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**RETIREMENT PATTERNS
OF ELDERLY FARM OPERATORS**

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INTRODUCTION

Gerontological literature abounds with studies of retirement and has successfully refuted many of the prevailing myths and misconceptions about the negative effects that retirement was purported to have upon health, self-esteem and life satisfaction. Atchley (1971) concluded that a large majority of retirees generally expressed satisfaction with retirement. Heidbreder (1972) and Streib and Schneider (1971) also found mostly positive attitudes expressed by professional, white-collar and blue-collar workers and a majority in each occupational group reported that they were pleasantly surprised with their ease of adjustment to retirement. These and other studies, however, relied almost exclusively upon surveys of urban populations. The elderly farm population has been somewhat ignored by researchers in the field of gerontology and this study is designed to shed some light on this group's attitudes toward and patterns of retirement. The purposes of this study are two-fold: (1) identify and compare farm operators' retirement attitudes and practices to the findings of research on non-farm occupations; and (2) identify patterns of retirement exhibited by elderly farm operators.

It is apparent that attitudes toward work and the meaning of work vary considerably among occupational groups (Friedmann and Havighurst, 1954). Not surprisingly, higher occupational groups tend to view work more favorably and consider the accompanying psychological satisfactions as an important part of their job. Workers in lower status jobs, on the other hand, tend to be less satisfied and report that money serves as the major source of job satisfaction.

Studies of farm operators report somewhat anomalous findings. Although farming is typically described as a blue-collar occupation, farm operators tend to express feelings that elevate work itself to become an important source of job satisfaction along with other related factors such as social relationships and financial rewards. Work, for farm operators, serves as an important source of psychological gratification and self-identity. These findings are remarkably similar to those found in white-collar and professional occupations.

Traditionally, work has occupied an important place in the American value structure. Weber (1920) identified work as a central life task which was strongly reinforced by Protestant

theology of the Reformation period. More recently, Williams (1970) identified work as a basic social value orientation which was manifested in an emphasis upon achievement and success. Recent revisionists have challenged this idea and indicated that work in America today does not provide the central focus of life and source of rewarding social relationships that it did in the past. Glamser (1976) indicated the work role was becoming less important as a source of satisfaction for many people. Although still a strong cultural focus, work in most industrial societies is becoming increasingly unrelated and inappropriate as a method of satisfying individual socio-psychological needs.

This tendency, however, does not seem to characterize farming and farm operators. Farm operators tend to stay on the job significantly longer than other occupational categories because of a tendency to resist retirement (Palmore 1964, 1965; Pampel, 1981; Pihlbad, Adams and Rosencranz, 1968; Rones, 1978 and Simpson, 1973). Because they are, for the most part, self-employed businessmen, farm operators are able to exert a certain amount of control over the retirement decision. They possess both motivating and enabling factors which combine and allow them to work well past the retirement point of most other occupations.

A recent study conducted by Goudy (1982) surveyed approximately 1,500 farm operators to determine attitudes toward retirement. A majority (56%) indicated that they either disliked or had not seriously thought about retirement. When asked about specific retirement plans, almost fifty percent flatly stated they never expected to retire. In addition, the farmers who expected to retire planned to do so at a significantly later age than that typical of other occupational categories. The researchers also discovered that retirement was defined somewhat differently by farm operators. Unlike their urban counterparts, who perceive retirement as a complete cessation of occupational activities; farm operators anticipated slowly disengaging from farm work over a period of time. While they would gradually relinquish responsibility for the farming operation to someone else, they still anticipated helping in various capacities. Although these and similar findings provide indications regarding attitudes of farm operators toward retirement, the studies were drawn from an age cross-section of farmers. This study will concentrate exclusively upon the older age group of farm operators.

