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A longitudinal comparison of attitudes and activity involvement of persons who have completed a pre-retirement planning program

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A longitudinal comparison of attitudes and activity
involvement of persons who have completed
a pre-retirement planning program

by

Donald Lewis Bowman

A Dissertation Submitted to the
Graduate Faculty in Partial Fulfillment of
The Requirements for the Degree of
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CHAPTER I. INTRODUCTION

One of the major social issues of the modern day American society is that of retirement of the older person from a life of gainful employment to a life of leisure. This situation becomes a social issue primarily as a result of large numbers of persons experiencing the retirement phenomenon.

The current estimate of persons in American society age 65 and older is 22 million. This figure is increasing at a net gain of 1,000 persons every twenty-four hours (13). Additionally, there are 42 million more people of the ages 45 through 64.

This becomes of primary importance when realization is given the fact that the trend in business and industry today is to hire people under 45 and to force retirement at age 65. In many instances this forced--and arbitrary--age of retirement is being reduced to age 60 and in many instances even down as low as age 55. Although it cannot yet be substantiated, implications have been made in many periodicals and newspaper articles that by 1985 the average national age of retirement might well be as low as age 40 or 45. When consideration is given only those reaching age 65 and the fact that on the average, such a person can expect an additional 15 years of life, one can begin to understand the problems posed by forced retirement. Whether these

years will be 15 reasonably happy years depends upon many factors. Some factors, such as the death of a spouse, are beyond the control of the individual. A number of other factors, however, are subject to a considerable degree of control.

Smith (83, p. 125) points out that some people look forward to retirement while others dread it. It would appear that if retirement comes to mean a precarious and poor standard of living, universally retirement is dreaded. But there are persons who dread retirement even when pensions, annuities, and savings guarantee freedom from want. As Smith (83, pp. 125-126) has so well stated:

People dread retirement for a variety of reasons. First it is a recognition of aging, an aging they usually wish to deny. Or it may mean handing over to someone else a project into which have been poured the dreams and ambitions and loving labor of a lifetime. Worse still, it may mean seeing someone take over a project without adequate skill or without the devotion which alone will carry the task over the hard places. Each of us who has labored faithfully at a task is rewarded by the flattering illusion that he is, in this work at least, indispensable. To be disillusioned is always painful. And when retirement is forced relatively early on a person still vigorous, he usually resents it as foolish and wasteful, for only now, just when he is being discarded, does he feel he has gained sufficient wisdom and skill, born of doing and won by experience, to be a match for the difficulties involved. But the bitterest feelings at retirement come, when, after the farewell dinner and the gold watch he goes home to feel useless for the rest of his days. This is being superannuated.

More people are reaching that period of life when they must accept either compulsory or voluntary retirement. More persons are living who will not only reach retirement but who will live longer after retirement.

With the prospect of formal retirement from the world of work facing an increasing number of workers in the present day labor force, a considerable amount of concern has developed about the difficulties people often encounter in making the transition from a working life to a life of leisure. Part of the difficulty stems from the fact that retirement is becoming less and less a matter of individual choice. Most employees have little control over either the fact of their retirement or its timing.

Leaving the employment scene, moreover, carries with it some very fundamental changes in a person's way of life. Retirement income is usually below that of the working years, and the satisfactions and associations growing out of the employment situation come to an end. At the same time, the very process of aging gives rise to other problems including declining physical abilities and reduced family responsibilities. It would appear that in order to live as socially integrated and useful individuals during their retirement years, older workers need to recognize and resolve some of the basic problems that will occur following retirement and that, to the extent that an individual understands what

retirement will mean and makes advance plans for meeting it, he will be more capable of handling these problems as they arise (32).

A somewhat opposing point of view has been postulated by Cumming and Henry (28) when they proposed their disengagement theory as an explanation for retirement. It seemed to them that human aging involves an inevitable withdrawal from interaction with others and that this withdrawal from interaction is associated with important changes in the individual. They view this withdrawal process as being both social and psychological; the individual gradually withdraws from society in his attempt to free himself from the strains and difficulties of keeping pace with society. Society, in turn, tends to disengage or exclude the older person as it makes room for the younger and more vigorous members. According to this disengagement theory, the disengagement process thus becomes a mutual one, i.e., the individual expects and accepts it and society, in turn, presents it as an accepted part of growing chronologically older. Further, the disengagement theory makes no implications of whether such an approach is good or bad but merely an accepted way of society. A willingness to voluntarily retire from work is viewed as a good example of the disengagement theory.

Maddox (59), however, found no empirical support for the

general proposition that industrial workers are ready to disengage at age 65 and that, when age is held constant among older persons the disengagement theory is an oversimplified one.

Although there are many ways in which organized society can assist older persons in making this adjustment, the various activities undertaken to deal with this situation are still fragmentary and lacking in coordination. Little is being done, either by individuals or by organizations to facilitate systematic and organized planning for the adjustment to a new way of living, thus leaving the individual ill-prepared for a full and rich retirement.

It would seem that modern day society has a forced phase in life that can appropriately be termed the leisure time. However, the term "leisure" must be used with caution. The necessity for such caution results from the attempt to define exactly what is meant by the term. Parker (74, p. 20) states the following:

One of the chief problems of defining leisure is that it is very difficult to take an objective approach to the subject. Perhaps even more than in the case of work, the way in which someone defines leisure tends to be determined by his view of what it ought to be. There is an element of this even in the kind of definition which sees leisure as that part of time left over after work and perhaps also after other obligations have been met, because the judgment of where work leaves off and leisure begins is usually a subjective one.

Recognizing the problem of defining leisure, but in the interest of this research study, leisure is viewed as being indicative of retirement, i.e., that phase in one's life when he leaves full time employment; that time when perhaps for the first time in his life he is free to do what he wants to do for himself. It is finally his chance to develop all his potentials in all areas in which he might have potentials.

With this in mind, leisure is then viewed as an activity. It is "...the pursuit of truth, an understanding of ourselves as living beings, of the societies we have constructed, and of the physical world in which we find ourselves. Leisure, in its truest sense, is an act of aesthetic, psychological, religious and philosophical contemplation: a category of activity almost entirely missing from American life today" (56, p. 21).

If indeed leisure is indicative of retirement, and retirement in turn is to be viewed as the period in one's life which is the "good life" or the "leisure years", it is necessary to realize that in the modern day American society, there is almost no concept of educating people for such a life in their leisure years. It is not even known whether people can accept leisure as a way of life. Present day society is on the threshold of a time when leisure is possible for nearly all people, and very little is being done

to prepare them for this new dimension of human life (56).

One kind of start at developing an educational concept for preparing people for retirement was made on June 1, 1967, when Drake University in cooperation with the United States Department of Labor put into operation the Drake University Pre-Retirement Planning Center at Des Moines, Iowa.

This educational endeavor tends to be substantiated through Wray's (95) model of viewing life in three distinct phases. An overview of his model points out that the first phase of life is used for becoming trained and educated (developing into maturity) for the purpose of becoming gainfully employed; the second phase of life. He points out that there exists a bridge to assist in the process from phase one of development to phase two of becoming gainfully employed, namely, educational institutions.

The third phase of the model indicates that for the most part, there is a total lack of assistance from the second phase of being gainfully employed to the third phase of retirement. This becomes especially important if the third phase of life--retirement--is to be viewed as a period of in one's life that presents the individual the opportunity of living a constructive and meaningful retirement for himself as well as society (95, p. 336).

To this end, the objective of the Pre-Retirement Planning Center has been to assist individuals within 10 to 15 years of retirement to evaluate and improve their potentials for productive activity after retiring from full-time employment.

Assessment of this objective was made through the use of an attitude scale designed specifically for use by the Pre-Retirement Planning Center, and the use of an activity involvement index, also designed specifically for use by the Center. Samples of these devices can be found in Appendices A and B. The use of the measurement devices and findings reported by the Center are explained in Chapters II and III.

As the initial program progressed, the Center implemented an educational program for representatives of business, industry and other agencies personnel to assume many of the functions and the Center's role is gradually changing from one of direct involvement with pre-retirees to one of technical assistance to organizational representatives.

For this reason this study becomes pertinent. In order for business, industry, and other agencies to effectively carry out pre-retirement planning programs in their respective organizations, or, for that matter, whether such type organizations should even offer pre-retirement planning programs to employees or members, it is necessary

to know whether pre-retiree participation in such planning programs has any "carry-over" value between the time of participation and the time when the pre-retiree becomes retired.

The first step in such a determination is the establishment of a longitudinal comparison of attitudes and activity involvement of persons who have completed a pre-retirement planning program. Additionally, persons included in such a study should have reached and celebrated their sixty-fifth birthday, the generally accepted and arbitrarily established age of retirement; hence, the purpose of this study.

Statement of the Purpose and Hypotheses

It was the purpose of this study to compare the attitudes toward retirement and activity involvement of people who have completed the Drake University Pre-Retirement Planning Center's sessions on pre-retirement planning with their reported attitudes toward retirement and activity involvement upon reaching age 65 or older.

Three hypotheses were involved:

1. There will be a sustained significant attitude change toward retirement and that change will be in a positive direction.

2. It is possible to predict an individual's post program attitude as a result of participating in a pre-retirement planning program.
3. There will be a reported significant increase in activity involvement.

Definition of Terms

The following terms are significant and require special consideration:

Pre-retiree is an individual who is usually between the ages of 50 and 65 and has not yet started to draw social security or comparable retirement benefits. Such a person is usually still gainfully employed.

Retiree is an individual who is usually age 65 or older and has started drawing social security or comparable retirement benefits. Such a person is usually no longer gainfully employed.

