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THE EFFECTS OF A PRE-RETIREMENT PREPARATION PROGRAM
FOR ELDERLY EMPLOYEES FORCED TO RETIRE

A Dissertation Presented

By

CYNTHIA E. DOZIER

Submitted to the Graduate School of the
University of Massachusetts in partial fulfillment
of the requirements for the degree of

DOCTOR OF PHILOSOPHY

September 1981

Department of Psychology



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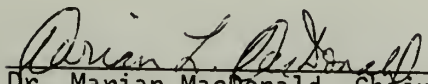
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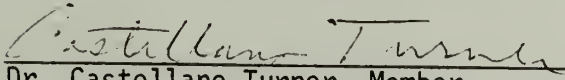
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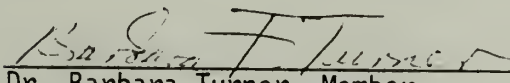
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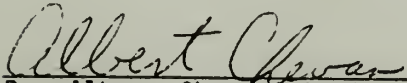
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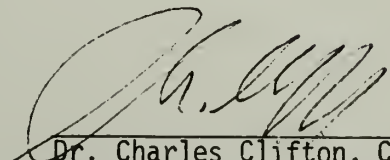
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DEDICATION

TO MY FAMILY

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I thank Dr. Albert Chevan and Dr. Barbara Turner, two of my committee members, for their input and suggestions during the production of this thesis.

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ABSTRACT

The Effects of a Pre-retirement Preparation Program for Elderly Employees Forced to Retire

(September 1981)

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The retirement problems of older workers have been an area of increasing interest and concern in this society. This interest and concern have been reflected in the growth and breadth of the literature on retirement. Within this literature, we have witnessed the transition from a crisis oriented perspective on retirement, to one that is more positively oriented. The more recent research has emphasized the importance of not viewing retirement as a unitary construct. It has proposed, instead, that one consider social and demographic variables--age, sex, socio-economic status, personality characteristics, and pre-retirement attitudes--in assessing the retirement experience for a particular individual.

This study was an inquiry into the effects of a pre-retirement preparation program for 30 older workers forced to retire due to their age and to deinstitutionalization of a major mental retardation institution in Western Massachusetts. The effects were assessed along the

dimensions of anxiety level and attitude toward retirement.

It was found that the program had a differential impact on certain subsamples of the subject group. The program proved effective for those participants who entered the program with negative attitudes; this included older participants, and those from a lower socio-economic status. The pre-retirement program did not, in general, effect changes in anxiety level, except for those participants from a lower socio-economic status.

It was concluded that the pre-retirement preparation program evaluated in this study had the most positive effect for those from a lower socio-economic status.

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CHAPTER I

INTRODUCTION

Over the past two decades, we have witnessed the occurrence of a developing literature on retirement and its impact on both the individual and society.

With the passage of the Social Security Act of 1935, a process which had been previously perceived as optional and with varying degrees of chronology became a formally institutionalized rite of passage (Maddox, 1968; Atchley, 1972). Within our rapidly advancing technological society, the emphasis on optimal industrial and human productivity necessitated a work force viable enough to meet the increasing demands of consumer and corporate concerns.

The benefits of such an enactment have accrued to all parties concerned: to the individual in that it enables her/him to develop interests that s/he could not previously because of her/his work involvement (Moore, 1959); to the employer in that it "allows for younger blood to come in, clearing out superannuated workers without embarrassment, and creating opportunities for promotion" (Geist, 1968, p. 31); and to society in that it provides a mechanism whereby society can deal with the surplus of manpower as a result of technological innovations and increased life expectancy (Maddox, 1968). With the augmentation in the number of persons aged 60 and over, there has concomitantly been an increase in the percentage of individuals retiring, and in the length of

time spent in retirement (Geist, 1968).

There have also been some deficits for society, the impact of which is just recently coming to fruition. "Retirees represent a major productive but unutilized resource" (O'Meara, 1977, p. ix). Many individuals are forced to retire prematurely in that they have barely approached the end of their productive years (Geist, 1968). In addition, the economic burden of mandatory retirement has been imposed not only on the retirees in the form of reduced income, but also on those individuals still participating in the labor force. Several researchers (Sheppard & Rix, 1977; Butler, 1975) maintain the position that mandatory retirement is not so cost-effective as we are led to believe.

More importantly, however, are the problems that retirement has created for the individual retiree (Gubrium, 1976). "The retiree has to adopt new attitudes and develop new habits for the different kind of life that lies ahead for him. Undergoing such a transition can, (and often does) lead to a wide range of problems" (O'Meara, 1977, p. 21). The problems become especially acute in a society like ours in which emphasis is placed on productivity, financially gainful employment, and the accumulation of monetary and material goods. An individual's worth is determined, to a large extent, by the accrual of these assets.

Much controversy and debate have taken place over the effects (are they negative or positive) of retirement for the retiring individual, and over the conditions whereby such a major role transition is made easier. In the attempt to measure the degree of facility or difficulty of the transition from the role of worker to the role of retiree, several salient social and psychological issues have been investigated:

the meaning of work, attitudes towards work versus attitudes toward retirement, life satisfaction and morale pre and post retirement, and personality characteristics. Concomitant demographic variables of health, socio-economic status, and sex have been examined for their impact on each of the preceding issues. Lastly, pre-retirement education programs have been implemented on both governmental and industrial levels for those older employees for whom personal difficulty has been envisioned in the transition into retirement.

The aim of this dissertation is threefold: (1) to review the relevant literature on the effects of retirement, (2) to illustrate that retirement can have detrimental social, psychological effects upon the retiree, depending upon the personal and situational circumstances specific to that individual's retirement, and (3) to evaluate the effects of a pre-retirement preparation program for 30 pre-retirees victimized by forced retirement due to their age and to the deinstitutionalization of a major mental retardation facility in Western Massachusetts. Effectiveness was measured by the degree and direction of change in anxiety and attitude toward retirement.

Chapter II reviews the literature and research that regards retirement, per se, as impacting negatively upon the individual, predisposing her/him to various psychosocial crises.

Chapter III reviews the research that presents a more positive perspective on retirement. While this body of research posits a preference for retirement on the part of many workers, we witness the blossoming significance of situational and personality variables as determining factors in retirement choice, adjustment, and satisfaction. Crucial

here is the 1961 legislation reducing the age of voluntary retirement with benefits from 65 to 62. This represents a turning point in the focus of the retirement research.

Chapter IV is important in that it explores a sparsely investigated area of retirement research--sex differences. This section elucidates issues of gender specific work and retirement orientation, and patterns of retirement adjustment.

Chapter V reviews literature on pre-retirement preparation programs as feasible preventive interventions for those pre-retirees for whom difficulty is anticipated in the retirement adjustment process.

Chapter VI addresses the specific scope, design and methodology of the present study: the measurement of the effects--as indicated by change in anxiety and change in attitude towards retirement--of a pre-retirement preparation program for elderly employees experiencing forced retirement due to their age and to deinstitutionalization of a major mental retardation rehabilitation facility.

Chapter VII presents the results of the study. Chapter VIII discusses the findings, highlighting areas for future research. In this chapter, several other significant social and personality variables are introduced because of the negligible manner in which they have been examined in previous research. Chapter IX summarizes the total research endeavor.

CHAPTER II

A REVIEW OF RESEARCH ON RETIREMENT AS A PSYCHOSOCIAL CRISIS

Recent research indicates that the 1960's was a pivotal point in the retirement literature. Prior to this decade, much of the social gerontological research had a crisis orientation (Crawford, 1972; Palmore, 1979), characterizing retirement as a major disruption of a primary role set (occupation) (Bell, 1978-9), thereby precipitating a variety of negative social and psychological consequences for the retiree.

"The most immediate consequence of retirement for the worker and his household is economic" (Maddox, 1968; see also Kreps, 1966). "Fear of loss of group medical and life insurance coverage causes some to want to stay employed as long as possible" (Davidson & Kunze, 1965). Geist (1968) makes reference to a 1965 survey which concludes that anticipated financial status is the most constraining factor about preference to retire. Men at the pre-retirement phase revealed a desire to retire early, but felt they would not be able to. Such concern is further supported by the fact that 25% of the retirees in this sample worked after retirement.

Perhaps a more deeply felt effect of retirement is the painful realization of the fact that one is no longer needed or considered useful within a social constituency which had heretofore provided the individual with a frame of reference (Bradford & Bradford, 1979; Geist 1966), and social anchorage (Maddox, 1968). Geist cites one study in

which a group of coal miners indicated that the change in their economic situation was the most anxiety-provoking aspect of the retirement prospect:

However, in subsequent discussion, it became apparent that the underlying apprehension had more to do with feeling that retirement meant uselessness or a lack of recognized satisfaction than with economic problems. Fears were of retirement as a threat to the organized personality with involvement and dependence upon work-related activities rather than loss of income or living standards. The real problem was one of usefulness, status, and social participation (p. 45).

Many of these studies focused (although very broadly) on such measures as the meaning of work and attitudes towards work in predicting life satisfaction, adaptation, and morale during the retirement phase. They asserted that, for many individuals, work has been the most essential focal point in her/his adult identity development (Miller, 1965). Not only has it created a means of earning a living, necessary for economic survival, but it has also been an essential mechanism for establishing interpersonal, social intercourse. "The job also determines a large number of a person's extra-familial associations and thus provides its holder with potential human resources for the satisfaction of needs not met within his family" (Donahue et al., 1960, p. 377; see also Simpson & McKinney, 1966).

Prasad (1964), in his test of the disengagement proposition that older men are ready to retire, found that, given the choice between an adequate pension and the opportunity to continue working, many respondents from this sample chose the work option, a strong indication of a work orientation.

The work role has been concrete and substantive; the role of retiree is uncertain and ambiguous (Simpson & McKinney, 1966), a "roleless role" (Burgess, 1952), with implications of unformulated, goalless leisure activity. Miller (1965) states that

it is assumed that the problem of retirement will be solved if the individual will engage in some sort of activity which will fill his leisure time. . . he must justify an identity in terms of his leisure activity which is by definition superfluous in character, extraordinary. . . and stands apart from work (p. 79).

Retirement and Health

If the retirement process is not appropriately handled, medical and health related problems can ensue, particularly with the advent of sudden retirement (Geist, 1968).

Townsend (1957) interviewed a sample of retired men and working men, aged 60 to 70. The working men expressed an inordinate apprehension about their imminent retirement. They were tenacious in their work orientation because, for them, work allowed them to maintain more than just a standard of living; it promoted good health as well. Retirement precipitates decreased physical health and skill.

Retirement, Mortality, and Suicide

For many, work has been a "balancing factor of life" (Maddox, 1968), the disintegration or cessation of which "runs the risk of creating profound alienation and disequilibrium" (Friedmann, 1961). Durkheim (1951) makes reference to the fact that when an individual loses her/his frame of reference (i.e., work), anomie sets in and can create

a situation in which the individual finds it intolerable and impossible to cope. This can result in incidents of suicide.

The causal link between retirement and suicide has been a controversial issue since the early years of retirement research. It was an accepted premise that retirement produced such tremendous stress and mental and social disorganization for the retiree that suicide was a natural conclusion: "Frequently this mental taxation is translated into physical disorders which may prove fatal before adjustment can be made" (McMahan & Ford, 1955, p. 22).

A critical period of five years post-retirement was established as the determining factor for successful or unsuccessful retirement adjustment. Subsequent research on suicide utilized this "retirement impact theory," the assumption being that if a retiree were to survive this five-year period, s/he will have made a successful adjustment. McMahan and Ford (1955) tested this theory by observing the survival rates of five age groups. In their study, however, there were no statistically significant findings to substantiate this theory. The survival rates of two groups of their sample, ages 50 to 54 and 55 to 59, were apparently (not significantly) lower during the first five years after retirement than for the other subsequent five-year periods. They did find significant results for the third five-year period--age 60 to 64--following retirement. These researchers offered the supposition that perhaps the incidence of lower survival rates is confounded with the salience of physical disability and failing health for most of this sample.

Tyhurst et al. (1957) found in their study that for their 60 to 70 year old sample, the death rate followed an ascending curve, with in-

creases in mortality occurring less frequently during the initial five-year period following retirement. These mortality rates coincided quite well with those of the normal population of this age group. Morbidity rates displayed a parallel pattern, with increases in good health occurring during the period immediately following retirement.

To further explore the relationship between retirement and mortality, Haynes et al. (1977) studied a sample of retirees for whom diminished health was not a factor. Their findings indicated general support for post-retirement mortality excesses. In performing a more precise examination of the data, they found increases in years three and four as opposed to years one and two post-retirement. In a follow-up study, these researchers (Haynes et al., 1978) suggest the importance of comparing retiree mortality rates with yearly incidence rates for a comparable sample of non-retirees.

Nadelson (1969) contends that:

certainly suicide is of significance for the retiree age group. Suicide rates show a constant rise with age; the rate at 85 years of age is about seven times that at age 20. There is a sharp increase in the suicide rate in the fifth decade of life, and it is much greater in men than in women. Crisis in personal relations, marriage, health, and retirement seem to be related to such an increase. After the age of 65, suicide rates seem to decrease in men of higher social classes, and to increase in men of lower social classes (p. 12).

O'Meara (1977) cites also that suicide, an insufficiently explored area pertaining to how it interacts with retirement, has to be more fully addressed and anticipated.

Gubrium (1976) indicates that, in general, retired individuals are

not as happy or satisfied with life, are not as well adjusted, perceive themselves as older, and are less optimistic vis a vis their future than are their working peers.

The stigma that our youth-oriented culture attaches to old age seems to have been internalized to some extent by older people themselves, and the maintenance of the occupational role symbolizes a more youthful orientation (Gubrium, 1976, p. 221).

O'Meara (1977) supports this argument in his contention that even for those retired elderly who are still productive and willing to make a contribution to the working world, finding a second career, or post-retirement employment becomes extremely difficult in a society where the demand for youthfulness overrides the capabilities of old age. This reinforces in many elderly the sense of a lack of achievement and a lack of purpose. In many cases, retirement produces isolation, depression, alcoholism, and other forms of mental and behavioral disturbance. However, "no broad scale statistics are available to show how extensively the problem of alcoholism affects retirees as a group. . . . But there does seem to be ample evidence that employees take to drinking excessively after they retire" (O'Meara, 1977, p. 25).

Geist (1968) states that:

the changes which the average older person resents and dreads are the losses of significance and independence. If allowed to bloom, these changes can intensify with retirement. Retirement can produce a psychological crisis providing opportunity for introspection, self-devaluation, and for the development of delusional ideas of fears, grandeur, and regrets (p. 24).

The job offered a way of filling in time, warding off the possible nega-

tive effects of self-indulgence and self-concern (Donahue et al., 1960).

Societal perceptions of the capabilities of the retiree might influence the retiree to internalize the negative beliefs about the effects of retirement: s/he might feel that "the lack of self-maintaining work in old age is an indication of social failure, and hence a justification for the generally inferior social status accorded the aged in our society" (Gubrium, 1976, p. 223). Thus we have the development of a self fulfilling prophecy in that the individual begins to expect and accept her/his lowered social position due to diminished feelings of self worth and confidence. In sum, evidence seems to indicate that "quite apart from such factors as health or socio-economic status, the pattern of lower satisfaction among the retired persists" (Riley & Foner, 1969, p. 155; see also Streib, 1956; Thompson, 1960; Palmore, 1972).