Data and Methods

The respondents in this study represented a judgment sample of farm operators and former farm operators residing in five counties (Clay, Union, Turner, Pennington, and Meade) in South Dakota. Clay, Union, and Turner counties are located in southeastern South Dakota, while Pennington and Meade county are in the west-central portion of the state. The subjects were drawn from an accessible population rather than from a broad target population. The target population included all farm operators and former farm operators age 60 and over in South Dakota. Participants in the sample were at least 60 years of age and were identified by local "experts" in the field of agriculture, including conservation officers, extension agents, and others

with close ties to the agricultural community. In addition to this list, respondents were also asked to report the names and addresses of farmers who had retired and moved away (Appendix A). The total list/sample obtained consisted of 225 names out of which 120 (53%) returned the questionnaires.

Although the sample used in the study was not randomly selected, it does, nonetheless, appear to be fairly representative. A comparison of the property values of the total farm population of South Dakota and those of the respondents in the sample were \$290,000 and \$270,000, respectively. Another comparison of sex distribution indicated that 97 percent of the farm operators in the state were males while the sample's respective figure was 96 percent. Based upon the above comparisons, the researchers concluded that the sample was reasonably representative and not discernibly biased in any direction.

The survey instrument was a modified version of a questionnaire developed by Streib and Schneider (1971) for the Cornell Occupational Retirement Survey. The finalized questionnaire was abbreviated and some of the wording was changed to better fit a rural population. The completed instrument consisted of three sets of questions designed to determine demographic information about the respondents, the respondents' attitudes toward retirement and lifestyle practices. Most of the questions were presented in a forced-choice format, however, the respondents were also encouraged to offer a more detailed explanation when a specific set of choices did not accurately or completely reflect their particular situation, attitude or behavior.

The demographic information consisted of questions about age, sex, marital status, educational and socio-economic level. These variables have been demonstrated by previous research to be significantly related to attitudes about retirement and lifestyles of retirees. Attitudes about retirement were measured by a question which was designed to indicate whether or not an individual had a favorable or unfavorable disposition toward retirement and an open-ended question which solicited overall comments about retirement and farming. The identification of lifestyle typologies was the result of a comparison and cross-tabulation of responses to a number of questions in the survey. Responses to questions about work status, residential status, living arrangements and future plans were used to identify patterns which seemed to typify groups of respondents. Earlier studies (Reichard, Livson and Peterson, 1962; Williams and Wirths, 1965 and Neugarten, 1965) have successfully employed this methodology and, although somewhat impressionistic and lacking in hard statistical support, it is a reputable form of analysis especially in areas where researchers are attempting to "break new ground."

This research will not attempt to test hypotheses because it is primarily exploratory in nature. Of the dominant theoretical models in gerontology, the review of literature seemed to be more supportive of activity theory. As proposed by Havighurst and Associates (1968), activity theory stresses a continuation of role performances as an individual ages. An older person who ages successfully is one who remains active and resists society's attempts to disengage him/her. Activity theory is further based

upon the primary assumption that social interaction is indispensable throughout life and life satisfaction depends upon remaining active. Previous research on farm operators and retirement appear to be supportive of activity theory, but this research will not test any specifically derived hypotheses.

Analysis of Data

The following tables and discussion represent a summary of the general findings of attitudes and retirement activities of the respondents in the study. Attitudes toward retirement were measured by responses to a question: Is retirement mostly good or bad for a person? (question 15, Appendix A).

TABLE 1
Distribution of Farm Operators by Attitude Toward Retirement

VALUE	FREQUENCY	PERCENT
Positive	57	59.4
Negative	39	40.6
TOTAL (Missing cases 24)	<u>96</u>	<u>100.0</u>

Although a majority of the respondents (60 percent) expressed positive attitudes toward retirement, the 40 percent who expressed negative feelings represent a significantly higher level than similar findings for other occupational groups (Atchley, 1974). These findings are in general agreement with previous studies of farmers which also found considerable negative feelings about retirement. Farming as a way of life tends to engender occupational attitudes similar to those expressed by professionals about their careers (Shanas, 1972 and Atchley, 1971). The work itself is viewed positively and, as a result, many farm operators are reluctant or anxious about leaving the work role. An important factor in regard to retirement from farming appears to be the amount of control a farm operator has over his retirement decision. Unlike most jobs where the decision to retire rests with the employer, farming and other self-owned businesses are characterized by a choice factor. As a consequence, farmers who harbor positive feelings toward retirement are free to withdraw from the job, while those who have negative feelings about retirement can generally stay on the job as long as their health and economic situation permit.

