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The Relationship of Selected Characteristics of Farm Operators to Attitudes Toward Retirement

Wayne L. Larson

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THE RELATIONSHIP OF SELECTED CHARACTERISTICS
OF FARM OPERATORS TO ATTITUDES
TOWARD RETIREMENT

A thesis submitted
in partial fulfillment of the requirements for the
degree Master of Science, Department of
Rural Sociology, South Dakota State
College of Agriculture
and Mechanic Arts

August, 1963

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This thesis is approved as a creditable, independent investigation 
by a candidate for the degree, Master of Science, and is acceptable as 
meeting the thesis requirements for this degree, but without implying 
that the conclusions reached by the candidate are necessarily the con-
clusions of the major department.

Thesis Advisor

Head of the Major Department
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WLL
# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>1</td>
</tr>
<tr>
<td>Retirement in the United States</td>
<td>1</td>
</tr>
<tr>
<td>Historical development of retirement</td>
<td>1</td>
</tr>
<tr>
<td>Statement of the Problem</td>
<td>8</td>
</tr>
<tr>
<td>Retirement in the rural population</td>
<td>8</td>
</tr>
<tr>
<td>The need for the study</td>
<td>11</td>
</tr>
<tr>
<td>Objectives of the study</td>
<td>12</td>
</tr>
<tr>
<td>Theoretical Background and Framework</td>
<td>14</td>
</tr>
<tr>
<td>Role Theory</td>
<td>14</td>
</tr>
<tr>
<td>The Retirement Role</td>
<td>18</td>
</tr>
<tr>
<td>Review of the Literature</td>
<td>24</td>
</tr>
<tr>
<td>Basic Hypotheses</td>
<td>43</td>
</tr>
<tr>
<td>Conceptual Framework</td>
<td>49</td>
</tr>
<tr>
<td>Dependent Variable</td>
<td>49</td>
</tr>
<tr>
<td>Attitude</td>
<td>49</td>
</tr>
<tr>
<td>Retirement</td>
<td>54</td>
</tr>
<tr>
<td>Attitude toward retirement</td>
<td>55</td>
</tr>
<tr>
<td>Independent Variables</td>
<td>56</td>
</tr>
<tr>
<td>The Design of the Study</td>
<td>59</td>
</tr>
<tr>
<td>The Sample</td>
<td>59</td>
</tr>
<tr>
<td>Age</td>
<td>61</td>
</tr>
<tr>
<td>Section</td>
<td>Page</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>Education</td>
<td>62</td>
</tr>
<tr>
<td>Number of acres operated</td>
<td>63</td>
</tr>
<tr>
<td>Gross income</td>
<td>64</td>
</tr>
<tr>
<td>Net worth</td>
<td>64</td>
</tr>
<tr>
<td>Anticipated adequacy of finance after age 65</td>
<td>65</td>
</tr>
<tr>
<td>Participation in non-farm organizations</td>
<td>66</td>
</tr>
<tr>
<td>Concept of health</td>
<td>66</td>
</tr>
<tr>
<td>The Interview Schedule</td>
<td>68</td>
</tr>
<tr>
<td>Method of Analysis</td>
<td>69</td>
</tr>
<tr>
<td>FINDINGS</td>
<td>74</td>
</tr>
<tr>
<td>CONCLUSIONS, SUMMARY AND LIMITATIONS</td>
<td>83</td>
</tr>
<tr>
<td>Conclusions</td>
<td>83</td>
</tr>
<tr>
<td>Age</td>
<td>84</td>
</tr>
<tr>
<td>Education</td>
<td>85</td>
</tr>
<tr>
<td>Number of acres operated</td>
<td>86</td>
</tr>
<tr>
<td>Gross income</td>
<td>87</td>
</tr>
<tr>
<td>Net worth</td>
<td>89</td>
</tr>
<tr>
<td>Anticipated adequacy of finance after age 65</td>
<td>90</td>
</tr>
<tr>
<td>Participation in non-farm organizations</td>
<td>92</td>
</tr>
<tr>
<td>Concept of health</td>
<td>93</td>
</tr>
<tr>
<td>Summary and Limitations</td>
<td>94</td>
</tr>
<tr>
<td>LITERATURE CITED</td>
<td>98</td>
</tr>
<tr>
<td>APPENDIX A</td>
<td>103</td>
</tr>
<tr>
<td>APPENDIX B</td>
<td>107</td>
</tr>
</tbody>
</table>
LIST OF TABLES

<table>
<thead>
<tr>
<th>Table</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Characteristics of Farm Operators and Farm Operation in the Sample Studied</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>and the State of South Dakota</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Farm Operators by Age by Five Year Intervals for Sample Studied</td>
<td>62</td>
</tr>
<tr>
<td>3.</td>
<td>Farm Operators by Years of Formal Education Completed for Sample Studied</td>
<td>63</td>
</tr>
<tr>
<td>4.</td>
<td>Farm Operators by Number of Acres Operated for Sample Studied</td>
<td>63</td>
</tr>
<tr>
<td>5.</td>
<td>Farm Operators by Gross Income for Sample Studied</td>
<td>64</td>
</tr>
<tr>
<td>6.</td>
<td>Farm Operators by Net Worth for Sample Studied</td>
<td>65</td>
</tr>
<tr>
<td>7.</td>
<td>Farm Operators by Anticipated Adequacy of Income After Age 65 for Sample</td>
<td>65</td>
</tr>
<tr>
<td></td>
<td>Studied</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Farm Operators by Membership in Non-farm Organizations for Sample Studied</td>
<td>66</td>
</tr>
<tr>
<td>9.</td>
<td>Farm Operators by Their Concept of Present State of Health for Sample</td>
<td>67</td>
</tr>
<tr>
<td></td>
<td>Studied</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Zero-order Correlations and Their Significance</td>
<td>75</td>
</tr>
<tr>
<td>11.</td>
<td>Relationship Between Attitude Toward Retirement and Age, Education,</td>
<td>77</td>
</tr>
<tr>
<td></td>
<td>Adequacy of Finance, Participation in Non-farm Organization, Concept of</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Health, When Each Remaining Variable is Held Constant</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Fourth-order Correlations and Their Significance</td>
<td>81</td>
</tr>
<tr>
<td>13.</td>
<td>Age of Farm Operators by Survey County</td>
<td>103</td>
</tr>
<tr>
<td>14.</td>
<td>Years of Formal Education of Farm Operators by Survey County</td>
<td>103</td>
</tr>
<tr>
<td>15.</td>
<td>Number of Acres Operated by Farm Operators in Three Counties Surveyed</td>
<td>104</td>
</tr>
</tbody>
</table>
of the rural and urban population. This is due, principally, to decreasing mortality, increasing fertility, prior to 1900; but also has been offset by the increase in the proportion of people over 65 years of age. The expectation of life at birth in the United States has increased from 50.5 years in 1900 to 71.0 years in 1975, which indicates that more people are living as well as dying. Therefore, a larger number and proportion of our population are to be considered as potential retirees. Despite the absence of social security and other retirement programs, concern with the work role, either gradually or completely, at a time when they considered most opportune. They retired because they had accumulated enough financial reserves to ensure fulfillment of their retirement needs in

INTRODUCTION

Retirement in the United States

Historical development of retirement

A recent development in the social and economic history of the United States is the evolvement of an institutionalized stage of retirement in the life cycle of the average worker. In the early part of the twentieth century, retirement was not considered a major problem in our society. However, the number and proportion of people surviving to "post-retirement" age has been increasing steadily in both the rural and urban population. This is due, primarily, to declining mortality. Declining fertility, prior to World War II, has also had some effect on the increase in the proportion of people over 65 years of age. The expectation of life at birth in the United States has increased from 48.2 years in 1900 to 67.2 years in 1950, which indicates that more people are living to an older age. Therefore, a larger number and proportion of our population may be considered as potential "retirees." Before the advent of the Social Security Act and other retirement programs, workers left the work role, either gradually or completely, at a time which they considered most opportune. They retired because they had accumulated enough financial reserve to insure fulfillment of their economic needs in

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the retirement years, or for reasons of failing health. While both of these are given as reasons for retiring in the present, a new reason is being given by more workers—forced retirement at a fixed age, usually 65 to 69 years of age. More workers are forced to retire because of the increase in the employee to employer ratio in our industrial society. The extent of compulsory retirement is difficult to estimate, but it does not cover a majority of the individuals in the labor force. Hence, there is a certain degree of individual freedom of choice to enter into retirement at the present time. But, at the present time it is also more difficult for the self-employed to retire gradually. In the past the farmer or merchant could retire gradually because of the smaller investments involved in the operation. He could cut down on operations and investments without threatening the existence of the operation. He could also delegate responsibility for the operation of the farm or firm to his sons or a manager. Today, due to changes in technology, increased specialization and commercialization, the self-employed person believes that it is necessary to keep the operation at the same level of investment in order to operate profitably. In addition to technological and economic factors, there have been changes in the attitudes of children toward parents residing in the same home and retaining control over

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operations. What was once considered an obligation of all children, taking care of their parents in their old age, has changed to a burden which has fostered an unfavorable attitude toward supporting or keeping them under the same roof.  

Retirement, as it is perceived at the present time, was not a part of the American scene before 1930. However, as Drake has pointed out, one third of the people over 65 years of age were no longer in the work force and for all practical purposes might have been considered as "retired" in the period from 1900 to 1930, but the masses were not covered by pension plans which would insure economic security in retirement. Since the advent of the Social Security Act in 1935, the concentration of an increasing proportion of older individuals, especially those over sixty years of age, in retirement has become an institutionalized feature of our economy and the demographic profile. The same general trend has taken place in most countries which have experienced the same degree of industrialization as our nation.

There are many contributing factors leading to the establishment of institutionalized retirement. Probably the most important factor is technological development which has increased per capita

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4 Donahue, Orbach, and Pollak, loc. cit.

production to a point where fewer workers can support a larger proportion of non-productive workers. It is difficult to rank the factors according to the degree of affect they may have had on the development of institutionalized retirement. But certainly, it was imperative to increase per capita production while the proportion and number of aged persons was increasing steadily, and more of this age group were being forced into retirement because of fixed retirement plans or national economic plans to reduce unemployment.\(^6\) The demographic revolution, or transition as it is sometimes called, is another factor. One of the most observable trends accompanying the industrialization of a nation's economic institutions is changes which take place in the age structure and the number of individuals in a national population, in a nation which is undergoing what has been described as the demographic revolution.\(^7\) During the "revolution" the population increases rapidly and changes in the age structure occur. Declining mortality, especially infant mortality, influences the upward trend in population growth. The birth rates decline slowly tending to further increase the number of individuals in the population. These two factors influenced the growth of the nation's population as well as a disproportionate increase in the number of older people. The proportion of the total population over 65 years

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\(^7\)Peterson, *loc. cit.*
of age increased from 3.4 percent in 1880 to 9.0 percent in 1960.
The increase in numbers was from 3.4 million in 1900 to over 15
million in 1955, and 17.5 million in the first quarter of 1963. The
total population increased 2.4 times as compared to 5.3 times for
those over 65 years of age in the period of 1900 to 1955. Because
of demographic and technological changes, our nation's economic wel-
fare was threatened when it coincided with the recession of 1929 and
the depression that followed. One of the proposed solutions was a
form of social insurance for those workers who could be influenced to
retire at the age of sixty-five. This benefit was expected to in-
fluence workers to retire early and make room for younger men, who
were unemployed at that time, thereby reducing unemployment and at
the same time provide economic assistance to those who retired. A
program of this magnitude requires a centralized type of political
organization.