Attitude is used to denote the sum total of an individual's inclinations and feelings, prejudice or bias, preconceived notions, ideas, fears, threats, and convictions about retirement.

Activity involvement is used to denote some type or kind of involvement in an activity that is usually considered to result in the betterment of one's life. Generally, such

activities considered are legal planning, financial planning, health planning, welfare planning, role-defining activities, and continuing education activities.

Sources of Data

Data for this study were collected from the participant files of the Drake University Pre-Retirement Planning Center. The data were selected from the year 1967 through the year 1972. A direct mailing was made during the winter 1973-1974 to selected previous program participants. Specifically:

1. Data reflecting change in attitude toward retirement through pre- and post-testing utilizing the Perceived Self Attitude Scale, developed by Pre-Retirement Planning Center staff.
2. Data relating to activity involvements were taken from participant "Confidential Descriptive Data Sheets" and on an activity involvement index, both developed by Pre-Retirement Planning Center staff.
3. Descriptive data such as age, sex marital status, education, etc., were taken from each participant's "Confidential Descriptive Data Sheet". This form was developed by Pre-Retirement Planning Center staff.

Delimitations and Scope

The delimitations and scope of this study included the following:

1. This study was confined to persons who had participated in the seven session pre-retirement planning programs conducted by the Drake University Pre-Retirement Planning Center.
2. This study is only concerned with those previous participants who were age 65 or older as of January 1, 1974.

Organization of the Study

The content of this study is organized into six chapters. The first chapter contains an Introduction, a Statement of the Problem and Hypotheses, Definition of Terms, Sources of Data, Delimitations and Scope and Organization of the Study.

The second chapter includes a Review of Literature and Related Research. This includes literature that relates to the origination of pre-retirement planning programs, trends in pre-retirement education, and research in pre-retirement programs.

Chapter III presents the procedures and methodology used in this study.

Chapter IV reports the findings of the study.

Chapter V submits the conclusions and recommendations.

Chapter VI presents a summary of this study.

CHAPTER II. REVIEW OF LITERATURE AND RELATED RESEARCH

Introduction

Concern over the steadily widening gap created by increasing longevity and the decreasing number of working years, is of relatively recent origin (53). Of even more recent origin is the notion of preparing oneself, through systematic pre-planning, for the retirement years. Understandably, literature concerning pre-retirement planning is sparse. Literature and research concerning attitudinal changes and participant planning activities undertaken by program participants, is exceedingly sparse.

Of the extremely limited research, there have been few programs pertinent to pre-retirement. Even though such programs go under such titles as Preparation for Retirement, Pre-Retirement Counseling, Pre-Retirement Education, Retirement Planning, most seem to be concerned primarily with those persons who have already retired.

Types of Programs

For the most part, programs concerned with pre-retirement planning, i.e., planning for one's retirement prior to that retirement, have utilized one of two approaches to the consideration of retirement contingencies. One such approach is the individual approach. Through use of this method, the

employee, and on occasion his spouse, is extended the invitation to talk over such things as terminal pay, pension benefits, insurance, etc. with his employer. The second approach is the group approach in which a group of employees congregate at one time to discuss retirement planning with their employer. In addition to these approaches, pre-retirement programs have sometimes been classified according to being concerned with specifics, i.e., the special and immediate problems of retirement planning such as finances, living arrangements, health, etc. and finally those that possibly could be called a general education for living (32, p. 14).

Little is known of the origination of the individual type program except that early surveys have indicated that several companies had such programs prior to 1950. And then the efforts of these programs were largely confined to only the development of a pension plan.

Origination of group type retirement planning programs was through the efforts of the University of Michigan, which initiated a program in 1948, and the University of Chicago which initiated a program in 1951.

These first two attempts at developing educationally oriented programs were geared primarily to persons most of whom had already retired. For the most part, such programs were based on the supposition that as a person grows older

he faces certain crises or problems. As such, if the person can gain a greater understanding of such problem situations, then, he should be able to make a better adjustment during later years. This emphasis on problems of older people is not unintentional. Early studies showed a wide range of problems of the aged--lower income, decreasing physical vigor and health, inadequate housing, increase in leisure time, social isolation, and an apparent lack of opportunity in a society which places a low premium on the older person (53).

As a result of the early leadership provided by the above mentioned universities, other universities followed suit. In 1963 the University of Rhode Island started a program titled "Preparing for Retirement" (67). In addition to universities, public school adult education departments, government agencies, libraries, Y.M.C.A.'s and churches, as well as an increasing number of industries, are now offering a multitude of kinds of pre-retirement programs (50, p. 6).

If any conclusion can be drawn from such meager information, it would be that at least interest is increasing in providing some information to those who are about to retire.

Trends in Pre-Retirement Education

Since 1950 there have been a number of pre-retirement education surveys taken. It seems that the unfortunate characteristic concerning these surveys was the difference in the sample of companies studied and perhaps more important the definition of what composed preparation for retirement. One survey studied the prevalence of programs in labor organizations. Some of the surveys described company programs in local communities or regions.

In 1950 the Equitable Life Assurance Society (36) surveyed 355 companies. Their results indicated that 13 percent had pre-retirement programs of one kind or another. In 1952 Tuckman and Lorge (90) presented results from a survey of 70 of the largest corporations in the country that represented a total work force of 2.5 million persons. The survey revealed that 37 percent of the companies had some type of pre-retirement program. The most significant finding of this survey was that the majority of respondents that had programs in operation covered only financial preparation and related factors of insurance, hospitalization and surgical benefits. Very little attention was given to physical aspects of aging, leisure time activities, and the like.

Hewitt and Associates (48) also made a survey in 1952.

This survey included 657 companies with a total work force of 2.5 million. It showed that the individual interview method was used more often than any other and that most of these interviews emphasized only pension benefits.

One of the larger surveys was made in 1954 by the National Industrial Conference Board (68). This survey studied 327 companies with a combined work force of 4.1 million employees. These people were asked, "Does your company have any kind of pre-retirement counseling?", of which 65.4 percent responded that their respective companies did.

Several other surveys were reviewed but all indicated essentially the same thing, that most companies admit they counsel their employees prior to retirement but mostly only in the area of company benefits to an employee after he retires.

The most recent survey research that was found was conducted by Bowman (11). The purpose of the 1970 survey was to collect information about what other organizations were doing in the area of pre-retirement planning programs and to compare such information with the activities of the Drake University Pre-Retirement Planning Center.

The following categories comprised the sources from which the survey information was collected:

1. The 50 largest corporations in the United States.
2. The 45 largest banks in the United States.
3. The 10 largest cities in the United States.
4. All organized labor groups with membership in excess of 200,000.
5. All 50 state governments.
6. Selected universities and colleges.
7. Selected professional, religious, and charitable organizations.

A total of 201 organizations were contacted, of which 138 responded. Of the 138 responding, only 9 approached the criteria for program development established by the Pre-Retirement Planning Center, i.e., only 9 organizations provided information that indicated they provided the pre-retiree with materials and information that dealt with more than just planning for financial security.

It was the general conclusion of the survey that if indeed what large organizations were doing was in turn representative of what most organizations, large and small, were doing, then very little was being done relative to pre-retirement planning. This conclusion appears to remain valid at the time of this writing.

Based on these surveys one can make tentative conclusions about pre-retirement education trends:

1. Development of pre-retirement programs is relatively recent and closely parallels the increase in number of pensions following World War II.
2. Large industries more often offer pre-retirement services than do the smaller ones.
3. There has been an increase in the number of pre-retirement programs since World War II with the individual approach predominating.
4. Current programs exhibit extreme variability in content as well as method and there is little, if indeed any, effort to control the quality of programs or to evaluate results.

Although certain trends may be observed from the various surveys, very little is actually known about the prevalence of specific kinds of pre-retirement programs in American industry (50).

Research in Pre-Retirement Programs

In the process of reviewing the literature, one must concur with Hunter that a review of pre-retirement education literature reveals that most of it presents either descriptive information or makes subjective estimates of the results of pre-retirement education (50, p. 12). There are very few items of pre-retirement education research in which objective type results are presented to show effects of participation

in programs. However, the following are felt to merit consideration.

In 1957, Hunter (52) conducted a study of 73 hourly-rated employees whose ages ranged from 60 to 65 years. These persons were employed by three Niagara Falls, New York industries. Data were obtained both before and after participation in a pre-retirement education program in order to study change as a result of retirement attitudes, retirement planning information, plans for retirement, and plans put into action. The conclusion was that significant changes took place in each of the areas investigated except in the area of retirement attitudes.

In 1958, Mack (58) attempted to evaluate the effectiveness of pre-retirement education programs. She combined data for 281 subjects who participated in 16 different programs in the Chicago area. The age range was from 55 to 82 years with the majority age between 60-65. Various occupational levels were represented with the skilled and white-collar levels being over represented. Each participant filled out a "Retirement Planning Inventory" at both the first and final sessions of the program. The conclusion reached was that the program reduced fear and increased positive attitudes toward retirement. Also, there was evidence of increased constructive planning for retirement and that the programs effected desirable behavior changes in retirement preparation.

The State of Minnesota, Department of Public Welfare, presented a pilot project, "Planning the Years Ahead," in 1959 (85). The program was presented to 50 persons ranging in ages from 59 to 70 years. At the last session a self-evaluation questionnaire was passed out to each participant in attendance (43 out of the total 50). An analysis of the questionnaire responses revealed that for the most part the program was considered very rewarding by the participants. Fewer than a fifth had done much planning before taking part in the series. All indicated that the sessions had been more helpful than they had anticipated. A number of participants indicated that their attitudes toward their own retirement were improved. Many said they were helped to see the importance of planning and some were started on the way toward making realistic plans. A number of participants pointed out that they had known little about the many community resources available to them.