TABLE 2
Distribution of Farm Operators by Age-Identification

VALUE	FREQUENCY	PERCENT
Middle-Age	29	27.6
Late Middle-Age	37	35.2
Elderly	34	32.4
Old	5	4.8
TOTAL (Missing Cases 15)	<u>105</u>	<u>100.0</u>

The above TABLE 2 summarizes responses to a self-assessed age identification question (question 3, Appendix A). Almost two-thirds of the respondents in the sample perceived themselves to be middle-aged or late middle-aged. These findings are somewhat different from similar studies of other retired persons because farmers tend to rate themselves younger on an age-identification scale. These findings are especially revealing given the fact that all of the respondents in the study were over 60 years of age. Studies of retired persons in other occupational groups indicate that they have a tendency to score themselves toward the older portions of an age-identification continuum (Streib and Schneider, 1971). These distinctions, however, could be the result of differences in the work status (i.e. retired vs. not retired) rather than differences in occupation. In addition, the researcher found a tendency for retired and part-time farm operators to identify themselves as somewhat older than those farmers who were still farming on a full-time basis. Of those still farming on a full-time basis, 85 percent rated themselves middle or late middle aged, while only 43 percent of the part-time or retired farmers rated themselves similarly.

TABLE 3
Distribution of Farm Operators by Work Status

VALUE	FREQUENCY	PERCENT
Full-Time	36	34.0
Part-Time	15	14.1
Retired	48	45.3
Other Arrangement	7	6.6
TOTAL (Missing Cases 14)	<u>106</u>	<u>100.0</u>

As the above figures show, farm operators tend to stay on the job significantly longer than workers in other occupational groups. According to a recent publication by the American Association of Retired Persons (1987), only about 16% of males and 7%

of the females over 65 years of age were still employed on either a full or part-time basis. Almost one-third of the respondents were still farming on a full-time basis and an additional 20 percent were either farming on a part-time basis or working in other occupations. While farming may be approaching other occupations with respect to retirement practices, it is apparent that sizable differences still exist at the present time (Goudy, 1982 and Goudy and Lasley, 1982). As previously mentioned, farm operators have both motivating and enabling factors at work which encourage and allow them to stay on the job well past the retirement ages of their urban counterparts.

Table 4 presents the actual and anticipated residential pattern of farm operators after retirement. Respondents were asked to indicate plans, if any, for post-retirement residential changes (question 6, Appendix A). The figures indicate that a large majority of farm operators (almost 80 percent) did not, or will not, move after retirement. They plan to continue to live on the farmstead even though they will no longer manage the farm. An additional 19 percent indicate they will move to either a neighboring small town or city; while very few plan to make an extensive move to a large city or out-of-state. These findings are

TABLE 4
Distribution of Farm Operators by Choice of
Residence After Retirement

VALUE	FREQUENCY	PERCENT
Farm	77	77.8
Small Town (0-999)	13	13.1
Small City (1,000-10,000)	6	6.1
Large City	1	1.0
Out-of-State	2	2.0
TOTAL (Missing Cases 21)	99	100.0

similar to the post-retirement residential patterns of other occupational groups (Atchley, 1976). The elderly for the most part are a largely immobile group despite discernible migration streams to the sunbelt.