CHAPTER III

A REVIEW OF RESEARCH ON ATTITUDES TOWARD AND ADJUSTMENT IN RETIREMENT AS RELATED TO SPECIFIC SOCIAL, PHYSICAL, AND PSYCHOLOGICAL VARIABLES

In consideration of such factors as situational and individual differences, it became increasingly important to examine the social context in which retirement occurs for a particular retiree. Much of the more recent research (since the 1960's when legislation made it possible for individuals to retire at age 62, receiving reduced Social Security benefits) advocates that there is nothing about retirement per se that portends a traumatic experience for the retiree (Simpson & McKinney, 1966); not all retirees encounter difficulty in adjusting to retirement (O'Meara, 1977; Cumming & Henry, 1961).

Maddox (1968) contends that it is imperative that blanket assumptions, conclusions, and generalizations not be made about the circumstances of the retiree. One has to consider the variables of sex, socio-economic status, and previous work history of the individual involved (Streib & Thompson, 1957; Heyman & Jeffers, 1968):

But current interpretations of retirement are seriously marred by the inadequate attention to variations both in the social context within which retirement takes place and in the personal biographies of the elderly individuals (Donahue et al., 1960, p. 357).

Socio-cultural attitudes about retirement are becoming more favorable (Riley & Foner, 1969), especially as we begin to shift further away

from the Protestant work ethic and the stigma attached to non-productivity:

Since the conditions which brought the notion into existence no longer pertain, emphasis on work as the primary source of meaning and satisfaction may no longer have its original significance. Evidence is accumulating that such a reappraisal may have been taking place (Maddox, 1968, p. 360).

Riley and Foner (1969) indicate that:

in 1960, as compared with 1951, men who were approaching retirement were more likely to think of retirement as a well earned rest or as a reward for a lifetime of work, and they were less likely to think of it as only for people physically unable to work (p. 447).

Physical health is just one of the variables considered in the research reviewed in this chapter. Other variables relevant to retirement adjustment include socio-economic status, age, personality characteristics, work orientation, and pre-retirement attitudes.

Health

In the previous chapter, we mentioned that there existed in the earlier literature the postulation of a causal relationship between retirement and poor health, the assumption being that physical health generally declines after and because of retirement. That health status is a correlate of retirement is indisputable. Some researchers (Streib & Schneider, 1971) have refuted, however, the directionality of the retirement-poor health connection. Evidence from several studies indicates the opposite phenomenon, that poor health and physical decline are more often the causes for retirement, particularly early retirement (At-

chley, 1975).

In their study, Tuckman and Lorge (1953) sampled 660 male industrial employees. Despite the fact that 50% of this sample expressed favorable attitudes toward the advent of retirement, the underlying reason for such positive acceptance was their recognition of the fact that their physical health was declining. They acknowledged their lessened capacity to fulfill the requirements of the job; this was not a genuine attraction to retirement. Fifty percent of their retired sample reported improved health in retirement; only 17% reported declining health.

Shanas (1970) provides additional evidence in support of the finding that health improves in retirement.

Pollman (1971) argues that, whereas prior to the 1960's when poor health was the major impetus for retiring, subsequent data show more voluntary, non-health related early retirement. Consistent with this latter finding, Bell (1976) reported that early retirement was more a result of retiree satisfaction with the provision of early social security benefits (see also Neugarten, 1976; Barfield & Morgan, 1978; Rones, 1978).

Palmore (1979) investigated "adaptation to five common life events in later life," of which retirement and spouse's retirement were two. He found that, except for major medical events, there were higher, more significant physical declines succeeding the two retirement events than any of the other life events; "after retirement, psychosomatic symptoms increased" (p. 845). Yet, the increases were not significant enough to support the assumption of an overall causal relationship between retire-

ment and health crises.

The negative effects of retirement on physical health tend to be more salient for these retirees within the lower socio-economic stratum.

Socio-economic Status

When one takes into consideration the socio-economic status of a retiring individual, one finds a number of other differential findings.

Kerckhoff (1964) contends that attitudes of males toward their own retirement is very closely related to their occupational status. Kerckhoff highlighted several implications from this. He dichotomized the rewards one receives from his employment along intrinsic and extrinsic dimensions, and hypothesized that the retirees of the upper occupational status received more intrinsic value from their work which reinforced a fairly resistant attitude toward the retirement prospect. Retirees from the lower occupational status were only concerned about losing the extrinsic rewards derived from financial remuneration for their work. The middle level retirees were more positive about retirement, being more financially stable than the lower status retirees, yet less dedicated to their work than the upper status retirees. In general, lower status retirees were

passive in their anticipation of, and had few plans for, and no expectations of their retirement. They do not, evidently, experience retirement as a particularly pleasant change in their lives, and they tend to be much more negative in their reactions to it (Kerckhoff, 1964, p. 515).

Stokes and Maddox (1967) state that, for higher status workers, there is an initial intense feeling of job deprivation immediately after

the onset of retirement. During this initial phase in the retirement experience, these white collar workers measure lower than blue collar workers on scales of satisfaction. "As hypothesized, there is an inverse relationship between prestige level and satisfaction. One half of all blue collar retirees were highly satisfied, in comparison to 28% of the white collar workers" (p. 331). With the passage of time, however, the reverse becomes true, as the impact of previously established social networks and community involvements become more deeply experienced. As did Kerckhoff (1964), Stokes and Maddox (1967) found that the intrinsic rewards of their work held more significance for white collar workers than for blue collar workers. Spengler (1966) states that since their status and prestige are low, the work commitment of lower status employees is low, restricting them to economic considerations in the loss of the work role (see also Simpson, Back, & McKinney, 1966).

Strauss et al. (1976) posit that higher status workers (i.e., physicians, lawyers) maintain post-retirement identification with their occupational role; "the highly educated experienced the least perceived status loss" (p. 226). A lower status employee

is faced with a real loss of ability to control the contingencies of his life. Upon retiring, a worker without much education would lose much of the sense of mastery he once may have had (p. 227).

For lower status employees, the "approach to retirement age is almost universally found to be coupled with an increase in apprehension" (Nadelson, 1969, p. 5; see also Riley & Foner, 1968; Atchley, 1975; and Geist, 1968). Maddox (1968) and Simpson and McKinney (1966) support

this argument. The findings from their studies indicate that because of the "disorderly career" (a term coined by Wilensky, 1961) of lower status retirees who have not developed an integrated network of work, personal and social experience, retirement becomes more traumatic for this group. "Since their social involvement in the community at large is narrow and limited mainly to their work role, they might react to loss of work more strongly than their low evaluation of their work would suggest" (Simpson, Back & McKinney, 1966, p. 49). Self evaluations in retirement were less favorable for these retirees, because their work had not allowed them to develop the ties with society that are necessary for self-anchorage.

The salient issue, of course, is that lower status workers do not have the economic wherewithal to ensure a satisfactory standard of living. If such were guaranteed, they would express more favorable attitudes towards retirement (Glamser, 1976; Shanas, 1972).

It is quite possible that what has been characterized as fear of retirement, resistance to retirement, and negative attitudes toward retirement among industrial workers may very well be a realistic fear of impending poverty and associated problems" (Glamser, 1975, p. 105).

Age

Tuckman and Lorge (1953) assert that younger pre-retirees express more favorable attitudes towards retirement than do older pre-retirees. Riley and Foner (1968) agree: "the older the individual, the later he plans or wants to retire. The older the individual, the more likely he is to express dread" (p. 445; see also Pollman, 1971; Goudy et al.,

1980).

Ekerdt et al. (1980) propose that while previous research seemed to demonstrate an "age effect," such did not prove to be the case over time: "the inference that there is an age effect in this measure, which would predict increasingly later retirement plans over time, is not supported by longitudinal data" (p. 232). Thus, there appear to be contradictory effects of preferred versus planned age for retirement. According to these researchers, the latter phenomenon is more a reflection of changing historical events such as the availability of early Social Security and pension benefits; whereas preferred age for retirement increases consistently with age, reflecting a pervasive uneasiness about the oncoming event.

Personality Characteristics

An individual's ability to cope with the demands and role changes necessitated by retirement are also very much related to that individual's personality. Her/his strategy for coping with major developmental tasks and transitions throughout the aging process becomes very significant. Havighurst (1954) coined this process of adaptation "role flexibility."

Atchley (1975) points out that people who have difficulty adjusting to retirement may have exhibited difficulty adjusting to any change at all.

King and Howell (1965) take issue with Havighurst's (1954) role flexibility theory and his treatment of personality characteristics as if they existed in isolation and irrespective of the influences of the

social environment.

the Havighurst thesis appears to have the suggestion of somewhat idealistic characteristics for role change that presuppose the possession of some adequate socio-economic characteristics and rather favorable social status. The investigators of this study take the position that the development of role flexibility may be limited and/or rendered ineffective (p. 153).

Thurnher (1974) attempts to reconcile the two opposing viewpoints (personality versus social context) in her support of the combinatory impact of the individual's previous life style and the variables of financial resources, social supports, as well as health.

Another essential aspect of the retiree's personality might be her/his capacity for modifying her/his activity levels, such that work related roles and activities no longer predominate as the primary focal point and source of satisfaction (Atchley, 1975). Peppers (1976) found that those retirees with high leisure activity levels manifested higher levels of satisfaction with retirement than those retirees with low activity levels. The crucial issue here is the ability to make the substitution of social activity for occupational activity.

It had been commonly believed that those individuals for whom work had become integrally incorporated into their identity, and for whom work proved highly satisfying, would have the most difficulty adjusting to retirement (Goudy, 1975). Simpson, Back and McKinney (1966) found such a relationship for high status workers but not for middle status workers.

Atchley (1971) found no significant relationship between work orientation and retirement adaptation. Goudy (1975) lends support to the

unsubstantiated nature of this assumption. Glamser (1976) believes that work orientation "has received too much attention" at the expense of other significant situational variables.

The Nature of the Retirement Decision--Voluntary or Involuntary

Peretti and Wilson (1975) propose that "the nature of the retirement"--whether voluntary (the individual's decision) or involuntary (an administrative decision)--has a significant impact on retirement adjustment. They studied samples of voluntarily retired males and involuntarily retired males in order to determine the effect of each type of decision upon usefulness, emotional satisfaction, self-image, and interpersonal relationships. They report significant differences between the two samples on each of the above, with the voluntarily retired scoring in the positive direction. The involuntarily retired

felt that forced retirement disrupted their everyday way of life. . . . Accompanying the dissatisfaction for these men was a lack of positive attitudes towards the future. It tended to be regarded with gloom, despondency, and despair (p. 135-136).

Mick (1975) states that blue collar employees suffer most from involuntary retirement, with cumulative negative effects due to ethnicity, age, and skill level.

Parnes and King (1977) reported that displaced middle-aged employees experienced a sense of powerlessness as indicated by their scores on Rotter's Internal-External locus of control scale. The same could pertain to older workers forced to retire.

Kimmel et al. (1978) looked at the differential impact of voluntary

versus involuntary retirement on retirement satisfaction and on attitudes towards retirement. They found that the voluntary retirees had more positive feelings, better health, and better adjustment and higher satisfaction in retirement.

Pre-retirement Attitudes

Several researchers (Streib & Schneider, 1971; Glamser, 1976; Thompson, 1958) have stressed that pre-retirement attitudes are more consistent predictors of post-retirement attitudes and satisfaction than is the nature of the retirement decision or work orientation. The pre-retiree's ability to make a realistic appraisal of what her/his situation will be like in retirement is the key to successful retirement adjustment. Those who feel positively about this prospect are likely to have a positive post-retirement attitude and experience.

As early as 1958, Thompson argued that those pre-retirees with positive pre-retirement attitudes and with an accurate assessment of retirement life took a shorter period of time to adjust to retirement than did those with less positive attitudes.

One can consider each of the aforementioned variables (health, socio-economic status, age, personality, nature of the decision, pre-retirement attitudes) in isolation or as having a combinatory effect in predicting retirement satisfaction and adjustment. Some researchers (Nadelson, 1969; Thompson, 1973; Streib, 1956) emphasize the latter, the critical issue being that the effects of retirement will vary according to the specific configuration of these variables for a particular individual.

Streib (1956) maintains that "the adverse effects of occupational retirement tend to increase when other factors, such as poor health and low income, are present" (p. 270). Thompson (1973) reported that his sample of retired men exhibited lower morale than his sample of working men, and that lower morale was the result of their being "older, more disabled, more likely to perceive their health in negative terms, and poorer than the employed" (p. 342), and not the result of retirement per se. Age alone did not account for the differential findings, nor did income alone. The combined effect, however, was significant at the .01 level.

Nadelson (1969) cites several studies in which there were contradictory findings. Some researchers continued to conclude that retirement has a detrimental effect per se, while others highlighted financial insecurity as the precipitating factor in the development of mental/emotional stress in retirement. In his attempt to resolve the controversy, Nadelson identified five "deprivation factors" as key determinants in the poor adjustment process: low socio-economic status, low level of social activity, poor physical health, negative self-image, and complaints about living arrangements, all of which produce an additive effect.

In further consideration of the importance of concomitant variables, Heyman and Jeffers (1968) investigated the effect of such variables as health, the conditions surrounding the retirement (whether voluntary or mandatory), age of wives, and the socio-economic status of the couples involved. They utilized the verbal reports of the wives, and found that wives' attitudes and outlook towards their husbands' re-

tirement were more positive for those retirees who were of a higher socio-economic status, had better health, whose wives were younger, and whose retirement was voluntary.

Darnley (1975) stresses also that the factors which best characterize good adjustment in retirement are good income, good health, a good social support system, personality attributes of flexibility and farsightedness, and voluntary retirement (see also Barfield & Morgan, 1978; Palmore, 1979).

CHAPTER IV

THE EMERGENCE OF SEX DIFFERENCES IN RETIREMENT RESEARCH

The purpose of this chapter is to elucidate issues about women and retirement, an area that has been too sparsely researched. We will explore two components of the literature: the early research, comprising primarily a male/husband focus, and more recent research addressing issues of working/retiring women in their own right.

Early Retirement Research on Women

In reviewing this literature, we find that women were not regarded as having a legitimate retirement experience independent of their male counterparts. All of the research had a heavy male emphasis; samples for study consisted exclusively of male retirees, and the norms established around the retirement experience were restricted to this segment of the population (Jaslow, 1976). Women were treated solely as wives or widows, but not as workers (Kline, 1975).

Early research postulated that retirement has intense repercussions for the family life of an individual (Donahue et al., 1960; Gubrium, 1976; Heyman & Jeffers, 1968; Kerckhoff, 1964; Nadelson, 1969; O'Meara, 1977). "When a married man retires, a new dimension is added to the marriage for him and his wife. . . . It can prove disturbing. . ." (O'Meara, 1977, p. 25) possibly creating marital rifts as well as a shift in decision making roles (Gubrium, 1976). The husband has to be

incorporated into the home (Dressler, 1973). Fengler (1975) feels that such incorporation is dependent upon the attitude of the wife. A lack of cooperation on her behalf can foster a sense of alienation within the husband. Donahue et al. (1960) cite studies in which there occurs a pronounced change in the husband-wife relationship as a result of the negative attitude of the wife towards her husband's retirement. Such a change in attitude includes not wanting the husband around the house all day because of the disruption that produces in her household schedule and duties, as well as their subjection to a reduced income.

Keating and Cole (1980), in their study of the marital relationship after retirement, noted that, among the dissatisfactions expressed by their female sample, 72% cited less privacy, less personal freedom, and increased demands placed on their time. They had to "change from internal to external structuring of planning" (p. 87).

Donahue et al. (1960) found that wives' reactions to their husbands' retirement varied with socio-economic status. Wives of higher status retirees were more optimistic about spending extra leisure time with their husbands than were wives of lower status retirees. Despite the fact that higher status wives experience some dissatisfaction with the retirement of their husbands, such dissatisfaction was primarily attributed to the loss of prestige and social relationships acquired within the working role context. These researchers found also that, in general, wives resented having to share household decision making with their husbands.

