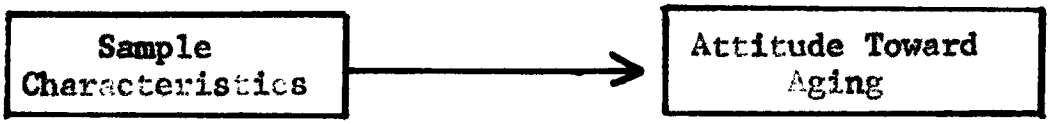
Design of Data Analysis

Schematically, the data analysis can be described in the following manner:

A. Attitudes toward aging (the dependent variable) are explained by personal characteristics of the sample (the independent variable)

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[1]Gorden Streib and Clement Schneider, Retirement in American Society: Impact and Process (Ithaca, New York: Cornell University Press, 1971), pp. 26-28.



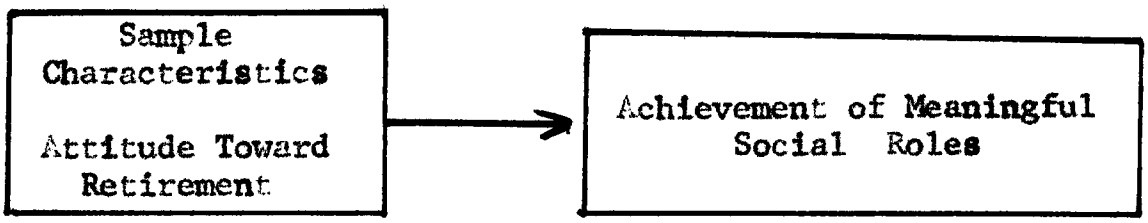
B. Attitudes toward retirement (the dependent variable) are explained by personal and job related characteristics of the sample (the independent variable)



C. Plans for retirement (the dependent variable) are explained by sample characteristics (the independent variable)



D. Achievement of meaningful social roles (the dependent variable) is explained by sample characteristics and attitude toward retirement (both treated as independent variables)



Statistical Techniques

All raw data will be reduced to numerical form and the assigned code numbers committed to computer cards. Frequency and percentage data will be accumulated on all items. This data enabled the researcher to fully describe the sample as well as to determine trends in attitudes and plans.

The chi square, Student's *t*, and the *F* tests are the major statistical techniques utilized in the data analysis. The chi square, a non-parametric statistic used with nominal data in the form of categories or frequencies, was employed to determine whether or not responses observed in the sample departed significantly from the expected. The Student's *t* which provides a test for significance of difference between two means and the F test of analysis of variance, both of which are parametric statistics, were also applied to test the study hypotheses.

The following chapter will present the findings of the study and proceed to make interpretations of the data. In the concluding chapter, implications for further research will be pointed out.

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

Chapter I and III pointed out that the principal concern of the study was to examine middle-aged employees' attitudes toward aging, retirement, plans for retirement, and projected achievement of desirable social roles after retirement. The purpose of this chapter, which is divided into three sections, is to present an analysis and interpretation of the data. First, a description of the sample is presented with particular emphasis on demographic and job-related characteristics. Second, a composite of the sample's general attitude toward aging will be drawn in order to shed light on the sample's overall projected views of retirement. Finally, the sample's attitudes toward retirement and plans for retirement in terms of the study objective and hypotheses will be presented.

Demographic Profile of the Sample

The following section focuses on the personal characteristics of the sample. Table 1 includes selected characteristics that serve to describe the sample.

The age range of the sample was limited by the researchers, that is, there were no subjects younger than 45 or older

TABLE I

DEMOGRAPHIC PROFILE OF THE SAMPLE: TOTAL SAMPLE AND SELECTED CHARACTERISTICS BY SEX

Characteristic	Total N	Total %	Male N	Male %	Female N	Female %
Age						
45 - 49	25	32.4	10	32.5	15	37.0
50 - 54	16	23.0	5	16.1	11	26.8
55 - 59	18	25.7	9	29.0	9	22.0
60 - 64	11	13.5	6	25.8	5	12.2
Race						
White	62	83.8	28	90.3	34	82.9
Black	7	9.5	3	9.7	4	9.8
Other	3	4.0	0	0.0	3	7.3
Religion						
Protestant	59	73.7	26	83.9	33	80.5
Catholic	10	13.5	3	9.7	7	17.0
Other	3	6.5	2	6.5	1	2.4
Education						
Below High School	5	9.5	3	3.7	2	4.9
High School Graduate	44	59.5	12	38.7	32	78.0
Some College	12	16.2	7	22.6	5	12.2
College Graduate	8	10.8	7	22.6	1	2.4
Post-Graduate	3	2.7	2	6.5	1	2.4
Marital Status						
Single	7	9.5	1	3.2	6	14.6
Married	53	73.0	26	83.9	27	65.9
Divorced, Separated	12	14.9	4	12.9	8	19.9
Widowed						
Family Income						
$ 8,000 or below	18	23.0	4	12.9	14	32.0
8,001 to $15,000	17	24.3	5	16.1	12	29.3
15,001 and above	37	51.4	22	71.0	15	36.6

than 64 years. While the mean age for the total sample was 50.0 years, females comprised 55.4 percent of the sample and had a mean age of 51.2 years. The mean age for males, 41.8 percent of the sample, was 51.7 years. As Table 1 shows, 25.8 percent of the males were 60-64 years old while only 12.2 percent of the females fell into this age group. The other age percentages are almost equal for both sexes.

The sample was overwhelmingly white and Protestant. Table 1 indicates that 83.8 percent of the sample listed their race as white while 9.5 percent were Black. The 4.1 percent which checked "other" included an American Indian and a Spanish-surnamed American. Protestants constituted 73.7 percent of the total sample.

The mean education level is 12.2 years with 59.5 percent of the total sample being high school graduates. Table 1 points out that the percentage of male college graduates was 22.6 while only 2.4 percent of the females completed college.

Married men and women made up approximately 73 percent of the sample with the remainder being single, divorced, separated, or widowed. As Table 1 reveals, a greater number of females fell into the unmarried categories than did males.

Over 48 percent of the sample classified themselves as

middle class, and 43.2 percent working class. Consistent with an earlier study on post-retirement attitudes by Streib and Schneider, no one in this sample indicated that they belonged to the lower class.[1] The projected mean yearly family income for the total sample was approximately $15,500 with 51.4 percent of the sample making $15,001 and above. Only 24.3 percent reported incomes between $8,001 and $15,000 with 23 percent reporting $8,000 and below. Table 1 shows that males reported incomes higher than those of females in the sample. The figures are for total family income which takes into consideration that some men have working wives and that most women have working husbands. There is no way to ascertain whether women subjects have the same pay scale as men in their employment.

There were approximately equal numbers of males and females in the various age groupings in the sample; most of the other characteristics tended toward the "majority profile" of a white, married, Protestant of the middle class with a high school education, thus providing a very homogeneous sample.

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[1]Gordon Streib and Clement Schneider, Retirement in American Society (Ithaca: Cornell University Press, 1971), p. 35.

Job Related Characteristics of the Sample

The sample was divided into four major job categories: managerial, clerk/teller, domestic-custodial, and "other" which included such positions as printer, salesman, and currier. The breakdown between sex and job description is shown in Table 2.

TABLE 2

DEMOGRAPHIC PROFILE OF THE SAMPLE:
JOB DESCRIPTION BY SEX

Sex	Job Description: Managerial		Clerk/ Teller		Domestic/ Custodial		Other	
	N	%	N	%	N	%	N	%
Male	22	75.9	2	6.7	3	42.9	3	60.0
Female	6	20.7	28	93.3	4	57.1	1	20.0
Total	28	96.5*	30	100.0	7	100.0	4	80.0*

*These figures represent the omission of cases who did not declare their sex.