When asked how retirement would affect their level of participation in social activities, over 50 percent of the farm operators in the sample indicated that it would have very little effect (question 14, Appendix A). About one-fourth of the respondents expected to increase their level of participation in activities upon retirement and another one-fourth felt as though they would participate in fewer activities. In general, research indicates that most people anticipate maintaining about the same level of participation in social activities with that which

TABLE 5
Distribution of Farm Operators by Expected Level of
Social Activity Upon Retirement

VALUE	FREQUENCY	PERCENT
More Activities	19	22.1
Same Activities	51	53.8
Fewer Activities	21	24.1
TOTAL (Missing Cases 29)	91	100.0

characterized their lives before retirement (Atchley, 1985). Thus we can see that farm operators are quite similar to other retirees in terms of anticipated level of activity during their post-retirement years. Atchley (1976) also found that approximately 25 percent of retired persons experienced a decrease in activities.

TABLE 6
Distribution of Farm Operators by Future Plans for the
Next Five Years

VALUE	FREQUENCY	PERCENT
Retired/or will retire	57	57.6
Farm Full-time	26	26.3
Farm Part-time	16	16.1
TOTAL (Missing Cases 21)	99	100.0

When asked to indicate plans for the next five years (question 12, Appendix A), it was found that almost 60 percent of the respondents thought they would remain retired or retire, while the remaining 40 percent expected to be farming either on a full-time or part-time basis. It is possible that more of the respondents will retire than stated in the questionnaires, but is apparent that quite a sizable number of elderly farm operators still plan to continue farming after the five year period.

TABLE 7
Distribution of Farm Operators by Reasons Why They
Plan to Continue Farming

VALUE	FREQUENCY	PERCENT
Not enough money to retire	15	31.9
Want to keep busy Enjoy Farming	6 26	12.8 55.3
TOTAL (Missing Cases 73)	<u>47</u>	<u>100.0</u>

Reasons for continuing to farm tended to fall into two main categories (question 19, Appendix A). The first was a situation where the farm operator perceived himself to be unable to retire. The lack of money was cited as the most significant reason why almost one-third of the respondents who planned to continue farming, would not retire. The second set of reasoning for continuing to farm were more positive in nature. Over two-thirds of the respondents who planned to continue farming, would do so because they enjoyed the work or simply wanted to "keep busy". These persons apparently were able to retire, but lacked the motivation to do so. Respondents in the first category, on the other hand, might have wanted to retire but were unable to because of their economic situation.

As indicated in Table 8, almost two-thirds of the respondents who have or are planning to retire did or will do so on a gradual basis (question 18, Appendix A). This finding demonstrates the amount of control farm operators have with respect to "mode of retirement". This is a luxury that most workers don't have and it seems to greatly ease adjustment to the retirement role. One is able to stay active to the degree desired. This retirement

TABLE 8
Distribution of Farm Operators by Method of Retirement

VALUE	FREQUENCY	PERCENT
Abrupt	30	34.4
Gradual	57	65.6
TOTAL (Missing Cases 33)	<u>87</u>	<u>100.0</u>

pattern is also evidenced in the self-employed sector of the economy. Farm operators have a great deal of control over their retirement situation, while most white and blue-collar workers do not.

Life Styles

The concept of "life style" has not been extensively used in the analysis of individual adaptations to retirement and aging because of the inherent difficulty in operationalizing the terms. The most extensive life style study to date was conducted by Williams and Wirths (1965) in the Kansas City Studies of Adult Life in which they conducted extensive case studies of 168 individuals. They were able to delineate six "styles of life" which characterized patterns of individual adaptations/responses to the aging process.

Life style can be defined as the observable organization of an individual's activities in terms of his use of time, his investment of energy, and his choice of interpersonal objects Maddox (1970). The concept provides a useful bridge between personal and social systems in analyzing what occurs over the life-cycle. Research reveals considerable continuity of life styles over time. As people reach retirement they do not suddenly adopt a new life style, but generally attempt to maintain the life style that was characteristic of them throughout their adult years.