The next study of significance was performed and reported by Burgess (19) in 1960. He reported results of a two year research project which compared changes in attitudes toward retirement among 200 participants in a pre-retirement discussion program as against changes in attitudes among a matched group of subjects with no exposure to a program. The critical test was a statistical t , pre-post

analysis of the program. The highest gains that resulted from the program were in retirement planning, financial planning, retirement anticipation, and retirement living. There was little doubt that successful adjustments to these four areas were practical conditions to a satisfactory retirement. He further reported that only moderate gains appeared in those categories of less practical and more psychological nature, such as retirement attitudes, social adjustment, and mental outlook.

Another interesting study was conducted by Walker (92) in cooperation with the Tennessee Valley Authority Preparation for Retirement Program. This study concerned approximately 700 eligible persons from age 60 to 70 years. This study dealt not only with 500 persons who participated but with a portion of approximately 30 percent of eligible employees who did not participate. The difference between the two groups with respect to attitude toward retirement was especially significant. Walker concluded that the non-participant group members were almost wholly negative in their attitudes toward retirement and were merely drifting toward a dreaded cessation of employment. He further found that most of the employees that had participated had developed a wholesome and optimistic view of retirement. He concluded that the most important finding of the evaluation study was an apparent and favorable change in the attitudes of participating

older employees toward their retirement.

The most recent research found that particularly concerns pre-retirement attitude change was conducted at the Drake University Pre-Retirement Planning Center. The first such study was made by McCannon (62). The study was conducted through the Drake University Pre-Retirement Planning Center and involved 95 participants. His study examined the relationship of individual attitudes and adjustment prior to and at the conclusion of participation in the Drake University Pre-Retirement Planning Center's seven week program. He also investigated the differences in individual's scores between the perceived self-concept and the ideal self-concept. By applying a statistical t-test of significance to the difference between the means, it was shown that there was a significant increase in positive change in both attitude and adjustment toward retirement as a result of participation and involvement in a formal pre-retirement planning program.

In 1969, a study was conducted by Bowman (8) to attempt to determine the age level at which formal pre-retirement planning results in greatest attitude and adjustment change. Data were collected on 214 people between the ages 50 to 65, inclusive. The subjects were grouped according to age into one-year and two-year intervals. A t-test of significance was applied to the differences between mean scores between

the perceived self-concept and the ideal self-concept as measured by the Pre-Retirement Perceived Self Attitude Scale and the Pre-Retirement Ideal Self Attitude Scale, both designed specifically for use by the Pre-Retirement Planning Center. The scale was administered prior to and upon completion of the Drake University Pre-Retirement Planning Center program. It was discovered that the greatest positive change in attitude toward retirement occurred at age level 56-57.

This review of previous pre-retirement programs has revealed that prior to the McCannon and Bowman studies, evaluations of attitude and adjustment change toward retirement were primarily based on value judgments rather than from evidence. For the first time, through the use of the Pre-Retirement Perceived Self Attitude Scale it became possible to statistically determine pre-retirement attitude change.

CHAPTER III. METHODS OF PROCEDURE

The methods of procedure employed in this study was of a longitudinal nature. This is to say that it studied the same group of people over a period of time.

A pre-retirement planning program was developed for employees of several organizations and community-at-large members of Des Moines, Iowa. The program was conducted for the first time at the Drake University Pre-Retirement Planning Center in the fall of 1967.

Since the beginning of the Pre-Retirement Planning Center in 1967, and through to January 1, 1974, there has been nearly 4,000 participants in pre-retirement planning programs. The criteria used to select subjects for this investigation involved the following:

1. Selection from past participants of all who were age 65 or older as of January 1, 1974.
2. Must have taken the Pre-Retirement Perceived Self Attitude Scale upon completion of the pre-retirement planning program and/or
3. Must have completed the Pre-Retirement Planning Center Activity Involvement Index (an integral part of the Confidential Descriptive Data Sheet administered at the beginning of the program).

Rationale for the Study

The fundamental purpose of pre-retirement planning programs is to change negative attitudes toward retirement as well as to encourage involvement in various activities (32).

The basis for this general premise originated from a review of the literature that was available prior to the establishment of the Pre-Retirement Planning Center in June 1967. The conclusion drawn from this review of literature seemed to indicate that among already retired individuals, the two most evidential areas contributing to a determination of the "goodness" or "badness" of being retired were the areas of attitude toward retirement and involvement in various kinds of activities. It seemed logical, then, to specify the general purpose of the Pre-Retirement Planning Center as having been established so as to help individuals who were within 10 to 15 years of retirement to identify, test, and improve their potentials for productive activity after the period of full-time, regular employment had passed.

From this base the hypothesis generated for operation of the Center was that satisfactory retirement depends on the retiree's replacing work roles with other roles acceptable to him and society. The proposed evaluation procedures established to test this hypothesis were (1) pre- and post-program attitude testing, (2) measures of correlation between

activities involvement and personal characteristics of participants, and (3) the number and kinds of activities a pre-retiree was involved in before participation and the number and kinds of activities the pre-retiree became involved in after participation in a pre-retirement planning program. The measuring instruments designed to accomplish these evaluations were the Pre-Retirement Perceived Self Attitude Scale, the Confidential Descriptive Data Sheet and the Activity Involvement Index (item I on the Confidential Descriptive Data Sheet) respectively. Examples of these devices are presented in Appendix A and Appendix B respectively.

An additional statement must be made as regards the Confidential Descriptive Data Sheet. Although no correlations between activity involvement and personal characteristics of participants were ever attempted, the items selected for the data sheet were felt to be the logical kinds of items required to adequately describe the participants as well as provide meaningful correlation data should ever the occasion arise to do so. Item I (activity index) was comprised of those activities that had been identified as those activities--if one were to become involved in them--that would result in the betterment of one's life.

Data collected on past participants then consisted of pre- and post-program attitudes as measured by the Pre-Retirement Perceived Self Attitude Scale and personal

characteristics and activity involvements as collected from the Confidential Descriptive Data Sheet.

Therefore, the rationale in this present study was to evaluate the Pre-Retirement Planning Center through the utilization of existing data as well as collecting updated data through the use of the established measurement and data collecting devices in use by the Center.

To this end it was felt that the results from such an evaluation that involved persons who had experienced pre-retirement planning programs as pre-retirees and were now identified as being in post-retirement, would provide a foundation from which a determination of effectiveness of pre-retirement planning programs could be made. To this point in time, such an attempt has not been undertaken.

It would therefore seem that if such attitudes and activity involvements seemingly caused by participation in a pre-retirement planning program as a pre-retiree are to be of value, such value should be of a lasting nature.

For this reason this study becomes pertinent. In order for business, industry, and other agencies to effectively carry out pre-retirement planning programs in their respective organizations, or, for that matter, whether such types of organizations should even offer pre-retirement planning programs to employees or members, it would appear necessary to know whether pre-retiree participation in such

planning programs has any "carry-over" value between the time of participation and the time when the pre-retiree enters the post-retirement years. It seems logical that the first step in such a determination is the establishment of a longitudinal comparison of attitudes and activity involvement of persons who have completed a pre-retirement planning program at Drake University and are now identified as living in post-retirement.

Development of Program

With few exceptions, formal systems of higher education provide training in the manipulation of symbols rather than of things; reliance on thinking rather than of feeling; and commitment to understanding rather than to action. This model was felt to be inappropriate for pre-retirement planning. As much as possible, the program at the Pre-Retirement Planning Center was designed as a flexible action-oriented and experience based learning model which is less intellectual and more emotionally involved. The basic purpose was to change negative attitudes, and to motivate the participants to make intelligent and knowledgeable decisions that will lead to a satisfactory and creative retirement (32).

Inasmuch as the above model provides the learning base for pre-retirement planning programs, the objectives of such

programs then became:

1. To facilitate legal and financial planning
2. To facilitate health and welfare planning
3. To involve pre-retirees in role-defining activities
4. To involve pre-retirees in continuing education.

Specifically, in order to facilitate thought, discussion, and planning in those areas of greatest interest and concern surrounding the problems of retirement, these four major areas were established for coverage by each pre-retiree group.

Meetings were scheduled for two-hour sessions, once a week for a period of seven weeks. Generally, the size of any one group was not greater than 30 persons or less than 15 persons.

The sequence of various sessions within a seven session program had been extensive and varied but the following sequence represents the one considered as being generally most satisfactory. It includes the four subject areas implied by the objectives of a pre-retirement planning program in a sequence that began with a general orientation to the program and proceeded to raise the major issues of retirement. The program moved to the areas of finance, the area of most immediate concern to pre-retirees, and was followed by issues of health and welfare and ended with planning for post-retirement activities.

The general sequence of the program in which persons selected for this study participated is as follows:

1. Introduction and Orientation
2. Changing Roles
3. Financial
4. Financial - Health and Welfare
5. Financial - Health and Welfare
6. Continuing Education
7. Changing Roles.

The following examples are indicative of areas of discussion and planning within each of the subject areas:

1. Legal and financial planning subject areas were budgeting, wills, life insurance, estate planning, investments, social security, and fringe benefits.
2. Health and welfare planning subject areas were housing, health insurance, health examination, nutrition and dietary requirements, medicare, and recreation.
3. Role-defining activity subject areas were psychological aspects of aging, avocations, vocations, part-time employment, community and service organizations, and leisure time use.
4. Continuing education activity subject areas were various educational activities available within

the community, hobbies, reading, adult education, and university evening courses.

A detailed seven-session program outline is presented in Appendix C.