The third factor which facilitated the organization of a
national insurance program and the establishment of institutional-
ized retirement was the development, at a much earlier date, of
national states, which could establish retirement policies that would
be national in scope and nature. One of the results of

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8John F. Kennedy, President of the United States, Message to
the Congress of the United States, 88 Congress, First Session, House
of Representatives Document No. 72, February 21, 1963.

9Peterson, op. cit., p. 80.
industrialization and a growing population is the establishment of a bureaucratic structure in the national political organization. This factor made it possible to administer a national insurance program. A national state can also impose obligations on the individual states with respect to enforcement of a legislative act and in addition share in the costs of such a program.

A fourth factor was the reorganizing of the relationship between the worker and his tools.¹⁰ In the pre-industrial period, the worker owned and had control over the tools he used in production. But in the industrial period, his tools were furnished by the plant or firm and he was paid a wage as opposed to profits from the production and sale of piece goods. Because of this newly formed relationship, the worker became more dependent on the owner and the owner became more responsible for the welfare of the worker. One effect of the new relationship was the establishment of private pension plans in some industries. Private pension and the Social Security Act did not guarantee financial independence in retirement. However, the establishment of such programs initiated the development of an awareness of the retirement problem and the need to prepare for this stage of life. The Social Security Act was a contributing type insurance plan. This characteristic may have initiated changes in attitudes toward

¹⁰Donahue, Orbach, and Pollak, loc. cit.
retirement because it would be more compatible with the pre-existing values of individualism and self-reliance common to our American Culture.\textsuperscript{11}

At the present time, our society can support a non-working segment of its population for two reasons. First, our nation has the productive capacity to provide a surplus of material goods. Second, the political system provides a structure which can administer a national insurance program designed to support the non-productive segment of its population. These two necessary conditions, and the demographic changes have contributed to the development of retirement as an institutionalized period of life in our society.

Retirement, although it has been institutionalized, has not yet been accepted without misgiving. Many individuals are opposed to any kind of retirement, be it gradual or abrupt. Others are opposed to fixed ages for retirement. Another reason given by those opposed to retirement is the individual's unique conception of the changes that will take place in his life after retirement, such as loss of function and purpose within the social order. Even though retirement is the accepted norm in our society, the average individual is not prepared to accept, wholeheartedly, retirement as a part of his life.

Statement of the Problem

Retirement in the rural population

Institutionalized retirement has become an integral part of urban society. Despite the acceptance of retirement by the urban society, the rural population has not institutionalized retirement to the same degree. They have been slow in accepting retirement for the following reasons. First, farmers as self-employed individuals can be selective about the age at which they will retire. They do not have retirement systems set up on a fixed age basis. Therefore, they can disengage from their usual roles gradually, if and when conditions permit. Second, farmers were one of the last occupations to be included in the social security program. The Social Security Act enacted in 1935 was amended to include farmers in 1954. Consequently the farmer was approximately twenty years behind in receiving this kind of retirement benefits. This fact might have discouraged many farmers from retiring because these benefits would have provided them with some guaranteed income in retirement. A third reason is the fact that farmers do not have private pension plans to supplement social security income in retirement as those employed in large industrial firms.

Despite the lag in accepting retirement, farmers have been retiring and some farmers approve of retirement. In some cases

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12 Drake, op. cit., p. 184.
farmers have adopted the urban norm which defines the age of 65 as the customary age to retire.\textsuperscript{13} There are two categories of reasons which can be given for the acceptance of retirement. The first category of reasons for retiring is that which relates to the health of the individual or to personal reasons for preferring retirement to remaining in the work force. The second is that which relates to external circumstances such as retirement programs which force one to retire at a fixed age, unemployment, and natural conditions which force the self-employed to sell the farm or business. The farmer in most cases is classified in the former. He is seldom forced to retire because of fixed age retirement programs. Unemployment affects non-farm income. But it is possible that natural conditions such as weather and rainfall might influence the decision to retire. Of the voluntary reasons health is the most significant. The farmer has the same tendency to acquire chronic illness or disability with increasing age as individuals in other occupational groups.\textsuperscript{14} Therefore, failing health will be given as a reason for retiring in many cases. Failing health, per se, is not a sufficient condition to force retirement on the farmer. In the past the farmer could delegate responsibility to


a son or a hired laborer as the need arose. Due to technological change and associated economic factors, it has become more difficult to cut down on farm operations without affecting the net income derived from the farm operation. The key factor is the increase in the amount of money invested in mechanized equipment and land.\textsuperscript{15} This has raised the fixed costs involved in the farm operation. High fixed costs affect the average net income returned per acre of land farmed. The total effect depends upon the amount reduced.\textsuperscript{16} This factor does not force the farm operator to retire if he cuts down on the size of operation, but it does make it more difficult to operate profitably if the amount reduced is great. The significance of this factor is that it may reduce farm income to a level where it is equivalent to the total income derived from social security and other sources of anticipated retirement income. The alternative is not necessarily compulsory retirement, but it may influence an individual's decision to retire.

Farming as an occupation has lagged behind the urban occupations in accepting retirement as a part of their life cycle. They are self-employed and may, if they choose, retire gradually with the


exceptions listed above. However, previous census reports have shown that there are an increasing number of farm operators in the age category, 45 years and older. Consequently more farm operators are in the age group that experience chronic illness and failing health. In addition to health, technological and economic changes may influence their decision to retire by making it more difficult to reduce farm operations.

The need for the study

Retirement as a basic problem for the farmer is essentially the same as it is for individuals in other occupations. But there are a few conditions which make adjustment in retirement difficult for the farmer. First, he does not have organized agencies attempting to prepare him for retirement. Drake found that most studies on adjustment in retirement point out that those who have been prepared for retirement were the happiest in retirement. A second reason is the lack of private pensions to supplement social security benefits for financing retirement. The farm operator is more apt to move from his


19 Drake, op. cit., p. 132.
usual residence in retirement. He may be influenced to move because land is scarce and therefore easier to sell or he may need to divert investments in land and equipment into assets which he can then use to finance retirement. In addition, the town or city can provide social and medical services which are more conveniently located for the individual who is aging and in need of medical attention.

In order to help the farmer prepare for separation from his occupation and residence, it is necessary to learn how he feels about making this change. There are two ways of doing this. The first is to ask him before he retires. The second is to ask him after he retires. The preponderance of research on retirement attitudes has been done in the latter. There is a need for studies which include all age categories of farmers and an analysis of the characteristics which are associated with positive and negative feelings about retirement before the farmer retires.

Objectives of the study

The problems of retirement for the individual in a rural population have been the subject of many research studies. However, most studies have focused on plans for retirement, reasons for retiring, conception of retirement and income needs in retirement. Very little

has been done in the area of isolating the characteristics of farm operators which may influence positive or negative evaluations of retirement. This study will focus on two main objectives:

1) To find the relationships between selected variables and attitude toward retirement.

2) To find which of these relationships remain significant when the effect of other related variables is controlled one at a time and then simultaneously.

This study is part of a more inclusive investigation of the problems of older people and retirement being carried out by the Department of Rural Sociology at South Dakota State College of Agriculture and Mechanic Arts.
THEORETICAL BACKGROUND AND FRAMEWORK

Role Theory

One factor which may contribute to the formation of an individual's attitude toward retirement is his perception of future changes in status and role. Williams, Donahue, Orbach and Pollak have used role theory as a framework with which to view the problems of retirement. They have considered retirement as a new social role for many individuals in our society. The concepts of status and role can be used to evaluate the changes which may take place in behavioral patterns for the individual and also provide a framework for perceiving retirement as it may be seen by others.

The concepts of status and role are useful in analyzing the relationship between the individual and his culture. The concept of position has been used by social scientists to describe the place that a person occupies in a particular social system. The concept of status has been used to describe the position of an individual in the prestige system of his sub-culture. Linton defined status as the place in a particular system which an individual occupies at a particular time. For the purposes of this study, position will be used in


22Ralph Linton, Cultural Background of Personality, Appleton-Century-Crofts, Inc.: New York, 1945, p. 77.
place of status, as it is defined by Linton. For each position there is an associated role. A role may be defined as the sum total of cultural patterns which are associated with a particular position. Other social scientists have pointed out that the expectancies associated with a role are not restricted to actions. They also include expectancies about motivations, beliefs, feelings, attitudes, and values. Thus, a role may be defined as a "family of expectancies." Each individual occupying a position in a social system plays a role and associated with that role are beliefs, feelings, attitudes, and values which differentiate this role from others.

An individual may occupy many different positions and play many different roles. Every society classifies and places its members according to the positions they occupy and the roles they perform. The position that a person occupies in a social system affects the kind of treatment he receives from other members in his groups or sub-culture. Individuals can be classified according to age-sex groupings, biological or family groupings, and status groupings. Within each of these groupings an individual can occupy a position and perform the associated role. Each, or any of these groupings, may influence the attitudes and values that the individual adopts as his own in a particular situation. An individual's behavior will

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24 Ibid., p. 310.
depend upon the specific position, the situation and the attitudes and values formed around the position and its associated role.

Every society has certain expectations with regard to each position and role. In order to continue occupying a position an individual must fulfill the obligations and expectations with at least a minimum of efficiency. There are two forces which motivate the individual toward fulfilling the obligations and expectations. The first is the standard of performance or the norm which guides the individual's behavior while he is occupying the position and performing the role. The second is the emphasis placed on quality of role performance and the sanctions associated with success or failure in meeting group expectations. As the individual repeats certain performances, the actions and the feelings associated with them become habitual and internalized. The various feelings, beliefs, and values become interrelated and form a relatively enduring system which the individual can use as a part of his frame of reference with which to view any particular object in his psychological or physical environment.25

This enduring system of feelings, beliefs, and values may be used as part of the frame of reference for viewing an object in the present or one that is perceived as a part of future expectations. Therefore, the actions of an individual with regard to preparation for

a future role, or the beliefs and feelings that he has about a new social role will be based on the value that he places on the expectations associated with each role that has been a part of his past life or those roles with which he is presently associated.

The most formative contributor to his perception of future roles or changes in role will be that position and its associated role which has been most central in his life. In most cases this position will be central to functioning in the social order and other positions will be subordinated to it. Moreover, the particular values, beliefs, feelings, and attitudes which make up the "family of expectancies" of the associated role will be most influential with respect to perception of future changes in role. They will be most influential because so much depends upon how well he meets the obligations and duties of the position and the expectations of the groups to which he belongs. The individual's standard of living, the amount of prestige, the feelings of self worth and feelings of security are but a few of the individual's goals or wants which may depend on meeting societal expectations involved with this central position and role. The most important contributor to a person's attitude toward a specific object or the force which forms the core of an attitude cluster is the role which gives purpose to the person's life in his culture.