A fairly even distribution existed between the managerial and clerk/teller categories (39.2 percent and 40.5 percent), while a slightly different occurrence was noted with the domestic/custodial and "other" categories (9.5 percent and 6.8

percent respectively). For the most part, the sample was made up of managerial and clerk/teller employees as can be seen from Table 2. As was expected, males dominated the managerial and "other" positions while females were more numerous in the clerk/teller and domestic/custodial categories.

The mean age, mean age of best work, and mean number of years on the job are shown in Table 3 by job description.

TABLE 3

DEMOGRAPHIC PROFILE OF THE SAMPLE: MEAN AGE, MEAN AGE OF BEST WORK, AND MEAN YEARS ON JOB BY JOB DESCRIPTION

	Job Description			
Means	Managerial	Clerk/ Teller	Domestic/ Custodial	Other
Age	49.1	50.5	56.3	45.8
Age of Best Work	43.9	30.2	41.0	29.6
Years on Job	19.1	18.2	13.6	13.2

Table 3 illustrates that managerial workers were on the job for the greatest number of years, followed by clerk/teller, domestic/custodial, and "other" in that order. When the total sample was examined, 47.3 percent of the respondents

indicated that they had been on the job more than 20 years. Compared with clerk/teller and domestic/custodial, managerial workers tend to be younger, with an increase in mean age from clerk/teller to domestic custodial. It should be pointed out that 40.5 percent of the workers reported that they performed their best work at age 45 and above. The mean age of best work was considerably lower than the mean age of the workers, although managerial workers indicated the smallest mean margin. This could account for the fact that 54.1 percent of the sample stated that an older person tended to do a better job as it related to their individual positions.

In terms of job satisfaction, the majority of the sample enjoyed their work "very much" (68.9 percent); however, 50 percent looked forward to changing positions within the company. A closer look at job satisfaction as it relates to job description revealed that almost 30 percent of the managerial and clerk/teller employees tended to view their enjoyment of work as "fair" (27.6 percent and 29.8 percent respectively). Only one individual claimed that there was not much enjoyment from his work, while no one indicated a total lack of enjoyment. The majority of respondents stated that their place of employment was a "very good" place to work (66.2 percent). Only one individual answered that it was

"not good." No one indicated that the company was "no good at all."

Further measures of job satisfaction suggested that an overwhelming majority of the respondents get along very well with their supervisors and other people with whom they work (85.1 percent and 86.5 percent respectively). When asked to choose the one most important aspect of their work, 56.8 percent answered that their work gave them a feeling of being useful. "Respect" and "new things" ranked high among managerial and clerk/teller employees accounting for 31.0 percent and 36.7 percent of each category respectively. It was interesting to observe that no one in either the domestic/custodial or "other" categories considered respect as the most important aspect of their work.

Finally, questions dealing with company policies as they relate to compulsory retirement age and company pension plan were asked. Only 17.6 percent of the total sample did not know that their company has a compulsory retirement age, while a slightly smaller margin (14.9 percent) were unaware of the existing pension plan. It should be pointed out that domestic/custodial workers were the least knowledgeable in these areas.

Attitudes Toward Aging, Retirement, and the Achievement of Expected Roles

In order to examine the first study objective and to get a clearer picture of the sample's attitude toward retirement, a composite of the subjects' attitudes toward aging will be presented. There were many items in the questionnaire that illustrate the sample's thoughts and feelings about the aging process and its ramifications; selected questions will be discussed in terms of their statistical evaluations. The chi square test was employed to test for significance of difference in the responses of males and females to certain statements; the F test, for analysis of variance, was used to test for differences in age, job description, marital status, and family income groupings.

In classifying themselves in terms of age categories, sample subjects overwhelmingly described themselves as middle-aged with women outnumbering the men (83.8 percent of total, 77.2 percent males, and 90.2 percent females). There was no statistically significant difference between responses of males and females or among the responses of the groups based on job description, age, marital status, and family income. When asked, "Do you feel that you are in your prime?" 66.2 percent of the total sample indicated that they were. This response

pattern included 80.5 percent of the females but only 51.6 percent of the males. There was a significant difference in responses of males and females ($x^2 = 5.26$, $p = .050$), thus indicating that while a greater part of the sample viewed themselves as middle-aged, women more often saw themselves as in "their prime." Statistical testing failed to reveal any significant difference among responses of the subgroups tested.

A majority of the sample, 58.1 percent, reported that they occasionally thought about the past; however, no significance of difference in responses to this question was indicated. Therefore, over half of the sample "sometimes" looked back to their earlier days. Perhaps this does reveal some significance when the means of the respondents' ages in which they did their best work are taken into consideration. The mean age of best work for males was 43.9 years while females gave a much lower mean age, 30.2 years. The mean age of best work for the total sample was only 35.8 years. While there was no statistically significant difference between the mean ages for these groups, it was apparent that the females thought they did their best work in their thirties, the men their early forties. Since no member of the sample was under age 45, a majority looked to the past for their best work years. The female's response of looking back to their thirties for

their age of best work, is not consistent with their response that they are in their prime at present. Possibly "prime" can represent a time span of several years to working women.

In answer to the question "Do you ever find yourself wishing you were younger?", 54.1 percent answered "hardly ever or never." It appeared that for the most part, despite the younger age of best work, the sample was satisfied with the aging process and did not desire to be younger.

The questionnaire included several statements dealing with stereotypes of aging and work to which respondents were asked to answer affirmatively, negatively, or undecided. Approximately 88 percent of the total sample felt that older employees do not have a hard time keeping up with their work. Considering this high percentage, it is understandable that no significant differences were found between the sample subgroups.

To the statement, "older employees keep to themselves and do not mix with the younger employees" was answered negatively by 79.7 percent of the sample. While there was no statistically significant difference found with respect to sex, age, job descriptions, or income groups, a highly significant difference was revealed when viewed in terms of marital status ($F = 4.95$, $p = .009$). It seemed that the single, divorced,

separated, and widowed members of the sample felt that older employees did separate themselves from the younger employees while married employees felt that they did not isolate themselves.

There was a statistically significant difference ($x^2 = 15.09$, $p = .0006$) between the responses of males and females to the statement, "younger employees are more willing to try new ways of doing things." Of the males, 64.5 percent answered "yes" with 16.1 percent responding "no." Conversely 22.0 percent of the females responded "yes" while 58.5 percent said "no." Males tended to answer positively while approximately the same percentage of females responded negatively. The only significant difference in means of responses was found among the job-description subgroups ($F = 2.79$, $p = .046$). The managerial workers tended toward a positive answer while the clerk/teller employees answered negatively. This was apparently true because the greater percentage of managerial workers were males (75.9 percent) and most of the clerk/teller employees were female (93.3 percent); and as stated before, there was a difference in responses by sex. At the time of the study males appeared to feel the younger employees rather than older ones were more willing to innovate while females seem to believe the opposite--that younger employees were not any more willing than the older ones to try new ways of doing things. This

indicates a slightly more positive attitude toward aging on the part of the females. The other job descriptions, the domestic/custodial and the catch all "other" categories were in alignment with the female clerk/teller employees.

While only 36.5 percent of the total sample stated that they worked under a great deal of tension, a statistically significant difference was found in the responses based on family income level ($F = 3.77$, $p = .027$). The differences in responses of the job description group approached the .05 significance level ($F = 2.55$, $p = .061$); employees in the domestic/custodial area reported less tension in their jobs. This would be in keeping with the responses of the income level group as it appeared that the members of the sample with above average incomes found more tensions in their jobs than the average and below average income groups. This fact may be independent of the sample's attitude toward aging as there was no significant difference among the answers of the various age groups. While tension in job performance can cross any age barrier, it appeared that for this sample job responsibilities and income level promote more tension than "growing older."