Description of Population

The design of this study called for selection of all previous participants in pre-retirement planning programs who were age 65 or older as of January 1, 1974. If this criterion was met, final selection was based on each person having taken the Pre-Retirement Perceived Self Attitude Scale after their completion of the program, and/or each person having completed the Pre-Retirement Planning Center Activity Involvement Index. The Activity Involvement Index was an integral part of the Confidential Descriptive Data Sheet filled out by each attendee at the beginning of the seven-session program.

The final selection resulted in a total N of 300 persons who met the required conditions for being included in the study. A direct mailing was then made to all 300 persons. Mailing to one group consisted of copies of the Pre-Retirement Perceived Self Attitude Scale and the Activity Involvement Index as well as a checklist to indicate whether they considered themselves retired, not retired, semi-retired, or other. The N for this group was 102 persons.

The mailing to the remainder of those selected for the study included a copy of the Activity Involvement Index and the checklist for determining retirement status. The N for this group was 198.

A second mailing was made three weeks after the initial mailing for the purpose of soliciting a higher return. After an additional two weeks, a number of persons were contacted by telephone and requested to return their respective forms.

Of the 102 persons who received the attitude scale and activity index, 6 had died, 13 had moved leaving no forwarding address, 8 returned the activity index but refused to return the attitude scale, 3 were returned that were not useable, 31 did not respond. Total useable attitude scales returned provided an N of 41.

Of the 198 persons receiving only the activity index, 55 did not respond, 3 had died, 10 had moved and left no forwarding address, and 6 refused to participate. The returned useable indices were 124. The combined total number of Activity Involvement Index forms that were used in the analyses was 165. Of these 165 respondents 133 categorized themselves as retired, 21 said they were semi-retired, 9 stated they were not retired, and 2 specified "other" but failed to specify the reason for checking this category.

Table 1 reflects descriptive information on the

Table 1. Characteristics of study population according to selected personal factors at time of participation in a pre-retirement planning program

	Number	%
1. Age:		
a. 55-64	217	72.3
b. 65-74	79	26.4
c. 75-84	3	0.9
d. 85-94	1	0.3
2. Sex:		
a. Male	138	46.0
b. Female	162	54.0
3. Marital Status:		
a. Single	25	8.3
b. Married	212	70.7
c. Separated	2	0.7
d. Divorced	12	4.0
e. Widowed	48	16.0
f. Missing data	1	0.3
4. Veteran:		
a. Yes	17	5.7
b. No	150	50.0
c. Missing data	133	44.3
5. Education:		
a. K-6 years	4	1.3
b. 7-9	19	6.3
c. 10-12	157	52.3
d. 13-16	73	31.0
e. Other	24	8.0
f. Missing data	3	1.0
6. Employment Status:		
a. Professional, managerial, technical	137	45.6
b. Clerical, sales, service	67	22.3
c. Industrial	17	5.7
d. Housewife	39	13.0
e. Other	38	12.7
f. Missing data	2	0.7

Table 1 (Continued)

	Number	%
7. Current Income:		
a. 0-3,999	72	24.0
b. 4,000-7,999	96	32.0
c. 8,000-11,999	70	23.3
d. 12,000-15,999	24	8.0
e. 16,000-over	13	4.3
f. Missing data	25	8.3
8. Participate in Pension Plan:		
a. Yes	163	54.3
b. No	101	33.7
c. Missing data	36	12.0
9. Length in Pension Plan:		
a. 1-9 years	31	10.3
b. 10-19	36	12.0
c. 20-29	39	13.0
d. 30-39	19	6.3
e. 40-49	4	1.3
f. Missing data	171	57.0
10. Need for Employment After Retirement:		
a. Full time	4	1.3
b. Part time	93	31.0
c. No need	75	25.0
d. Missing data	128	42.7

characteristics of the total population of 300 at the time of their participation in a pre-retirement planning program.

Appendix D presents the coding used for regression classification variables.

Selection of Measuring Instruments

Two measuring devices have been created for use by the Drake University Pre-Retirement Planning Center. Each are utilized in this study. The first is the Pre-Retirement Perceived Self Attitude Scale devised by Dr. James Dugger (34), who was psychological consultant to the Pre-Retirement Planning Center from 1967 to 1969.

The Dugger scale is a self-report scaling instrument used to measure participant attitude toward retirement. The scale is in booklet form and contains 100 statements, 26 of which reflect attitudes toward retirement. The individual is asked to mark the items into three metrics, "like me", "unlike me", and "don't know". The 26 items tapping attitudes toward retirement center around the five areas that are generally recognized as those one should have when he retires: (1) good health, (2) adequate income, (3) pleasant home and surroundings, (4) something satisfying to occupy his time, and (5) congenial companions.

Of the 26 items reflecting attitudes toward retirement, thirteen are negative items and thirteen are positive. The negative items are scored plus (+) if placed in the "unlike me" column, and minus (-) if placed in the "like me" column. Conversely, the positive items are scored plus (+) if the participant marks the "like me" column, and minus (-) if he

marks the "unlike me" column. The 26 items measuring attitude (1, 3, 8, 10, 14, 17, 20, 21, 24, 30, 31, 34, 39, 45, 46, 48, 57, 58, 60, 66, 81, 82, 87, 89, 92, and 93) are scored using a template overlay. Items are scored only if they are marked in the "like me" or "unlike me" column. Items remain invariant if the "don't know" column is marked. A perfect attitude toward retirement, as measured by the Dugger Scale, would be reflected in a score of +26. The complete scale is presented in Appendix A.

The second measuring device is the Activity Involvement Index devised by the Pre-Retirement Planning Center staff to measure the number of independent planning activities undertaken by participants during the year previous to their participating in a seven-session pre-retirement planning program.

The Activity Involvement Index is an integral part of the Confidential Descriptive Data Sheet and is a self-report checklist. The index consists of 17 items or activities. Each participant was asked to mark any number of the activities listed about which he had sought information or in which he had become involved during the year previous to his participation.

The activities listed on the index are arranged to coincide with the Pre-Retirement Planning Center's four major areas of emphasis, i.e., legal and financial planning, health

and welfare planning, role defining activities, and continuing education.

Items on the Activity Involvement Index are scored plus only if they are marked. The greatest degree of involvement reported by any one participant would be reflected in a score of +17, the lowest attainable score would be achieved when no items are marked, and is scored 0. The Activity Involvement Index is identified as Item I on the Confidential Descriptive Data Form and is presented in Appendix B.

CHAPTER IV. FINDINGS

The purpose of this study was to compare the attitudes toward retirement and activity involvement of people who have completed the Drake University Pre-Retirement Planning Center's sessions on pre-retirement planning with their reported attitudes toward retirement and activity involvement upon reaching age 65 or older. The findings of this study are based upon results obtained by analyses of observations on selected criteria of 165 previous program participants.

Specifically, the null hypotheses tested were:

1. There is no sustained significant attitude change in a positive direction toward retirement.
2. No significant prediction of a person's post-program attitude can be made using a regression equation.
3. There is no reported significant increase in activity involvement.

The findings of the study are reported in sequence of the three stated hypotheses.

The analysis of data relating to Hypothesis 1 was by use of a correlated t-test for significance between pre- and post-attitude scores for the total group and against the selected classification variables of sex and participation in a pension plan.

A pooled variance t-test for significance was used for comparing males with females on pre- and post-attitude scores

and participants in a pension plan with nonparticipants in a pension plan on a pre- and post-attitude score.

From the distribution of demographic data collected on the 41 persons meeting the criteria established for analyses of Hypothesis 1, only sex and participation in a pension plan provided sufficient N's for consideration. To insure statistically adequate cell frequencies for all demographic variables would have necessitated collapsing of categories. It was determined that too much data would be lost if this approach were taken with the resulting analyses being meaningless.

The analysis of data relating to Hypothesis 2 is by use of multiple regression using selected classification variables: age, sex, marital status, education, employment level, annual income, participation in a pension plan, total Activity Involvement Index items checked, with the post-program attitude score on the Pre-Retirement Perceived Self Attitude Scale being the criterion variable.

The analysis of data relating to Hypothesis 3, which included an N of 165, is by use of a correlated t-test for significance between pre-program activities and post-program activities against the total and selected classification variables of sex and participation in a pension plan. Also, a pooled variance t-test for significance was used for comparing males with females on pre- and post-program activities

and participants in a pension plan with nonparticipants in a pension plan on pre- and post-attitude scores.

From the distribution of demographic data collected on the 165 persons meeting the criteria established for analyses of Hypothesis 3, only sex and participation in a pension plan provided sufficient N's for consideration.

Null Hypothesis 1:

There is no sustained significant attitude change in a positive direction toward retirement.

Tables 2 through 6 contain the analyses of data by use of the correlated t-test for significance between pre- and post-attitude scores in relation to the total group and the classification variables of sex and participation in a pension plan.

Tables 7 and 8 contain the analyses of data by use of the pooled variance t-test for significance for comparing males with females between pre- and post-attitude scores and for comparing participants in a pension plan program with non-participants in a pension plan program between pre- and post-attitude scores.