The position which assumes the greatest importance in our society is the occupation of an individual and the role which
accompanied this position. Separation from this key position will involve changes in the individual's behavior patterns.

The Retirement Role

Usually the individual who retires surrenders the position and role that he occupied throughout his working life. Orbach describes the conflicts which may arise because of the importance attached to role and role performance in this way:

The retirement role is beset with a lack of socially defined appropriate behavior inasmuch as it lacks a clearly defined social position in the structure of society. In one sense retirement is a negation of the traditional values surrounding the place of work in Western society, and men are loath to surrender the identifying position in society which a job bestows. The organized preparation for retirement is an attempt to prepare the individual for this new social role. We have seemed unwilling or unable to adjust our work related values to acceptance of retirement as a desirable conclusion of the working life. We are faced with demand both for the seemingly contradictory freedom of prolongation of working life and the extension of retirement at the same time.

Retirement, as a period when one is separated from his usual occupation, involves certain changes in functions which were related to the position he formerly occupied. The individual who becomes aware or is forced to recognize retirement as a part of his future life may evaluate retirement on the basis of position and role changes. Those changes which he perceives as contributors to a loss of income,

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prestige, and associations may be viewed negatively. It is possible that there may be many roles involved. First, there are those connected with his occupational status; second, there are those connected with his social life. Disengagement from one's usual occupation may be gradual or abrupt. It may come relatively early in life or late in life and it may involve many or just a few changes. Separation from one's occupation or job involves many changes for the individual, for work has many functions and meanings for the jobholder.\(^2\)\(^8\) The job or work serves as a source of income which enables one to survive without resorting to the support provided by public or private welfare organizations. Work is a means of occupying time and a source of dissipating one's energy. It is a useful "filler" because it provides him with something to do which is beneficial to himself and society. The occupation also provides criteria for identifying one's position in the social system as well as the prestige allocated to the position. The job serves as a source of association with others. These associations involve informal and formal relations. The work role involves relationships of subordination and superordination which may satisfy the power want of those who are in authority. Work also provides a societal orientation for the expenditure of time and energy. It acts as a medium for giving purpose to an individual's life, self-expression,

service to others and for new experiences. All of these meanings contribute to the formation of attitudes and values which are common to all members of the work group in a particular occupation. It is also possible that they may be unique because of the different experiences of each individual.

If retirement includes changes in the amount of work, in decision making, or movement to another location, and separation from past pursuits, then it will imply changes in position and role. Past research has shown that retirement involves changes in income, usually a reduction to approximately half of pre-retirement income. Reduction in income suggests two additional changes which may take place in retirement. First, the need to reduce the usual expenditures to a lower level, and second, to lower one’s standards with respect to group expectations. It is also possible for changes in social class position to occur when income is reduced. This may reduce the amount of participation in groups which require membership dues and other fees. Entertaining may also be curtailed. Another change is the amount of time spent in working on the job and the loss of the functions and meanings associated with the occupational role. If the individual retires gradually, the changes will be such that the process of adjustment may be perceived as one of relatively few conflicts. But, if disengagement is abrupt because of failing health or fixed age

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29Slavik and Wolfbein, loc. cit.
Retirement the individual has lost most of the meanings associated with the work role. Separation from the occupational position may affect the amount of prestige the individual formerly held and also feelings of self-worth. The individual may perceive retirement role as a time when he is separated from intimate established social relationships formed through interaction in the work role. In addition he will lose former positions of authority which may have satisfied his power wants. A final and significant change which may be perceived by the person considering retirement is the loss of creativity and usefulness that the job may have provided. The retirement role may be viewed as non-productive and one which is not meeting societal expectations.

The changes in position and role which have been suggested are not obligatory for all individuals. Rather, they are relative changes and may depend on whether the individual breaks completely, partially or not at all from past role patterns. Changes in role patterns for the self-employed can be partially controlled with the exception of complete physical disability. The pattern with self-employed may be one of gradual retirement. The adjustments in retirement to loss of income, less participation, failing health, and loss of the meanings associated with the job may not be as difficult for those who can adjust gradually. For those who rely on the decision of others with regard to the most opportune time to retire there will be a comparatively abrupt separation from the usual duties, obligations and
expectancies. Adjustments in this case may be anticipated but difficult to prepare for if one has not been socialized for the new social role. This has been described as a lack of anticipatory socialization.\textsuperscript{30} In most cultures members are socialized for all new social roles. The parents, family and school prepare the child to become self-reliant and to be contributing members of the community. The church, family and the school work together to prepare the child for marriage and parenthood. All this preparation focuses on future role involvement. There are many institutionalized agencies in our society that socialize the individual for the new roles of student, husband or wife, father or mother, and the chosen occupation. But for retirement there are no agencies which are institutionalized within the total framework of society. Some industries and labor organizations have made an attempt to socialize the worker for retirement. These do not affect the self-employed nor millions of workers employed in organizations which do not have pre-retirement preparation programs.

One of the functions of the socializing agencies is to teach new members the values, beliefs and norms which are to be internalized if the individual wishes to identify with or "belong" in the community.\textsuperscript{31} In our society we emphasize thrift, industry, self-reliance,


speed, competitiveness, youth, hard work, good health, and economic achievement. These values that are stressed throughout the working years are in direct opposition to the characteristics of the retirement role. Despite having internalized many of these major societal values, retired individuals are not youthful, in the best of health, able to work as hard, and are essentially non-productive. In general physical and social changes have placed them in a situation where their physical and social characteristics are viewed negatively by other members of the sub-culture of which they are a part.

The cultural values in our society may change to be more consistent with the changes taking place within the political and economic institutions that have contributed to the formation of the retirement role. Until these cultural values change to be more consistent with the retirement role, the theory of position and role provides a framework for evaluating the individual's perception of this new social role.

32 Myrdal, loc. cit.
Institutionalized retirement is a recent development in the history of our nation. Therefore, the consideration given to retirement as a future condition or as an area of study has been of recent origin. Research related directly to retirement began in the period just preceding the enactment of the Social Security Act. Since then the amount of research about retirement has been increasing and the scope of research has broadened to include different occupations, age groups, rural and urban populations, and a variety of problems associated with retirement. There are many reasons for this change in interest and activity. Briefly, the changes in population structure, the extension of life expectancy, and the corresponding increase in the number of years spent in retirement have all contributed to an increase in the amount and kinds of research focused on retirement in general.

There are many aspects of retirement that have been considered. The feelings and beliefs about retirement have been investigated. The unique conceptions of retirement have been the subject of much research. Some of the characteristics associated with these areas are the age to retire, the desirability of retirement, and the extent of planning for retirement. Work and its associated meanings have been studied for different occupations to determine how it affects the perception of the changes which may take place in retirement. In addition, the general area of financial resources in retirement have been studied.
The scope of research on retirement is broad and there are many aspects available for analysis. The following section is a report of the findings and conclusions of individuals who have done research in the general area of retirement.

Sewell, Ramsey and Ducoff reported on a study of 658 farm operators in Wisconsin, that two thirds of the farm operators had given little or no consideration to retirement. Only at retirement age had the farm operators given much consideration to retirement. In the area of finance, they found that the farm operator's confidence in ability to finance retirement increased with age, but only in the age group over 65 did a majority feel confident that they would retire. One third of the operators carried health insurance. Forty percent of the operators were confident that they could finance their retirement, and farm investments were the main source of anticipated retirement income. About two fifths of the operators expected to reduce farm operations and uncertainty about reduction decreased with age.

This study was undertaken in 1953, which was prior to the farmer's entrance in the Social Security Program.

McKain, Baldwin and Ducoff studied a sample of farm operators and laborers in Connecticut. Their findings indicated that very

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few of the operators intended to retire and few had made any plans for retirement. They found that net worth figures for the farm operators rose with age to the middle fifties and then declined. The consideration given to retirement increased with an increase in net worth. Over half of the operators were confident that their income in old age would be sufficient, 40 percent were uncertain and a few were pessimistic about the adequacy of retirement income. Most of the operators expressed a desire to live in rural areas when they retired and very few wanted to live with their children when they retired. Even though a large majority did not intend to retire, some operators intended to reduce farm operations. Reduction in operation was found to be associated with older age and high net worth.

A study which involved farm operators of all ages was done by Bauder, Duncan and Tarver. They studied the retirement plans of farm operators and farm landlords in three Oklahoma counties. The summary of findings on plans for retirement was divided into farm operators under the age of 65 and those over 65 years of age. Approximately four fifths of the farm operators were under 65 years of age. The findings on retirement plans for this group are:

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Ward Bauder, Otis Durant Duncan and James D. Tarver, The Social Security and Retirement Program of Oklahoma Farm Operators, Agricultural Experiment Station, Bulletin B-592, Oklahoma State University, Stillwater, Oklahoma, March, 1962.
1) Ninety percent expected to live in separate households and none in homes for the aged or their children's homes when they retired.

2) They were more positive of with whom they would live than where they would live when they retired. Three fourths of those who knew where they were going to live said they would live on their own farms.

3) A majority of the operators expected to continue farming, but 71 percent expected to cut down on operations by reducing the number of acres operated and the number of livestock or by changing management relations.

4) Sixty-nine percent of the operators expected to receive Old Age Survivors Insurance in retirement. This was also the highest ranked source of retirement income.

The findings on farm operators over 65 years of age were as follows:

1) There were 62 farm operators in this group. Four of them intended to move off the farm. Reducing the number of acres operated was given as the means for cutting down the size of farm operation.

2) The sources of income used and anticipated for income in retirement were Old Age Survivors Insurance, farm rental income, income from interest and dividends, royalties and pensions, in that order.

Younans reported on a Kentucky sample of rural men and women that the men liked their work and wanted to go on working as long as possible. They gave this as a reason for not wanting to retire. Of those who were retired, 60 percent of the men gave health as a reason. The men missed their work and the associated income the most.

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36E. Grant Youmans, Socio-Economic Problems of Older Persons in Casey County Kentucky, Kentucky Agricultural Experiment Station, Progress Report 88, University of Kentucky, Lexington, Ky., March, 1960.
in retirement. Poor health, low income and lack of retirement plans influenced the degree of satisfaction with retirement status. Socio-economic status, amount of formal education and social activities had very little influence on contentment in retirement among the retired men. Socio-economic status and formal education did influence satisfaction among the women. They also found that money income and feelings of economic deprivation decreased with age. They interpreted the decrease in economic deprivation with age on differences in aspirations, expectations, unmet needs and wants between young and older respondents. In another investigation of a rural and urban sample of men 60 years of age and older, Youmans found that "health, age, no work available, wanted to retire, retirement pension and company policy" were given as reasons for retirement.\(^{37}\) Health was a more important reason in the rural sample. A larger proportion of rural men than urban men reported that they were bothered with health ailments. Youmans suggested that the difference in number of health ailments might be interpreted as a difference in the demands of work between the two occupations or as actual differences in state of health. A majority of the men believed that there was value in working even if they did not need the money. Over a third of the men believed that most people lose respect for a person who has retired

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\(^{37}\)E. Grant Youmans, Economic Status and Attitudes of Older Men in Selected Rural and Urban Areas of Kentucky, Kentucky Agricultural Experiment Station, Progress Report 105, University of Kentucky, Lexington, Ky., October, 1961.
and does not do any work. The attitudes about the value of work varied with economic status, rural-urban residence and age. Low income, rural residence and older respondents supported this belief. The age factor among urban men remained constant with regard to the value of work as a measure of community respect. A majority of the rural men agreed with the statements that "older persons should step aside and let younger men get the jobs," "workers should be encouraged to retire at age 65," and "generally speaking, retirement is bad for a person." Willingness to disengage from work activity was related directly to low economic status and to the attitude that such disengagement was bad, but inversely related to age. Additional findings on this rural and urban sample of men and women were reported in a bulletin published at a later date.38 The findings in this study indicated that more role impairments were reported by respondents who had health problems and low socio-economic status. Rural men reported more health problems and had a more pessimistic outlook on life than urban men. Rural men also revealed a less favorable mental outlook than urban men and those with poor health and low socio-economic status were more pessimistic about life in general. Although the men in the study valued work, they placed more value on the non-economic aspects of work than on the monetary returns from work.