Davidson and Kunze (1965) noted that with the retirement of the husband, the wife assumes greater leadership responsibility. Since the

wife has not been prepared for this new role relative to her husband, problems can ensue as a result of her "lack of experience."

Gubrium (1976) postulated that among lower status families, the husband would be forced to relinquish much of his decision making power within the family, as related to his loss of self-esteem around the sole area (work) which accorded him such. They found the opposite result, however, in that higher status retirees experienced a greater sense of loss in decision making power. His interpretation: "those who had lower status to begin with would presumably feel less involved in, and less threatened by a reduction in status, since the downward movement would not be very great" (p. 232).

Kerckhoff (1964), as part of a larger study exploring family structure and retirement, looked at husband and wife attitudes towards retirement, both before and after its occurrence. He postulated greater "role tension" within the conjugal relationship among lower status retirees, one contributing factor of which is the greater occurrence of rejection from the wives of their husbands' contribution to household chores. Bradford and Bradford (1979) suggest that after retirement, interpersonal tension is heightened for the marital pair. Whereas work provided a mechanism for avoiding overt conflict, such an outlet no longer exists; the couple is forced to deal more immediately with personal irritations.

Some researchers (Lipman, 1961; Dressler, 1973) are at variance with the assumption of the negative effects of a husband's retirement on the marital relationship. Lipman (1961) indicates that while there exists the inevitability of modification in roles, the husband who ac-

cepts the shift from instrumental to more expressive roles is more likely to make a healthier adjustment than is the husband who tries to maintain exclusive instrumental functions. In a later study, Kerckhoff (1966) deems this role reversal as occurring for both partners.

Dressler (1973) states that this phase in the marital relationship can prove quite satisfying; when this occurs, both partners exhibit high morale (Keating & Cole, 1980).

In essence, retirement in our society makes marriage a 24 hour proposition for the first time. Family research, as well as retirement research, will have to focus on this concomitant to retirement if one of the greatest resources in retirement adjustment is to be understood (Donahue et al., 1960; Burgess, 1952).

For those women who are experiencing retirement themselves, most of the research that has been done, although minimum at best, indicates that the impact of retirement is less drastic for the female retiree (Heyman & Jeffers, 1968; Geist, 1968; Donahue et al., 1960; Gubrium, 1976; Townsend, 1957):

In this connection one has to consider that the normal life cycle of a woman has provided her in most instances with 2 or 3 retirement experiences by the time her husband is facing his first one. In our society, many women have left employment for child rearing and thus have become familiar with essential elements of the retirement experience in early adulthood. They have given up earning an income and have retired to other activities. When their children grow up and leave the parental home, women experience another retirement from an essential function and have to make adjustments to the cessation of the maternal role. . .and, in the physiological sphere, the menopause has taught them the inevitability of retirement from the meaningful experiences of childrearing (Donahue et al., 1960, p. 372).

Women's occupations were primarily restricted to the domestic

sphere (Townsend, 1957). When they did work outside of the home, it was usually in order to supplement income. Women retired voluntarily, unlike men whose work was the major source of income; men were more often subjected to mandatory retirement. Thus, women expressed more retirement satisfaction than men (Keating & Cole, 1980).

Cumming and Henry (1961) trivialize, also, the event of retirement for women. Women's developmental task during this phase of the life cycle is widowhood:

Retirement is not an important problem for women. . .working seems to make little difference to them. It is as though they add work to their lives, the way they would add a club membership. . .work. . .does not express the whole woman in the way that work, no matter how incongenial, tends to express the whole man (p. 144).

Kline (1975) reveals that even working women have effectively internalized the belief of the insignificance of women's work role. She cites a study in which these women did not even rank their role as worker within the top three of six roles.

Heyman (1970) believes that we have not really answered the question as to whether or not a woman/wife retires. This early research seems to postulate that she does not.

Recent Retirement Research on Women

Much of the early research on the effects of retirement either oversampled men, and/or sampled women who were housewives and not actively involved in the labor force outside of the home. Later research has begun to acknowledge the viable force and significant number of

women who, like men, experience retirement in their own right. Because of this previously unrecognized phenomenon, results from earlier studies do not generalize to the female labor force (Keating & Cole, 1980).

While the labor force participation rates of men in older age groups have been decreasing, those of women 55 and older have been steadily increasing (Kimmel, 1974, 1980). Between 1955 and 1975, for example, the labor force participation rate of men aged 60 through 64 fell from 82.5% to 67.9% (Spiegel & Rives, 1978, p. 93). The participation rate of women aged 55 and over increased from 19% to 25% between 1950 and 1970 (McEaddy, 1975). Not only have more women become involved in the labor force, but they are also spending more of their adult years in employment (Campbell, 1979; Mallan, 1976; Kreps & Clark, 1975).

Contrary to the assumption of an intermittent, discontinuous (if any) employment pattern, Jaffe and Rodley (1976) indicate that once women enter the labor force, they tend to be stable and consistent in their participation. This is especially true for single, divorced, or separated women. During the later phase of the life cycle, marital status becomes one of the most important determinants of the length of time a woman spends in the labor force (McEaddy, 1976). Widows and married women retire earlier than nonmarried women (Geist, 1968; McEaddy, 1976; Palmore, 1965). With men, the opposite is true; married men work longer than nonmarried men. This phenomenon has an economic basis; married and widowed women are likely to receive the financial benefits of their husbands. This is in contradiction to the findings of Streib and Schneider (1971) that the single women in their study were more willing to retire than either the married or the widowed women. These researchers point

out that:

those women who continue to work, or who return to a job after retirement, are predominantly widowed or divorced, and the complicating experience of widowhood or divorce results in a different orientation to the work role and the trajectory concerning working or retiring (p. 60).

Within the older male population, there exists a socio-economic status effect, with higher status males retiring less often than lower status males. Within the older female population, this is not the case; there are no significant differences in the retirement patterns of higher status versus lower status female employees (Palmore, 1965; Geist, 1968). Prentis (1980) found in her study, however, that professional women were less interested in retiring than women in other occupations. More of the former than the latter planned to work until at least age 65. Geist (1968) indicates that for the professional woman, the experience of retirement might be similar to that for professional men. They have both made an intense commitment to their work. Work may have provided women, in general, with the same correlates of satisfaction, self-esteem, social networks, a sense of activity as those provided to male workers (Jaslow, 1976; Herman, 1981).

Kasschau (1976) reports that her sample of women were opposed to mandatory retirement primarily because they did not enter the labor force until their 40's; they had not had a sufficient amount of time to enjoy their working years.

Atchley (1975) found in his study that women encountered more difficulty than men in retirement. Problems were even more profoundly experienced when one compounded the variable of sex with those of low in-

come and poor health. In his 1976 study, Atchley reported that voluntary retirement was more prevalent among women than men, but the women needed a longer period of adjustment in retirement. He did not find any sex differences in the importance of work. Atchley (1976) states that:

past assumptions about male/female differences in attitudes toward work and retirement have not borne the empirical test. In their place should go assumptions that women can be highly committed toward work, and that retirement can present problems for women, perhaps even more so than for men (p. 209).

If the more recent phenomenon persists whereby the number of women participating in the labor force continues to increase while that for men decreases, and if women continue to retire later, while men retire earlier, we can anticipate a series of structural consequences for the future. Campbell (1979) speculates that, by the year 2000, we might find ourselves with an older labor force population that is predominantly female. Palmore (1965) postulates that, eventually, there will be no differences in the retirement patterns of men and women. Women will become eligible for social security and pension benefits comparable to those of men (Kleemeier, 1961). Mallan (1976) is skeptical, however; she feels that the institutionalized discrepancy in the wages of men and women will perpetuate differences in retirement benefits, despite any increases in female labor force participation.

Nevertheless, with the effects of retirement being shared by males and females, retirement anticipation, planning, and adjustment issues will become as pertinent for one sex as they are for the other.

CHAPTER V

A REVIEW OF LITERATURE ON PRE-RETIREMENT PREPARATION

Information seeking, preparation, and planning are particularly relevant to the retirement experience of any individual. Many employers, especially in industry and large corporations, are becoming increasingly aware of the need to prepare workers for the prospect of retirement (Geist, 1968; Kasschau, 1974); so few employees prepare properly themselves (Siegel & Rives, 1978).

Thompson (1960) has indicated that there are three important anticipatory factors in an individual's adjustment to retirement: preconception of retirement (whether it is accurate or not), pre-retirement attitude towards retirement, and having plans for retirement. As part of his findings:

those who anticipated their retirement in a positive fashion were less likely to have taken more than three months to become used to not working: 39% of those whose pre-retirement attitude was favorable as compared with 63% of those whose attitude was unfavorable; 43% of those with an accurate preconception of retirement as compared with 65% of those without; 45% of those with plans as compared with 53% of those who hadn't (p. 38).

However, because of the inter-relatedness of the three factors, Thompson modified his conclusions and found that "planning for retirement is only effective if one has an accurate idea of what to expect" (p. 43). Participating in a pre-retirement preparation program can assist the individual in preparing for this event.

In general, the purpose of pre-retirement preparation is to facilitate adjustment in retirement, to develop a positive attitude towards retirement, and to assist the retiree in implementing plans for retirement. One must distinguish, however, between pre-retirement planning and pre-retirement counseling in the design and implementation of these programs. Pre-retirement counseling serves a prescriptive function (Manion, 1976). Its problem-solving orientation focuses on developing coping strategies for dealing with the anticipatory negative psychological and interpersonal consequences of retirement. Pre-retirement planning is pedagogical in nature and emphasizes information dissemination, sometimes under the leadership of experts in each of the designated subject areas. Quite often, those who implement such programs do so with the intent of serving the counseling function; they utilize, however, the techniques of planning (Kasschau, 1974).

There is much disagreement over the most efficacious structure and content for these programs (Monk, 1971). Emphasizing the importance of counseling, Manion (1976) suggests a "small group interaction model" in which the fears and anxieties of the participants can be explored.

Burgess et al. (1958) propose designing two types of pre-retirement programs: one for upper status workers, and another for lower status workers. The rationale for this proposal is based on the finding of their differential attitudes towards retirement. Simpson et al. (1966) found, for example, that middle status workers are more prone to seeking retirement information and are more likely to gain exposure to such information. They experience more of "a gap between what they want to know and what they do know" (p. 93). Upper status workers plan for

their retirement more than the other two SES groups. But there is less tendency by this group to seek advice and gain exposure. These researchers related this phenomenon to less uncertainty about retirement among upper status employees. Surprisingly, they found that, among lower status employees, there was a tendency to discuss retirement with others (exposure), but such exposure did not become realized in planning for the event.

Fillenbaum (1971) found that interest in pre-retirement programs increased as socio-economic status decreased: upper = 17%, middle = 50%, lower = 65%.

Hunter (1960) supports the efficacy of having both the retiree and her/his spouse participate in the same program for purposes of mutual sharing and understanding of the eventual role changes that will become instituted within the domestic sphere (see also Reich, 1977).

Keating and Cole (1980) advocate that these programs should respond to the differential needs of retiring women versus retiring men.

Thus far, the results of these programs appear to be positive. Participants have been better prepared and able to cope with the stresses of retirement, in addition to having developed a more positive attitude toward the retirement process (Atchley, 1972; Wermel & Beiderman, 1961; Charles, 1971).

Mack (1958) utilized a group discussion approach. This study showed significant results in the development of more favorable attitudes toward retirement. The participants interviewed stated that the program helped them, not only in changing their attitudes, but also in their development of viable planning techniques.

Wermel and Beideman (1961) state that, while the responses as to the effectiveness of these programs have been mixed, some programs have been productive in lowering resistance towards retirement.

Charles (1971) found, within his sample of pre-retirees, that positive behavioral and attitudinal changes occurred. By the end of the program, his participants were more concerned about financial and leisure matters and less concerned about legal and post-retirement employment issues. There was more acceptance of the imminent retirement experience.

Glamser and DeJong (1975) utilized a group discussion format for their program. Attitudes became more favorable and there was an increase in retirement knowledge, planning and in activities initiated by the group participants.

Despite the fact that pre-retirement preparation programs have been incorporated into various organizations, the numbers are few, the context has been predominantly within an industrial setting, the modality has been individual (one-to-one) as opposed to group (Spiegel & Rives, 1978; Glamser & DeJong, 1975), and the emphasis has been on the financial aspects of retirement (Kasschau, 1974; Spiegel & Rives, 1978; Carp, 1972). "Retirement preparation programs are few and far between. Most are offered by companies whose workers are covered by a private pension and by government agencies" (Atchley, 1972, p. 160). Also most are "limited programs that do little more than explain the pension plan, the retirement timing options, and the level of benefits under various options" (Atchley, 1972, p. 160). Those programs that are more comprehensive attempt to deal with a variety of issues including physical and

mental health, housing, and leisure activities. These programs are even more scarce; only 20% to 30% of preparation programs are comprehensive (Atchley, 1972). Yet,

even the best company programs. . .are generally designed to feed information in only one direction, from informant to participant; they do not allow for the exchange of ideas and information necessary to promote attitude changes (Kasschau, 1974, p. 46).

Also, because of the lack of commitment on the part of many employers to invest in pre-retirement preparation programs, many are not assigned staff who are professionally trained to run such programs, nor do they readily invite professionals from other organizations to come into their agency to run the programs. Instead, on-staff personnel are utilized on a part-time basis (Kasschau, 1974; Siegel & Rives, 1978; Kalt & Kohn, 1975). In addition, many are offered very late in the work cycle, just prior to the retirement event. There is a definite need to attract participants much earlier (Mack, 1958; Hunter, 1960; Ash, 1966; Geist, 1968) perhaps at age 40. Walker and Price argue that because these programs "are usually last minute attempts to deal with the shock of retirement, they have extremely limited beneficial impact" (p. 36).

Since many workers are not employed by the larger corporations that offer these programs, a large number of retirees (90% according to Atchley, 1972) are not even informed of or exposed to the occurrence of such:

Education above all determines the need for retirement preparation. Generally, the higher the level of formal education, the less retirement preparation is needed. However, the higher correlation among income, occupation, and education

means that those who need retirement preparation the most are at income and occupation levels where they are least likely to get it (Atchley, 1972, p. 160).

These retirement preparation programs are still in the early and experimental phase of their development:

Empirical studies suggest that few programs are either suitably designed or implemented. . . . Research findings themselves are inconclusive and contradictory. . . rigorous research procedures are needed that include randomization (Kasschau, 1974, p. 42).

Evaluation of the long term effectiveness of pre-retirement programs awaits further investigation and the utilization of clearly defined goals, objectives, design, and implementation. In addition, control groups are needed (Glamser & DeJong, 1975; Spiegel & Rives, 1978), as well as sufficient time lags between pre and post measures, and randomization; however, such improved sampling techniques are not likely to occur soon (Kasschau, 1974).

CHAPTER VI

METHOD

Scope of the Study

The purpose of this study was to evaluate the effects of a pre-retirement preparation program for 30 older employees, ranging in age from 54 to 66, who were being forced to retire. Program effects were measured along the dimensions of change in anxiety and change in attitude toward retirement.

The pre-retirement preparation program emphasized a variety of practical retirement concerns for this population. It provided them with a mechanism for posing questions and raising issues around each of the subject areas covered.

Pre and post attitude and anxiety measures, on which subjects were compared, were conducted in order to assess program effectiveness. The scores from these measures were, for the major part of the study, utilized as the dependent measures for each program participant. The demographic variables--age, sex, marital status, occupation, length of time employed and salary--were the independent variables except in the final and most important analysis--the t-test on pretest attitude--for which the pre-test attitude score became the independent variable, and anxiety pretest and posttest the dependent variables. The pre-test attitude score functioned also as a control variable in light of the uncontrolled nature of the study. Interpretation and discussion of the

study will be based on the findings of the interrelationships of the dependent, control and demographic variables.