Table 2 presents the composite comparison of scores obtained on the Pre-Retirement Perceived Attitude Scale in a pre- and post-test manner using the correlated t-test. No statistically significant figures can be reported on the sustaining of a significant positive change in attitude toward

Table 2. Comparison of scores obtained on the Pre-Retirement Perceived Self Attitude Scale in a pre- and post-test manner using the correlated t-test: composite N=41

	Mean	S.D.	t
Pre-test	12.098	5.417	0.19
Post-test	11.927	6.616	

Table 3. Comparison of scores obtained on the Pre-Retirement Perceived Self Attitude Scale in a pre- and post-test manner using the correlated t-test: males N=29

	Mean	S.D.	t
Pre-test	13.035	4.851	0.45
Post-test	12.552	6.977	

Table 4. Comparison of scores obtained on the Pre-Retirement Perceived Self Attitude Scale in a pre- and post-test manner using the correlated t-test: females N=12

	Mean	S.D.	t
Pre-test	9.833	6.235	-0.37
Post-test	10.417	5.632	

Table 5. Comparison of scores obtained on the Pre-Retirement Perceived Self Attitude Scale in a pre- and post-test manner using the correlated t-test: participation in a pension plan N=25

	Mean	S.D.	t
Pre-test	13.400	4.481	-1.14
Post-test	14.440	5.108	

Table 6. Comparison of scores obtained on the Pre-Retirement Perceived Self Attitude Scale in a pre- and post-test manner using the correlated t-test: no participation in a pension plan N=14

	Mean	S.D.	t
Pre-test	9.214	6.216	0.70
Post-test	7.929	7.437	

Table 7. Comparison of scores obtained on the Pre-Retirement Perceived Self Attitude Scale in a pre- and post-test manner between male and female using the pooled t-test: male N=29, female N=12

	Mean	S.D.	t
Pre-test			
Male	13.035	4.851	1.77
Female	9.833	6.235	
Post-test			
Male	12.552	6.977	0.94
Female	10.417	5.632	

Table 8. Comparison of scores obtained on the Pre-Retirement Perceived Self Attitude Scale in a pre- and post-test manner between those participating in a pension plan and those not participating in a pension plan: participation N=25, no participation N=14

	Mean	S.D.	t
Pre-test			
Participation in	13.400	4.481	2.43**
No participation	9.214	6.216	
Post-test			
Participation in	14.440	5.108	3.24***
No participation	7.929	7.437	

** P<.01.

*** P<.001.

retirement.

Table 3 presents the comparison of scores in a pre- and post-test manner utilizing the correlated t-test and is concerned only with males. There was no statistically significant difference between the pre-test scores and post-test scores for males.

Table 4 presents the comparison of scores in a pre- and post-test manner using the correlated t-test and is concerned only with females. There was no statistically significant difference between the pre-test scores and post-test scores for females. However, the females mean difference did increase between the pre-test and post-test whereas this was not the case with the males. The change in

mean difference was in the desired direction (post-test mean was higher than the pre-test mean). However, it was not a large enough change to be statistically significant.

Table 5 presents the comparison of scores in a pre- and post-test manner using the correlated t-test relative to those persons who specified participation in a pension plan. Although there was no significant difference between the pre-test scores and the post-test scores, the mean difference between the pre-test and post-test was in a desired direction. However, the difference was not a large enough change to be statistically significant.

Table 6 presents the comparison of scores in a pre- and post-test manner using the correlated t-test relative to those persons who indicated no participation in a pension plan. There was no statistically significant difference between the pre-test scores and the post-test scores.

Table 7 presents the comparison of scores obtained on the Pre-Retirement Perceived Self Attitude Scale in a pre- and post-test manner between male and female using the pooled t-test. There is no statistically significant difference between males and females relative to pre-test scores and post-test scores. However, the post-test male and female mean difference is less than the pre-test male and female mean difference. The reason for this was because the post-test means for the males was lower than the pre-test mean, while

the opposite was true for the females. But on both the pre-test and post-test the males had the higher mean scores.

Table 8 presents the comparison of scores in a pre- and post-test manner between those persons participating in a pension plan and those not participating in a pension plan by using a pooled t-test for significance. In both instances the mean difference between groups on the pre-test and between groups on the post-test scores was statistically significant. Groups that participated in pension plans had a higher mean on both pre-test and post-test. However, it is pointed out that even though there was significance relative to the above classification variables, the composite comparison of scores obtained on the Pre-Retirement Perceived Attitude Scale showed no significance (see Table 2).

Therefore, it can be concluded on the basis of the analyses, that Null Hypothesis 1 fails to be rejected. There was no statistical evidence to support the hypothesis that there would be a sustained positive change in attitude toward retirement as measured by the Pre-Retirement Perceived Self Attitude Scale.

Null Hypothesis 2:

No significant prediction of a person's post-program attitude can be made using a regression equation.

Table 9 presents the correlation matrix of selected classification variables used in running a multiple regression in the attempt to determine if there existed an equation that could be used for predicting a person's post-program attitude toward retirement.

Table 10 presents a summary of the multiple regression of post-program attitude score on the classification variables of age, pension, marital status, employment position, activity involvement, annual income, sex, and education.

The computation of multiple regression resulted in an equation of the following form:

$$\hat{Y} = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 \\ + b_7X_7 + b_8X_8.$$

Substituting B values from Table 10 for b's in the general form, the equation becomes

$$\hat{Y} = 59.9177 + (-0.6450)X_1 + (-2.0741)X_2 + (-1.8077)X_3 \\ + (-0.4962)X_4 + (-0.5229)X_5 + (0.2971)X_6 \\ + (-0.6180)X_7 + (0.1023)X_8 ,$$

Table 9. Correlation matrix of selected classification variables for post-program attitude toward retirement: N=41

	Age	Sex	Marital Status	Education	Employment Position	Annual Income	Pension	Activity Involvement	Post-test Attitude
Age	1.0000	0.2390	0.4614	0.0915	-0.1796	-0.0015	0.1512	0.1104	-0.4617
Sex	0.2389	1.0000	0.2245	-0.0425	0.0831	-0.4610	0.2951	-0.2196	-0.2722
Marital Status	0.4614	0.2245	1.0000	-0.1305	-0.0566	-0.1239	0.1631	-0.0293	-0.4483
Education	0.0915	-0.0425	-0.1305	1.0000	-0.2426	0.4764	-0.1925	0.4465	0.1123
Employment Position	-0.1796	0.0831	-0.0566	-0.2426	1.0000	-0.3622	0.1159	-0.2523	-0.1508
Annual Income	-0.0015	-0.4610	-0.1239	0.4764	-0.3622	1.0000	-0.3124	0.3674	0.2570
Pension	0.1512	0.2951	0.1631	-0.1923	0.1159	-0.3124	1.0000	0.0556	-0.3711
Activity Involvement	0.1104	-0.2196	-0.0293	0.4465	-0.2523	0.3674	0.0556	1.0000	-0.1012
Post-test Attitude	-0.4617	-0.2722	-0.4483	0.1123	-0.1508	0.2570	-0.3711	-0.1012	1.0000

Table 10. Summary of multiple regression of post-program attitude score on selected classification variables

Variable (in order of priority)	Cumulative R Square	R Square Change	B
Age	0.2132	0.2132	-0.6450
Pension	0.3061	0.0929	-2.0741
Marital Status	0.3609	0.0547	-1.8077
Employment Position	0.3975	0.0366	-0.4962
Activity Involvement	0.4100	0.0125	-0.5229
Annual Income	0.4266	0.0166	0.2971
Sex	0.4276	0.0010	-0.6180
Education	0.4293	0.0017	0.1023
Constant			59.9177

Where:

\hat{Y} = post-program attitude score

X_1 = age

X_2 = pension

X_3 = marital status

X_4 = employment position

X_5 = activity involvement

X_6 = annual income

X_7 = sex

X_8 = education

The overall F-value for the regression equation is 2.73 which exceeds the table F of 2.28 for 8 and 29 degrees of freedom. The equation is therefore significant at the .05 level. Also, it can be seen from the cumulative R-square factor in Table 10 that the value for R-square is 0.4293 which indicates that approximately 43 percent of the variance in post-administration of the Pre-Retirement Perceived Self Attitude Scale has been explained.

Therefore, on the basis of the resultant analyses, Null Hypothesis 2 is rejected. There was statistically significant evidence reported to support the hypothesis that prediction of a person's post-program attitude score can be made by using this regression equation.

Null Hypothesis 3:

There is no reported significant increase in activity involvement.

Tables 11 through 15 contain the analyses of data by use of the correlated t-test for significance between pre-program activities and post-program activities when analyzed for the total group and for the classification variables of sex and participation in a pension plan.

Table 11. Comparison of scores obtained on the Activity Involvement Index in a pre- and post-test manner using the correlated t-test: composite N=165

	Mean	S.D.	t
Pre-program	2.521	1.974	-3.74***
Post-retirement followup	3.273	2.548	

*** P<.001.

Table 12. Comparison of scores obtained on the Activity Involvement Index in a pre- and post-test manner using the correlated t-test: males N=76

	Mean	S.D.	t
Pre-program	2.474	2.107	-1.44
Post-retirement followup	2.908	2.401	

Table 13. Comparison of scores obtained on the Activity Involvement Index in a pre- and post-test manner using the correlated t-test: females N=89

	Mean	S.D.	t
Pre-program	2.562	1.864	-3.83***
Post-retirement followup	3.584	2.641	

*** P<.001.

Table 14. Comparison of scores obtained on the Activity Involvement Index in a pre- and post-test manner using the correlated t-test: participation in a pension plan N=93

	Mean	S.D.	t
Pre-program	2.484	1.998	-1.67
Post-retirement followup	2.946	2.473	

Table 15. Comparison of scores obtained on the Activity Involvement Index in a pre- and post-test manner using the correlated t-test: no participation in a pension plan N=55

	Mean	S.D.	t
Pre-program	2.855	1.976	-3.88***
Post-retirement followup	4.109	2.685	

*** P<.001.

Tables 16 and 17 contain the analyses of data by use of the pooled variance t-test for significance for comparing males with females between pre- and post-program activities and for comparing participants in a pension plan program with nonparticipants between pre- and post-program activities.