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38E. Grant Youmans, Aging Patterns in a Rural and an Urban Area of Kentucky, Kentucky Agricultural Experiment Station, Bulletin 681, University of Kentucky, Lexington, Ky., March, 1963.
Friedmann and Havighurst's book on the meanings of work and retirement in different occupations shows that work has many meanings for the individual. Work may mean keeping busy, something to do and think about, purposeful activity, and a way to gain self-respect and prestige. For many of the workers interviewed, retirement was perceived as a relief from hard work or as a period in life involving many economic and health problems. The authors believed that it was important to know if the worker has interests outside of his work to replace those found on the job. They suggested that the available evidence indicates that the presence or absence of equivalent satisfactions outside the work life is related to attitude toward retirement. They found that income, something to do, and friends on the job would be missed the most in retirement. When the respondents in the studies reviewed were asked to evaluate the retirement role they compared the satisfactions they obtained in the work role with possible substitutes in retirement. For the respondents in these studies, money as a primary meaning for work was associated with low socio-economic status and unskilled workers.

A study of 250 farm operators in Texas revealed the following information. Eighty-eight percent of those under 65 years of age

39Friedmann and Havighurst, op. cit.

40R. L. Skrabanek and Louis Ducoff, Social Security and the Texas Farmer, Texas Agricultural Experiment Station, Bulletin 928, A and M College of Texas, College Station, Texas, April, 1959.
expected to continue living on the farm after they reached the age of 65. Farm operators who approved of the Old Age Survivors Insurance Program were younger, operated smaller farms, reported lower net worth figures, and worked at non-farm jobs. The operators who were least informed about the Social Security Program were older, less educated, reporting lower net worth figures, and operating smaller farms.

Coughenour and Christiansen in a study of part-time farm operators in Kentucky found that the older operators had less reservations about the Social Security Program. Those operators who reported that they had more than nine years of formal education were more knowledgeable about the Old Age Survivors Insurance Program.41

A study which investigated rural farm, village and country people in New York State indicated that those who reported poor health looked forward to retirement. Taietz, Streib, and Barron reported that those respondents who were in occupations where retirement is an accepted event will be more likely to prepare for it.42 They found that a majority of the respondents had not planned for retirement and that seven out of ten disliked the idea of retirement. Reasons given

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41 C. M. Coughenour and J. R. Christiansen, Kentucky Farmers and Social Security, Kentucky Agricultural Experiment Station, Progress Report 44, University of Kentucky, Lexington, Ky., December, 1946.

for not retiring were that the respondent "enjoyed working," "leisure was not as desirable as farming," and "farming as a way of life could not be replaced by other patterns of activity." Activity was found to be related to age, education and socio-economic status; the younger the age, the more the education, the higher the socio-economic status, the more the activity. An explanation offered for the relationship between activity and education was that education broadened and stimulated interest in new ideas and created an awareness of current thinking on public affairs and issues. They found that the respondents in this study of 249 males, sixty years of age and over, had a strong orientation to work, attachment to land that they operated or resided on, and a negative attitude toward leisure.

Health, as a subject of research, has been investigated by many social scientists. There are two methods of investigating the state of health of an individual. The subjective method relies on self-rating of health by the individual. The objective method relies on ratings based on medical techniques used by professionals in the field of medicine. The latter is costly and time consuming. The subjective self-rating method has been used most frequently.

Kutner used the self-rating method in a study of 500 individuals over sixty years of age in New York State.43 He found that state of

health self-evaluated was related to income and age. Those who reported an unfavorable state of health were older and had lower incomes. The self-rating method of measuring health has been criticized by other social scientists. They contend that older people tend to be unrealistic, to turn away from their health problems or ignore them. Kutner makes this comment about this criticism:

Upon close inspection of the survey data, however, it becomes clear that, while this seems to be the case in some instances, awareness of and concern about health are generally commensurate with the extent of the problem. 44

To test the validity of the self-rating method as a measure of health, Kutner and co-workers compared the judgments of the respondents with the findings from a Physical Health Index which they devised. They found that there was considerable degree of correspondence between the two measures. In their study health was given as a reason for retiring in a majority of the cases, but they warn that "ill health" is a more acceptable reason for retiring than "fired or inefficiency," or "replaced by a younger man." Social isolation, as measured by a social isolation index, increased with age and decreasing income. In summarizing the relationship between their respondents and retirement, they concluded that retirement seems to be an accident of health or employment circumstances rather than an anticipated event in this urban setting.

44 Ibid. p. 145.
On the basis of the findings from thirteen studies on reasons given for retirement, Donahue reported that conditions of health and declining physical capacity have been reported as the main reasons for retiring.\(^{45}\) Another finding indicated that persons of lower occupational status or those with low incomes were more likely to have retired because of poor health. The conclusions on the relation of work and leisure to retirement and the changes which may take place in the future with regard to attitudes toward work and leisure are summarized in this way:

The arena of attitudes toward work and leisure is a crucial one in determining the extent to which a new orientation toward life in retirement is developing, one which can radically reverse the negative approach of the current generation approaching retirement and those already in retirement. If the maturing generation of today is showing more concern for security, for the availability of leisure—it may result in retirement being sought after as the release from the chores of work.\(^{46}\)

Riesman found the assumption about changing concern for leisure to be true of college students that he studied.\(^{47}\) Hecksher and DeGrazia found this to be true of executives in business. The change in attitudes was especially significant with regard to leisure. They suggested that the change in attitude toward leisure would not affect the present generation but might affect their children.\(^{48}\)

\(^{45}\)Donahue, Orbach, and Pollak, *op. cit.*, p. 358.

\(^{46}\)Ibid., p. 361.

\(^{47}\)Ibid.

\(^{48}\)Ibid.
Slocum reported that the United States Health Survey indicated that farm males report more chronic disabilities but fewer acute health conditions in older age. He suggests that a survey of past studies leads to the conclusion that farm people tend to have fewer health problems than those who do not live on farms. However, the difference does not appear to be significant.49

Tuckman and Lorge found that as workers approach the age of sixty-five, they have a less favorable attitude toward retirement.50 They reasoned that psychologically many situations appear less appealing as the time for retirement approaches, especially when a person's concept of retirement includes complete withdrawal from the usual activities of his social and work life. Rosenberg lends support to this line of reasoning. He found, in a study on cognitive structure and attitudinal effect, that attitude objects which are seen as means of goal achievement are evaluated favorably, whereas those which are seen as sources of frustration are evaluated unfavorably.51 Kretch, Crutchfield and Ballachey presented a theoretical framework for viewing attitude objects as goals or wants.52 They defined two kinds

49Slocum, op. cit., pp. 61-63.
50Drake, op. cit., p. 127.
51Kretch, Crutchfield, and Ballachey, op. cit., p. 181.
52Toid., p. 69.
of goals. They defined a goal which is based on desires and aspirations of the individual as an "approach" goal. Those goals which are based on fears and aversions are "avoidance" goals. Retirement could be perceived as an attitude object which could be classified as either type of goal. Leisure time, less work and free time to do as one wishes may be aspects of retirement when it is perceived as an "approach" goal. Old age, poor health, actual or anticipated, and low income may be aspects of retirement when it is viewed as an "avoidance" goal. A common assumption made by many people is that health deteriorates in retirement. The review of the literature revealed two significant findings on the relationship of the effect of retirement on state of health. Confrey and Goldstein report that chronic illness increases gradually with age up to the middle forties and sharply thereafter, but they cite three studies which show that health, per se, does not deteriorate rapidly in retirement for a majority of individuals. The cited studies revealed that death rates for voluntary retirees during the first two years after retirement are higher than those of all males in all the corresponding ages. But when retirement is compulsory and the comparison is made, mortality rates are about the same and in some cases health even improved.53 Tuckman and Lorge lend support to the findings on inconclusive evidence for failing

53Confrey and Goldstein, op. cit. p. 94.
health in retirement. They found in a study of industrial workers that respondents in a majority of cases believed their health was the same or better. Only 18 percent believed that it was worse in retirement. However, Drake has pointed out that income is related to use of health facilities and state of health. Therefore, industrial workers, because they are associated with larger firms, would be more likely to have better retirement pensions and consequently more income in retirement. Despite these findings, the individual's perception of future conditions may be just as influential in forming attitudes about retirement and health, as if the common assumption that health deteriorates in retirement was an actual fact.

Adequacy of finance in retirement is one of the aspects which must be considered before an individual retires. Reduction in income may be perceived as a source of frustration and thus affect a negative attitude toward retirement. However, the critical factor may be how the individual feels about economic deprivation. Galloway studied the conceptions of economic security for farm families in Kentucky. He discovered that approximately one half of the families believed that

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they could finance retirement, 40 percent were not sure and 10 percent could not adequately finance retirement. They also discovered that net worth was related to age, education, tenure status, composition of the family and non-farm work experience of the farmer.

Folkman and Hamilton in a survey of farmers in North Carolina reported that 75 percent of their sample of farmers paid into social security. 57 Low income was the reason given for not paying into social security program. One fifth of the farmers expected their income to be less in retirement. Three fourths said they were in fair to poor health and the same proportion reported that they were not covered by health insurance. Practically all mentioned the age of 65 as the age to retire, if they intended to retire.

Taylor studied the factors associated with successful farm families. He found that the amount of formal education of family heads was related to earned income and degree of success in farming. The data from this study indicated that net worth increased up to the age of 55 to 60 and then declined. 58 Nielsen studied the goals and

57Folkman and Hamilton, loc. cit.

attitudes of farm operators in Michigan. He found that the higher the level of educational achievement of farm operators, the greater the tendency to emphasize long-run goals. Emphasis on short-run goals tended to increase as the amount of work off the farm increased.

One source of finance for retirement in the past was financial aid from one's own children. The financial aid could be in the form of money, food or housing. This source exists for some parents today, but the attitudes toward supporting parents in old age has been changing during this century. A summary of the studies done on children's attitudes toward supporting their parents in old age was reported in a paper from the White House Conference on Aging. This report showed that in general a majority of the children oppose and a minority support the responsibility to support their parents in old age or retirement.