My hypotheses were as follows:

Several group and time main effects would emerge--

1. Those with low anxiety would differ significantly from those with high anxiety on attitudes toward retirement (group main effect).
2. Those with positive attitudes would differ significantly from those with negative attitudes on anxiety about retirement (group main effect).
3. Those participants with a negative pre-test attitude score would, at the end of the pre-retirement preparation program, exhibit a more positive attitude score upon post-testing (time main effect).

Several interaction effects would occur--

4. There would be significant differences based upon the interaction of marital status X sex, such that married women would have more positive attitudes and less anxiety about retirement than would unmarried women. This would be untestable for the male subjects since all of them were married; but, married men would exhibit more negative attitudes and higher anxiety than would married women.
5. There would be significant socio-economic differences based upon occupation and salary. Those participants with higher occupational ranking and higher salary will display more positive attitudes and lower anxiety towards retirement than would those participants of lower occupational ranking and lower salary.
6. There would be significant differences based upon length of time employed at this institution. Those participants employed for a longer period of time would exhibit less positive attitudes and higher anxiety

scores than those participants not employed so long.

7. There would be significant differences based upon age, in that older participants would exhibit less positive attitudes and higher anxiety about retirement than would younger participants.

8. There would be a significant reduction in anxiety from pre to post-test; however, the occurrence and magnitude of the change would be a function of the pre-test attitude score for each participant.

9. Those with a negative pre-test attitude score will exhibit higher (pre-test) anxiety than those with a positive pre-test attitude score.

10. The anxiety reduction would be greater for those with a negative pre-test attitude score than for those with a positive pre-test attitude score.

Subjects

Subjects were recruited from a pool of 300 older employees of the Belchertown State School, a mental retardation institution. These individuals were being forced to retire because of their age and because of the move towards deinstitutionalization. They were identified and recruited by the Staff Development division of this institution.

Thirty-seven individuals participated in the pre-retirement preparation program. Of these, thirty responded to both the pre and post test measures. These thirty individuals comprise the experimental group.¹ They are currently employed at the Belchertown State School in

¹A control group was unobtainable. An attempt was made to acquire a control group from the remaining pool of 300 elderly employees. It became quite difficult, however, to obtain pre and post test responses

a variety of occupational capacities. The subjects were compared on the demographic variables of age, sex, marital status, occupational rank, length of time employed with the present institution, and salary.

The age range was from 54 to 66 years old, with eight individuals in the 54-60 age group, nine 61 year olds, six 62 year olds, and seven within the 64-66 age group (see Table 1).

There were 22 females who comprised 73-1/3% of the sample; 8 males comprised 26-2/3% (see Table 1). Five females and three males were in the 54-60 age group, eight females and one male were 61 years old, four females and two males were 62 years old, and five females and two males were in the 64-66 age group.

Twenty-two (73-1/3%) were married, and eight (26-2/3%) were unmarried (see Table 2). Of the married group, 14 (64%) were female and 8 (36%) were male. Of the unmarried group, 8 (100%) were female; 100% of the males in this sample were married. Within the married category, seven individuals were in the 54-60 age group, seven were 61 years old, four were 62 years old, and three were 63-66 years old. Of the unmarried group, two were 61 years old, one was in the 54-60 age group, two were 62 years old, and four were in the 63-66 age group (see Table 3).

Seventeen subjects earned between \$10,000 and \$12,999 annually; of this group, 14 (82%) were women and 3 (18%) were men. Thirteen individuals earned between \$13,000 and \$25,000, 8 (62%) of whom were women, and 5 (38%) were men (see Table 5).

from a sample comparable to the experimental group. The potential control group subjects who did respond (N = 15) did so only at pretest and significantly later (by several weeks) than the experimental group. They were, therefore, eliminated from the study.

TABLE 1
Distribution of Participants by Age and Sex

Age	Female		Male		Total	
	#	%	#	%	#	%
54-60	5	23	3	38	8	27
61	8	36	1	12	9	30
62	4	18	2	25	6	20
63-66	5	23	2	25	7	23
Total	22	100	8	100	30	100

TABLE 2
Distribution of Participants by Sex and Marital Status

Marital Status	Female		Male		Total	
	#	%	#	%	#	%
Married	14	64	8	100	22	73
Unmarried	8	36	0	0	8	27
Total	22	100	8	100	30	100

TABLE 3
Distribution of Participants by Age and Marital Status

Age	Married		Unmarried		Total	
	#	%	#	%	#	%
54-60	7	32	1	12.5	8	27
61	7	32	2	25	9	30
62	4	18	2	25	6	20
63-66	4	18	3	12.5	7	23
Total	22	100	8	100	30	100

TABLE 4
Distribution of Participants by Sex and Length of Time Employed

Years Employed	Female		Male		Total	
	#	%	#	%	#	%
6-15	10	45	5	63	15	50
16-30	12	55	3	37	15	50
Total	22	100	8	100	30	100

TABLE 5
Distribution of Participants by Sex and Salary

Salary	Female		Male		Total	
	#	%	#	%	#	%
\$10,000-12,999	14	64	3	38	17	57
\$13,000-25,000	8	36	5	62	13	43
Total	22	100	8	100	30	100

Occupational categorization was determined in accordance with the internal grading system of the Belchertown State School. Grade 5 occupations (i.e., seamstress, institution domestic worker), grade 6 occupations (i.e., launderer), and grade 7 occupations (i.e., clerk) were designated, for the purpose of this study, level one occupations. Level two is equivalent to grade 9 occupations (i.e., truck driver), grade 10 occupations (i.e., mental retardation technician), and grade 11 occupations (i.e., LPN). Level three equals grade 12 through grade 19 occupations, i.e., senior LPN (12), laundry coordinator (14), senior accountant (15), pharmacist (17), RN (19).

One male and seven females comprised the first level. Four males and eight females were in the second level, and three males and seven females were in the third level (see Table 6).

Setting

The pre-retirement preparation program was conducted at Belchertown State School, a major Massachusetts mental health residential facility for the developmental disabled and mentally retarded. This institution is currently under the jurisdiction of a consent decree that resulted from the law suit, Ricci versus Greenblatt (1972). The department of mental health is to implement institutional reform because of the determination that many of the residents of this mental health facility are not so disabled as to warrant such a restrictive environmental setting. As part of the statewide move towards deinstitutionalization, the residents/clients of this facility are being transferred to less restrictive residences and treatment programs within the community.

TABLE 6
Distribution of Participants by Sex and Occupation

Occupational Level	Female		Male		Total	
	#	%	#	%	#	%
1	7	32	1	13	8	27
2	8	36	4	50	12	40
3	7	32	3	37	10	33
Total	22	100	8	100	30	100

Deinstitutionalization does not, however, solely affect the residents; a large proportion of the employee population are finding themselves displaced and out of their current positions of employment.

In acknowledgement of the possible negative effects of such a disruption in their work lives, and as a compensatory measure, Elizabeth Shafer of the Staff Development Component of Belchertown State School contracted with Dr. Harvey Friedman of the Labor Relations Research Center at UMASS to plan and implement a pre-retirement preparation program for the 37 elderly employees who will retire within the coming year. Thus, the program was offered under the auspices and during the working hours of Belchertown State School. The eventual goal is to allow all 300 pre-retirees to participate.

Procedure

The experimental group ($N = 30$) participated in a 7 week pre-retirement preparation program. The program commenced on April 29, 1981, and terminated on June 10, 1981. It was comprised of weekly discussion sessions of two hours duration. The format was pedagogical in nature with space for questions as well as sharing of concerns around retirement. Each session was conducted by an expert in the field of that particular subject area. The subject areas included:

1. An Overview of Retirement, presented by Dr. Harvey Friedman, Director, Labor Relations Research Center, University of Massachusetts, Amherst.

Dr. Friedman provided a description of aspects of retirement, and the problems to be faced in retirement. He presented a brief outline of

issues that would be covered in the pre-retirement preparation program, after which he asked the participants to cite issues of utmost concern to them. Some of the examples raised by the participants themselves included financial concerns, health issues, and use of leisure time. Dr. Friedman distributed a brief questionnaire which tapped their beliefs and knowledge about older people. This session was summed up by a discussion of the responses to this questionnaire, and an encapsulation of the program format.

2. The State Pension Plan, presented by Jack Walsh, Assistant Personnel Officer, Personnel Department, University of Massachusetts, Amherst.

Mr. Walsh talked about the state retirement plan, and the various options that are available to those eligible for this plan. Option A provides the most money during a retiree's lifetime, however, it expires when the individual passes away. There is no payment to a beneficiary. Option B offers a 50% reduction on Option A. It provides a refund payment to a beneficiary upon the death of the retiree. Option C provides the least amount of money. It offers, also, a monthly payment to the widow(er) of the retiree. There are also other retirement plans, such as veterans' benefits, and cost of living adjustments to which many are entitled after the retirement event.

Mr. Walsh talked, also, about state and federal income tax adjustments, and health and life insurance for which retirees would be eligible.

3. Social Security, presented by Alexandra Smith of the Society Security Office in Holyoke, Massachusetts.

President Reagan's proposal to cut social security benefits had just been publicized the day before (May 12, 1981) this session. Ms. Smith anticipated that the participants would want to discuss the implications of the potential cuts and how the proposal would affect them; she initiated her session with the topic of the President's proposal.

Ms. Smith presented, also, a description of the social security system of payment, how benefits were computed, and how much work credit an individual needed in order to qualify for benefits. She talked about the implications of receiving benefits at 62 as opposed to age 65. In addition, she discussed the consequences of working after retirement and how that affects one's social security benefits. Finally, she described the procedure for filing an application for benefits.

4. Use of Leisure Time, presented by Dr. Harvey Friedman, Director, Labor Relations Research Center, University of Massachusetts, Amherst.

Dr. Friedman talked about the nature of work and the nature of retirement, and the implications of each for the concept of leisure time. He elaborated on various options that a retiree might have in terms of alternative, post-retirement lifestyles, such as developing a second career, finding new interests, hobbies, and becoming involved in a service area in the capacity of a volunteer, for example. He introduced resources to which the participants could gain access, in seeking out information about where and how to develop these alternative life interests.

5. Health, presented by Dr. Aran Kasparyan, Belchertown State School, Belchertown, Massachusetts.

Dr. Kasparyan discussed major medical/physical problems that can

affect an individual after age 60, and after retirement: skin disorders such as cancer become more prevalent in old age, necessitating that one avoids excessive exposure to the sun (particularly of the face, neck, and arms), weight (requiring certain nutritional adjustments), constipation (sometimes related to colon or intestinal disorders), depression, sleeping disorders which can be related to anxiety, coronary problems, hypertension, liver disorders related to alcoholism, and vision disorders such as glaucoma. Although not every older person would necessarily encounter such difficulties, the point of emphasis was that older individuals, because of physiological changes with the aging process, must make certain health related adjustments.

6. Legal Aspects, presented by Attorney Jonathan Souweine

Attorney Souweine covered two broad areas during his presentation: (1) Property at death in the absence of a will, and (2) how the distribution of property can be altered by a will. He discussed, also, the laws on state taxes, how these affect property at death, and how a will can alter that situation.

7. Interpersonal Relationships, presented by Dr. Barbara Turner, Professor, Director of the Gerontology Planning Project, University of Massachusetts, Amherst.

Dr. Turner discussed three major areas of interpersonal relationships:

a) relationship with spouse, and the various ways in which retirement can impact upon that relationship. She made reference to the fact that the literature addresses more fully the reaction of the wife to her husband's retirement, than vice versa. The husband has to adjust to

spending more time in the home, and the wife has to make modifications in her daily household routine in order to accommodate and incorporate her husband. The wife takes, also, for the most part, primary responsibility for the planning of leisure activities.

b) relationships with friends. Dr. Turner stressed the importance of establishing a social network comprised of a number of individuals from varying age groups, not merely from one's own age group. Older persons experience a tremendous amount of loss--of spouse and friends. They should, therefore, form friendships also with those who are from a younger age group, in order to lessen the intensity of the experience of loss.

c) relationships with parents. About 1/4 of those who are in their late 50's and early 60's have parents who are still living. One implication of this more recent phenomenon is related to responsibility and dependency issues. The 60-year-old individual might find her/himself responsible for the welfare of the older parent (usually a mother). In addition, the 60-year-old might find that her/his older children have maintained or re-established a dependency link to them--i.e., those who return to their parents' home after divorce.

Measures

Two measures were administered prior to the first session (pretest) of the pre-retirement preparation program, and at the end of the last session (post-test). These measures include the State Anxiety Index of Spielberger's (1970) State-Trait Anxiety Index (see Appendix B), and a semantic differential scale measuring attitudes towards retirement, de-

vised by Dr. Robert Atchley (1974; see Appendix C). Each measure consisted of 20 items.

For the State Anxiety Index, the subjects were asked to rate how they felt at that moment about the item as it related to retirement. Choices included "very much so," "moderately so," "somewhat," and "not at all." Spielberger (1970) performed test-retest reliability analyses for this measure. He obtained low correlation coefficients, $r = .16$, $r = .33$ (retest after one hour for females and males, respectively), $r = .27$, $r = .54$ (retest after 20 days, females and males, respectively), $r = .31$, $r = .33$ (retest after 104 days, females and males, respectively). The obtained reliability coefficients, using Chronbach alpha, ranged, however, from .83 to .92. Spielberger (1970) stated that:

In summary, the test-retest reliability (stability) of the STAI A-Trait scale is relatively high, but stability coefficients for the STAI A-State scale tend to be low, as would be expected for a measure designed to be influenced by situational factors. Both the A-Trait and A-State scales have a high degree of internal consistency (p. 10).

For the Attitude measure, the subjects were told that each of the 20 items were related to the meaning of retirement. They were instructed to mark the phrase that best described their feeling about the item as it related to retirement. There were three choices for each end of the semantic differential scale, these included "very much this way," "medium this way," "a little bit this way." Atchley (1974) performed reliability analyses on this measure; he obtained a Chronbach alpha of .89.

Subjects were told that their participation in the study would contribute to the evaluation of the pre-retirement preparation program, and

that such evaluation would be used in implementing changes to improve the program.

Independent Variables

These included the demographic variables of age, sex, marital status, occupation, length of time employed, and salary. For the final t-test analysis, the pretest attitude score (attitude 1) became the independent variable.

Dependent Variables

These included pre and post anxiety and attitude scores. For the final t-test analysis on pretest Attitude, the remaining attitude and anxiety scores were the dependent variables.

Experimental Design

The design was 2 (groups²) by 2 (times³). The groups were split at the median on their attitude scores (15 positive and 15 negative) and on their anxiety scores (14 high and 16 low). The major analyses were correlations, analyses of variance, and t-tests. The selected level of significance was $p = .05$.

²Groups are positive or negative on Attitude; high or low on Anxiety.

³Times are pretest and posttest.

CHAPTER VII

RESULTS

This chapter presents the results of a variety of statistical procedures performed on the sample data. The analyses include correlational and reliability tests, analyses of variance, and t-tests, all of which serve as a foundation for a discussion of the findings and their applicability and relationship to the research reviewed previously. A control group was unobtainable for the present study; thus, all analyses pertain only to the experimental group.

Correlational and Reliability Tests

A series of reliability analyses were performed on each of the measures utilized in this study: inter-item correlations, item to scale correlations, and Chronbach's alpha. In addition, inter-scale correlations were computed.

For the anxiety scale (see Table 7), the inter-item correlations with an asterisk (*) proved significant at the $p = .05$ level. The Cronbach alpha for the Anxiety scale was .849. This result was consistent with that reported by Spielberger (1970). Only four items--#4, #9, #7, and #18--if deleted individually; would have increased the alpha to more than .849, the highest obtainable alpha being .87.