Table 16. Comparison of scores obtained on the Activity Involvement Index in a pre- and post-test manner between male and female using the pooled t-test: male N=76, female N=89

	Mean	S.D.	t
Pre-program			
Male	2.474	2.107	-0.28
Female	2.562	1.864	
Post-retirement followup			
Male	2.908	2.401	-1.71
Female	3.584	2.641	

Table 17. Comparison of scores obtained on the Activity Involvement Index in a pre- and post-test manner between those participating in a pension plan and those not participating in a pension plan using the pooled t-test: participation N=93, no participation N=55

	Mean	S.D.	t
Pre-program			
Participation in	2.484	1.998	-1.10
No participation	2.855	1.976	
Post-retirement followup			
Participation in	2.946	2.473	-2.68**
No participation	4.109	2.685	

** P<.01.

Table 11 presents the composite comparison of scores obtained on the Activity Involvement Index in a pre- and post-test manner using the correlated t-test. There is statistical evidence to indicate a highly significant increase in activity involvement between the pre-program measure

and the post-retirement followup measure after the generally accepted age of retirement, i.e., age 65.

Table 12 presents the comparison of scores in a pre- and post-test manner using the correlated t-test and is concerned only with males. There was no significant difference between the pre-program activity involvement and the post-retirement followup after age 65 activity involvement for males.

Table 13 presents the comparison of scores in a pre- and post-test manner using the correlated t and is concerned only with females. There is statistical evidence to indicate a highly significant increase in activity involvement for females between the pre-program measure and the post-retirement followup measure after the generally accepted age of retirement, i.e., age 65.

Table 14 presents the comparison of scores in a pre- and post-test manner using the correlated t-test relative to those persons who specified participation in a pension plan. Although there was no significant difference between the pre-program scores and the post-retirement followup scores, the mean difference between pre-program and post-retirement followup was in the desired direction to indicate increased activity involvement. However, the difference was not large enough to yield significance.

Table 15 presents the comparison of scores in a pre- and post-test manner using the correlated t-test relative to those persons who indicated no participation in a pension plan. There is presented statistical evidence to indicate a highly significant increase in activity involvement of those persons not participating in a pension plan between the pre-program activity score and the post-retirement followup activity score after the generally accepted age of retirement of 65.

Table 16 presents the comparison of scores obtained on the Activity Involvement Index in a pre- and post-test manner between male and female using the pooled t-test. There is no statistical evidence of significance between male and female relative to pre-program activity scores and post-retirement followup activity scores after the generally accepted age of retirement of 65.

Table 17 presents the comparison of scores obtained on the Activity Involvement Index in a pre- and post-test manner between those persons participating in a pension plan and those not participating in a pension plan by utilization of a pooled t-test for significance. Pre-program activity involvement scores showed no statistical evidence of significance. However, post-retirement followup activity involvement between those participating in a pension plan and those not participating in a pension plan was significant at the .01 level with the mean activity performance of the nonparticipi-

pating group significantly higher.

Although not all comparisons revealed statistical significance, the composite comparison of pre- and post-scores obtained on the Activity Involvement Index was highly significant, i.e., the post-retirement followup mean was higher (see Table 11). Therefore, Null Hypothesis 3 is rejected. There was statistically significant evidence to support the hypothesis that there was a reported significant increase in activity involvement.

CHAPTER V. CONCLUSIONS, DISCUSSION AND
RECOMMENDATIONS

The purpose of this study was to compare the attitudes toward retirement and activity involvement of people who have completed the Drake University Pre-Retirement Planning Center's sessions on pre-retirement planning with their reported attitudes toward retirement and activity involvement upon reaching age 65 or older. Specifically, the following null hypotheses were tested:

1. There is no sustained significant attitude change in a positive direction toward retirement.
2. No significant prediction of a person's post-program attitude can be made using a regression equation.
3. There is no reported significant increase in activity involvement.

The population for the study consisted of all previous participants in pre-retirement planning programs who were age 65 or older as of January 1, 1974. If this criterion was met, the final selection for participation in this study was based on each person having taken the Pre-Retirement Perceived Self Attitude Scale after their completion of the program, and/or each person having completed the Drake University Pre-Retirement Planning Center Activity Involvement Index. The

Activity Involvement Index was an integral part of the Confidential Descriptive Data sheet filled out by each participant at the beginning of the pre-retirement planning sessions.

There were 300 persons who met one or all conditions for inclusion in this study. Through the direct mailing process, the final population for analyses was 41 persons who returned the Pre-Retirement Perceived Self Attitude Scale, and 165 persons who returned the Activity Involvement Index.

Conclusions

1. Null Hypothesis 1 was not rejected at the .05 level of significance. It had previously been demonstrated that at the time of completion of a seven-session pre-retirement planning program, there was a highly statistically significant change in attitude toward retirement. The change was in a positive direction (32). However, as a result of this study, it can be concluded that a composite positive attitude change toward retirement as a result of participating in the Drake University Pre-Retirement Planning Center's seven-session pre-retirement planning program was not sustained over a period of time, i.e., from participation in a program as a pre-retiree into being a post-retiree. However, there was a significant difference at the .01 level between the pre-test

participation in a pension plan and the pre-test no participation in a pension plan. On the post-test basis, not only was this significance upheld, but increased to the .001 level between the same classification variables. From the data presented in Table 8 it can be concluded that persons who participate in pension plans seem to retain and actually increase their positive attitude toward retirement. Furthermore, although no significance was found between pre-attitude and post-attitude for females, the mean difference did increase whereas there was no such directional change among males, from 9.833 to 10.417 for females as compared to 13.035 to 12.552 for males. The same trend existed among those persons who reported participation in a pension plan versus those who reported not participating in a pension plan, from 13.400 to 14.440 and 9.214 to 7.929 respectively.

2. Null Hypothesis 2 was rejected at the .05 level of significance. Therefore, it can be concluded that a statistically significant prediction of a persons post-program attitude can be made using a regression equation. Classification variables identified in order of priority for the regression equation were age, pension, marital status, employment position, activity involvement, annual income, sex, and education.

3. Null Hypothesis 3 was rejected at the .001 level of significance. Therefore, it can be concluded that there

is a statistically significant increase in activity involvement. Although there was not statistical significance in all instances of considering classification variables, in each consideration, the mean difference did increase between the pre-program reporting of activity involvement and the post-retirement followup after retirement reporting of activity involvement (see Tables 12 through 17).

Discussion

To assume that pre-retirement planning as a means of preparing an individual for retirement is necessary tends to be somewhat of an understatement. To suggest that research in the area of pre-retirement planning exists is an overstatement. It is hoped that this research study will, in some way, provide some direction in improving existing pre-retirement planning programs and strengthen the concept that such programs are indeed a necessity in order to lend guidance and direction to an individual planning for his retirement.

From an analysis of the data collected and the research conducted for this study, it appears that some observations are in order.

First, previous research demonstrated capabilities of causing a positive attitude change toward retirement as a result of participating in a pre-retirement planning program

(10). To the point in time during which this study was conducted there had never been the attempt, at Drake University or elsewhere, to determine attitude change carryover from a pre-retired stage to post-retirement life. Now, for the first time, such an attempt was made. At first glance the results appear disastrous for pre-retirement planning programs. There appears to be no statistically significant evidence to substantiate an attitude carryover value into post-retirement. If one remembers that the subjects involved in this study had participated in a pre-retirement planning program anywhere from three to six years ago, and if one remembers that if a sustained attitude change is desired, it would appear that such sustained attitude change could be brought about only through continued involvement in a pre-retirement planning program. On this premise, it would appear necessary and required for institutions and organizations engaged in the process of providing pre-retirement planning programs to design continuing type pre-retirement planning programs that participants could participate in not only as pre-retirees but also continue their participation on into post-retirement years.

A second point of discussion centers around the possible use of the regression equation for post-program attitude change presented in this study. Assuming the Pre-Retirement Perceived Self Attitude Scale was administered prior to

attending the first session of a pre-retirement planning program, a prediction of the person's post-program attitude score could be made. Based upon the composite post-program scores for the entire group for any one pre-retirement planning program, it would seem possible to utilize such scores to modify or revise the program content to more fit the group.

The third point for discussion concerns activity involvement and centers around the statistical significance found by this study among persons participating in pension plans relative to activity involvement as against those persons who responded as not participating in pension plans. Although the collected data were not of sufficient size to make a determination, it appears quite possible that a reason for significant difference between participating in a pension plan and not participating in one, is that those who did not participate realized the need to consider those activities that deal with retirement security. This, of course, necessitates further analysis in the attempt to substantiate such a point of view.

Limitations

The major limitation of this study was that it was the first step in a longitudinal study. As a result the study was limited by the size of the sample--a total of 165 persons

participated; selection was a limitation.

This study was limited by the use of an untested attitude measurement scale. A fully standardized instrument would perhaps have produced different results, even from the beginning of the Drake University Pre-Retirement Planning Center.

This study was also limited by the use of an untested activity index. It would appear possible that an improved and/or refined activity measuring device would have produced different results.

There is also the possibility of a halo effect biasing the results of this study. It is now known how much the mere fact of being a part of the study biased the results obtained.

Recommendations

To enable the determination of whether pre-retirement planning programs are truly beneficial to pre-retirees and to suggest additional research for the area of pre-retirement planning, the following recommendations are made:

1. A replication of this study using a larger number of post-retirees who have participated in pre-retirement planning programs should be made, since this was the first study of its kind ever conducted at the Drake University Pre-Retirement Planning Center or elsewhere.