Pressey and Kuhlen investigated the relationship between age and activities. The findings from their study indicate that the dislike for changing activities increased with age. They found that


church attendance changes with age. Church attendance was low from age 30 to 39, high from age 40 to 60 and then began to decline slowly. Participation in political activities was high until age 40 to 50, and then political activity decreased, but interest in politics remained the same or increased with age. They concluded that participation was related to cultural and educational status. An explanation for the differences in attitudes toward changing activities was given by Anderson. He maintains that success in developing new activities is related to level of educational achievement, socio-economic status, cultural status, and to earlier experiences.\(^2\) Thompson makes the following statement about plans for retirement and its effect on attitude toward retirement:

> Having plans for retirement and an accurate idea of retirement are associated independently and cumulatively with a favorable pre-retirement attitude.\(\ldots\) however, having an accurate preconception of retirement seems to be the significant factor to successful adjustment in retirement.\(^3\)

Streib and Thompson indicated that having a negative pre-retirement attitude toward retirement makes it more difficult to

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adjust to the loss of income in retirement. They also found that health, self-rated, was not related to adjustment in retirement.64

A survey of a recent textbook in Rural Sociology revealed the following information about farmers and farming:

1) Farm operators build up the size of their farm operation until the approximate age of 52 years and then start reducing the number of acres operated.

2) The farmer can expect to spend about thirty to thirty-five years in farming today due to increased mechanization coupled with longer life expectancy for more farmers. When the farmer retires, he has a tendency to do it gradually. Some farmers do retire or leave the farms because approximately 80,000 replacements are needed each year for farm operators. This large number of replacements can not be attributed entirely to mortality.

3) He also reported that many farmers remain on the farm after they retire.65

The review of the literature reveals that many of the studies have investigated similar characteristics of farm operators. Very few have focused on attitudes toward retirement, which is the objective of this study. Therefore, no explicitly stated hypotheses about attitude toward retirement were discovered. However, a number of associated characteristics appear throughout the survey of the

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literature. The four that occur most frequently are finance in retirement, plans for retirement, health and its relation to retirement, and feelings and beliefs about retirement. Many of the characteristics are related to each other which suggests that they may interfere in a direct relationship between any one selected and attitude toward retirement.
BASIC HYPOTHESES

The sources of hypotheses to be used in this study are derived from the review of the literature and the theoretical framework. The theoretical background provides a framework with which to predict relationships based on anticipated events. The review of the literature did not reveal explicitly stated causal hypotheses related to attitude toward retirement. However, it did provide insight into possible relationships between certain characteristics and attitude toward retirement. Most of the studies reviewed considered age, financial status, health and education, as characteristics which might have an effect on the feelings and cognitions of farmers and others toward a particular social object or event. Other characteristics and conditions considered were the value of work and leisure, changes in activity with age, plans and conceptions of retirement, adjustment in retirement, and reasons for retiring. The characteristics selected for analysis in this study of farm operators were age, education, number of acres operated, gross income, net worth, adequacy of retirement income, participation in non-farm organizations, and concept of health. They were selected on the basis of findings in the review of the literature and theoretical considerations suggested by considering retirement as a new social role.

The hypothesis for age was proposed on the basis of findings in the review of the literature that indicated attitude toward retirement
becomes less favorable as one approaches retirement age. The expected relationship between education and attitude toward retirement relied on the assumption that those who had a high level of educational achievement would be more knowledgeable about current thinking and ideas about retirement. They may also have a more accurate idea of what is involved in the retirement role. According to the findings in the review of the literature, this should imply a favorable pre-retirement attitude toward retirement. The three financial variables, number of acres operated, gross income, and net worth, were chosen to measure three dimensions of size of farm operation. It was expected that the larger the operation, the higher the level of anticipated retirement income. High anticipated retirement income would preclude one of the sources of frustration perceived in the retirement role. It is possible that those who reported large gross income and net worth figures may evaluate separation from their occupational role unfavorably, because they have more to lose in the way of prestige and esteem than those of lower financial status. Adequacy of retirement income was selected because of the importance attached to it in many of the studies reviewed. It was expected that those who believed they would have adequate income in retirement would have a favorable attitude toward retiring because they may anticipate fewer frustrating social and financial situations in the retirement role. Non-farm organization was chosen to represent the degree of involvement outside the occupational role. Those who reported high participation in
non-farm organizations may be more likely to anticipate replacements for the meanings associated with farming and, thus, view separation from the occupational role more favorably than those who were less active in non-farm organizations. Concept of health was believed to be a primary factor to consider when one evaluates retirement. Health may be a potential psychological and financial obstacle in anticipating and preparing for retirement. Consequently those who thought they were in poor health would evaluate retirement unfavorably. It is also possible that those with failing health may have a more pessimistic outlook on life in general as reported in the review of the literature. They would then tend to evaluate retirement unfavorably. The opposite evaluation may be a possibility. Those who are in poor health may perceive separation from the job or work as a release from an unpleasant situation to a pleasant situation. The hypothesis for the relationship between health and attitude toward retirement implies that those respondents who reported "good" health would have a more favorable attitude toward retirement. It was expected that those individuals who rated their state of health as "good" would perceive fewer financial and psychological problems associated with health and financing of medical care in retirement than those who reported "poor" health.

The review of the literature revealed that many of the variables associated with evaluation of old age and retirement were inter-related. In many cases, education, participation in organizations and
activities, health, and financial status were related configuratively. The interrelation of the variables suggests that one or more variables may be intervening in the relationship between any one of them and attitude toward retirement. Therefore, two sets of hypotheses will be presented.

The first set (Hypothesis I) will test the relationship between the independent variables selected and the dependent variable—attitude toward retirement.

Hypothesis I: Certain selected variables are related to attitude toward retirement. To support this hypothesis, the following sub-hypotheses are proposed:

Sub-hypothesis A: The younger the chronological age, the more favorable the attitude toward retirement.

Sub-hypothesis B: The more the education, the more favorable the attitude toward retirement.

Sub-hypothesis C: The more the number of acres operated, the more favorable the attitude toward retirement.

Sub-hypothesis D: The more the gross income, the more favorable the attitude toward retirement.

Sub-hypothesis E: The more the net worth, the more favorable the attitude toward retirement.

Sub-hypothesis F: The more the adequacy of finance after age 65, the more favorable the attitude toward retirement.

Sub-hypothesis G: The more the participation in non-farm organizations, the more favorable the attitude toward retirement.
Sub-hypothesis H: The more favorable the concept of state of health, the more favorable the attitude toward retirement.

Hypothesis II will test the relationship between a selected independent variable and attitude toward retirement when the effect of each of the remaining variables is controlled one at a time. Hypothesis III will test the relationship between each of the independent variables and attitude toward retirement when the effect of all the remaining variables is controlled. The purpose of these hypotheses and the analysis that follows is to determine the effect of intervening variables on the relationship between variables, by examining the change in significance between a selected independent variable and attitude toward retirement when the remaining variables are controlled one at a time and then simultaneously. The second set of hypotheses will test the relationship between those independent variables, which remained significant after testing the first set of hypotheses, on attitude toward retirement.

Hypothesis II: Certain selected variables are related to attitude toward retirement when the effect of the remaining variables is controlled one at a time. To support this proposition, the following sub-hypotheses are proposed:

Sub-hypothesis A: Age is related to attitude toward retirement when the effect of each of the remaining variables is held constant.

Sub-hypothesis B: Education is related to attitude toward retirement when the effect of each of the remaining variables is held constant.
Sub-hypothesis C: Adequacy of finance is related to attitude toward retirement when the effect of each of the remaining variables is held constant.

Sub-hypothesis D: Participation in non-farm organizations is related to attitude toward retirement when the effect of each of the remaining variables is held constant.

Sub-hypothesis E: Concept of health is related to attitude toward retirement when the effect of each remaining variable is held constant.

Hypothesis III: Certain selected variables are related to attitude toward retirement when the effects of all of the remaining variables are controlled simultaneously. To support this hypothesis, the following sub-hypotheses are proposed:

Sub-hypothesis A: Age is related to attitude toward retirement when the effects of all the remaining variables are controlled.

Sub-hypothesis B: Education is related to attitude toward retirement when the effects of all the remaining variables are controlled.

Sub-hypothesis C: Adequacy of finance is related to attitude toward retirement when the effects of all the remaining variables are controlled.

Sub-hypothesis D: Participation in non-farm organizations is related to attitude toward retirement when the effects of all the remaining variables are controlled.

Sub-hypothesis E: Concept of health is related to attitude toward retirement when the effect of all the remaining variables is controlled.

These hypotheses provide the basis for developing a conceptual framework with which to analyze the variables and a framework for creating a set of working definitions with which to measure the selected variables used in the hypotheses.
CONCEPTUAL FRAMEWORK

The hypotheses of this study are focused on one dependent variable, attitude toward retirement, and eight independent variables, age, education, number of acres operated, gross income, net worth, adequacy of income after 65 years of age, participation in non-farm organizations and conception of state of health. In order to use these concepts empirically, they must be precisely defined to correspond with the phenomena being measured. The following working definitions are presented to clarify the meanings of the variables which were used as a description of the dependent and independent variables.

**Dependent Variable**

The dependent variable is composed of two concepts, attitude and retirement. They will be defined separately and then combined to indicate the working definition to be used for the dependent variable.

**Attitude**

Any study which deals with the concept of attitude must first delineate the limits of the term as it is used in the particular study. There are two reasons for doing this. First, there may have been changes in the usage of the concept. Second, before a particular dimension can be measured, one must carefully define the object to be measured.
The concept of attitude is one of the most important concepts available for evaluating and predicting human behavior. It is used by many different disciplines because the formation of attitudes involves psychological, social psychological and sociological processes. Another reason for its importance and a reason for its survival is the utility the concept of attitude has in theoretical and experimental work.

The following are typical of the definitions that have been used by different social scientists:

1) Gordon W. Allport defines attitude as a mental and neural state or readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related.66

2) Theodore M. Newcomb defines attitude as an individual's predisposition to perform, perceive, think, and feel in relation to any attitude object.67

3) Thurstone defines attitude as the sum total of a man's inclinations and feelings, prejudices or bias, preconceived notions, ideas, fears, threats, convictions about any specified topic.68

4) Kretch, Crutchfield and Ballachey have defined attitude as an enduring system of positive or negative evaluations, emotional feelings, and pro or con action tendencies with respect to a social object.69


69Kretch, Crutchfield and Ballachey, *op. cit.*, p. 177.
For the purposes of this study Kretch, Crutchfield and Ballache's definition will serve as the theoretical background for the working definition used in this study.

An attitude system is composed of three components, all interrelated. The first is the cognitive component, which consists of the beliefs about the object of the attitude. Beliefs may include knowledge, opinions and faith in varying proportions. Beliefs influence the intensity with which the attitude is held. The second component is the feeling component. The feeling component is the emotional factor which influences the evaluation of the attitude object with regard to pro or con tendencies. The third component is the action tendency component. This part of the attitude system influences readiness for action in a predisposed direction, that is, activity directed toward the attitude object or away from the attitude object. All of these components are interrelated. They may vary in valence or degree of favorableness or unfavorableness with respect to the attitude object. Each component reinforces the other and the total attitude system tends to be consistent over time. It is this persistence of attitudes over time which makes them the subject of much research. The characteristic of persistence over time and interconnectedness of the component parts of an attitude system has influenced social scientists to use attitudes as a basic motivational unit in the analysis of human behavior.