The percentage of the sample that believed every year

they were better able to do their jobs was 68.9; the percentage of males answering affirmatively was 48.4, for females 82.9. While there was a highly significant difference between the responses of females and males ($x^2 = 10.0$, $p = .007$), no other statistically significant difference was found among the responses of the various subgroups. The females overwhelmingly felt that they could perform better on the job as the years go by; males on the other hand were more ambivalent. This difference was not consistent with the attitudes toward aging of males and females in the previously discussed items as both sexes indicated that they did their best work at an earlier age.

For the statement "I find I tire more easily these days," the findings were approximately equal. A statistically significant difference was indicated between the answers of males and females ($x^2 = 10.15$, $p = .006$). Of the females 34.2 percent agreed with the statement while 60.9 percent disagreed. No significant difference was revealed in the means of the responses of the age, job description, marital status, or family income subgroups. It appears that not only do middle-aged females feel that they do their jobs better than middle-aged males, but they also seem to tire less easily

than their male counterparts.

Of those questioned, 52.7 percent felt that the work they performed could best be done by an older, mature person; however, no significant differences were found between the various subgroups of the sample. Yet the age subgroup's mean answers did approach significance ($F = 2.63$, $p = .056$.) Thus it follows that the sample was quite homogeneous in its feeling that their jobs could best be done by an older, mature worker. The age group 50-54 replied negatively to this item approximately 100 percent of the time while the youngest age group 45-49 and the older age groups 55-59 and 60-64 replied positively. It appeared that those in the 50-54 age group believed that possibly a younger person could do their job better while the large majority of the sample disagreed.

A high percentage of the total sample (86.5 percent) answered that people do not lose respect for a man who no longer works, and 54.1 percent reported that employees should be encouraged to retire at age 65. No significant difference was found in the subgroupings.

It appeared that a composite of the sample's general attitude toward aging would be positive. The largest part of the sample preferred to be known as middle-aged despite their

distance from or propensity to the "magic-age" for retirement--65. In fact there were no statistically significant differences in any responses among the age groups tested. While more females than males felt that they were in their prime, males thought that they did their best work at a later age than females, as was noted earlier. Only a small number of the sample wished to be younger.

Most members of the sample thought that older workers could keep up just as well as younger workers. Tension played a part in a small number of the sample's work life; apparently family income level and/or job description rather than age were the "causes" of this tension.

Females were more affirmative than males in regard to aging and job performance. Perhaps this is consistent with Cumming and Henry's postulate dealing with instrumental (male) and socio-emotional (female) roles as the basis for differences in the process of aging (e.g. disengagement).[2] The researchers do not share this opinion and would prefer to see the differences in responses of males and females to be related to combinations of variables rather than role patterns superimposed

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[2]Elaine Cumming and William Henry, Growing Old (New York: Basic Books, Inc., 1961), p. 212.

by society. Despite these differences, the sample appeared to be very homogeneous in its positive attitude toward aging. This seemed to be consistent with the findings of Havighurst, Neugarten, and Tobin[3] as well as the authors of the parent study, Streib and Schneider[4] as they concur that life satisfaction does not decrease with age.

The preceding sections described the sample and presented a delineation of the overall attitudes toward aging. This section will more specifically address the issues of the employees' pre-retirement attitudes and plans for retirement. Two objectives will be examined in light of these issues.

When presented with the dicotomy between "retirement being mostly good" as opposed to "retirement being mostly bad," a substantial majority of respondents (75.7 percent) chose the former. It is worthy of note, however, that a fairly even distribution existed between how an individual should retire, all at once or gradually, when grouped by job description,

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[3]Robert Havighurst, Bernice Neugarten, and Sheldon S. Tobin, "Disengagement and Patterns of Aging," in Middle Age and Aging: A Reader in Social Psychology, ed. by Bernice Neugarten (Chicago: University of Chicago Press, 1968), p. 168ff.

[4]Streib and Schneider, 1971, p. 116.

age group, marital status, sex, and family income. These findings are presented in Table 4. As can be observed from the table, the difference in percentages for each selected characteristic was minimal, except in the case of family income where the difference was slightly higher. No statistically significant difference could be attained with this data however.

Attitudes toward retirement were also examined in terms of whether or not middle-aged employees look forward to retirement. A scant majority, 52.7 percent of the sample, agreed that they did look forward to that time, while the remaining portion was closely divided between not looking forward to retirement and being undecided. In a study conducted by Simpson, Back, and McKinney, 50.0 percent of the upper-white-collar workers looked forward to retirement, along with 86.8 percent of the middle stratum and 69.2 percent of the semi-skilled. They concluded that middle status workers were most likely to look forward to retirement and upper-white-collar workers were least likely.[5] Burgess and others reported in a

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[5]Ida Harper Simpson, Kurt W. Back, and John C. McKinney, "Orientations Toward Work and Retirement, and Self-Evaluation in Retirement," in Social Aspects of Aging, ed. by Ida Harper Simpson and John C. McKinney (Durham, N.C.: Duke University Press, 1966), pp. 75-90.

TABLE 4

OBSERVED RESPONSES TO HOW TO RETIRE GROUPED BY SELECTED SAMPLE CHARACTERISTICS

Selected Characteristics	How to Retire: At Once		How to Retire: Gradually	
	N	%	N	%
Job Description				
Managerial	13	18.3	16	22.5
Clerk/Teller	17	23.9	13	18.3
Domestic/Custodial	5	7.0	2	2.8
Other	3	4.2	2	2.8
Total	38	53.5	33	46.5
Age Group				
45-49	11	15.7	13	18.6
50-54	11	15.7	6	8.6
55-59	10	14.3	9	12.9
60-64	6	8.6	4	5.7
Total	38	54.3	32	45.7
Marital Status				
Single	3	4.2	4	5.6
Married	29	40.3	25	34.7
Divorced, Sep., Widowed	6	8.3	5	6.9
Total	38	52.8	34	47.2
Sex				
Male	14	19.4	17	23.6
Female	24	33.3	17	23.6
Total	38	52.8	34	47.2
Family Income				
$8,000 or below	10	13.7	7	9.6
$8,001 to $15,000	10	13.7	8	11.0
$15,001 and above	20	27.4	18	24.7
Total	40	54.8	33	45.2

similar study that manual workers had slightly less favorable attitudes toward retirement than workers with higher status.[6]

In determining the attitudes held by various subgroups of the sample toward retirement policy, a clearer focus of the objective became evident. The results of whether or not there should be a compulsory retirement age are presented in Table 5 grouped by job description and family income.

The observed responses shown in Table 5 clearly indicate that managerial employees were in favor of a compulsory retirement age (31.4 percent), while clerk/teller, domestic/custodial, and "other" either tended to support no compulsory retirement age or were undecided. Individuals whose family income was in excess of fifteen thousand dollars a year favored the compulsory retirement age. This could be explained by the fact that 53.1 percent of the managerial employees declared incomes in this category. Those whose incomes were eight thousand dollars or below per year were more likely to show dissatisfaction or uncertainty with a compulsory retirement age. Perhaps the fact that managerial employees have

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[6]Ernest W. Burgess, Leonard G. Corey, Peter C. Pineo, and Richard T. Thornbury, "Occupational Differences in Attitude Toward Aging and Retirement," Journal of Gerontology, XIII (April, 1958), 203-206.