For the Attitude Scale (see Table 8), the inter-item correlations with an asterisk (*) were significant at the .05 level. The Cronbach

TABLE 7

Inter-item Correlations, Corrected Item-Scale Correlations,
and Cronbach Alpha for the Anxiety Scale

Scale Items ^a	Inter-item Correlations										Corrected Item-Scale Correlations
	1	2	3	4	5	6	7	8	9	10	
1. calm	-	.51*	.11	-.02	.53*	.50*	.41*	.62*	-.45*	.56*	.57
2. secure	-	-	.15	.19	.39*	.52*	.50*	.45*	-.02	.28	.51
3. tense	-	-	-	.72*	.08	-.00	.35*	.03	.22	.29	.44
4. regretful	-	-	-	-	.02	.12	.18	-.17	.10	.03	.22
5. at ease	-	-	-	-	-	.12	.32*	.62*	-.01	.53*	.56
6. upset	-	-	-	-	-	-	.42*	.36*	-.03	.04	.43
7. worrying	-	-	-	-	-	-	-	.49*	.12	.28	.58
8. rested	-	-	-	-	-	-	-	-	-.14	.42*	.58
9. anxious	-	-	-	-	-	-	-	-	-	-.13	.04
10. comfortable	-	-	-	-	-	-	-	-	-	-	.61

^aThe complete items are in Appendix B.

TABLE 7 (continued)

Scale Items	Inter-item Correlations										Corrected Item-Scale Correlations
	1	2	3	4	5	6	7	8	9	10	
11. self-confident	.73*	.48*	.16	.13	.56*	.34*	.50*	.52*	-.29	.59*	.62
12. nervous	.01	.03	.29	.03	.19	.17	.21	.33*	.23	.15	.39
13. jittery	.03	.13	.35*	.15	.07	.28	.01	.21	.09	.25	.40
14. high strung	.06	-.07	.49*	.31*	.12	.31*	.35*	.16	.38*	.23	.52
15. relaxed	.56*	.32*	.24	.07	.62*	.21	.26	.53*	-.18	.83*	.69
16. content	.47*	.33*	.20	.11	.80*	.03	.28	.50*	-.09	.73*	.56
17. worried	.30	.25	.22	.24	-.08	.56*	.38*	.11	.25	-.00	.26
18. over-excited	-.49*	-.17	.02	-.02	-.17	-.24	.14	-.32*	.67*	-.33*	-.22
19. joyful	.54*	.26	.26	.02	.48*	.15	.14	.44*	-.16	.66*	.57
20. pleasant	.66*	.52*	.03	-.05	.24	.51*	.27	.57*	-.24	.43*	.49

TABLE 8

Inter-item Correlations, Corrected Item-Scale Correlations,
and Cronbach Alpha for the Attitude Scale

Scale Items ^a	Inter-item Correlations										Corrected Item-Scale Correlations
	1	2	3	4	5	6	7	8	9	10	
1. fair/unfair	-	.41*	.31*	.29	-.03	.04	-.06	.06	.01	-.09	.06
2. healthy/sick	-	-	.32*	.51*	.64*	.49*	.49*	.59*	.45*	.47*	.65
3. rich/poor	-	-	-	-.05	.16	-.07	-.06	.14	0	.07	.12
4. good/bad	-	-	-	-	.50*	.64*	.46*	.62*	.60*	.55*	.70
5. happy/sad	-	-	-	-	-	.58*	.85*	.75*	.75*	.79*	.80
6. active/inactive	-	-	-	-	-	-	.61*	.53*	.66*	.62*	.67
7. relaxed/tense	-	-	-	-	-	-	-	.78*	.82*	.82*	.81
8. mobile/immobile	-	-	-	-	-	-	-	-	.82*	.73*	.84
9. involved/uninvolved	-	-	-	-	-	-	-	-	-	.93*	.87
10. expanding/contracting	-	-	-	-	-	-	-	-	-	-	.87

^aThe complete items are in Appendix C.

TABLE 8 (continued)

Scale Items	Inter-item Correlations										Corrected Item-Scale Correlations
	1	2	3	4	5	6	7	8	9	10	
11. dignified/humiliating	-.06	.32*	.00	.61*	.48*	.46*	.55*	.49*	.66*	.74*	.71
12. able/unable	.19	.42*	-.19	.69*	.46*	.62*	.58*	.61*	.81*	.73*	.75
13. independent/dependent	-.16	.31*	.46*	.25	.42*	.27	.37*	.51*	.39*	.48*	.46
14. hopeful/hopeless	.16	.53*	.08	.75*	.46*	.67*	.50*	.68*	.68*	.64*	.79
15. worthy/worthless	-.07	.50*	.25	.53*	.69*	.39*	.71*	.79*	.62*	.67*	.75
16. meaningful/meaningless	-.01	.59*	.12	.55*	.76*	.66*	.81*	.77*	.78*	.80*	.89
17. busy/idle	-.04	.45*	-.04	.55*	.80*	.49*	.85*	.77*	.78*	.79*	.82
18. fully/empty	.01	.52*	-.01	.60*	.68*	.61*	.73*	.72*	.73*	.73*	.84
19. satisfied/dissatisfied	-.04	.52*	.02	.61*	.69*	.68*	.73*	.69*	.85*	.89*	.87
20. willing/unwilling	.05	.48*	-.06	.65*	.65*	.62*	.70*	.64*	.82*	.82*	.84

TABLE 8 (continued)

Scale Items	Inter-item Correlations										Corrected Item-Scale Correlations
	11	12	13	14	15	16	17	18	19	20	
11. dignified/humiliating	-	.74*	.37*	.65*	.62*	.68*	.60*	.69*	.78*	.78*	-
12. able/unable	-	-	.16	.81*	.36*	.69*	.65*	.80*	.79*	.88*	-
13. independent/dependent	-	-	-	.45*	.66*	.45*	.37*	.31*	.32*	.22	-
14. hopeful/hopeless	-	-	-	-	.49*	.67*	.59*	.78*	.74*	.78*	-
15. worthy/worthless	-	-	-	-	-	.76*	.68*	.58*	.64*	.49*	-
16. meaningful/meaningless	-	-	-	-	-	-	.79*	.87*	.87*	.78*	-
17. busy/idle	-	-	-	-	-	-	-	.89*	.70*	.79*	-
18. full/empty	-	-	-	-	-	-	-	-	.79*	.87*	-
19. satisfied/dissatisfied	-	-	-	-	-	-	-	-	-	.89*	-
20. willing/unwilling	-	-	-	-	-	-	-	-	-	-	-

Alpha = .95 (.94908)

alpha for the Attitude Scale was .949. This result was consistent with that reported by Atchley (1974). Only two items--#21 and #33--if deleted separately would have increased the alpha to more than .949, the highest obtainable alpha being .958.

Pearson product moment correlation coefficients were computed between the Anxiety Scale and the Attitude Scale (see Table 9). There emerged a positive, although moderate, significant correlation between the two scales at both pretest ($r = .39$, $p = .02$) and posttest ($r = .43$, $p = .01$), such that, as attitudes towards retirement became more negative, anxiety about retirement increased also. The significant correlation indicates that there exists some overlap between the two measures. Simultaneously, however, the correlations obtained were not very high, indicating that less than 20% of the variance was shared so that differing dimensions were also being tapped by each measure.

Table 10 presents correlations for each item of the Anxiety Scale with the Attitude Scale. Table 11 presents the correlations of the items of the Attitude Scale with the Anxiety Scale. These tables allow for more clarity about the similarities and differences between the two scales. Only two items--#6 and #14--of the Anxiety scale correlated significantly with the Attitude Scale. Seven items--#1, #2, #5, #7, #8, #15, #16--of the Attitude Scale correlated significantly with the Anxiety Scale. These items were still only a minority of the scale items, further substantiating the moderate correlation between the two scales. There were many more items between the two scales that produced very low, nonsignificant correlations; these items tapped something different from those of the other scale.

TABLE 9
Pearson Correlation Coefficients for the Anxiety Scale
with the Attitude Scale at Pre and Post-Testing

Pretest Attitude

Pretest Anxiety

$$r = .39$$

$$p \leq .017$$

Posttest Attitude

Posttest Anxiety

$$r = .43$$

$$p \leq .010$$

TABLE 10
Anxiety Scale Item Means, Standard Deviations, and
Correlations with the Attitude Scale

Item Number	Mean	Standard Deviation	Correlation with Attitude Scale
1	2.17	1.05	.23
2	2.57	.77	.16
3	2.07	1.11	.43
4	2.10	1.03	.26
5	2.17	1.05	-.06
6	1.53	.94	.38*
7	2.20	1.03	.16
8	2.53	1.07	.16
9	2.50	1.14	.14
10	2.30	1.09	.02
11	2.37	1.00	.21
12	1.73	.91	.14
13	1.60	.97	.25
14	1.93	1.20	.49**
15	2.23	1.10	.18
16	2.67	1.01	.07
17	1.90	1.03	.28
18	2.20	1.13	-.11
19	2.10	1.06	.15
20	2.13	1.01	.29

*p < .05

**p < .01

TABLE 11
 Attitude Scale Item Means, Standard Deviations, and
 Correlations with the Anxiety Scale

Item Number	Mean	Standard Deviation	Correlation with Anxiety Scale
1	2.17	1.93	
2	2.07	1.72	.50**
3	4.10	1.56	.44**
4	1.87	1.20	.22
5	2.00	1.68	.28
			.33*
6	2.07	1.60	.10
7	2.13	1.74	.42**
8	1.97	1.56	.36*
9	2.00	1.64	.25
10	2.17	1.51	.16
11	1.93	1.31	.14
12	1.83	1.56	.17
13	2.47	1.80	.12
14	1.57	.90	.13
15	2.10	1.45	.44**
16	1.97	1.35	.35*
17	2.03	1.33	.31
18	1.90	1.32	.20
19	1.93	1.31	.17
20	1.73	1.20	.15

*p < .05

**p < .01

The six demographic variables--age, sex, marital status, occupation, length of time employed, and salary--were submitted to inter-correlational analyses (see Table 12). This yielded a number of significant findings. Age was negatively and significantly correlated with sex ($r = -.48$, $p = .004$). The older participants were more likely to be female, the younger male. Age correlated positively and significantly with marital status, also ($r = .37$, $p = .02$). The older participants were more likely to be unmarried. Age correlated negatively and significantly with occupation ($r = -.33$, $p = .04$). The younger participants were more likely to be employed in higher ranked occupations. Age correlated negatively and significantly with salary ($r = -.46$, $p = .005$). Younger participants were more likely to be earning the most money. Sex correlated negatively and significantly with marital status ($r = -.36$, $p = .02$). Women were more likely than men to be unmarried. Occupation correlated positively and significantly with length of time employed ($r = .35$, $p = .03$), and with salary ($r = .80$, $p = .001$) such that those in higher ranked occupations worked at this institution for a longer period of time and earned the most money. Thus, based on the above findings, the composite picture is one of male participants who were more likely to be younger, married, employed in the higher ranked occupations, and earning more money than were the female participants.

The six demographic variables were also submitted to correlational analyses with the six dependent measures--pretest anxiety, post-test anxiety, pretest attitude, posttest attitude, anxiety difference, and attitude difference scores.⁴ Ten of these correlations proved signifi-

TABLE 12
Inter-Correlations of the Demographic Variables

		Age	Sex	Marital Status	Occupation	Length of Time Employed	Salary
Age	r =	-	-.48	.37	-.33	-.11	-.46
	p =	-	.004	.02	.04	.29	.005
Sex	r =	-	-	-.36	.14	-.15	.23
	p =	-	-	.02	.23	.21	.10
Marital Status	r =	-	-	-	-.05	-.15	-.07
	p =	-	-	-	.39	.21	.36
Occupation	r =	-	-	-	-	.35	.80
	p =	-	-	-	-	.03	.001
Length of Time Employed	r =	-	-	-	-	-	.34
	p =	-	-	-	-	-	.04
Salary	r =	-	-	-	-	-	-
	p =	-	-	-	-	-	-

cant at the .05 level (see Table 13). Age was positively and significantly correlated with anxiety 1 ($r = .38, p = .02$). The older the participant, the higher her/his anxiety level prior to the pre-retirement preparation group. This finding corroborates, in part, hypothesis 7. The negative correlation of age and anxiety upon posttest ($r = -.04$) was very close to zero; younger participants tended to exhibit the same level of anxiety about retirement as did older participants, after the preparation program; however, the results were nonsignificant. The older participants became less anxious, and the younger participants increased in their anxiety about retirement. For pretest attitude, the correlation between age and attitude ($r = -.10$) did not yield a significant difference between the means (see Table 14) of the younger and older participants. The two groups entered the preparation program with about the same attitudes towards retirement. The two age groups completed the program with significantly differing attitudes towards retirement. The younger respondents assumed relatively more negative attitudes upon posttest than did older respondents; older respondents were more positive ($r = -.49, p = .003$). This finding disconfirmed, in part, hypothesis #7. In examining the difference scores, which measured the degree of change from pre-program participation to post-program participation, there emerged a significant difference between older and younger subjects. The older the participants, the more likely they were to have had a reduction in their anxiety level upon completion of the preretire-

⁴These will also be referred to as anxiety 1, anxiety 2, attitude 1, attitude 2; anxiety difference equals anxiety 1-anxiety 2, and attitude difference equals attitude 1-attitude 2.

TABLE 13
 Pearson Correlation Coefficients for Each of the Demographic Variables
 with the Anxiety Scores, Attitude Scores, and Difference Scores

Independent Variable	Dependent Variable					
	Anx1	Anx2	Att1	Att2	Anxdif	Attdif
Age	r = .38 p ≤ .02	-.04 .41	-.10 .31	-.49 .003	.45 .006	.30 .03
Sex	r = -.24 p ≤ .10	-.14 .24	.18 .17	.48 .003	-.09 .32	-.20 .15
Marital Status	r = .14 p ≤ .23	.19 .16	-.10 .30	-.01 .48	-.09 .32	-.10 .29
Occupation	r = -.34 p ≤ .03	-.13 .25	-.31 .05	.13 .24	-.19 .15	-.46 .005
Length of Time Employed	r = -.06 p ≤ .39	-.17 .19	-.21 .13	-.05 .39	.14 .22	-.19 .16
Salary	r = -.43 p ≤ .009	-.22 .12	-.17 .19	.17 .18	-.18 .17	-.33 .04

TABLE 14
Cell Means and Sample Sizes for Age

	Age 54-61 (n = 17)	Age 62-66 (n = 13)
Anxiety 1	32.75	43.92
Anxiety 2	39.50	41.50
Attitude 1	43.50	41.77
Attitude 2	54.00	35.54
Anxiety Difference	-6.75	2.42
Attitude Difference	-10.50	6.23

ment program. Their posttest anxiety score was lower than their pretest anxiety score. Younger participants increased in anxiety from pre to posttest. This was substantiated by the significant positive correlation between anxiety difference and age ($r = .45$, $p = .006$). The same pattern became evident for attitude difference as correlated with age ($r = .30$, $p = .05$). Younger participants changed more negatively than older participants in their attitudes towards retirement from pre to posttest. Older participants became relatively more positive in their attitudes.

In terms of the variable sex, there were no real differences between men and women on pretest anxiety level, although females displayed a tendency to enter the pre-retirement program with a higher anxiety level than did males. This pattern of no real (only apparent) difference between the sexes was maintained on posttest anxiety. For pretest attitude, men and women entered the program with similar attitudes towards retirement. At posttest, however, men were significantly more negative towards retirement than were women ($r = .48$, $p = .003$). Men and women were about the same in magnitude of their anxiety difference scores from pre to posttest. The two sex groups remained relatively stable in their anxiety level, from pre to posttest. Attitude difference scores, however, appeared to belie the finding of a significant change in attitude at posttest. The difference in pre to post scores for attitude was not significant. One possible explanation might be that a nonsignificant degree of change could have occurred for both sexes, but in opposite directions. At pretest men and women were similar in their attitudes towards retirement, although men were seemingly more negative.