2. A reconsideration of program design should be made to provide a type of program that would start with the pre-retiree and continue to keep him involved into the post-retirement years.
3. Utilization of the Pre-Retirement Perceived Self Attitude Scale should be performed under the auspices of a controlled experimental design.
4. An analysis of pre-program and post-retirement follow-up activities relative to various classification variables chosen should be made in order to establish significance that may exist that would in turn provide guidance for program planning.
5. A longitudinal study of pre- and post-program attitudes and activity involvements should be conducted under a controlled experimental design.
6. Research should be designed and conducted to determine the most effective time to begin planning for retirement.
7. Research should be conducted under controlled experimental conditions to determine what subject matter is required for attaining a constructive and meaningful retirement.
8. Construction and testing of measuring instruments designed to determine what constitutes a constructive, meaningful, and satisfying retirement.

9. The designing, development, and testing of publicity devices and techniques for recruitment of pre-retirees into pre-retirement planning programs should be performed.
10. The designing and testing of a measurement device that would incorporate the physical, psychological, social, and economic factors of one's life and would predict the age at which any particular individual should retire should be attempted.
11. Research to attempt to determine the "social responsibility" of organizations in providing pre-retirement planning programs for employees or members (whose responsibility is it to provide pre-retirement planning) should be designed and conducted.
12. A controlled experimental program to determine whether pre-retirees benefit more or benefit less from programs conducted by nonretired or retired instructors should be implemented.
13. Utilization of the Pre-Retirement Perceived Self Attitude Scale should be performed in such a manner so as to determine the validity and reliability of the scale.
14. An analysis of pre-program and post-retirement activities as indicated by the Activity Involvement

Index should be conducted to determine significance between selected classification variables and activities.

CHAPTER VI. SUMMARY

The purpose of this study was to compare the attitudes toward retirement and activity involvement of people who have completed the Drake University Pre-Retirement Planning Center's sessions on pre-retirement planning with their reported attitudes toward retirement and activity involvement upon reaching age 65 or older.

The attempt has been made to alert the reader to one of the major social issues of the modern day American society, namely, that of the retirement of the older person from a life of gainful employment to a life of leisure. This situation becomes a social issue primarily as a result of large numbers of persons experiencing the retirement phenomenon.

It seems to go without saying that present day society is on the threshold of a time when leisure appears possible for most nearly all people. The crucial factor is that little is being done to educate people for this new style of human life.

A review of literature substantiated that little if any formalized, organized and systematic approach to educating people for a life of leisure exists. The few programs that are offered under the guise of pre-retirement planning are mostly concerned only with the financial aspects in the post-retirement years.

The Drake University Pre-Retirement Planning Center's major premise since its establishment in 1967 has been to change negative attitudes toward retirement and involve people pre-retirees in selected types of activities. This has been performed diligently throughout the years by involving participants in a seven-session, two-hour per session program designed to facilitate pre-retiree legal and financial planning, to facilitate pre-retiree health and welfare planning, to involve pre-retiree in role-defining activities, and to involve pre-retirees in continuing education endeavors. To the time of this study, there has not been an attempt to evaluate the carryover of positive attitude change and activity involvement from the pre-retiree stage into the post-retirement years. As a result of this existing situation, this research study was conducted as a longitudinal comparison of attitudes and activity involvement of persons who have completed the Pre-Retirement Planning Center's program.

Pre-measurements were taken prior to the time of a person's participation in a pre-retirement planning program. This data had been maintained in participant files maintained by the Pre-Retirement Planning Center. Post measurements were gotten through the direct mailing process, during the winter of 1973-1974. The final population for analyses was 41 persons who returned the Pre-Retirement Perceived Self

Attitude Scale, and 165 persons who returned the Activity Involvement Index. Both measuring devices were developed by Pre-Retirement Planning Center Staff. The following null hypotheses were tested:

1. There is no sustained significant attitude change in a positive direction toward retirement.
2. No significant prediction of a person's post-program attitude can be made using a regression equation.
3. There is no reported significant increase in activity involvement.

A correlated t-test and pooled t-test for significance was used for Hypotheses 1 and 3. A multiple regression analysis was used for Hypothesis 2. Based upon these statistical analyses, the following conclusions were drawn:

1. Null Hypothesis 1 failed to be rejected. It was concluded that sustained positive change in attitude toward retirement between pre-retiree status and post-retirement years was not significant.
2. Null Hypothesis 2 was rejected at the .05 level of significance. It was concluded that prediction of a person's post-program attitude can be made by using a regression equation.
3. Null Hypothesis 3 was rejected at the .001 level of significance. It was concluded that reported

activity involvement between pre-retiree status and post-retirement years was significant.

Several limitations to the study were cited which included small sample size, use of an unproven attitude measurement scale and its lack of standardization, and the possibility of a halo effect.

A number of recommendations for future consideration included suggestions for a replication of this study, new program design to keep an individual involved in the planning process, testing of the Pre-Retirement Perceived Self Attitude Scale under a controlled experimental design, and analysis of pre- and post-program activities to provide guidance for new program planning.

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APPENDIX A

PRE-RETIREMENT PERCEIVED-SELF ATTITUDE SCALE

This scale is used for obtaining a record of attitudes about yourself. It is not a test. There are no right or wrong answers. An answer is right only if it is true of you.

There are 100 sentences in this scale. Read each sentence carefully and decide if the characteristic it describes is most or least like you. If it is an attitude which is like you most of the time, place an X in the "MOST LIKE ME" column. If the attitude expressed is not like you, place an X in the "LEAST LIKE ME" column. If, for some reason, you are unable to decide whether the statement is more or less like you, place an X in the "DON'T KNOW" column.

Some statements may seem trivial or foolish. Please mark your choice anyway, by putting down your first reaction and going on. It is important that you reply to all of the statements. Your answers will be kept strictly confidential.

PRE-RETIREMENT SELF ATTITUDE SCALE

Mark according to the way you feel about yourself.

- | | LEAST
LIKE
ME | DON'T
KNOW | MOST
LIKE
ME |
|-----|--|---------------|--------------------|
| 1. | I am looking forward to the day I can retire. | | |
| 2. | I put on a false front. | | |
| 3. | My financial status is not adequate for one who is retiring. | | |
| 4. | I make strong demands on myself. | | |
| 5. | I often kick myself for the things I do. | | |
| 6. | I often feel humiliated. | | |
| 7. | I doubt my sexual powers. | | |
| 8. | I am aware of how money can work for me after I retire. | | |
| 9. | I have a warm emotional relationship with others. | | |
| 10. | I like to make plans, spend a lot of time, and have a lot of fun getting ready for retirement. | | |
| 11. | I am responsible for my troubles. | | |
| 12. | I am a responsible person. | | |
| 13. | I have a feeling of hopelessness. | | |
| 14. | I am protecting my retirement years by maintaining a healthy and vigorous body. | | |
| 15. | I can accept most social values and standards. | | |

LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
---------------------	---------------	--------------------

16. I have few values and standards of my own.
17. I will continue to learn new things and to get new ideas all through my life.
18. It is difficult to control my aggression.
19. Self-control is no problem to me.
20. My choice of retirement living arrangement should be made only after serious thought.
21. I am looking forward to doing only what I've always wanted to when I retire.
22. I usually like people.
23. I express my emotions freely.
24. After retirement, I must keep occupied to remain happy.
25. I want to give up trying to cope with the world.
26. I can usually live comfortably with the people around me.
27. My hardest battles are with myself.
28. I tend to be on my guard with people who are somewhat more friendly than I had expected.
29. I am optimistic.

LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
---------------------	---------------	--------------------

30. I believe that retirement is the best years of one's life.
31. I practice good money management in order to have enough money to retire on.
32. I usually feel driven.
33. I am liked by most people who know me.
34. I seriously neglect my health because it does not matter in the years ahead.
35. I am sexually attractive.
36. I feel helpless.
37. I can usually make up my mind and stick to it.
38. My decisions are not my own.
39. I haven't thought much about retirement.
40. I am a hostile person.
41. I am contented.
42. I am disorganized.
43. I feel apathetic.
44. I am poised.
45. I want pleasant living arrangements when I retire.
46. I do not worry over health problems spoiling my retirement.
47. I am impulsive.
48. I want something useful and constructive to occupy my time when I retire.

LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
---------------------	---------------	--------------------

49. I don't trust my emotions.
50. It's pretty tough to be me.
51. I am a rational person.
52. I have the feeling that I am just not facing things.
53. I am tolerant.
54. I try not to think about my problems.
55. I have an attractive personality.
56. I am shy.
57. I have close friends to keep me company when I retire.
58. I have nothing but emptiness and frustration to look forward to in retiring.
59. I am no one. Nothing seems to be me.
60. Since I've spent my lifetime working, I'm going to sit back and loaf when I retire.
61. I am ambitious.
62. I despise myself.
63. I have initiative.
64. I shrink from facing a crisis or difficulty.
65. I just don't respect myself.

LEAST	DON'T	MOST
LIKE	KNOW	LIKE
ME		ME

66. I believe that I will grow tired of doing only what I've always wanted to when I retire.
67. I take a positive attitude toward myself.
68. I am assertive.
69. I am afraid of a full-fledged disagreement with a person.
70. I can't seem to make up my mind one way or another.
71. I am confused.
72. I am satisfied with myself.
73. I am a failure.
74. I am likable.
75. My personality is attractive to the opposite sex.
76. I am afraid of sex.
77. I have a horror of failing in anything I want to accomplish.
78. I am relaxed, and nothing really bothers me.
79. I am a hard worker.
80. I feel emotionally mature.
81. It is not necessary to get too concerned over the choice of retirement living arrangements.
82. I believe that one cannot learn after he reaches 60 or 70 years of age.