70 Ibid., p. 143.
As stated before in the introduction, the specific objective of this study is to find the relationships between selected variables and attitude toward retirement and to discover which variables influence attitudes toward retirement.

Before describing the methods used for measuring attitudes, it might be useful to clarify how attitudes are formed. According to Kretsch, Crutchfield and Ballachey, attitudes are formed by four main forces. 

Attitudes develop in the process of want satisfaction. The attitudes of the individual are shaped by the information to which he is exposed. Group affiliations of the individual help determine the formation of this attitude. The attitudes of the individual reflect his personality. It is very likely then that the attitude an individual has toward retirement has been formed by the same forces which have been instrumental in forming attitudes toward other social objects, situations and events.

The components of the attitude system and the forces which shape the attitudes of an individual are interrelated. Therefore, the measurement of attitudes becomes a difficult task because the particular attitude one has toward retirement must be isolated from other attitudes which may be related to it. In order to do this, one must construct a measuring device which will measure one dimension, attitude toward retirement. There are two ways of determining the

---

71Ibid., p. 213.
attitudes of an individual toward retirement. The first is to ask them. The second is to find out how many retire when they become eligible for or can afford retirement. The first is the method which was used in this study. This is, necessarily, an indirect way of measuring the cognitions, feelings and action tendencies of an individual toward retirement. For this reason certain basic assumptions had to be made. The first was that the response given by the individual answering an item in the interview schedule was the true measure of the particular characteristic being sought. The second is that the attitude scale used in this study does measure the individual's attitude toward retirement. Recognizing the limitations of the measuring instrument is the first consideration in using a scale and in the interpretations given to the findings. The first step in measuring the attitude toward a social object is constructing an accurate measuring instrument. The attitude scale is considered by some social scientists as the most accurate instrument for this purpose. The constructed scale consists of a set of items or statements which are related directly or indirectly to the attitude object. Attitudes are not responses, but states of readiness to respond. They must be inferred from the responses to a set of statements. The statements may be some which have been used in previous research, or those selected by authorities in the area being investigated. The purpose of this

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72 Ibid., p. 147.
type of measurement is to place individuals who answer or respond to the set of statements on a continuum of maximum opposing something to maximum favoring something. The placement of the individual on the continuum indicates the valence of his attitude toward the object in question. There are many types of attitude scales and various methods for constructing them. They all have the purpose of placing individuals on a continuum of maximum opposing to maximum favoring of a social object. The attitude scale used to measure attitude toward retirement in this study was a modified version of the Likert-type scale.

**Retirement**

For the purposes of our study retirement was defined as any change in the usual pattern of activity which involves one or more of the following patterned activities:

1) A change in the amount of work associated with the usual occupational position occupied by the respondent in the social system.

2) A change in the amount of decision making associated with the respondent's usual occupational role.

3) A change in residence from the residence occupied by the respondent while he performed his usual occupational role.

All of these changes imply separation from the usual patterned activity associated with an individual's key position in the social system of which he is a part.
Attitude toward retirement

The dependent variable, attitude toward retirement, is defined as the beliefs, feelings and action tendencies which the individual has toward retirement, which involves changes in one or more of the three changes in patterned activities listed above.

The dependent variable, attitude toward retirement, was measured by using a Likert-type attitude scale. Twenty items were selected for pretesting on a sample of Brookings County farm operators. After testing for internal consistency, eleven items were retained for the interview schedule. When the tabulations for the total attitude score for each of the respondents in this study were completed the eleven items were subjected to the Guttman scaling technique to determine if they met the requirements of a Guttman scale. Five of the eleven items met the requirements and the total attitude scores from these items, which formed a Guttman scale, were retained for statistical analysis.


74According to Guttman, the necessary condition for determining whether a set of items constitutes a cumulative and unidimensional scale is that the coefficient of reproducibility be at least .90. This coefficient is a measure of the degree of accuracy for estimating an individual's responses to a set of items or each item by knowing his total score on the scale.
Independent Variables

The review of the literature disclosed many variables that were considered significant (important) in investigations of retirement in general. A specific object of this study was to find the relationship between selected variables to attitude toward retirement. The independent variables selected were age, education, number of acres operated, gross income, net worth, adequacy of income after age 65, participation in non-farm organizations, and concept of state of health. The working definitions for each independent variable will be presented in the next section.

The first independent variable, age, is the number of chronological years that the respondent has survived to his nearest birthday. Age was determined by asking the respondent his age to the nearest birthday.

The second variable, education, was defined as the number of years of formal education completed by the respondent. Education was determined by asking the respondent how many years of formal education he had completed.

The third variable, number of acres operated, indicates the number of acres operated by a renter, an owner, or a combination owner and renter. It was measured by a series of questions designed to find the total number of acres owned and rented less the number of acres rented to others to obtain the total number of acres operated.
The fourth variable, gross income, is the total amount of income derived from the farm operation. Gross income was measured by asking the respondent to estimate to the nearest $1,000 his gross income for the year 1961.

The fifth variable, net worth, is the difference between the value of the respondent's assets and his liabilities. Net worth was measured by a set of questions designed to discover the value of the respondent's land and buildings owned, livestock, machinery, bonds, savings, and checking account. Then, a series of statements designed to find the value of the amount owed on real estate, personal notes, and bills was used to arrive at total liabilities. The net worth was computed by subtracting the liabilities from the assets.

The sixth variable, adequacy of income after age 65, describes the respondent's anticipation of the adequacy of his income after he reaches the age of 65. One item was used to measure this variable. The respondent could choose one of three alternatives, according to his perception of whether the amount of his income after age 65 would allow him to live comfortably, barely get by, or not enough to get by.

The seventh variable, participation in non-farm organizations, describes the level of participation in organizations other than farm or church organizations. A few examples of non-farm organizations were listed in the interview schedule and an open category of other organizations was available for those not included in the examples of non-farm organizations. The level of participation was measured by
the quantity and quality of participation or according to how active the respondent was in the non-farm organizations to which he belonged. The total score was based on membership, attendance, service on committees and organizational offices.

The eighth variable, concept of state of health, was a self-evaluative measure of the respondent's relative state of health at the time the interview schedule was administered. The respondent chose between responses listed on a continuum from very poor to poor, fair, good, and excellent health. Despite the criticisms of the self-rated description of health, Kutner states that it is a reliable method for obtaining an individual's state of health.75

75Kutner, et al., loc. cit.
THE DESIGN OF THE STUDY

The Sample

The area selected for this study included three east central counties in South Dakota. The counties included in the sampling area were Brookings, Minnehaha, and the east half of Miner county. A twenty percent probability sample was drawn, using area sampling techniques, by William Hickey of the Standards and Research Division, United States Department of Agriculture, Washington, D.C. An equal ratio of open country segments was drawn from these three counties.

A total of 575 complete interview schedules were obtained from farm operators within these open country segments. 76 For purposes of statistical analysis, 510 schedules were retained to be used in this study. The difference is accounted for by incomplete responses to questions associated with the variables used in this study. The data for each variable used in the analysis must be complete for each variable in all schedules retained for statistical analysis in order to use the data in zero-order correlation. For this reason sixty schedules were rejected.

76There were 867 farm houses in the sampling area. A total of 638 farmers within these open country segments, fulfilled the census definition of a farm operator. After interviewing all 638 farm operators, 575 completed interview schedules were obtained to use in the analysis. The difference in the total number of farm operator schedules retained for statistical analysis and the number of farm houses in the sampling area is accounted for by vacant farm houses, farmers refusing to be interviewed, and incomplete interview schedules.
Diversified farming is most common in the survey counties. The main source of farm income is derived from livestock. Table 1 shows some of the characteristics of farm operators and farm operations in the sample studied and the State of South Dakota.

Table 1. Characteristics of Farm Operators and Farm Operations in the Sample Studied and the State of South Dakota

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Sample</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average age of farm operator</td>
<td>47.9</td>
<td>47.4</td>
</tr>
<tr>
<td>Percent of operators over 65 years of age</td>
<td>9.6</td>
<td>11.1</td>
</tr>
<tr>
<td>Average size of farm (acres)</td>
<td>339.3</td>
<td>804.8</td>
</tr>
<tr>
<td>Average value of land and buildings in dollars per acre</td>
<td>98.2</td>
<td>59.6</td>
</tr>
<tr>
<td>Percent of farms tenant operated</td>
<td>35.8</td>
<td>26.8</td>
</tr>
</tbody>
</table>


The total population of the three counties in 1960 was 112,319, which represented a gain of 15.4 percent over the 1950 census figure. The comparable gain in individuals in the age group 65 and over was 29.1 percent in the same period. The proportion of individuals 65 years of age and over of the total population in the three counties showed a gain from 6.9 percent in 1940, to 8.0 percent in 1950, to
9.5 percent in 1960. These counties have experienced one of the demographic trends occurring in our state and nation—an increasing number and proportion of people over 65 years of age in the population.

The hypotheses of this study focuses on eight independent variables and their relationship to attitude toward retirement. Each of these independent variables, which represent a selected characteristic of farm operators in this study, will be discussed in the following section.

**Age**

The average age of the farm operators in this sample was approximately 48 years, which is very close to the state average for farm operators. The proportion of operators over 65 years of age is slightly lower than the comparable proportion for the State. Approximately half of the operators are over 46 years of age. Nineteen percent of the operators are 60 years of age and over. The operators in this older age group have most likely given some consideration to retirement. The data in Table 2 indicates the age of farm operators by five year intervals for the sample studied. The findings from past studies would permit one to infer that half of the farm operators...

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78See Table 1, p. 60.
operators in this study are in the age group which begins to experience more chronic illnesses and physical disabilities.

### Table 2. Farm Operators by Age, by Five Year Intervals, for Sample Studied

<table>
<thead>
<tr>
<th>Age</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 25</td>
<td>14</td>
<td>2.4</td>
</tr>
<tr>
<td>25-29</td>
<td>32</td>
<td>5.6</td>
</tr>
<tr>
<td>30-34</td>
<td>58</td>
<td>10.1</td>
</tr>
<tr>
<td>35-39</td>
<td>84</td>
<td>14.6</td>
</tr>
<tr>
<td>40-44</td>
<td>80</td>
<td>13.9</td>
</tr>
<tr>
<td>45-49</td>
<td>82</td>
<td>14.3</td>
</tr>
<tr>
<td>50-54</td>
<td>65</td>
<td>11.3</td>
</tr>
<tr>
<td>55-59</td>
<td>48</td>
<td>8.4</td>
</tr>
<tr>
<td>60-64</td>
<td>56</td>
<td>9.8</td>
</tr>
<tr>
<td>65 and over</td>
<td>55</td>
<td>9.6</td>
</tr>
<tr>
<td>Total</td>
<td>574</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean age of operators = 47.9.
Median age of operators = 46.