TABLE 5

OBSERVED RESPONSES TO RETIREMENT POLICY GROUPED BY SELECTED SAMPLE CHARACTERISTICS

Selected Characteristics	Retirement Policy Should Be Compulsory		Should Not Be Compulsory		Don't Know	
	N	%	N	%	N	%
Job Description						
Managerial	22	31.4	5	7.1	1	1.4
Clerk/Teller	13	18.6	15	21.4	2	2.9
Domestic/Custodial	2	2.9	2	2.9	3	4.3
Other	2	2.9	3	4.3	0	0.0
Total	39	55.7	25	35.7	6	8.6
Family Income						
$ 8,000 or below	6	8.5	6	8.5	5	7.0
$ 8,001 to $15,000	9	12.7	8	11.3	1	1.4
$15,001 and above	24	33.8	11	15.5	1	1.4
Total	39	54.9	25	35.2	7	9.9

more financial security and, thus, can look forward to an adequate retirement income accounts for the fact that a significant difference was observed between personal and job related characteristics of the sample and their attitudes toward a compulsory retirement age. The difference for job description was found significant at the .03 level with an F value of 3.09. Family income provided a highly significant difference when the same statistical test was utilized ($F = 4.19$, $p = .008$). An attitudinal study between compulsory and non-compulsory workers carried out by Tuckman, indicated that those workers required to retire were resistant to retirement.[7] The study at hand provided evidence, on the other hand, that even though a compulsory retirement policy existed, resistance by the sample's respondents was found to be only among certain job descriptions.

It should be pointed out here that on a separate question dealing with who should determine when a person must retire, a substantial majority of the sample (67.6 percent) gave "the person himself" as their answer. The implication

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[7]Jacob Tuckman, "Retirement Attitudes of Compulsory and Non-Compulsory Retired Workers," Geriatrics, XI (n.m., 1956), 569-572.

in terms of the objective appeared to be that regardless of any compulsory retirement policy, the individual should still have the right to decide when to retire. Looking toward the future, Havighurst predicted that retirement will come more by choice than through external pressure, and that mandatory retirement policies are less likely to expand. In fact, he suggested that the problem faced by the majority of workers will be the "optimal timing of retirement."[8]

Although this study did not deal with the possibility of early retirement by the sample's respondents, it would seem likely that since the idea of retirement was viewed favorably by many, some employees might consider retiring prior to the compulsory age. In two related studies, one conducted with the United Auto Workers and the other a nationwide survey, it was concluded that when workers are given the opportunity and an adequate pension, they are more likely to choose early retirement.[9]

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[8]Robert J. Havighurst, "The Future Aged: The Use of Time and Money," The Gerontologist, XV (February, 1975), pp. 10-15.

[9]Harold L. Orbach, "Social and Institutional Aspects of Industrial Workers' Retirement," in Retirement and the Individual. Hearings of Special Committee on Aging, United States Government Printing Office, 1967, pp. 533-560; Richard

Rose found that as one gets older and closer to retirement, his desire to postpone it increases.[10] Shanas and Havighurst, in an earlier study, concluded that professional men as a whole avoided retirement as long as possible and preferred a flexible retirement plan,[11] while Monk found that most professional men between age 50-59 were reluctant to retire.[12] On the contrary, these researchers found that the willingness to retire was felt by the majority of respondents with no decline with age. And, in terms of job description, managerial workers looked more positively toward a compulsory retirement policy than did other groups.

Another factor for consideration when examining one's attitude toward retirement is the degree of job satisfaction

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E. Barfield and James H. Morgan, "Retirement in Retrospect and Prospect," Paper delivered at the Gerontological Society Annual Meetings, November, 1967, St. Petersburg, Florida, (mimeographed).

[10]C.L. Rose, "Preferred Age of Retirement: A Causal Analysis," Paper delivered at the Gerontological Annual Meetings, October, 1974, Portland, Oregon.

[11]Robert J. Havighurst, and E. Shanas, "Retirement and the Professional Worker," Journal of Gerontology, VIII (December, 1953), 81-85.

[12]Abraham Monk, "Factors in the Preparation For Retirement by Middle Age Adults," The Gerontologist, IX(Winter, 1971), 348-351.

held by the employee. As was previously mentioned, this sample as a whole emphatically indicated a high level of job satisfaction when several criteria were measured; yet, no inverse relationship was apparent with attitudes toward retirement as suggested by Goudy, Powers, and Keith in their recent study.[13]

A second objective was to identify what plans, if any, were made by middle-aged employees prior to their actual retirement. To achieve the stated objective, the sample was asked to respond to the question: "Have you made plans for anything you would like to do after you stop working?" For the most part, few individuals have made plans for retirement. There was a general optimistic view, however, to continue to engage in a variety of personal and community activities in which the respondents are presently engaged. Table 6 presents the percentages of subgroups who answered positively and negatively to the question.

When plans for retirement were tested with age group, a statistical significance of difference was found ($t = 3.73$,

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[13]Willis J. Goudy, Edward A. Powers, and Patricia Keith, "Work and Retirement: A Test of Attitudinal Relationships," Journal of Gerontology, XXX (March, 1975), 193-199.

TABLE 6

OBSERVED RESPONSES TO PLANS FOR RETIREMENT
GROUPED BY SELECTED SAMPLE CHARACTERISTICS

Selected Characteristics	Plans for Retirement: Yes		No	
	N	%	N	%
Job Description				
Managerial	16	23.5	13	19.1
Clerk/Teller	7	10.3	20	29.4
Domestic/Custodial	2	2.9	5	7.4
Other	4	5.9	1	1.5
Total	29	42.6	39	57.4
Age Group				
45-49	4	6.0	19	28.4
50-54	7	10.4	9	13.4
55-59	9	13.4	9	13.4
60-64	6	9.0	4	6.0
Total	26	38.8	41	61.2
Family Income				
$ 8,000 or below	5	7.1	10	14.3
$ 3,001 to $15,000	7	10.0	10	14.3
$15,001 and above	17	24.3	21	30.0
Total	29	41.4	41	58.6

p = .033). In all age groups, but especially those individuals between the ages of 45-49, few individuals had made plans for retirement. This represents 61.2 percent of the total age subgroup, while only 38.8 percent of the respondents did make plans. Those individuals closest to retirement, age groups 55-59 and 60-64, were fairly evenly divided between the choices. Family income approached significance on this question, but lacked meeting the critical .05 level (t = 2.45, p = .089). Again, it was observed that more individuals did not make plans for retirement; however, a slightly lower margin existed when family income was the criterion used. A slight majority, 58.6 percent did not make plans, while 41.4 percent indicated they had. Neither job description, marital status, nor sex provided any significant difference. Prasad, on the other hand, reported a significant proportion of normal retirees who do not make plans in his study done with industrial workers.[14] Although Simpson, Back, and McKinney did not indicate any statistical differences in their study, it was pointed out that planning for retirement was more likely to have been engaged in by upper-

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[14]Benjamin Prasad, "The Retirement Postulate of the Disengagement Theory," The Gerontologist, IV (Winter, 1964), 20-23.

white-collar workers than by ones of lower status.[15] And, in a study carried out by Streib and Thompson, a relationship between plans for retirement and pre-retirement attitudes revealed that those who did make plans had a much more favorable pre-retirement attitude than those who did not.[16]

Questions related to future sources of income, expected income, and adequacy of future income revealed the economic importance attached to retirement planning. Ninety-nine percent of the sample stated that they would draw social security benefits. In addition, 87.8 percent expect to receive pension benefits. A fairly large percentage specified future income from savings (43.2 percent). Income expected from bonds, property, and annuities totaled 43.3 percent of expected income in addition to social security, pension payments, and savings. Only 51.4 percent of the sample expect their retirement income to be more than three hundred dollars per month, however. With this in mind, it should not be

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[15]Gordon F. Streib and W.E. Thompson, "Personal and Social Adjustment in Retirement," in The Frontiers of Aging, ed. by Wilma Donahue and Clark Tibbitts (Ann Arbor: University of Michigan Press, 1957), pp. 180-195.