By the end of the program, men could have become more negative in their attitudes, and women more positive in their attitudes towards retirement, thereby yielding nonsignificant difference scores for each sex individually, yet at posttest resulting in a significant difference in attitude scores between the sexes. The means in subsequent tables confirm this possibility; women made more movement, and in a positive direction from pre to posttest on the attitude measure.

For marital status, there were no real differences on any of the dependent measures, pre or posttest (see means in Table 15).

The lower the occupational level, the greater the anxiety exhibited upon pretest ($r = -.34$, $p = .03$). There were no real differences between the three occupational levels on posttest anxiety. There was a significant negative correlation between occupation and pretest attitude ($r = -.31$, $p = .05$). Those participants in higher level occupations had significantly more positive attitudes towards retirement than did those in lower ranked occupations. This finding confirmed, in part, hypothesis 5. No real differences existed between the occupational groups on posttest attitude. The higher the occupational level, the smaller the degree of change from pre to post test on the attitude measure. More significant changes in attitude occurred for those in lower level occupations; they experienced a more positive attitude towards retirement by the end of the program ($r = -.46$, $p = .005$). The three occupational groups were similar in the range of their anxiety difference scores.

No significant results emerged for the variable, length of time employed at the institution. The correlations with each of the dependent measures were very low. Hypothesis 6 was not substantiated.

TABLE 15
Cell Means and Cell Sizes for Marital Status

	Married (n = 22)	Unmarried (n = 8)
Anxiety 1	41.41	45.25
Anxiety 2	39.91	44.87
Attitude 1	43.68	37.37
Attitude 2	37.95	38.13
Anxiety Difference	1.50	.38
Attitude Difference	5.73	.75

Salary produced a significant negative correlation with pre-test anxiety ($r = -.43$, $p = .009$). Those participants earning the least amount of money experienced more anxiety about retiring than did those who were better paid. The general pattern of the findings for salary coincided very closely with the findings for occupation. This was to be expected in that a fairly consistent pattern usually pertains between salary and occupational level, two of the primary (the other being education) indicators of socio-economic status. The other findings (except attitude difference) were not significant. The tendency was for lower paid participants to be both more anxious and more negative in their attitudes towards retirement. Attitude difference did produce a significant, negative correlation with salary ($r = -.33$, $p = .04$). Those who earned more experienced less change in their attitudes from pre to post-test. Lower paid participants experienced more change; they became more positive in their retirement attitudes.

In general, based upon the findings from the correlational analyses, attitudes appeared to have been more affected by the pre-retirement preparation program than did anxiety.

Analyses of Variance and T-tests

Subsequent to the above correlational analyses, the data were subjected to a series of analyses of variance and t-test analyses.

The first ANOVA was performed on pre and post Anxiety scores (see Table 16). A significant Group (those participants high on anxiety versus those low on anxiety) main effect was found on this dependent measure ($F = 31.43$, $p = .0000$). The means of the sample (see Table 17)

TABLE 16
Analysis of Variance for Anxiety

Source	df	Mean Square	F	p
Group (A) ^a	1	3250.900	31.43	.0000
Time (B) ^b	1	16.157	.31	.58
A X B	1	85.824	1.67	.21

^aGroup = high versus low on Anxiety at pretest.

^bTime = pretest versus posttest.

TABLE 17

Means, Standard Deviations, and Sample Sizes for Anxiety

	Mean	Standard Deviation	Sample Size
Anxiety 1	42.43	6.12	30
Anxiety 2	41.23	10.58	30
Low Anxiety	33.96	7.67	14
High Anxiety	48.72	9.04	16

	Low ($n = 14$)	High ($n = 16$)	Marginal
Anxiety 1	33.29	50.44	42.43
Anxiety 2	34.64	47.00	41.23
Marginal	33.96	48.72	41.83

lent clarity to this finding. There was no Time (pretest versus posttest) main effect. In general, based on this broad analysis, there appeared to be no reduction in anxiety level as a result of participation in the pre-retirement preparation program. Those who entered the program low on anxiety remained low and vice versa. Group membership was more compelling than the treatment; the group itself determined pre and posttest scores. There was also no significant interaction effect (group x time).

The ANOVA for Attitude revealed, also, a significant group (negative attitude versus positive attitude) main effect ($F = 27.60$, $p = .001$) (see Table 18). There existed a distinct difference between those participants who exhibited negative attitudes towards retirement and those who exhibited positive attitudes towards retirement. There was not a significant time main effect ($F = 1.52$, $p = .23$). According to this analysis, in general, the pre-retirement program did not effect positive changes in the participants' attitudes. The treatment did, however, affect the groups differently as substantiated by the significant interaction effect ($F = 5.87$, $p = .02$). There existed a salient movement for those participants with negative attitudes at pretest to exhibit more positive attitudes at posttest, and essentially no movement for those with positive attitudes at pretest. Regression to the mean was not a plausible explanation for this finding (see Table 19 for the means). Thus, in light of this finding, hypothesis 3, which specifically addressed the pretest negative group, was confirmed.

In analyzing the effect of each of the independent variables--age, sex, marital status, occupation, and salary⁵--on each of the dependent

TABLE 18
Analysis of Variance for Attitude

Source	df	Mean Square	F	p
Group (A) ^a	1	7616.266	27.60	.0000
Time (B)	1	240.000	1.52	.23
A X B	1	928.266	5.87	.02

^aGroup = positive versus negative on Attitude at pretest.

TABLE 19
Means, Standard Deviations, and Sample Sizes for Attitude

	Mean	Standard Deviation	Sample Size
Attitude 1	42	12.77	30
Attitude 2	38	13.90	30
Positive Attitude	28.73	7.49	15
Negative Attitude	51.27	18.68	15

	Positive (n = 15)	Negative (n = 15)	Marginal
Attitude 1	26.80	57.20	42
Attitude 2	30.67	45.33	38
Marginal	28.73	51.27	40

variables--pretest anxiety, posttest anxiety, pretest attitude, and posttest attitude--there were a few significant results, using a 5-way ANOVA. For pretest anxiety (see Table 20), there were no significant main effects for any of the independent variables. There were, however, two significant first order interaction effects--sex X occupation ($F = 6.935$, $p = .007$) and sex X salary ($F = 15.075$, $p = .001$).⁶ In order to obtain more specific information as to the directionality of the first of these interactions, a series of t-tests were performed for the sex X occupation finding on pretest anxiety (see Table 21). None of the findings proved significant, but it appeared that males in the highest level occupations tended to display the lowest pretest anxiety of all the groups. Males of the middle level occupations were comparable to females of the highest level occupations. Males of the lowest occupational level experienced the most anxiety (see Table 22 for the means).

T-tests for the second interaction--sex X salary on pretest anxiety produced one significant finding (see Table 23). Females earning less were significantly more anxious upon entering the pre-retirement preparation program than were females who earned more ($t = 2.16$; see Table 24 for the means).

For posttest anxiety (see Table 25), no significant main effects

⁵Length of time employed was eliminated from ANOVA analyses because it was the variable of least interest, and it had produced no significant results during the correlational analyses.

⁶Interaction effects were not computable for all the variable combinations because of the existence of several empty cells. A 5-way ANOVA would ordinarily generate 48 cells. This is an unreasonable request to make in this situation because of the small N of 30 subjects.

TABLE 20
Analysis of Variance for Pre-test Anxiety

Source	df	Mean Square	F	p
Age (A)	1	84.408	1.097	.31
Sex (B)	1	7.255	.094	.76
Marital Status (C)	1	16.546	.215	.65
Occupation (D)	2	1.249	.016	.98
Salary (E)	1	85.769	1.114	.31
A X B	1	32.818	.426	.52
A X D	1	330.286	4.292	.06
B X D	2	533.689	6.935	.007
B X E	1	1160.157	15.075	.001
D X C	2	58.342	.758	.49

TABLE 21
T-test Analysis for Sex X Occupation on Pretest Anxiety

Sex X Occupation	1	2	3	4	5	6
1. Females, level 1	-	.17	1.05	-.29	.60	1.88
2. Females, level 2		-	.80	-.51	.47	1.72
3. Females, level 3			-	-2.41	0	1.34
4. Males, level 1				-	.84	2.36
5. Males, level 2					-	.97
6. Males, level 3						-

TABLE 22
 Cell Means and Cell Sizes for Pretest Anxiety
 by Sex and Occupation

Occupation	Female	Male	Marginal
Level 1	45.86 (n = 7)	47.00 (n = 1)	46.00 (n = 8)
Level 2	44.87 (n = 8)	41.00 (n = 4)	43.58 (n = 12)
Level 3	41.00 (n = 7)	31.67 (n = 3)	38.20 (n = 10)
Marginal	43.95 (n = 22)	38.25 (n = 8)	n = 30

TABLE 23
T-test Analysis for Sex X Salary on Pretest Anxiety

Sex X Salary	1	2	3	4
1. Females earning \$10,000-12,999	-	2.16*	1.20	1.42
2. Females earning \$13,000-25,000		-	-.31	.18
3. Males earning \$10,000-12,999			-	.39
4. Males earning \$13,000-25,000				-

*p ≤ .05

TABLE 24
 Cell Means and Cell Sizes for Pretest Anxiety
 by Sex and Salary

Salary	Female	Male	Marginal
\$10,000-12,999	47.14 (n = 14)	40.33 (n = 3)	45.94 (n = 17)
\$13,000-25,000	38.38 (n = 8)	37.00 (n = 5)	37.85 (n = 13)
Marginal	43.95 (n = 22)	38.25 (n = 8)	n = 30

TABLE 25
Analysis of Variance for Post-test Anxiety

Source	df	Mean Square	F-value	p
Age (A)	1	77.950	.505	.49
Sex (B)	1	15.266	.099	.76
Marital Status (C)	1	93.216	.604	.45
Occupation (D)	2	110.764	.718	.50
Salary (E)	1	361.984	2.346	.15
A X B	1	36.364	.236	.63
A X D	1	37.786	.245	.63
B X D	2	183.524	1.189	.33
B X E	1	894.157	5.795	.03
D X C	2	26.742	.173	.84

emerged from the data. There was one significant first order interaction effect--that for sex X salary ($F = 5.795$, $p = .03$). Performing t-tests for sex X salary on posttest anxiety produced two significant results (see Table 26). Females earning less money were significantly more anxious after the pre-retirement program than were females who earned more money ($t = 2.53$). Females earning less were significantly more anxious than males who earned less ($t = 3.08$; see Table 27 for the means).

The 5-way ANOVA on pretest Attitude (see Table 28) produced no significant main effects. It did reveal two significant interaction effects--the first for sex X salary ($F = 4.869$, $p = .04$), and the second for marital status X occupation ($F = 5.106$, $p = .02$). T-tests for the sex X salary interaction (see Table 29) indicated that females earning more were significantly more positive in their pretest attitudes towards retirement than were females earning less ($t = 2.17$; see Table 30 for the means).

For the interaction of marital status X occupation (see Table 31), married individuals of the lowest ranked occupations were found to be significantly more negative in their pretest attitudes towards retirement than were married individuals from middle level occupations ($t = 2.66$), married individuals from the highest ranked occupations ($t = 2.34$), unmarried individuals from the lowest ranked occupations ($t = 3.61$), and unmarried individuals from the highest ranked occupations ($t = 2.92$; see Table 32 for the means).

Two significant results emerged from the 5-way ANOVA for posttest Attitude--a sex main effect ($F = 5.925$, $p = .03$) and a sex X salary in-

TABLE 26

T-test Analysis for Sex X Salary on Posttest Anxiety

Sex X Salary	1	2	3	4
1. Females earning \$10,000-12,999	-	2.53*	3.08*	.68
2. Females earning \$13,000-25,000		-	.32	-1.00
3. Males earning \$10,000-12,999			-	-1.25
4. Males earning \$13,000-25,000				-

* $p \leq .05$

TABLE 27

Cell Means and Cell Sizes for Posttest Anxiety by Sex and Salary

Salary	Female	Male	Marginal
\$10,000-12,999	46.64 (n = 14)	33.00 (n = 3)	44.24 (n = 17)
\$13,000-25,000	34.50 (n = 8)	41.80 (n = 5)	37.31 (n = 13)
Marginal	42.23 (n = 22)	38.50 (n = 8)	N = 30

TABLE 28
Analysis of Variance for Pre-test Attitude

Source	df	Mean Square	F-value	p =
Age (A)	1	7.622	.023	.88
Sex (B)	1	500.567	1.508	.24
Marital Status (C)	1	12.884	.039	.85
Occupation (D)	2	887.015	2.673	.10
Salary (E)	1	3.152	.009	.92
A X B	1	316.455	.954	.34
A X D	1	617.786	1.861	.19
B X D	2	620.204	1.869	.19
B X E	1	1616.039	4.869	.04
C X D	2	1694.428	5.106	.02

TABLE 29
T-test Analysis for Sex X Salary on Pretest Attitude

Sex X Salary	1	2	3	4
1. Females earning \$10,000-12,999	-	2.17*	.08	-.47
2. Females earning \$13,000-25,000		-	-1.06	-2.21
3. Males earning \$10,000-12,999			-	-.39
4. Males earning \$13,000-25,000				-

*p ≤ .05

TABLE 30

Cell Means and Cell Sizes for Pretest Attitude by Sex and Salary

Salary	Female	Male	Marginal
\$10,000-12,999	45.50 (n = 14)	44.33 (n = 3)	45.29 (n = 17)
\$13,000-25,000	29.50 (n = 8)	50.80 (n = 5)	37.69 (n = 13)
Marginal	39.68 (n = 22)	48.38 (n = 8)	N = 30)

TABLE 31
T-test Analysis for Marital Status X Occupation on Pretest Attitude

Marital Status X Occupation	1	2	3	4	5	6
1. Married, level 1	-	2.66*	2.34*	3.61*	1.43	2.92*
2. Married, level 2		-	-.25	1.42	-.91	-.02
3. Married, level 3			-	1.48	-.68	.30
4. Unmarried, level 1				-	-1.79	-2.36
5. Unmarried, level 2					-	1.00
6. Unmarried, level 3						-

*p ≤ .05

TABLE 32
 Cell Means and Cell Sizes for Pretest Attitude by
 Marital Status and Occupation

Occupation	Married	Unmarried	Marginal
Level 1	65.67 (n = 6)	25.50 (n = 2)	55.63 (n = 8)
Level 2	34.38 (n = 8)	44.75 (n = 4)	37.83 (n = 12)
Level 3	36.50 (n = 8)	34.50 (n = 2)	36.10 (n = 10)
Marginal	43.68 (n = 22)	37.37 (n = 8)	N = 30)

teraction effect ($F = 8.681$, $p = .01$; see Table 33). In order to gain more specific information about this finding, a t-test analysis was made for attitude 2 by sex. This produced a significant result ($t = -2.28$, $p = .048$; see Table 34). The means for this sample (see Table 35) corroborated that which was already elucidated by the correlational analyses, that, by the end of the pre-retirement program, men had become significantly more negative than women in their attitudes towards retirement (whereas at pretest, the difference between the two groups was not significant). The problem involved in doing a t-test analysis on ANOVA results in that the error term becomes inflated, making it more difficult to obtain significance.

T-tests for sex X salary on posttest attitude produced one significant finding (see Table 36). Females earning more were significantly more positive in their posttest attitudes than were males earning more ($t = -2.50$; see Table 37 for the means).