Much diversity exists among elderly farm operators, their life styles, and their attitudes toward retirement. However, a series of cross-tabular analyses of the survey data reveal five discernible life styles which characterize the adjustment patterns of elderly farm operators to the retirement process. The methodology used in the derivation of the lifestyles typology was identical to that used by Neugarten and Associates (1965) in a series of research projects collectively known as the Kansas City Studies. Her personality types were the result of a cross-tabulation of two salient variables: (1) degree of life satisfaction and (2) amount of role activity. Similarly, this research employed two variables (present work status and future work status) to yield the five somewhat distinct lifestyles. These five groups were then compared on the basis of their responses to other questions on the survey form. In addition, responses from an open-ended question (question 20, Appendix A) were included when deemed appropriate. These five life styles and their respective percentage distributions from the survey sample are as follows: 1) The Resistors (15%); 2) The Reluctant (20%); 3) The Indisposed (15%); 4) The Willing (44%); 5) The Job-Changers (6%).

The Resistors - About one-sixth of the farm operators surveyed could be classified as "resistors." These farm operators were individuals who never expected to retire. As indicated in TABLE 7, over one-half of the farmers who indicated that they would never retire listed "enjoyment of farming" as the major reason. For them work was a central life task and interest which served to integrate them into a network of social relationships. Therefore, retirement meant much more than just losing one's job, it also involved a loss of friends and satisfying social interaction. Work, for the "resistors", served as a powerful defense against growing old. A majority of these farm operators (65%) viewed retirement as being "bad" for an individual. Many also feared retirement because they equated it with "not keeping busy"

and becoming unproductive and dependent. Some perceived a need to keep busy or else they would grow old and die. One farm operator said that he planned to "retire in the cemetery." This statement indicates just how important work and activity was to these individuals. In general, the "resistors" would probably exhibit poor adaptation to the process of retirement if they were forced into it. They apparently dealt with the concept of retirement by denial. One respondent stated that he was not going to retire "no matter what!" Some of the resisting farm operators seemed to feel they would never grow old as long as they continued to farm. It appears likely that some members of this group were "failing" at aging because of their inability to adapt to the inevitable energy and role losses which accompany the aging process. They were either unwilling or unable to develop new roles which were both valued by society and provided a sense of meaning and self-worth for the individual.

The Reluctant - This group also represented a sizable percentage of the farm operators surveyed. About 20 percent were characterized by this life style and used it as a coping mechanism to deal with the process of retirement. The "reluctant" consisted of farm operators who were gradually phasing themselves out of the work role. Typically, these men planned on turning over their farms to their son(s), yet they still intended to help out whenever needed. The "reluctant" farm operator did not consider himself to be retired but rather a part-time farmer. Data obtained from the survey revealed that a substantial portion (36%) of the farm operators who had children helping them farm never expected to fully retire. By relinquishing control of the farms to their children, these men would have more free time to pursue other interests yet still have close ties to farming. A majority of the "reluctant" farm operators appeared to have adapted rather successfully to the aging process and their withdrawal from the work role was looked upon favorably. One farm operator seemed to represent this group when he stated that ... "I always like to keep my hands in things and help the boy out." Yet surprisingly, two-thirds of these farm operators expressed a negative attitude toward retirement if it meant a total separation from the work role. Many felt they were experiencing the best of both worlds -- they were still active and productive members of society, yet they also had more leisure time for the pursuit of other activities.

The Indisposed - This life style was characteristic of approximately one-sixth of the sample. These men were either forced to retire because of poor health (65 percent) or they were having difficulty doing their job because of the strenuous, physical nature of the work (35 percent). Rural people frequently retire because of health concerns. For example, Parnes and Nestel (1981) report that 71 percent of those formerly employed in farm operations had retired because of poor health. These findings are comparable to a study conducted earlier by Samson and Mather (1950). Since the "indisposed" did not voluntarily choose to retire, but rather had it forced upon them; the majority (85 percent) viewed retirement somewhat negatively. A majority of these men appeared to have adjusted poorly to the process of aging and the concept of retirement. They were forced to disen-

gaged themselves from their work and regretted having to retire. Overall, these individuals did not appear to be very well-adjusted to their specific life situation.