[16]Ida Harper Simpson, Kurt W. Black, and John C. McKinney, "Exposure to Information on, Preparation for, and Self-Evaluation in Retirement," in Social Aspects of Aging, pp. 90-105.

surprising that only 13.4 percent of the sample view their retirement income as adequate. On the other hand, 35.1 percent emphatically stated that their future income would not be adequate, and 44.6 percent were in a state of uncertainty.

This observation may point to the inadequacy of the future purchasing power of retirees, as well as the possibility of hidden expenses that often accompany old age. It may well be that health care, which absorbs a major portion of income of those 65 years and older, could account for the lack of optimistic financial security felt by the majority of respondents of this study.

As was noted earlier, one's personal decision to retire will gain more importance in the future; however, the decision and ensuing plans will be based on several criteria including an adequate retirement income. Friedman and Havighurst[17] found that workers who assigned extrinsic value and meaning to their occupations preferred retirement provided that an adequate retirement income was insured. In a

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[17] Eugene A. Friedman and Robert J. Havighurst, The Meaning of Work and Retirement (Chicago: University of Chicago Press, 1954), pp. 170-186.

different study, Tuckman and Lorge[18] found many workers were favorable toward retirement but were unable to retire due to limited finances. Finally, Stokes[19] reported in a retirement adjustment study that among other factors, economic status was very significant in achieving a successful retirement. This may help explain why the study's sample invested their time in financial retirement planning.

The third objective of this study was to determine if middle-aged employees felt they could achieve meaningful social roles upon retirement. In short, can they transfer the self-fulfilling and time consuming work roles into retirement roles that will mean something, be useful, and contribute to society. The literature indicates that retirement breaks up patterns of middle-age behaviors which in turn results in "disorientation" for the retiree.[20]

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[18]Jacob Tuckman and Irving Lorge, Retirement and the Industrial Worker (New York: Columbia University, Teachers College, Bureau of Publications, 1953).

[19]R.G. Stokes, "Social Factors in Retirement Adjustment," Paper delivered at the Gerontological Society Annual Meetings, November, 1966, New York, New York.

[20]See: Ester Shanas and Robert J. Havighurst, "Retirement in Four Professions," Journal of Gerontology, VIII (March, 1953), 212-221; Gordon F. Streib, "Morale of the Retired," Social Problems, III (April, 1956), 270-276; and, Irving Roscow, Social Integration of the Aged (New York: The Free Press, 1967), p. 255ff.

There are two distinct paths--disengagement and activity--from which the retiree can choose his retirement roles. The theorists of the former proclaim a need for a "divorce from work," a type of self-imposed removal from all "middle-age roles." Various methods of adopting an altogether new life upon retirement are suggested by the proponants of the theory of disengagement.[21] Advocates of the activity theory of retirement tend to favor retention of roles similar to those portrayed while employed as well as leisure time activities undertaken while still working.[22] There has been little empirical research on the retired person's, much less the middle-aged employee's, adoption of these orientations; suffice it to say that perhaps a judicious combination of both alternatives would make for a meaningful retirement life.

The sample members were asked the question, "Do you

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[21]See: Cummings and Henry for a complete discussion of the Disengagement Theory.

[22]See: Marion Crawford, "Retirement and Disengagement," Human Relations, XXIV (March, 1971), 255-278 and "Retirement and Role Playing," Sociology, IV (May, 1972), 217-236. Also: Charles L. Rose and John M. Mogey, "Aging and Preference for Later Retirement," Aging and Human Development, III (February, 1972), 45-62; Sheldon S. Tobin and Bernice L. Neugarten, "Life Satisfaction and Social Interaction in the Aging," Journal of Gerontology, XVI (October, 1961), 344-346.

feel that your life will be meaningful, functional, and valuable after retirement?" Then, they were asked to respond in narrative to "Why?" Of the total sample, 91.9 percent replied that they could achieve these roles; 2.7 percent responded negatively with 5.4 percent not answering. The breakdown for males was 90.3 percent "yes," 3.2 percent "no," and 6.5 percent not answering; females 92.7 percent, 2.4 percent, and 4.9 percent respectively. No significant difference between the males and females' responses was indicated.

There was a statistically significant difference between the means of the responses of the marital status subgroups ($F = 3.89$, $p = .024$). These findings would seem to reflect a slight tendency for the single, divorced, separated, and widowed members of the sample to respond negatively toward the achievement of active, gratifying roles in retirement. For the most part the sample overwhelmingly projected an affirmative response toward the achievement of meaningful roles in their retirement.

No statistically significant difference was revealed when the mean of the sample's attitude toward retirement was compared with the mean of the responses to the achievement of desirable roles in retirement ($t = 1.00$, N.S.). Apparently whether sample members felt positively or negatively toward

retirement, they believed that they could achieve social roles in retirement that would be valuable to themselves and to their community.

Perhaps more meaningful than these statistical findings are the narrative responses of the sample which justify their intention "to adopt" meaningful social roles after retirement. Both the positive and negative responses to the problem question (total 94.6 percent) responded in detail why they felt their lives would be meaningful after retirement.

Many subjects expressed the idea that they looked forward to staying at home and deciding for themselves what to do each day. It appears that for many women employees working out of the home takes away a certain amount of autonomy. While men did not express this feeling, they did respond that they were anxious to avoid "the everyday grind" so that they would be free to develop avocations which ranged from printing to directing church choirs. Most women already had avocations but lacked time necessary for full participation. Others in the sample responded that for once they would be without the pressure of a full time job; in retirement there would be the time to do what they want to do. Some of those surveyed felt that they had so many hobbies in which they were interested that at times they thought working confined these fruitful activities

to limited leisure time.

It was interesting to note that at least 95 percent responded to the question dealing with civic and community activities. The large majority of the sample voted in local and national elections and over two thirds did some sort of volunteer work for public and private organizations. Even though 56.8 percent of the sample reported that they had not made plans for retirement, many more felt that they could make their retirement worthwhile. About half of the sample answered that their retirement lives would include some volunteer or charity work. Helping others as well as self was a common response. Many respondents claimed that they will keep busy with interesting and useful things; some desire to remain active in civic organizations while others will devote their leisure time to church work.

Very few of those answering brought out the negatives of retirement life. Several mentioned that they would seek part time employment or attempt to establish small businesses if they could maintain their health. Despite the $15,500 average family income, several of those surveyed expressed doubts that their retirement income would be sufficient. One negative response which perhaps was less superficial than most,

described the dull and uneventful life that can be the result of a limited income.

All in all, most of the respondents believed that they would achieve a meaningful retirement life. Many stated, matter of factly, that they intended to make it that way. Others felt that retirement is not "giving up" rather it is the goal for which they had been working. Some believed that just being alive is enough and that continuing to live life even with failing health and on limited income was the desirable goal. Perhaps this interesting comment could serve as a mini-philosophy for this sample:

> I don't feel that constructive ideas will cease that first morning I don't have the alarm set to get up and go to work. Surely I must know something that somebody else would like to know and use. It's just up to me to find the best place to put my experience to use . . .

This sample was quite homogeneous in their responses and attitudes. It appeared that many even in middle age had thought about and/or planned for their impending retirement whether on a conscious or subconscious level.

Summary

In Chapter III, four hypotheses were set forth. The first was: there is a significant difference between personal

and job related characteristics and attitudes toward aging. As the discussion of the sample's composite attitude toward aging revealed, no consistent statistically significant differences were found among age, job description, marital status, and family income groupings. Overall the sample was found to be quite positive toward the aging process with females tending to be slightly more positive than their male counterparts.