The composite findings for salary and occupation (across sex) pointed to a partial confirmation of hypothesis 5; those participants from higher ranked occupations and those who earned more were consistently less anxious about retirement and more positive in their attitudes towards retirement than were those participants from lower ranked occupations and those who earned less--except for salary at posttest attitude where there occurred nonsignificant findings between lower and higher paid participants.

As indicated previously, difference scores were computed for each program participant in order to measure the degree of change from pre to posttest on each of the dependent measures. The frequencies of the

TABLE 33
Analysis of Variance for Post-test Attitude

Source	df	Mean Square	F-value	p =
Age (A)	1	282.013	1.993	.18
Sex (B)	1	838.577	5.925	.03
Marital Status (C)	1	250.059	1.767	.20
Occupation (D)	2	47.344	.335	.72
Salary (E)	1	77.569	.548	.47
A X B	1	260.205	1.838	.19
A X D	1	103.143	.729	.41
B X D	2	425.357	3.005	.08
B X E	1	1228.588	8.681	.01
D X C	2	495.486	3.501	.06

TABLE 34
T-test Analysis of Posttest Attitude by Sex

	Female	Male
Female	-	-2.28*
Male	-	-

*p = .048

TABLE 35
Means, Standard Deviations, and Sample Sizes for
Posttest Attitude by Sex

Sex	Mean	Standard Deviation	Sample Size
Female	33.4091	11.566	22
Male	50.6250	20.170	8

TABLE 36
T-test Analysis for Sex X Salary on Posttest Attitude

Sex X Salary	1	2	3	4
1. Females earning \$10,000-12,999	-	.30	-.59	-2.48
2. Females earning \$13,000-25,000		-	-.76	-2.50*
3. Males earning \$10,000-12,999			-	-2.20
4. Males earning \$13,000-25,000				-

* $p \leq .05$

TABLE 37

Cell Means and Cell Sizes for Posttest Attitude by Sex and Salary

Salary	Female	Male	Marginal
\$10,000-12,999	34.00 (n = 14)	36.67 (n = 3)	34.47 (n = 17)
\$13,000-25,000	32.37 (n = 8)	59.00 (n = 5)	42.62 (n = 13)
Marginal	33.41 (n = 22)	50.63 (n = 8)	N = 30

difference scores for each of the scales are listed in Tables 38 and 39. A negative number indicates that the individual exhibited more posttest anxiety than pretest anxiety about retirement (Table 38), and/or assumed a more negative posttest attitude than pretest attitude towards retirement (Table 39). Noteworthy is the fact that for Attitude difference (Table 39), the score 54 is very discrepant from the pattern of the other scores. This had, probably, a strong effect in skewing the data, thereby modifying the findings and interpretations. These two subjects were not eliminated from the analyses (as was initially considered) because, in reviewing the (raw) data for these participants, it became apparent that these persons remained consistent with the rest of the sample on most of the other measures.

Analysis of variance for anxiety difference scores (see Table 40) produced no significant main effects, and no significant first order interaction effects. Thus, for each of the independent variables on anxiety difference, the groups did not differ from one another in terms of the magnitude of their change scores from pretest to posttest.

For Attitude difference, the ANOVA (see Table 41) produced a significant occupation main effect ($F = 3.854$, $p = .04$). No other main or interaction effect proved significant at $p = .05$.

The above ANOVA finding of the significant occupation main effect on attitude difference was submitted to a t-test analysis (see Table 42). The results indicated a significant difference in the degree of attitude change between participants of the lowest level occupations and the second level occupations ($t = 2.84$, $p = .05$), and between those of the highest level occupations and those of the lowest level ($t = 2.90$,

TABLE 38
Frequencies for Anxiety Difference Scores

Score	Absolute Frequency	Cumulative Frequency (%)
-19	1	
-16	1	3.3
-15		6.7
-14	2	13.3
-10	1	16.7
	1	20.0
-8	1	
-6	1	23.3
-2	1	26.7
-1	1	30.0
0	1	33.3
	3	43.3
1		
3	2	50.0
4	1	53.3
5	1	56.7
6	1	60.0
	2	66.7
7		
9	2	73.3
10	2	80.0
11	1	83.3
12	1	86.7
	1	90.0
15		
18	1	93.3
	2	100.0

TABLE 39
Frequencies for Attitude Difference Scores

Score	Absolute Frequency	Cumulative Frequency (%)
-30	1	
-25	1	3.3
-14	1	6.7
-12	1	10.0
-8	1	13.3
		16.7
-6	2	
-5	1	23.3
-4	5	26.7
-3	2	43.3
		50.0
-2	2	
0	1	56.7
1	1	60.0
4	1	63.3
6	1	66.7
		70.0
8	1	
13	1	73.3
16	2	76.7
21	1	83.3
31	1	86.7
		90.0
32	1	
54	2	93.3
		100.0

TABLE 40
Analysis of Variance for Anxiety Difference Scores

Source	df	Mean Square	F-value	p =
Age (A)	1	324.589	2.812	.11
Sex (B)	1	1.473	.013	.91
Marital Status (C)	1	31.216	.270	.61
Occupation (D)	2	107.990	.936	.41
Salary (E)	1	95.350	.826	.38
A X B	1	.091	.001	.98
A X D	1	144.643	1.253	.28
B X D	2	141.486	1.226	.32
B X E	1	17.294	.150	.70
C X D	2	25.465	.221	.80

TABLE 41
Analysis of Variance for Attitude Difference Scores

Source	df	Mean Square	F-value	p =
Age (A)	1	196.908	.741	.40
Sex (B)	1	43.360	.163	.69
Marital Status (C)	1	376.462	1.417	.25
Occupation (D)	2	1023.860	3.854	.04*
Salary (E)	1	49.447	.186	.67
A X B	1	2.750	.010	.92
A X D	1	216.071	.813	.38
B X D	2	20.435	.077	.93
B X E	1	26.510	.100	.76
C X D	2	514.192	1.936	.78

TABLE 42

T-test Analysis of Attitude Difference by Occupation

Occupational Level	1	2	3
1	-	2.84*	2.90*
2	-	-	.20
3	-	-	-

 $*p \leq .05$

$p = .05$). Those from level one occupations changed more than the others, and in a positive direction. Those of level two and level three became more negative in their attitudes towards retirement (see Table 43 for the means).

T-tests were computed for Attitude 1, Attitude 2, Anxiety 2, Anxiety Difference, and Attitude Difference on Anxiety 1 (see Table 44). The purpose of this analysis was to determine whether or not those high on anxiety and those low on anxiety, at pretest, differed from each other on the other dependent variables. The findings revealed that the two groups (high versus low anxiety at pretest) departed significantly one from the other only on posttest anxiety ($t = -3.18$, $p = .004$). The means for this group (see Table 45) pointed out that those who were low on anxiety at pretest remained low on anxiety at posttest, were distinguishable from those high on anxiety at pretest and posttest. The findings for the high versus low anxiety groups approached significance on pretest attitude ($p = .06$) but not on posttest attitude, thereby disconfirming hypothesis 1.

T-tests were also computed for Anxiety 1, Anxiety 2, Attitude 2, Anxiety Difference, and Attitude Difference on Attitude 1 (see Table 46). The purpose of this analysis was to discern if those positive on Attitude 1 and those negative on Attitude 1 differed from each other on the other dependent measures. The key dependent variables of interest here were the anxiety scores at pretest and at posttest; their relationship to Attitude 1 served as a response to the primary hypotheses--#2, #8 and #10. The findings disclosed three significant results. The two groups (negative versus positive at Attitude 1) differed from each other

TABLE 43
Means, Standard Deviations, and Sample Sizes
for Attitude Difference Scores by Occupation

Occupational Level	Mean	Standard Deviation	Sample Size
1	23.125	23.685	8
2	-2.500	11.720	12
3	-3.500	11.900	10

TABLE 44

T-test Analysis of Attitude 1, Attitude 2, Anxiety 2,
Anxiety Difference, and Attitude Difference on Anxiety 1

	Att 1	Att 2	Anx 2	Anxdif	Attdif
Anxiety 1	t = -2.00	-.59	-3.18	-1.35	-1.68
	p = .06	.56	.004*	.19	.10

TABLE 45

Means, Standard Deviations, and Sample Sizes for Attitude 1, Attitude 2, Anxiety 2, Anxiety Difference, and Attitude Difference on Anxiety 1

	Score on Anxiety	Mean	Standard Deviation	Sample Size
Att 1	low	34.000	21.060	14
	high	49.000	19.759	16
Att 2	low	36.143	14.956	14
	high	39.625	17.123	16
Anx 2	low	34.643	8.880	14
	high	47.000	12.285	16
Anxdif	low	-1.357	6.295	14
	high	3.438	12.543	16
Attdif	low	-2.143	19.271	14
	high	9.375	18.055	16

TABLE 46

T-test Analysis of Anxiety 1, Anxiety 2, Attitude 2,
Anxiety Difference, and Attitude Difference on Attitude 1

	Anx 1	Anx2	Att2	Anxdif	Attdif
Attitude 1	t = -3.03	-1.43	-2.79	-1.07	-2.42
	p = .005*	.16	.01*	.29	.027*

on pretest Anxiety ($t = -3.03$, $p = .005$), posttest Attitude ($t = -2.79$, $p = .01$), and on Attitude Difference ($t = -2.42$, $p = .027$). There were nonsignificant findings for Anxiety 2 and Anxiety Difference. Thus, the anxiety level of the two groups (negative versus positive on pretest Attitude) were significantly different at pretest anxiety but not at posttest anxiety, only partially confirming hypothesis 1. Their attitudes changed significantly, specifically for those with negative pretest attitudes; they became significantly more positive (see Table 47). The nonsignificance of the posttest anxiety result compels the disconfirmation of the major hypotheses--anxiety reduction as a function of pretest attitude towards retirement, and the occurrence of greater anxiety reduction for those with negative pretest attitudes than for those with positive pretest attitudes.

TABLE 47

Means, Standard Deviations, and Sample Sizes for Anxiety 1, Anxiety 2, Attitude 2, Anxiety Difference, and Attitude Difference on Attitude 1

	Score on Attitude 1	Mean	Standard Deviation	Sample Size
Anx 1	positive	37.267	8.892	15
	negative	47.600	9.760	15
Anx 2	positive	38.067	12.424	15
	negative	44.400	11.855	15
Att 2	positive	30.667	10.238	15
	negative	45.333	17.557	15
Anxdif	positive	-.800	8.368	15
	negative	3.200	11.791	15
Attdif	positive	-3.867	8.017	15
	negative	11.867	23.832	15

CHAPTER VIII

DISCUSSION

The findings of this research effort have been instrumental in evaluating the efficacy of the pre-retirement preparation program in reducing anxiety and developing more positive attitudes towards retirement. Interpretation of the findings must be made in conjunction and interrelation to the tenor of the thesis, and on several other levels:

1. In light of the broad implication of no program effect.
2. In light of the more specific implications of the interaction effects (of interest) that surfaced.
3. Within the social context in which the study was embedded.
4. In terms of the problems encountered during the study.
5. In juxtaposition to areas for further research.

The Finding of No Program Effect

In general, the results of the study have repudiated the hypothesis of the effectiveness of the pre-retirement preparation program as measured by anxiety reduction as a function of pre-program attitudes towards retirement. Attitudes were found to be associated with anxiety level during the pre-program phase of the study, such that those participants with negative attitudes towards retirement prior to the program were also, for the most part, high on anxiety. Those participants with positive attitudes towards retirement, prior to the program, experi-

enced, for the most part, low anxiety levels. The change in anxiety level by the end of the program was not significantly discernible between the two groups. This result was quite incongruous with the degree and direction of hypothesized change in anxiety. Yet, there did occur a differential effect on attitudes. While there was no time main effect, there was an interaction effect, such that those with negative pre-program attitudes towards retirement became significantly more positive in their retirement attitudes by the end of the program. Those with positive attitudes remained relatively stable in their attitudes by the end of the program.

One possible explanation for the lack of consistency between anxiety reduction and attitude change is that which was elaborated on earlier in the results section of the study, namely, that the obtained correlations between the attitude and anxiety scales were merely moderate in magnitude. The two scales, despite some degree of overlap, were simultaneously tapping different dimensions. It is therefore not surprising that total consistency did not ensue upon posttesting. Thus, while the pre-retirement preparation program did not effect changes in anxiety, it did effect a positive change in attitudes, but only for those who entered the program with negative attitudes towards retirement.

The research reviewed in Chapter V pointed out that attitude towards retirement has been, in general, a construct of interest in evaluating the effectiveness of pre-retirement programs. It indicated, also, that a fairly good predictor of attitudes and adjustment while in retirement is the retiree's pre-retirement attitude about the oncoming event (see

Thompson, 1958; Streib & Schneider, 1971; Glamser, 1976), and that one method of modifying attitudes is to offer information about what to expect in retirement. This is the function of the pedagogical format. Perhaps anxiety is not an essential construct vis a vis the retirement process, or, perhaps it is a construct for which a pre-retirement preparation program that is pedagogical in nature cannot effectively modify. The therapeutic/counseling format might be a more viable mechanism for implementing changes in anxiety about retirement. The absence of anxiety as a construct in the (pre)retirement literature is perhaps related to the virtual nonexistence of pre-retirement programs that are characteristically therapeutic in both structure and function. This is, of course, speculative, and awaits further research development, implementation, and evaluation.

Implications of the Interaction Effects

More specifically than the above, a series of interesting findings were revealed, based upon the interaction effects of the independent variables with the dependent measures.

The research reviewed in Chapter II postulated the inevitability of a negative retirement experience for the prospective retiree. Chapter III advocated the repudiation of that assumption and proposed instead a model whereby certain social and individual variables should be considered in assessing the retiree's stance towards retirement. The results of the interaction effects addressed just that. Based upon these findings, the following interpretations and conclusive statements can be formulated.

Age. It was hypothesized that older participants would be more anxious and have more negative attitudes about retirement than would younger participants. This hypothesis was, in part, corroborated by the findings for anxiety at pretest. The age groups did enter the program with differing anxiety levels; the older were significantly more anxious than the younger. It was not substantiated on pretest attitude. Older participants displayed attitudes towards retirement, similar to those of younger participants. It was expected, therefore, that the pre-retirement program would be instrumental in reducing the anxiety level and in modifying the attitudes, in a positive direction, of both groups, but specifically that of the older participants. Post-program testing revealed that the anxiety level of the older participants was only somewhat reduced, while the anxiety level of the younger participants was more greatly increased, to such a degree that there existed, at post-test, virtually no difference in the anxiety levels of the groups. The same pattern existed for attitudes; those for the younger group moved significantly in a negative direction. The pre-retirement program was effective only for the older participants; for the younger it had a contrasting effect.

Sex. No sex main effect was predicted, yet one of significance did occur. Prior to the program, females were similar to males in both their anxiety levels and their attitudes (the direction indicated, however, higher anxiety for females and more negative attitudes for males). While this remained for anxiety at the end of the pre-retirement program, such was not the case for attitudes. By the end of the program,

males and females diverged significantly. Males became more negative and females became more positive in the retirement attitudes. The pre-retirement preparation program did not affect anxiety level; it was effective in modifying, in a positive direction, the attitudes of the female participants, but it had a detrimental effect on the attitudes of the male participants. Some of the implications of this result will be elucidated and elaborated on in the following section.

Marital status by sex (see Table 48). It was predicted that while there would be no sex or marital status main effect, there would be a significant sex by marital status interaction effect. There were no unmarried men in this study. This, of course, is not surprising in light of the fact that, since women have a longer life expectancy than men, and since men are more likely than women to marry someone much younger than they, older men are more likely to be married than are older women. The literature reviewed in this thesis postulated that married men are more likely, than are married women, to feel negatively about retirement, and that married women would feel more positively about retirement than would unmarried women, primarily because of the socio-economic implications of financial responsibility versus financial dependency. In this study, there were nonsignificant findings for marital status on all of the dependent measures. This result disconfirmed that predicted in hypothesis 4.