### Education

The farm operators in this study have a lower average level of educational achievement than individuals in the urban population. This is characteristic of the older people in the rural population of the United States. The figures in Table 3 reveal that over half of the operators have had eight years or less of formal education. Only 8 percent reported more than 12 years of formal education. The average number of years of education completed was less than 10 years. With this lower level of educational achievement, many of the operators would be at a disadvantage in competing for jobs in an urban center if the occasion arose.
Table 3. Farm Operators by Years of Formal Education for Sample Studied

<table>
<thead>
<tr>
<th>Years completed</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 8</td>
<td>43</td>
<td>7.5</td>
</tr>
<tr>
<td>8</td>
<td>253</td>
<td>44.1</td>
</tr>
<tr>
<td>9-11</td>
<td>84</td>
<td>14.6</td>
</tr>
<tr>
<td>12</td>
<td>49</td>
<td>26.0</td>
</tr>
<tr>
<td>Over 12</td>
<td>45</td>
<td>7.8</td>
</tr>
<tr>
<td>Total</td>
<td>574</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean years of education completed - 9.67.
Median years of education completed - 8.96.

Number of acres operated

The farm operators in this study had acreages which varied from one to 1800 acres. The average number of acres operated was approximately 340 with more than half operating over 300 acres. The data on number of acres operated is presented in Table 4.

Table 4. Farm Operators by Number of Acres Operated for Sample Studied

<table>
<thead>
<tr>
<th>Number of acres operated</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 200</td>
<td>128</td>
<td>22.6</td>
</tr>
<tr>
<td>200-399</td>
<td>277</td>
<td>48.9</td>
</tr>
<tr>
<td>400-599</td>
<td>112</td>
<td>19.8</td>
</tr>
<tr>
<td>600-799</td>
<td>32</td>
<td>5.7</td>
</tr>
<tr>
<td>800 and over</td>
<td>17</td>
<td>3.0</td>
</tr>
<tr>
<td>Total</td>
<td>566</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean number of acres operated - 339.3.
Median number of acres operated - 317.6.
Gross Income

The average gross income for the farm operators in the sample was slightly over $12,000. Approximately half of the operators reported gross incomes over $10,000. The gross income ranged from $150 to $146,000. The data for gross income of the farm operators in this sample are presented in Table 5.

Table 5. Farm Operators by Gross Income
for Sample Studied

<table>
<thead>
<tr>
<th>Gross Income (dollars)</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 10,000</td>
<td>259</td>
<td>46.0</td>
</tr>
<tr>
<td>10,000-19,999</td>
<td>237</td>
<td>42.0</td>
</tr>
<tr>
<td>20,000-29,999</td>
<td>33</td>
<td>5.9</td>
</tr>
<tr>
<td>30,000-39,999</td>
<td>19</td>
<td>3.4</td>
</tr>
<tr>
<td>40,000 and over</td>
<td>15</td>
<td>2.7</td>
</tr>
<tr>
<td>Total</td>
<td>563</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean gross income = $12,020.
Median gross income = $10,065.

Net Worth

The difference between the high and low net worth figures reported by farm operators in this sample was approximately $278,000. The data in Table 6 indicate that the average net worth reported was approximately $34,000 and that half of the operators reported a net worth figure over $26,000.
Table 6. Farm Operators by Net Worth for Sample Studied

<table>
<thead>
<tr>
<th>Net worth (dollars)</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 20,000</td>
<td>230</td>
<td>41.5*</td>
</tr>
<tr>
<td>20,000-39,999</td>
<td>159</td>
<td>28.7*</td>
</tr>
<tr>
<td>40,000-59,999</td>
<td>90</td>
<td>16.2</td>
</tr>
<tr>
<td>60,000-79,999</td>
<td>38</td>
<td>6.8</td>
</tr>
<tr>
<td>80,000 and over</td>
<td>38</td>
<td>6.8</td>
</tr>
<tr>
<td>Total</td>
<td>555</td>
<td>100.0</td>
</tr>
</tbody>
</table>

*Median net worth - $19,653.
**Mean net worth - $33,895.

Anticipated adequacy of finance after age 65

Slightly more than half of the farm operators in this study believed that their income after age 65 would be adequate to live comfortably and 7 percent thought that they would not have enough income to get by on after reaching this age. The figures in Table 7 indicate that a third of the operators reported that they would have barely enough income to get by on after age 65.

Table 7. Farm Operators by Anticipated Adequacy of Income After Age 65

<table>
<thead>
<tr>
<th>Adequacy of income after age 65</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Live comfortably</td>
<td>327</td>
<td>59.2</td>
</tr>
<tr>
<td>Barely get by</td>
<td>187</td>
<td>33.9</td>
</tr>
<tr>
<td>Not enough to get by</td>
<td>38</td>
<td>6.9</td>
</tr>
<tr>
<td>Total</td>
<td>552</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Participation in non-farm organizations

The average number of memberships in non-farm organizations for the operators in this study was between three and four memberships. The range was from none, reported by nine percent of the operators, to a high of eleven organizational memberships reported by one respondent. Very few respondents reported belonging to more than six non-farm organizations. Table 8 shows a breakdown of the number of memberships for the farm operators in the sample studied.

Table 8. Farm Operators by Membership in Non-farm Organizations in Sample Studied

<table>
<thead>
<tr>
<th>Number of organizations</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>53</td>
<td>9.2</td>
</tr>
<tr>
<td>1-2</td>
<td>159</td>
<td>27.7</td>
</tr>
<tr>
<td>3-4</td>
<td>245</td>
<td>42.8*</td>
</tr>
<tr>
<td>5-6</td>
<td>104</td>
<td>18.2</td>
</tr>
<tr>
<td>Over 6</td>
<td>12</td>
<td>2.1</td>
</tr>
<tr>
<td>Total</td>
<td>573</td>
<td>100.0</td>
</tr>
</tbody>
</table>

*Average number of memberships in non-farm organizations = 3.3.

Concept of health

The measurement of state of health in this study is subjective. The respondent evaluated the state of his health by rating the condition of his present condition of health on the basis of a continuum from very poor to excellent. The figures in Table 9 show that three fourths of the farm operators believed that their health was either
good or excellent. Only a small proportion reported poor or very poor health, which is contrary to the responses of farm operators in a study in North Carolina, where three fourths of the respondents reported their state of health as fair or poor.79

Table 9. Farm Operators by Their Concept of Present State of Health, in Sample Studied

<table>
<thead>
<tr>
<th>Present state of health</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>158</td>
<td>27.5</td>
</tr>
<tr>
<td>Good</td>
<td>272</td>
<td>47.4</td>
</tr>
<tr>
<td>Fair</td>
<td>131</td>
<td>22.8</td>
</tr>
<tr>
<td>Poor</td>
<td>12</td>
<td>2.1</td>
</tr>
<tr>
<td>Very poor</td>
<td>1</td>
<td>0.2</td>
</tr>
<tr>
<td>Total</td>
<td>574</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The farm operators in this sample are similar to other South Dakota operators with regard to average age and level of educational achievement. The proportion of operators over age 65 is slightly lower for the sample than for the state of South Dakota. The average size of farm is about 340 acres. For additional information on these farm operators by county, see Appendix A which shows a breakdown by age, education, number of acres operated, gross income, participation in non-farm organizations, and net worth for the three survey counties.80

79 See Folkman and Hamilton study in review of literature, p. 38.
80 The distribution of scores on attitude toward retirement is located in Appendix A, Table 19.
The Interview Schedule

An interview schedule was constructed to obtain the necessary data for this study. The interview schedule is located in Appendix B. The first section of the schedule is composed of two parts. An introductory statement identifies the interviewer and the project that he is associated with. It also assures the respondent that all the information given will be confidential. Section A was designed to get information about the farm operator and his family. This section included information about the operator's age, amount of education, marital status and family relationships. Section C contained a series of questions about retirement concepts and plans for retirement. This section included the items used in the attitude scale utilized in this study (C-7). The background experience of the farm operator and his father was derived from section B. Section E was designed to measure the morale of the respondent. Section F contained a set of items on health. The question on state of health at the present (F-1) was used in the analysis as a measure of their concept of health. In order to gain information on participation and membership in organized groups, a section (G) was constructed to obtain information on quality and quantity of participation in farm, non-farm and church organizations. It also included a category for public offices held in the past three years and other organizations not applicable under the categories provided in the schedule. Two financial variables were selected for analysis. The necessary information for these two financial variables,
gross income and net worth, was obtained from the questions in section H. A supplementary questionnaire was attached to the interview schedule. This supplement contained questions on social security, values, labor-management preferences, and opinions on family type and commercial farms. The supplement did not provide any of the data used in this study and it is not included in the schedule located in the appendix.

The interview schedule was used because it has certain advantages over a questionnaire. Answering a questionnaire depends on the reading ability of the respondent and in this case the population selected for study included farm operators of all educational levels. After the interview schedule was constructed, training sessions for interviewers were conducted to prepare the interviewers for questions which might come up during the interview, to make sure the interviewers understood the instructions in the schedule, to ensure anonymity, and to help them establish rapport with the respondent. The average time for completing the interview schedule was forty-five minutes.

Method of Analysis

One of the objectives of this study was to find the relationship between certain selected variables when the effect of the remaining variables was controlled. The statistical technique selected to find the net effect between the independent variable and attitude
Partial correlation is a technique for controlling more than three variables simultaneously. The use of this technique when Likert-type ordinal scales are employed to measure a particular dimension has been criticized by some social scientists. The score yielded by a Likert-type ordinal scale is interpreted in terms of where the respondent’s score falls relative to the distribution of the scores of other respondents. It can not be interpreted as an absolute score. In order to reduce the error which may ensue because of the assumption that the difference between the responses of "five" and "three" is the same as the difference between "two" and "four," a number of items are used and a large sample is drawn.

Responses were scored as answered, according to instructions in the interview schedule for age, number of years of formal education, number of acres operated, gross income, and net worth.

Responses for concept of state of health were scored as follows:

Item F-1: Would you say your health is....

1. Excellent
2. Good
3. Fair
4. Poor
5. Very poor

Responses for adequacy of finance after age 65 were scored as follows:

**Item C-4:** After you are 65, do you feel that these (sources of income) will be enough to:

1. Live comfortably
2. Barely get by
3. Not enough to get by

Responses for non-farm organization were scored according to the level of participation in each non-farm organization as follows:

1. Membership
2. Occasional attendance
3. Regular attendance
4. Committee member
5. Officer

Response for the dependent variable, attitude toward retirement, were scored as follows:

**Item C-7:** The items included in the attitude scale, after scaling procedures, were designed to elicit the feelings, beliefs, and action tendencies of the respondent toward retirement. 82

2. Strongly agree
2. Agree
1. Neutral
1. Disagree
1. Strongly disagree

The scores were totaled for adequacy of finance after age 65, participation in non-farm organizations, and concept of state of health, variables for each respondent, and for the attitude toward retirement scale. The actual figure for the other variables was

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82 For items included in the attitude scale, see the interview schedule in Appendix B. Items included are identified by an asterisk.
recorded. When the scoring totals for each farm operator were computed, the total mean score was computed for each variable and deviations from this mean were recorded for each respondent.