It was further hypothesized that there is a significant difference between personal and job related characteristics of the sample and their attitudes toward retirement. As the preceding discussion has shown, there were no statistically significant differences found that would support the hypothesis. However, in a related study by Thompson and Streib,[23] a positive relationship was observed between favorable pre-retirement attitude toward retirement and lack of economic deprivation. The study at hand was unable to determine such a relationship when income was used as the testing criterion. Whether or not middle-aged employees look forward to retirement was also put to the test to determine any statistical difference. Grouped by job description, marital status, and family

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[23]Wayne E. Thompson and Gordon F. Streib, "Situational Determinants: Health and Economic Deprivation in Retirement," Journal of Social Issues, XIV (n.m., 1958), 25-34.

income, no significant difference was apparent, thus proving the hypothesis untenable on both critical items. However, a significant difference between personal and job related characteristics of the sample and their attitude toward a compulsory retirement age was proven true, giving only minimal support to the hypothesis.

The third hypothesis the researchers set out to prove was that a significant difference existed between personal and job related characteristics of the sample and their plans for time formerly spent on the job. The hypothesis was found tenable when the age subgroup was the variable utilized for testing. Family income approached significance on this question, which would have provided further support of the hypothesis, but it failed to reach the critical .05 level. It was observed that for the most part fewer individuals have made plans for retirement than those who had made plans. Little difference could be seen within subgroups, such as those closer in age to retirement as opposed to those further away from retirement or those of a higher economic bracket as opposed to those of lower brackets.

Finally, in order to test out the sample's proposed achievement of certain social roles upon retirement, the fourth hypothesis, there is a significant difference between attitudes

toward retirement and the achievement of meaningful, functional, and valuable social roles upon retirement, was formulated. This is to say that no matter how the middle-aged employee views his impending retirement he can still hope to achieve a satisfactory role set after retirement. Despite the fact that the hypothesis was not supported by this study, middle-aged employees, whether having positive or negative attitudes toward retirement, still believe that they can achieve meaningful social roles upon retirement as is seen in the reported data. This was upheld by Lowenthal[24] in her research with a demographic sample similar to this study's. She found that the concerns of those confronted with retirement focused on the development of satisfying roles for their families as well as ways of making the time formerly spent on the job as rewarding as possible.

In short, the analysis of the data suggested that the sample was quite homogeneous not only in their demographic profile but also in their responses to the study questions. Both the aging process and the process of retirement were viewed

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[24]Majorie Fiske Lowenthal, "Psychosocial Variations Across the Adult Life Course: Frontiers for Research and Policy," The Gerontologist, XV (February, 1975), 6-12.

favorably by the majority of the individuals in the sample. An inverse relationship appeared to exist between one's job level and his attitude toward a compulsory retirement age. Plans for retirement were not made for the most part; however, an overwhelming majority of the sample were optimistic in their ability to achieve meaningful, functional, and valuable social roles upon retirement.

The final chapter will serve a three-fold purpose: (1) conclusions which are suggested by the study's analysis will be made; (2) recommendations which appear to be indicated by the data analysis will be presented; and, (3) future research implied from the findings will be spelled out.

CHAPTER V

SUMMARY AND RECOMMENDATIONS

This research was designed to examine the issue of whether middle-aged employees feel that they can achieve meaningful social roles upon retirement. In an effort to study this problem question, the researchers concerned themselves with general attitudes toward aging, job satisfaction, and retirement as well as plans for use of time formerly spent on the job. In the study several hypotheses were formulated and tested in order to carry out these objectives. This chapter will briefly summarize the findings of the study, make recommendations, and discuss implications for further research.

Before recapitulating the findings, it is important to point out the limitations of the study. First, the questionnaire was structured; the questions for the most part were self-evaluating. Second, the sample, albeit random, was chosen from a population of middle-aged employees at one banking institution. For the most part, respondents were from the managerial and clerk/teller levels of employment and were of the middle class. Finally, certain procedures employed by

Union Planters to assure confidentiality, such as not allowing the questionnaire to be filled out on work time, might also affect the generalizability of this study.

Conclusions and Summary of the Findings

An examination of the data indicated that these middle-aged employees have quite homogeneous attitudes toward aging and retirement. The sample was positive in their reactions toward the aging process. These people assigned intrinsic value and meaning to their work. Retirement was for the most part viewed in a favorable light. As was previously noted in Goudy and associates' study,[1] an inverse relationship existed between job satisfaction and retirement. In the study at hand, the researchers found that this observation was not true as there was a high degree of job satisfaction and a favorable outlook toward retirement. No consistent significant differences in attitudes toward aging, job satisfaction, or retirement were observed between personal and job related characteristics.

Despite active involvement in civic and personal activities, few middle-aged employees had made specific plans for their retirement. Plans for retirement, by and large, were

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[1]Goudy, Powers, and Keith, 1975, p. 198.

viewed in monetary terms. Although some members of the sample held negative views toward retirement, an overwhelming majority intended to make their lives meaningful, functional, and valuable after retirement.

Recommendations

The findings of the study did not indicate a universal demand or need for pre-retirement programs, to be expanded by business, industry, or government. Instead of broad policy statements regarding the need for pre-retirement planning, several recommendations will be offered for augmentation of the existing program at Union Planters National Bank.

Prior to discussing the recommendations, a synopsis of the pre-retirement program at Union Planters will be presented. All employees at age 60 are enrolled by the bank for a lifetime membership in the American Association of Retired Persons (AARP). Interviews with the retirement coordinator begin when the employee reached age 62. These voluntary interviews stress an update of the employee's personal and personnel records needed for application for retirement benefits. Pertinent information on Social Security and the bank's pension plan is provided six months prior to actual retirement. The emphasis of the program is financial planning; yet there is an attempt

to create an appropriate psychological adjustment to retirement by suggesting plans for use of leisure time.

In addition to the following recommendations, the researchers suggest that a post-retirement follow up of those previously retired from Union Planters be carried out by bank research personnel. It would be interesting to compare the attitudes of those retired without benefit of the existing program, which has only been in existence for five or six years, with those who completed the full program. Perhaps in addition to this program, an educational component centering on social and psychological adjustments could be implemented in order to make the program more comprehensive. Referral to intensive group counseling programs with inclusion of the employee's spouse would be useful for those indicating this need.

Recognizing the differences in needs of the various socio-economic levels of employees, it is imperative that programs be implemented on a differential basis. It would be difficult if not impossible for any employer to provide such comprehensive programs because of constraints of time and money as well as available personnel. These programs can be achieved by cooperation of local government as well as concerned citizens in forming city and county wide counseling

and education programs for pre-retirees as well as retirees. These programs could be conducted by trained facilitators and held in various community centers (e.g. schools, churches, and recreational facilities). Collaboration of union and management for support would greatly enhance participation in such a program. Such pre-retirement programs would center on retirement goals established by the individual.

This study has raised some pertinent questions which point out the need for future research. This study is just a beginning point in evaluating the needs and desires of the middle-aged employee as he looks forward to retirement.

First, this study should be replicated at another banking institution which has no active pre-retirement program. A comparison of the two samples might prove that significant differences exist between their attitudes toward aging and retirement. Perhaps a comparison between this sample and another matched sample with the exception of no compulsory retirement age would prove interesting. Comparative research could point out differences in attitudes and plans of the white and blue collar workers by presenting the questionnaire to a sample of factory workers and analyzing differences in responses. Possibly more generalizable information concerning the need for

pre-retirement programs could be obtained.

Secondly, as previously mentioned, there is a need for post-retirement follow-up studies to determine the effectiveness of the existing pre-retirement program. Another aspect for study would be whether pre-retirement attitudes continue into retirement. This would in fact imply a longitudinal study beginning during the middle years and extending through the post-retirement adjustment period.