Socio-economic status as determined by salary and occupation. Throughout the study, there existed a parallel and consistent pattern between salary and occupation. Those individuals who earned less were employed

TABLE 48
Cell Means and Cell Sizes for Sex by Marital Status

	Anx 1	Anx 2	Att 1	Att 2	Anxdif	Attdif
Married Females (n = 14)	43.21	40.71	41.00	30.71	2.50	10.29
Married Males (n = 8)	38.25	38.50	48.38	50.63	-.25	-2.25
Unmarried Females (n = 8)	45.25	44.87	37.37	38.13	.38	-.75
Unmarried Males (n = 0)	-	-	-	-	-	-

within the lower ranked occupations. They exhibited significantly higher anxiety and more negative attitudes towards retirement, prior to the pre-retirement program, than did those individuals who earned more and were employed within higher level occupations. This finding has been, also, very consistent with the literature and research reviewed in Chapter III. The pre-retirement program was very effective in reducing the anxiety level and in developing more positive attitudes for those of the lower occupational and salaried groups. The exception to this finding was on the attitude measure after the program. The higher salaried group was similar to the lower salaried group. This finding did not emerge for occupation.

Length of time employed. It was hypothesized that those who were employed at the present institution for a longer period of time would be more anxious and have more negative attitudes about retiring. This finding was not observed in the study. As a matter of fact, there were consistently nonsignificant findings along this dimension. The groups were similar in both their anxiety level and in their attitudes.

In sum, the pre-retirement preparation program under study had a differential impact. It proved efficacious for a select subsample of this particular subject group. The most outstanding benefits accrued to those with negative attitudes upon entering the program; this included the older age group, and those from a lower socio-economic status (as determined by salary and occupation).

Quite unexpectedly, two salient negative effects occurred: 1) males became increasingly more negative in their attitudes as a result

of the program, and 2) the program did not effect change in anxiety level--except for those from a lower occupational and salary level.

It appears, therefore, that the conclusion to be made is that socio-economic status is the primary consistent factor in determining the impact of the pre-retirement preparation program implemented in this study.

The Social Context of the Study

Before elaborating on the difficulties and problems incorporated within this research effort, two important social issues warrant discussion; for it was within the context of these issues that the study was embedded.

The first is related to the political issue of deinstitutionalization within the State of Massachusetts, a special circumstance for the elderly employee population under study. As indicated in Chapter VI, there is currently underway a movement to normalize treatment milieu for institutionalized mentally impaired patients, by relocating them within a community setting, and, thereby, closing down several of the state mental institutions. As a result, a large number of employees are being displaced. For many of these employees--the younger ones especially--relocation into another position of employment will be a likely consequence. For many older employees who are approaching retirement age, finding substitute and comparable employment will not be so easy. At the Belchertown State School alone, there are approximately 300 older workers who are experiencing such displacement. No doubt, the social tenor of these circumstances have had an impact on the attitudes and the

anxiety level of the sample in this study.

The second issue is related to the national political circumstance of the endangered social security system. The pre-retirement preparation program occurred during the time that the social security system was under attack by the federal administration. President Reagan publicized his proposal of budgetary cuts within the social security system on May 12, 1981, the day before the third session (which was, coincidentally, designated for the topic of social security) of the program.

Some of the highlights of the President's proposal included:

- a. to implement an \$86 billion cut over a five-year period, to commence in 1982.
- b. to raise the benefits eligibility age from 65 to 68.
- c. to discontinue early benefits for those who retire before age 65.

The implications of this proposal have, undoubtedly, had an effect on the attitudes and anxiety level of the group under study, many of whom were several years younger than age 65.

Problem Areas Associated with the Study

Several problems were encountered during the course of this research, some of which are methodological in nature.

1. The group was dichotomized by this researcher along the dimensions of anxiety and attitude, such that it was an arbitrary, although seemingly reasonable, decision to divide the scores of the sample at the median. Thus, positive versus negative on attitude, and high versus low on anxiety were somewhat manipulated before the treatment (pre-retirement preparation group).

2. There was no control group, making it difficult to determine if the findings of change (or no change) were a function of the pre-retirement program or of something else.
3. The sample size was very small ($N = 30$), and very unique in both social circumstances and demographic characteristics. It would be unreasonable to attempt to generalize the findings to other populations.
4. Since post-retirement testing was an impossibility (the sample had not yet retired), the long term effectiveness of the program has yet to be determined. It would be an essential contribution to research in this area to measure the attitudes and anxiety level during the retirement phase, and to interrelate this to adjustment and satisfaction in retirement.
5. Perhaps several or all of the findings of no program effect, or of a contradictory program effect, was related more to the bringing into awareness issues about which the participants were not cognizant prior to the program. In addition, some of the negative findings could have been related to the social context elaborated on in the previous section, specifically the issue of proposed social security cuts.
6. One major sampling problem arose during the course of the study. The sample was a self-selected one. It was chosen primarily because of the age range of the participants.

Areas for Future Research

1. It would be extremely important to the development of (pre)retirement research to implement a more methodologically sound study with a larger, randomized sample, a control group, and a longitudinal perspec-

tive.

2. Studies are needed that would differentiate the efficacy of the counseling format versus the pedagogical format, and the constructs for which each is most effective in modifying.

3. More (pre)retirement research is needed for diversified segments of the population, such as those comprised of other racial/ethnic groups. The retirement concerns of minority groups is essentially an untapped area in the research.

CHAPTER IX

SUMMARY

The retirement problems of older workers have been an area of increasing interest and concern in this society. While for some individuals retirement can be a most rewarding phase of the life cycle, for others, it has the potential of becoming a devastating life experience.

There has been a growth and expansion in the breadth of the literature and research on retirement. Prior to the 1960's, the literature focused on the negative aspects of retirement, the assumption being that it was retirement, per se, that produced a variety of undesirable consequences for the retiree. Included in this list of consequences were poor health, a poor financial outlook, a loss of identity, and possibly, suicide.

As the research in this area continued to develop, the crisis orientation towards retirement took on a more positive outlook. Instead of viewing the retirement process as a unitary concept, researchers began to analyze the various aspects both pre and post-retirement, that would differentiate a negative from a positive experience. They investigated concomitant social and demographic variables that were essential components in the retirement experience of the retiring individual. Among these variables were age, sex, socio-economic status, personality characteristics such as flexibility versus rigidity, the nature of the retirement decision--whether voluntary or involuntary, health status,

and the individual's pre-retirement attitudes towards the oncoming event. The basic conclusion from this body of research was that broad based assumptions were not applicable or sufficient in predicting adjustment and satisfaction in retirement; one had to explore the issue from an individual and situational perspective.

One of the major broad based assumptions that was advocated throughout the early literature was that women did not experience retirement in their own right; they experienced it vicariously through their husbands' retirement. More recent research repudiated this assumption, also. As more thorough investigations came into existence, the work histories of women began to take on more legitimacy, and by the same token, so did their retirement experiences. Retirement for women began to be viewed as an integral process, independent of, and not necessarily different from, the retirement experience of men.

As researchers investigated further the retirement experiences and retirement attitudes of the varying subgroups of the older working population, there developed a concern about the poor adjustment of some as opposed to the satisfying adjustment of others in retirement. Pre-retirement preparation programs emerged out of this concern. The purpose of these programs was to provide a mechanism whereby issues could be explored and awareness raised about the nature of the retirement experience, thereby setting the stage for a healthy adjustment in retirement.

Several formats of these programs are in existence today. One format is the counseling/therapeutic which addresses, on a personal level, the feelings, fears, and concerns of the pre-retiree. Another format

is the pedagogical which provides information and offers, within a lecture type structure, an opportunity for questions and answers about retirement issues.

In this study, the effects of a pre-retirement preparation program, pedagogical in structure, was evaluated. Effects assessed by the degree of change in anxiety and in attitude toward retirement. Data were collected and analyzed from a sample of 30 participants of the program. It was found that, in general, the pre-retirement program was not effective in reducing anxiety about retirement. It did have, however, a differential and effective impact on certain subsamples of the group. The most salient finding was that the pre-retirement program was most efficacious for those participants from a lower socio-economic status, as determined by occupation and salary. It reduced their anxiety level and developed more positive attitudes towards retirement.

The conclusion was made that, for this sample, socio-economic status was the primary factor in determining the impact of the pre-retirement preparation program evaluated in this study.

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A P P E N D I X A
PRE-RETIREMENT PERSONAL DATA FORM

Last 4 numbers of your social security #:

Age:

Sex:

Race/ethnicity:

Marital status:

Occupation:

Number of years employed here:

Salary:

Reason for participating in this pre-retirement group:

APPENDIX B

Last 4 numbers of your social security #:

Here is a list of words that might be used to describe retirement. Think of what is written at the top of the list. Then, decide which of the 2 words on each line describes it best. The words on each line are opposites, so choose one of them and mark it like this:

Mark 0 when you feel very much this way.

Mark o when you feel medium this way.

Mark . when you feel a little bit this way.

Be sure to make only one mark on each line.

RETIREMENT IS:

FAIR	0	o	.	.	o	0	UNFAIR
HEALTHY	0	o	.	.	o	0	SICK
RICH	0	o	.	.	o	0	POOR
GOOD	0	o	.	.	o	0	BAD
HAPPY	0	o	.	.	o	0	SAD
ACTIVE	0	o	.	.	o	0	INACTIVE
RELAXED	0	o	.	.	o	0	TENSE
MOBILE	0	o	.	.	o	0	IMMOBILE
INVOLVED	0	o	.	.	o	0	UNINVOLVED
EXPANDING	0	o	.	.	o	0	CONTRACTING
DIGNIFIED	0	o	.	.	o	0	HUMILIATING
ABLE	0	o	.	.	o	0	UNABLE
INDEPENDENT	0	o	.	.	o	0	DEPENDENT

HOPEFUL	0	0	.	.	0	0	HOPELESS
WORTHY	0	0	.	.	0	0	WORTHLESS
MEANINGFUL	0	0	.	.	0	0	MEANINGLESS
BUSY	0	0	.	.	0	0	IDLE
FULL	0	0	.	.	0	0	EMPTY
SATISFIED	0	0	.	.	0	0	DISSATISFIED
WILLING	0	0	.	.	0	0	UNWILLING

A P P E N D I X C

Last 4 numbers of your social security #:

Directions: A number of statements which people use to describe how they feel about retirement are given below. Please mark the appropriate number to the right of the statement to indicate how you feel, at this moment, about your retirement. There are no right or wrong answers. Please give the answer which seems to describe your present feelings best.

	Not at All	Some- what	Moderate- ly So	Very Much so
1. I feel calm.	1	2	3	4
2. I feel secure.	1	2	3	4
3. I am tense.	1	2	3	4
4. I am regretful.	1	2	3	4
5. I feel at ease.	1	2	3	4
6. I feel upset.	1	2	3	4
7. I am presently worrying over possible misfortune.	1	2	3	4
8. I feel rested.	1	2	3	4
9. I feel anxious.	1	2	3	4
10. I feel comfortable.	1	2	3	4
11. I feel self-confident.	1	2	3	4
12. I feel nervous.	1	2	3	4
13. I am jittery.	1	2	3	4
14. I feel high strung.	1	2	3	4
15. I am relaxed.	1	2	3	4
16. I feel content.	1	2	3	4

	<u>Not at All</u>	<u>Some- what</u>	<u>Moderate- ly So</u>	<u>Very Much so</u>
17. I am worried.	1	2	3	4
18. I feel over-excited.	1	2	3	4
19. I feel joyful.	1	2	3	4
20. I feel pleasant.	1	2	3	4

A P P E N D I X D

Inter-item Correlations of the Anxiety Scale Items with the Attitude Scale Items

Anxiety Scale Items ^a	Attitude Scale Items ^b									
	1	2	3	4	5	6	7	8	9	10
1										
2	.22									
3	.33*	.43*								
4	.28	.33*	-.05							
5	.10	.37*	.19	.40*						
6	.70*	.34*	.18	.35*	.08					
7	.08	.26	-.13	.28	.44*	.02				
8	.57*	.21	.20	.13	.10	.09	.08			
9	.47*	.22	.03	-.08	.25	.02	.37*	.03		
10	.24	-.07	.34*	.30	-.13	.11	-.07	.15	.16	
	.25	.23	-.12	.06	0	-.05	.16	.05	-.10	-.12

^aThe complete scale items are in Appendix A.

^bThe complete scale items are in Appendix B.

* $p \leq .05$

APPENDIX D (continued)

Anxiety Scale Items	Attitude Scale Items									
	1	2	3	4	5	6	7	8	9	10
11	.34*	.31*	.04	.04	.18	.01	.27	.07	.19	.16
12	.24	-.08	.12	.19	.16	.06	.22	.36*	.30	.13
13	.04	.04	-.11	.31*	.25	.26	.44*	.47*	.35*	.19
14	.15	.22	.28	.40*	.41*	.13	.43*	.62*	.42*	.33*
15	.32*	.41*	-.07	.18	.26	.07	.36*	.26	.06	-.00
16	.57*	.42*	.00	.17	.04	.10	.14	.07	-.10	-.14
17	-.10	.00	.18	.02	.20	.00	.24	.15	.18	.21
18	.06	-.27	.44*	.05	-.18	-.14	-.30	-.13	-.13	-.08
19	.19	.34*	.14	-.02	.19	-.00	.27	.19	.02	-.01
20	.02	.35*	-.03	-.01	.37*	.19	.46*	.18	.25	.23

*p ≤ .05

APPENDIX D (continued)

Anxiety Scale Items	Attitude Scale Items									
	11	12	13	14	15	16	17	18	19	20
1	.01	.02	-.02	-.03	.21	.29	.29	.19	.13	.12
2	.11	.20	-.25	.07	-.05	.22	.15	.19	.11	.21
3	.33*	.27	.38*	.31*	.45*	.23	.28	.19	.26	.32*
4	.18	.25	.14	.27	.25	.20	.20	.26	.21	.27
5	-.34*	-.15	-.26	-.07	-.10	-.12	-.10	-.14	-.22	-.15
6	.20	.42*	-.03	.20	.21	.53*	.43*	.49*	.31*	.35*
7	.24	.17	-.13	-.13	.15	.20	.07	.07	.09	.10
8	-.12	.06	-.19	-.07	.08	.20	.28	.14	.05	.03
9	.16	.13	.30	.29	.09	.10	-.13	.03	.12	.05
10	-.03	-.13	.01	-.07	.29	.01	-.01	-.15	-.06	-.17

*p ≤ .05

APPENDIX D (continued)

Anxiety Scale Items	Attitude Scale Items									
	11	12	13	14	15	16	17	18	19	20
11	.12	.17	-.06	-.01	.24	.24	.22	.11	.15	.14
12	-.13	.02	.02	-.02	.20	.05	.09	-.01	.04	-.00
13	.01	.14	.09	.11	.30	.14	.28	.10	.06	.08
14	.39*	.25	.32*	.29	.68*	.42*	.39*	.34*	.33*	.27
15	-.06	-.08	.06	-.03	.40*	.12	.18	-.01	-.04	-.11
16	-.14	-.04	-.15	.02	.10	.01	.03	-.11	-.06	-.11
17	.35*	.25	.18	.18	.31*	.49*	.33*	.45*	.35*	.37*
18	.08	-.18	.07	-.12	.01	-.15	-.26	-.17	-.11	-.16
19	-.04	-.11	.35*	.05	.33*	.07	.17	.01	-.12	-.11
20	.11	.12	.23	.07	.27	.38*	.36*	.24	.19	.14

* $p \leq .05$