The Willing - This group was both the largest of the five life styles identified in the study. It also contained the greatest number of retirees. Almost 50 percent of the farm operators surveyed could be classified as "willing" retirees. The "willing" farm operators were those who accepted the fact of eventual retirement. A common feeling among these men was that they had worked hard for many years and, therefore, deserved to retire. Most of them indicated they intended to remain active in activities not associated with work, such as travel and hobbies. The desire to have more free time was the most listed as the most important reason for retiring by over two-thirds (68 percent) of this group. They accepted the fact that leisure time has emerged as an increasingly respectable pursuit in our society and were not ashamed of their withdrawal from the labor force. One respondent seemed to summarize this perception by concluding "I earned this long vacation because I farmed for 45 years." These farm operators indicated that they had enjoyed farming and that it had been good to them; however, it was time for a change. They accepted their growing older and were willing to relinquish some social roles, yet they intended to remain active and planned to find substitute activities to replace those lost as a result of retirement. These men are somewhat unique in that they seem to have accomplished a difficult transition. As Cavan (1962:529) states, "while leisure has a definite value, to make a career of recreation, hobbies, and the like, goes against deeply instilled values." Yet most of these men have adopted such a perspective despite a strong work ethic and lifelong commitment to farming.

The Job-Changers - This life style characterized only a small minority of the sample. Although only six percent of the sample could be classified as "job-changers", the researchers felt that their life style was deserving of a separate typology. These men were individuals who had quit farming and were now working at some other occupation. Most, however, were still employed in agriculturally-related industries. A majority (83 percent) of these men had quit farming because of economic reasons. They could not afford to continue farming because it was not profitable. It is important to note that these men enjoyed farming and they were happy with the life style that accompanied it; however, it was no longer feasible. The emergence of this life style was quite surprising in that it is difficult to imagine an individual who has been farming for twenty or more years suddenly "calling it quits" and entering a new line of work. Yet the elderly farmer, like his younger counterpart, must show a profit if he is to survive. Therefore, it is conceivable that in the future even more elderly farm operators will drift away from farming and become involved in other fields of work. The "job-changers" have demonstrated a great deal of flexibility in terms of their adaptation to changes which have occurred in the work role. Therefore, perhaps they will experience less difficulty in adjusting to their separation from the work role when they retire.

CONCLUSIONS

The five life styles identified in this study are remarkably similar to those found by earlier researchers in their studies of urban retirees. For example, the life style labeled "resistors" is very similar to Williams and Wirths' (1965) group known as the "world of work." These individuals' lives revolve totally around the work role and they experienced difficulty existing apart from their jobs. A similar comparison can also be made between this study's group labeled the "willing" and Williams and Wirths' life style "living fully." These individuals have no one focus but instead are active in most aspects of life. They are able to deal with the process of disengagement that tends to occur naturally as one withdraws from the work force. The researchers also found similarities between the life styles that were identified in this study and the personality typologies identified by Reichard, Livson, and Petersen (1962). Their finding of an "armored" personality type was similar to the elderly farmers known as "resistors". These individuals use activity as a defense against growing old and they felt as though they would "waste-away" if they didn't remain active. A final group identified by Reichard and colleagues was termed the "angry" personality type and is similar in many ways to the "indisposed" farm operators identified in this study. Both groups of men have adjusted very poorly to aging and they are somewhat disappointed with their present life situation.

The preceding analysis reveals that a considerable diversity exists among farm operators with respect to their attitudes toward and life styles of retirement. As with other occupational groups, farm operators' satisfaction with retirement ranges from highly positive to strongly negative. Unlike most other occupational groups, however, a surprisingly high number of farmers (almost 40 percent) expressed negative feelings toward retirement. As a consequence, farm operators tended to stay on the job longer than other occupations. Over 80 percent of the farm operators who were working at the time of our survey, reported that they would continue to work over the next five years. It is also important to note that the majority of these respondents (55 percent) stated that the reason for staying on the job was because of their enjoyment of the work. This contrasts sharply with other studies which generally list the need for income as the primary reason for remaining on the job (Harris, 1981). Farmers also tended to rate themselves younger on an age-identification continuum than other comparably aged occupational groups. Over 60 percent of our sample rated themselves as either middle-aged or late middle-aged.