Lastly, the data in this study did not provide an opportunity to investigate the important issue of early retirement. Future research should investigate the relationship between job satisfaction and early retirement.

Though the sample was small and relatively homogeneous, it is hoped that this study has suggested a fruitful approach which will aid in future research on pre-retirement planning.

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APPENDIX

UNION PLANTERS NATIONAL BANK OF MEMPHIS

November 6, 1974

Dear Employee:

The bank is assisting the University of Tennessee School of Social Work in a questionnaire designed to produce information on the feelings and attitudes of employees concerning retirement. We are asking that you help by completing the enclosed questionnaire. This is not a test and there are no wrong or right answers. All information will be kept strictly confidential. No one in the bank will see this questionnaire after you have marked it. It will be mailed by you directly to the University. No information on or excerpt from any one questionnaire will be received by the bank. We do expect to receive a general summary of the results. Do not sign your name or write the bank's name on the questionnaire.

The University and the bank appreciate your participation in the survey. Please return the completed questionnaire in the enclosed prepaid envelope within the next four or five days.

Sincerely,

PAUL L. WERTZ
Vice President
Compensation

Enclosures
1. Questionnaire
2. Prepaid envelope

PLW:fdh

The University of Tennessee School of Social Work

Memphis Branch

Retirement Questionnaire

We would like to ask for a few minutes of your time in order to find out some attitudes and plans you might have concerning retirement. The data which we collect will be compiled and used in a master's thesis. Since our time is limited, we are requesting that the questionnaire be completed and returned as soon as possible.

All of the information you give us will be kept strictly confidential. Neither your supervisor nor your employer will see this questionnaire after you have marked it. They have agreed not to look at your answers. You will mail the completed questionnaire directly to us in the self-addressed stamped envelope. You are asked not to sign your name anywhere on the questionnaire or envelope.

This is not a test. There are no right or wrong answers. Please answer the questions in the way you feel about them, giving your honest opinion.

Read every question carefully. Be sure to check the answer which best gives your opinion. Put a check in front of your answer like this: ✓. It is important that you answer all questions. Some questions will have special instructions which you should follow.

Thank you in advance for your cooperation.

John C. Russotto
Researcher

Kay West Young
Researcher

CONFIDENTIAL

1. Age: _____

2. Sex: _____Male
_____Female

3. What is your ethnic group?
_____ Caucasian
_____ Black
_____ Spanish-surnamed American
_____ Oriental-American
_____ American Indian
_____ Other: What? _____

4. What is your religious preference?
_____ Protestant
_____ Catholic
_____ Jewish
_____ None
_____ Other: What? _____

5. How far did you go in school? (write in the highest grade you completed in school other than college)
_____ Grade Completed
If you attended college, check the highest year completed:
_____ 1 year
_____ 2 year
_____ 3 years
_____ 4 years
_____ 5 years
_____ 6 years
If you attended business college, write in the number of years completed:
_____ years completed
_____ Other: What? _____

6. What is your present marital state?
_____ I have never been married
_____ I am married and living with my wife or husband
_____ I am married but separated from my wife or husband
_____ I am divorced
_____ I am widowed

CONFIDENTIAL

7. How many dependents do you presently have? (Write in the number including yourself)

_____ Number of Dependents

8. If you were asked to put yourself (your family) in one of these four groups, would you say you are in the:

_____ Upper class
_____ Middle class
_____ Working class
_____ Lower class

9. What is your (your family's) present yearly income?

_____ less than $4,000
_____ $4,001 - $6,000
_____ $6,001 - $8,000
_____ $8,001 - $11,000
_____ $11,001 - $15,000
_____ $15,001 - $20,000
_____ over $20,000

10. How will you meet your financial needs in the future? When you stop working, will you have income from the following: (Check as many as you will have income from)

_____ Social Security
_____ Pensions
_____ Supplemental Security Income (SSI)
_____ Savings
_____ Bonds and investments
_____ Income from property
_____ Insurance annuities
_____ Other: What? _____

11. About how much do you expect this income will amount to per month?

_____ $100 - $200 per month
_____ $201 - $300 per month
_____ More than $300 per month
_____ I don't know

CONFIDENTIAL

12. Do you feel that this income will adequately meet your future needs?

_____ Yes
_____ No
_____ I don't know

13. How do you think of yourself as far as age goes? Do you think of yourself as:

_____ Elderly
_____ Middle-aged
_____ Late middle-aged

14. Do you fell that you are in your prime?

_____ Yes
_____ No

15. Does your company have a compulsory age for retirement?

_____ There is no compulsory age for stopping work and retiring
_____ There is a compulsory age but I can stay on if I am able and the company wants me to
_____ There is a compulsory age and everyone must stop working
_____ I don't know

16. Does your company have a pension plan?

_____ Yes
_____ No
_____ I don't know

17. Has your company tried to do anything to help you prepare for retirement, aside from pensions?

_____ No
_____ Yes: What? _____

_____

CONFIDENTIAL

18. Do you think your company should help you prepare for retirement?

_____ Yes
_____ No

19. Why? (Answer in the space below)

20. Do you think there should or should not be a compulsory age for retirement from your company?

_____ There should be a compulsory age
_____ There should not be a compulsory age
_____ I don't know

21. If you plan to continue working after retirement from your present job, Why? (Answer in the space below)

22. If you plan to retire from your present job, Why?

23. What type of work do you do now? _____

24. How long have you been doing this kind of work?

_____ Years

25. How good a place would you say this is to work in?

_____ Very good
_____ Fairly good
_____ Not very good
_____ No good at all

CONFIDENTIAL

26. How much do you enjoy your work at present?

_____ I enjoy it very much
_____ I enjoy it fairly much
_____ I don't enjoy it so much
_____ I don't enjoy my work at all

27. How well do you get along with your immediate supervisors?

_____ We get along very well
_____ We get along fairly well
_____ We get along poorly
_____ We don't get along at all

28. How well do you get along with the people you work with?

_____ We get along very well
_____ We get along fairly well
_____ We get along poorly
_____ We don't get along at all

29. Would you like to change to some other job in the company if given the chance?

_____ Yes, I would
_____ No, I would not
_____ Undecided

30. How often do you worry about being able to do your job?

_____ Often
_____ Sometimes
_____ Hardly ever

31. At what age would you say you were able to do your best work?

When I was _____ years old

CONFIDENTIAL

32. Does an older person or a younger person tend to do a better job on your kind of work?

_____ An older person does a better job
_____ A younger person does a better job
_____ Age does not make any difference

33. Which one of these things is most important to you in your work? (Check only one)

_____ Mixing with good friends on the job
_____ New things happening on the job
_____ The respect that it brings from others
_____ It keeps me from being bored
_____ It gives me a feeling of being useful

34. All in all, how much happiness would you say you find in life today?

_____ Almost none
_____ Some, but not very much
_____ A good deal

35. On the whole, how satisfied would you say you are with your way of life today?

_____ Very satisfied
_____ Fairly satisfied
_____ Not very satisfied
_____ Not satisfied at all

36. Compared to other people your age, would you say you find it harder to get used to changes, or do you find it easier to get used to changes?