LEAST LIKE ME	DON'T KNOW	MOST LIKE ME
---------------------	---------------	--------------------

83. I really am disturbed.
84. All you have to do is just insist
with me, and I give in.
85. I feel insecure within myself.
86. I have to protect myself with excuses,
with rationalizing
87. I will put off making any plans for
retirement until the time I
retire.
88. I am intelligent.
89. I am uncertain as to how investment
programs can aid in my retirement.
90. I feel hopeless.
91. I am self-reliant.
92. I will have no worry over money matters
when I retire.
93. The thoughts of retirement scare me.
94. I am different from others.
95. I am unreliable.
96. I understand myself.
97. I am a good mixer.
98. I feel adequate.
99. I am worthless.
100. I dislike my own sexuality.

APPENDIX B

PRE-RETIREMENT PLANNING CENTER
 Drake University
 Des Moines, Iowa

CONFIDENTIAL DESCRIPTIVE DATA FORM

Your Name: _____ Age: _____ Sex: M F

Home Address: _____ Telephone: _____

City: _____ Zip Code: _____

Birthdate: (Month) _____ (Day) _____ (Year) _____

A. What is your current marital status?
 Single Married Separated Divorced Widowed

B. Are you a Veteran? _____

C. What is the highest grade in school you completed?
 (Circle appropriate number)
 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 B.A. M.A.
 Ph.D.
 Other (Trade or Vocational School) _____

D. Who is your present employer?

Name: _____ City: _____

How long have you worked for this employer? _____

How would you classify your job?

- Professional and Managerial
 Technical
 Clerical and Sales
 Personal Service Occupations
 Industrial
 Housewife

What is your present job title? _____

If you are already retired, what was your last job title
 to retirement? _____

E. In which of the following income ranges would your own
personal total annual income be included?

<u> </u> \$ 0-1,999	<u> </u> \$ 6,000- 7,999	<u> </u> \$12,000-13,999
<u> </u> \$2,000-3,999	<u> </u> \$ 8,000- 9,999	<u> </u> \$14,000-15,999
<u> </u> \$4,000-5,999	<u> </u> \$10,000-11,999	<u> </u> over \$16,000

F. Do you participate in a company retirement plan?

 Yes No. If yes, how long? _____

G. At what age do you expect to retire? ___ What do you estimate will be your personal total monthly income at retirement? ___ Do you anticipate a need for employment after retirement? ___ Full-time ___ Part-time ___ No need.

H. As you approach retirement which of the following concern you:

<input type="checkbox"/> Estate Planning	<input type="checkbox"/> My Health
<input type="checkbox"/> Legal Planning	<input type="checkbox"/> My Education
<input type="checkbox"/> Taxes	<input type="checkbox"/> Leisure Time Activities
<input type="checkbox"/> Retirement Income	<input type="checkbox"/> Need for Employment
<input type="checkbox"/> Social Security	<input type="checkbox"/> Where to Live
<input type="checkbox"/> Medicare	<input type="checkbox"/> Other (Please explain)

I. Check below the items in which you have been involved during the past year.

<input type="checkbox"/> Legal Planning	<input type="checkbox"/> Church Organizations
<input type="checkbox"/> Insurance Planning	<input type="checkbox"/> Social Clubs
<input type="checkbox"/> Financial Planning	<input type="checkbox"/> Personal Counseling
<input type="checkbox"/> Health Planning	<input type="checkbox"/> Civic Organizations
<input type="checkbox"/> Social Security Planning	<input type="checkbox"/> Other (Please explain)
<input type="checkbox"/> Professional Organizations	
<input type="checkbox"/> Occupational Organizations	
<input type="checkbox"/> Service Clubs	
<input type="checkbox"/> Education for Credit	
<input type="checkbox"/> Adult Education	
<input type="checkbox"/> Seasonal Employment	
<input type="checkbox"/> Fraternal Organizations	

J. Where did you first learn about the Pre-Retirement Planning Center?

<input type="checkbox"/> Newspaper article	<input type="checkbox"/> Radio or T.V. Announcement
<input type="checkbox"/> Newspaper Advertisement	<input type="checkbox"/> A Friend
<input type="checkbox"/> Drake Brochure	<input type="checkbox"/> Husband or wife
<input type="checkbox"/> Employer	<input type="checkbox"/> Other (what source?) _____

APPENDIX C

Seven-Session Pre-Retirement Planning ProgramSESSION I - INTRODUCTION AND ORIENTATION

- A. Introduction
 - 1. Objectives and goals
 - 2. Expectations of participants
- B. Need for Pre-Retirement Planning
 - 1. Statistics on increasing life expectancy
 - 2. To overcome crisis brought about by abrupt change
- C. Completion of Personal Data Sheet (optional)
- D. Coffee Break
- E. General Group Discussion
 - 1. Discussion of outline of material to be covered in following weeks
 - 2. Individual counseling appointments made - if requested

SESSION II - CHANGING ROLE

- A. Films on Retirement Planning (Note: The presentation of Session II presents an option of showing three film strips with accompanying 33-1/3 sound track or a 16 mm color, sound, movie. Perhaps in some instances both will be used. However, since the same topics are discussed in both the film strips and movie, the movie has been found to be somewhat more effective for the Drake University project).
 - 1. Movie: "The Rest of Your Life"
 - a. When should planning for retirement begin?
 - b. Where should one live after retiring?
 - c. How can time be spent productively?
 - d. What monetary factors should be considered?
 - 2. Film Strips:
 - a. "The Best Is Yet To Be"
 - (1) Role changes as a result of retirement
 - (2) Use of leisure time
 - (3) Questions one must ask

- b. "The Far Side of The Moon"
 - (1) Financial and legal planning
 - (2) Money and budget considerations
- c. "The Time of Your Life"
 - (1) Housing - where to live
 - (2) Health and medical
 - (3) Leisure time - community activities
- B. Coffee Break
- C. Psychological Adjustment in Retirement
 - 1. Peace or crisis
 - 2. Rewards from leisure
 - 3. Rewards from work
 - 4. Involvement is keynote
 - 5. Related studies--research findings

SESSION III - FINANCIAL

- A. Legal and Financial Planning
 - 1. List of assets--prepare one now
 - 2. Methods of distribution
 - a. Joint tenancy - tenants in common - sole ownership
 - b. Designation of life insurance
 - c. No will
 - d. Having a will
- B. Coffee Break
- C. Estate Planning
 - 1. Will
 - a. Executor fees
 - b. Mechanics of preparing a will
 - 2. Trust
 - a. Living trust
 - b. Trustee fees
- D. Taxation
 - 1. Income taxes
 - 2. Gift taxes
 - 3. Inheritance taxes

SESSION IV - FINANCIAL - HEALTH AND WELFARE

- A. Social Security
 - 1. General discussion of Social Security
 - a. History
 - b. Funding
 - c. Differences from private systems
 - 2. Method of calculation
 - a. Base taxable income
 - b. Coverage year
 - 3. Benefits
 - a. Retirement benefits
 - b. Disability benefits
 - c. Widow's benefit
 - d. Death benefit
 - 4. Retirement test
 - a. Earnings covered
 - b. Documents required
- B. Coffee Break
- C. Medicare
 - 1. Part A: Hospital
 - a. Benefits
 - b. Cost
 - 2. Part B: Physicians' fees
 - a. Monthly premiums
 - b. Coverage

SESSION V - FINANCIAL - HEALTH AND WELFARE

- A. Employment After Retirement
 - 1. Full-time or part-time
 - 2. Kinds of jobs available
 - 3. Supplemental income
 - 4. Obstacles to overcome
 - a. Age
 - b. Physical
 - 5. Assets of older workers
 - 6. Where to find a job
- B. Coffee Break
- C. Health and Welfare

1. Diet
 - a. Food requirements
 - b. Meal planning
 - c. Weight watching
2. Physical conditioning
 - a. Exercise
 - b. Diet
3. Signs to look for

SESSION VI - CONTINUING EDUCATION

CREATIVITY AND USE OF LEISURE TIME

- A. Continuing Education
 1. Need for education
 2. Too old to learn?
 3. Local adult education opportunities
- B. Coffee Break
- C. Creativity
 1. How and when to be creative
- D. Use of Leisure Time
 1. Hobbies
 2. Crafts
 3. Volunteer work and community services

SESSION VII - CHANGING ROLES

- A. So What's Retirement
 1. Retirement from a retired individual's viewpoint
 2. Things to look out for
 3. Things to enjoy
- B. American Association of Retired Persons (AARP)
 1. History of organization
 2. Advantages of membership
 3. How to become a member
- C. Coffee Break
- D. Summary Discussion of the Program
 1. Development of additional programs
 2. Explanation of evaluation and follow-up
- E. General Discussion

APPENDIX D

Code System Used for Regression Classification Variables

The following is the coding system used for regression classification variables. The data were collected from the Confidential Descriptive Data Sheet (Appendix B). Each item is identified by its corresponding position on the Confidential Descriptive Data Sheet.

<u>Item</u>	<u>Code</u>
Age	Direct raw data
Sex	1-male, 2-female
"A" (marital status)	1 through 5 respectively
"B" (veteran)	1=yes, 2=no, 3=no response
"C" (education) (degree)	Direct raw data 0-no response, 1-B.A., 2-M.A., 3-Ph.D.
"D" (classification of job)	1 through 6 respectively
"E" (annual personal income)	1 through 9 respectively
"F" (participate in pension plan) (length in plan)	1=yes, 2=no, 0=no response Direct raw data, all 0's- no response
"G" (expected age at retirement) (expected monthly income in retirement) (need for employment in retirement)	Direct raw data, all 0's- no response Direct raw data, all 0's- no response 0-no response, 1-full time, 2-part-time, 3-no need
"I" (activities)	0-not checked, 1-checked