In general the study was strongly supportive of the important role that work still plays for farm operators during the later years of life. The results of the study also implicitly corroborate the major underlying assumption of activity theory - that persons attempt to remain active during their later years. Elderly farm operators exercise substantial control over the retirement decision which allows them to remain engaged in the work role. Four out of the five different life styles which were observed in this study illustrated the ongoing significance of

work during what constitutes the retirement years for most other occupations. Over 60 percent of the elderly farm operators' life style still involved work or a work orientation in some capacity. Although many of the socio-demographic differences which in the past have characterized rural-urban populations seem to be diminishing, the work ethic apparently is still very strong among elderly farm operators.

9. PLEASE INDICATE YOUR LIVING ARRANGEMENT:

- I live alone.
- I live with my wife or husband.
- I live in the same residence with one or more of my children or relatives.
- I live on the same farm as one or more of my children; yet in a different house or trailer.
- Some other living arrangement (Describe) _____

10. AT WHAT AGE DID YOU, OR WILL YOU RETIRE?

- Indicate at what age you retired.
- I do not plan to retire.
- Indicate at what age you think you will retire.

11. HOW LONG HAVE YOU OR DID YOU FARM? _____ Years

12. WHAT ARE YOUR PROSPECTS FOR THE NEXT 5 YEARS WITH REGARD TO FARMING?

- I am retired/or will retire.
- I expect to continue farming part-time.
- I expect to continue farming full-time.
- I plan to stop farming and work at some other job.
- I plan to do something else. What are you planning to do? _____

13. HOW DO YOU THINK OF YOURSELF AS FAR AS AGE GOES - DO YOU THINK OF YOURSELF AS:

- Middle-Aged
- Late Middle-Aged
- Elderly
- Old

14. WHEN YOU RETIRED, OR WHEN YOU DO RETIRE, WILL YOU TAKE PART IN MORE, OR LESS SOCIAL ACTIVITIES? (Church, Lodge, Community Activities)

- I do not plan to ever retire.
- I will become involved in more activities.
- I will take part in about the same amount of activities as I did before I retired.
- I will take part in fewer activities.

15. IF YOU HAD TO AGREE WITH ONE OF THE FOLLOWING STATEMENTS WHICH WOULD IT BE: (Place a check in front of the statement you agree with the most.)

- Retirement is mostly good for a person.
- Retirement is mostly bad for a person.

16. WHEN I RETIRED, OR WHEN I DO RETIRE, I PLAN TO LIVE:

- In the same place I live now.
- Move to a nearby small town (population under 1,000).
- Move to a nearby small city (population 1,000-10,000).
- Move to a large city (population over 10,000).
- Move out of state (Indicate where) _____

17. IF YOU ARE PLANNING TO RETIRE, WHY?
____ I do not plan to ever retire.
____ Because of my health.
____ Because I have difficulty in doing my job.
____ Because I want more free-time.
____ Some other reason (please indicate) _____
18. WHEN YOU RETIRED, OR DO RETIRE, WILL IT BE AT ONCE OR GRADUALLY?
____ At once _____ Gradually
19. IF YOU PLAN TO CONTINUE FARMING, WHY?
____ I do not plan to continue farming.
____ Because I do not have enough money to retire on.
____ Because I am afraid of not keeping busy.
____ Because I enjoy farming and do not want to give it up.
20. PLEASE GIVE ANY ADDITIONAL COMMENTS ABOUT FARMING AND RETIREMENT THAT YOU WOULD LIKE TO MAKE. _____

21. IF YOU KNOW OF ANY FARMERS THAT HAVE RETIRED AND MOVED AWAY FROM THE LOCAL AREA, PLEASE INDICATE THEIR NAME(S) AND ADDRESS(ES) IN THE SPACE BELOW.

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