_____ I find it harder to get used to changes
_____ I find it easier to get used to changes
_____ I find it just about the same as others

CONFIDENTIAL

37. Would you say you are a religious person, or doesn't religion mean very much to you?

_____ I'd say I am a religious person
_____ Religion doesn't mean very much to me
_____ Undecided

38. How much comfort does religion (not just going to church) give you in time of trouble and difficulty?

_____ A great deal of comfort
_____ Some comfort
_____ Very little comfort
_____ None at all

39. Do you attend church more often or less often now than when you were younger?

_____ I attend more often now
_____ There hasn't been any change
_____ I attend church less often now

40. How often do you find yourself thinking about the past?

_____ Often
_____ Sometimes
_____ Hardly ever

41. How often do you find yourself feeling "blue"?

_____ Often
_____ Sometimes
_____ Hardly ever

42. When you feel "blue" how serious a problem is this for you?

_____ I hardly ever feel "blue"
_____ Very serious
_____ Somewhat serious
_____ Not serious

CONFIDENTIAL

43. Do you ever find yourself wishing you were younger?

_____ Never
_____ Often
_____ Sometimes
_____ Hardly ever

44. Do you ever get the feeling that your life today is not very useful?

_____ Never
_____ Often
_____ Sometimes
_____ Hardly ever

45. Do you ever feel that the "breaks" in life were against you?

_____ Never
_____ Most of the "breaks" were against me
_____ Some, but not most of them were against me
_____ Hardly any of them were against me

46. Which of the following community activities do you take part in? (Check as many as apply to you)

_____ Vote in last local election
_____ Vote in last national election
_____ Work for a political party
_____ Collect money for the Heart Fund, Red Cross and other cause
_____ Other: What? _____

_____

_____ None

47. Have you made plans for anything you would like to do after you stop working?

_____ No
_____ Yes: What? _____

_____

CONFIDENTIAL

48. Which of these things give you the most satisfaction and most comfort in life today? (Check all that apply)

a. _____ Just being with my family
b. _____ Working around the house and yard
c. _____ Doing things I like to do by myself at home
d. _____ Having relatives visit me
e. _____ My religion or church work
f. _____ Spending time with close friends
g. _____ Just sitting and thinking about things
h. _____ Reading
i. _____ My recreation outside the home
j. _____ Getting out to visit relatives
k. _____ Visiting with my neighbors
l. _____ Other: What? _____

_____

49. Which of the previous things do you feel will continue to give you satisfaction and comfort in retirement? (Write the letters and "others" if any on the line below)

_____

50. How often do you do each of the following things: (Put a check in front of either "Often," "Sometimes," or "Hardly Ever/Never")

	Often	Sometimes	Hardly Ever/Never
a. See your children	_____	_____	_____
b. See your grandchildren	_____	_____	_____
c. Go visiting	_____	_____	_____
d. Attend church	_____	_____	_____
e. Attend club, union or lodge meeting	_____	_____	_____
f. Go to sports events	_____	_____	_____

CONFIDENTIAL

	Often	Sometimes	Hardly Ever/Never
g. Read	_____	_____	_____
h. Listen to the radio	_____	_____	_____
i. Watch television	_____	_____	_____
j. Go to the movies	_____	_____	_____
k. Talk with friends	_____	_____	_____
l. Take walks alone	_____	_____	_____
m. Work in the garden or yard	_____	_____	_____
n. Play cards	_____	_____	_____
o. Take rides in the country	_____	_____	_____
p. Go to a bar or night club	_____	_____	_____
q. Go hunting, fishing or other outdoor sports	_____	_____	_____
r. Being creative	_____	_____	_____

51. Which of the above activities do you feel will continue to be important to you after you retire? (Write the letters or others, if any, on the line below)

_____

52. Some people say that retirement is good for a person, some say it is bad. In general, what do you think?

_____ Retirement is mostly good for a person
_____ Retirement is mostly bad for a person

CONFIDENTIAL

53. Who do you think should make the decision as to when a person should retire? (Check only one)

_____ The person himself
_____ His employer
_____ His doctor
_____ His family
_____ His supervisor
_____ Someone else: Who? _____
_____ I don't know

54. How do you think it is best for a person to retire--all at once, or gradually, by working fewer and fewer hours?

_____ All at once
_____ Gradually

55. Do you mostly look forward to the time when you will stop working and retire or in general do you dislike the idea?

_____ I look forward to retirement
_____ I dislike the idea of retirement
_____ I am undecided

56. Here are some statements that people have different opinions about. Read each one carefully and decide whether you tend to agree or disagree with it. If you agree with a statement, check YES. If you tend to disagree, check NO. If you are not sure how you feel, check UNDECIDED. Remember there are no right or wrong answers

a. Older employees have a hard time keeping up with the work

_____ YES _____ NO _____ UNDECIDED

b. Older employees keep to themselves and don't mix with the younger employees

_____ YES _____ NO _____ UNDECIDED

CONFIDENTIAL

c. Younger employees are more willing to try new ways of doing things

_____ YES _____ NO _____ UNDECIDED

d. I work under a great deal of tension

_____ YES _____ NO _____ UNDECIDED

e. Every year I get more able to do my job better

_____ YES _____ NO _____ UNDECIDED

f. I find I tire more easily these days

_____ YES _____ NO _____ UNDECIDED

g. Physical strength is important in my job

_____ YES _____ NO _____ UNDECIDED

h. The work I do can best be done by an older, mature person

_____ YES _____ NO _____ UNDECIDED

i. Employees should be encouraged to retire at age 65

_____ YES _____ NO _____ UNDECIDED

j. People lose respect for a man who no longer works

_____ YES _____ NO _____ UNDECIDED

k. These days I find myself giving up hope of trying to improve myself

_____ YES _____ NO _____ UNDECIDED

l. The government ought to take care of a person when he is out of a job

_____ YES _____ NO _____ UNDECIDED

CONFIDENTIAL

m. Nowadays a person has to live pretty much for today and let tomorrow take care of itself

_____ YES _____ NO _____ UNDECIDED

57. Do you feel that your life will be meaningful, functional, and valuable after retirement?

_____ Yes
_____ No

58. Why? (Answer in the space provided below)

THANK YOU FOR YOUR COOPERATION

VITAE

VITA

John Carmen Russotto was born in Harlem, New York of Italian-American parentage. He was raised on Long Island and attended Walt Whitman High School. In 1966, Mr. Russotto enrolled at Memphis State University. He was graduated from this institution in 1970 with a Bachelor of Arts degree in social welfare. He assumed a position as a teacher in an inner-city bi-racial parochial school, and later was appointed Vice Principal. Mr. Russotto also engaged in career counseling for minority students enrolled in the Memphis City School System.

Mr. Russotto was encouraged to pursue a career in social work through the efforts of Ms. Margaret Dichtel, a social worker and good friend. With her support, Mr. Russotto enrolled in the University of Tennessee School of Social Work in September 1973. He was elected vice-president of the student body and student representative to the curriculum committee. He received a Master of Science in Social Work degree in June 1975.

Mr. Russotto is a member of the National Association of Social Workers, the Gerontological Society, and the National Council on the Aging.

He is married to the former Flora Maria Quaranta, a native Memphian, who is a modern dancer, secondary math teacher, and mother. The Russottos have two children, Christian and Sarina, and presently make their home in Memphis.

VITA

Kay West Young was born in Memphis, Tennessee on May 29, 1946. She was graduated from The Lausanne School in 1964.

In 1968 Ms. Young received the Bachelor of Arts degree cum laude from Memphis State University with a major in English literature. From September 1968 to June 1970 she was employed as a graduate assistant in the English Department at MSU. She was awarded the Master of Arts in medieval literature and bibliographical research in 1970.

Since July 1970 Ms. Young has been employed by the Tennessee Department of Public Welfare. In September 1973 she entered the University of Tennessee School of Social Work in Memphis on a stipend from the Department of Public Welfare. She was elected student representative of NASW and student representative to the Field Practice Committee. She received the Master of Science in Social Work with specialization in social work planning and administration in June 1975.

Ms. Young is a member of the National Association of Social Workers. She is the co-author of The Allen-Young Report: Memphis--The Potential City which was published by Shelby County Government. She plans to enter Memphis State University School of Law in September 1975.