The first set of hypotheses required computation of product moment correlations to show the relationships existing between the nine variables. The Pearsonian \( r \) was employed to compute the coefficient of correlation according to the following formula:

\[
\hat{r}_{xy} = \frac{\leq xy}{\sqrt{(\leq x^2) (\leq y^2)}}
\]

The second and third set of hypotheses required the computation of partial correlations from the first-order through the fourth-order to find the relationship between each of the independent variables with the dependent variable when the effects of the remaining variables were held constant one at a time and then simultaneously. The formula used to compute the partial correlations from the first-order through the fourth-order follows:

\[
\hat{r}_{ij,k...n} = \frac{\hat{r}_{ij,k...n} - \left(r_{in,k...n}(n-1)\right) \left(r_{jn,k...n}(n-1)\right)}{\sqrt{1-r_{in,k...n}^2(n-1)}} \sqrt{1-r_{jn,k...n}^2(n-1)}
\]

\[63\] Where \( r_{xy} \) is the coefficient of correlation, \( x \) is the deviation of each total score from the mean total score of variable \( x \); \( y \) is the deviation of each total score from the mean total score of \( y \).

\[64\] Where \( r_{ij,k...n} \) is the \( n-2 \) (th)-order partial correlation for dependent variable \( y \) while the effect of \( n-2 \) variables is controlled, \( k \) being the first controlled variable and \( n \) being the last controlled variable.
Each coefficient of correlation was tested for level of significance by employing the F-test.
FINDINGS

The findings from testing the first set of hypotheses by zero-order correlation are presented in Table 10.

Hypotheses I: Certain selected variables are related to attitude toward retirement. The following sub-hypotheses were tested to determine the relationship between each variable and attitude toward retirement.

Sub-hypothesis A: The younger the chronological age, the more favorable the attitude toward retirement. The results of zero-order correlations support this sub-hypothesis and agree with the findings of Tuckman and Lorge for industrial workers.

Sub-hypothesis B: The more the years of formal education completed, the more favorable the attitude toward retirement. The results of zero-order correlations support this sub-hypothesis.

Sub-hypothesis C: The more the number of acres operated, the more favorable the attitude toward retirement. The results of zero-order correlations do not support this sub-hypothesis.

Sub-hypothesis D: The more the gross income, the more favorable the attitude toward retirement. The zero-order correlations did not show a significant relationship between these variables. Therefore, this sub-hypothesis is not supported.

Sub-hypothesis E: The more the net worth, the more favorable the attitude toward retirement. The zero-order correlation showed the
Table 10. Zero-order Correlations and Their Significance

<table>
<thead>
<tr>
<th>Variable</th>
<th>$x_2$</th>
<th>$x_3$</th>
<th>$x_4$</th>
<th>$x_5$</th>
<th>$x_6$</th>
<th>$x_7$</th>
<th>$x_8$</th>
<th>$x_9$</th>
</tr>
</thead>
<tbody>
<tr>
<td>$x_1$</td>
<td>-.297**</td>
<td>.178**</td>
<td>.050</td>
<td>.066</td>
<td>.002</td>
<td>.177**</td>
<td>.130**</td>
<td>.153**</td>
</tr>
<tr>
<td>$x_2$</td>
<td></td>
<td>-.372**</td>
<td>-.163**</td>
<td>-.113*</td>
<td>.176**</td>
<td>-.134**</td>
<td>-.117**</td>
<td>-.355**</td>
</tr>
<tr>
<td>$x_3$</td>
<td></td>
<td></td>
<td>.094*</td>
<td>.150**</td>
<td>.047</td>
<td>.130**</td>
<td>.269**</td>
<td>.259**</td>
</tr>
<tr>
<td>$x_4$</td>
<td></td>
<td></td>
<td></td>
<td>.464**</td>
<td>.273**</td>
<td>.093*</td>
<td>.107*</td>
<td>.047</td>
</tr>
<tr>
<td>$x_5$</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.320**</td>
<td>.144**</td>
<td>.211**</td>
<td>.112*</td>
</tr>
<tr>
<td>$x_6$</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.130**</td>
<td>.003</td>
<td>.005</td>
</tr>
<tr>
<td>$x_7$</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.067</td>
<td>.288**</td>
</tr>
<tr>
<td>$x_8$</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.079</td>
</tr>
</tbody>
</table>

*Significant at the 5 percent level.
**Significant at the 1 percent level.

$X_1 =$ Attitude toward retirement; $X_2 =$ Age; $X_3 =$ Education; $X_4 =$ Number of acres operated; $X_5 =$ gross income; $X_6 =$ net worth; $X_7 =$ adequacy of finance; $X_8 =$ non-farm organization; $X_9 =$ concept of health.
relationship between these variables was not significant, and this hypothesis is not supported.

Sub-hypothesis F: The more the anticipated adequacy of finance after age 65, the more favorable the attitude toward retirement. The zero-order correlation showed a significant relationship between these variables, supporting this sub-hypothesis.

Sub-hypothesis G: The more the participation in non-farm organizations, the more favorable the attitude toward retirement. The results of the zero-order correlation show a significant relationship between these variables, supporting this sub-hypothesis.

Sub-hypothesis H: The more favorable the concept of health, the more favorable the attitude toward retirement. The zero-order correlation showed a significant relationship between these variables supporting this sub-hypothesis.

The results of testing the set of sub-hypotheses in Hypotheses I by zero-order correlation revealed significant relationships between five variables and attitude toward retirement. The five significant variables were retained for further testing.

Hypotheses: Certain variables are related to attitude toward retirement when the effect of each of the remaining variables is held constant one at a time.

Sub-hypothesis A: Age is related to attitude toward retirement when each of the remaining variables is controlled one at a time.

Table 11 shows that the relationship between age and attitude toward
Table 11. Relationship Between Attitude Toward Retirement and Age, Education, Adequacy of Finance, Non-farm Organization, Concept of Health
When Each Remaining Variable is Held Constant

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>Attitude Toward Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Age (-.297)</td>
</tr>
<tr>
<td></td>
<td>corr. Test</td>
</tr>
<tr>
<td>Age</td>
<td>.076 2.941</td>
</tr>
<tr>
<td>Education</td>
<td>-.253 34.802**</td>
</tr>
<tr>
<td>Adequacy of finance</td>
<td>-.281 43.416**</td>
</tr>
<tr>
<td>Non-farm organization</td>
<td>-.287 45.493**</td>
</tr>
<tr>
<td>Concept of health</td>
<td>-.263 37.323**</td>
</tr>
</tbody>
</table>

*a The numbers in the parenthesis indicate the initial relationship between the independent variables and attitude toward retirement.

*Significant at the 5 percent level; ** significant at the 1 percent level.
retirement remains negatively significant, supporting this sub-
hypothesis and agrees with the findings of Tuckman and Lorge.

Sub-hypothesis B: Education is related to attitude toward 
retirement when each of the remaining variables is controlled one at 
a time. The figures in Table 11 indicate that the relationship be-
tween education and attitude toward retirement becomes statistically 
insignificant when age is held constant. The relationship between 
education and attitude toward retirement changes when adequacy of 
finance, non-farm organization and concept of health are controlled 
one at a time. However, the relationship between education and atti-
tude toward retirement remains statistically significant when the 
effect of each of the three remaining variables is controlled one at 
a time.

Sub-hypothesis C: Adequacy of finance after age 65 is related 
to attitude toward retirement when each of the remaining variables is 
controlled one at a time. The results of the partial first-order 
correlation support this sub-hypothesis. Adequacy of finance after 
age 65 remains significantly related to attitude toward retirement 
when each of the remaining variables is controlled one at a time.

Sub-hypothesis D: Participation in non-farm organizations is 
related to attitude toward retirement when the effect of each of the 
remaining variables is controlled one at a time. The partial correla-
tion indicated that participation in non-farm organizations is related 
to attitude toward retirement when the effect of each of the remaining
variables is controlled one at a time. The relationship between these two variables showed the greatest change when education was controlled. The relationship between these variables and attitude toward retirement remained significant when each of the remaining variables were controlled one at a time, supporting this sub-hypothesis.

Sub-hypothesis E: Concept of health is related to attitude toward retirement when the effect of each of the remaining variables is controlled one at a time. When the effect of age is controlled, the relationship between concept of health and attitude toward retirement becomes statistically insignificant. The partial correlations show that the correlation coefficient changes when the effect of education, adequacy of finance after age 65, and participation in non-farm organizations is controlled one at a time, but the relationship between concept of health and attitude toward retirement remains significant, supporting this sub-hypothesis.

The results of partial correlation indicate that the sub-hypotheses in Hypothesis II are not completely supported in all cases. Education approaches significance when age is controlled. Concept of health does not remain significant when the effect of age is controlled between this variable and attitude toward retirement. The relationship between age and attitude toward retirement remains negative and significant when the effect of each of the remaining variables is controlled one at a time.
Hypothesis III: Certain variables are related to attitude toward retirement when the effect of all the remaining variables is controlled simultaneously. The results of fourth-order partial correlations are presented in Table 12 for the following sub-hypotheses.

Sub-hypothesis A: Age is related to attitude toward retirement when the effect of all the remaining variables is controlled simultaneously. The relationship between these two variables is maintained, supporting this sub-hypothesis.

Sub-hypothesis B: Education is related to attitude toward retirement when the effect of all the remaining variables is controlled simultaneously. The figures in Table 12 indicate that education is not related to attitude toward retirement when the effect of all the remaining variables was controlled, despite the positive significant relationship shown in zero and first-order correlation. Therefore, this sub-hypothesis is not supported.

Sub-hypothesis C: Adequacy of finance after age 65 is related to attitude toward retirement when the effect of all the remaining variables is controlled simultaneously. The fourth-order partial correlations show that adequacy of finance after age 65 is related to attitude toward retirement when the effect of all the remaining variables is controlled simultaneously, supporting this sub-hypothesis.

Sub-hypothesis D: Participation in non-farm organizations is related to attitude toward retirement when the effect of all the remaining variables is controlled simultaneously. The results of fourth-order correlations indicated that a relationship which approaches
Table 12. Fourth-Order Partial Correlations and Their Significance

<table>
<thead>
<tr>
<th>Partial correlation Coefficient</th>
<th>F Test</th>
<th>Conclusion when effect of all remaining variables is controlled.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$r_{12.3789} = -0.229$</td>
<td>27.854*</td>
<td>Age is significantly related to attitude toward retirement.</td>
</tr>
<tr>
<td>$r_{13.2789} = 0.040$</td>
<td>2.824</td>
<td>Education is not related to attitude toward retirement.</td>
</tr>
<tr>
<td>$r_{17.2389} = 0.132$</td>
<td>8.951*</td>
<td>Adequacy of finance is related to attitude toward retirement.</td>
</tr>
<tr>
<td>$r_{18.2379} = 0.081$</td>
<td>3.298**</td>
<td>Non-farm organization is related to attitude toward retirement.</td>
</tr>
<tr>
<td>$r_{19.2378} = 0.017$</td>
<td>1.50</td>
<td>Concept of health is not related to attitude toward retirement.</td>
</tr>
</tbody>
</table>

*F values greater than 3.84 and 6.64 are required for significance at the 5 and 1 percent levels respectively.
**Approaches the required level of significance.
significance remained after the effect of all the remaining variables was controlled simultaneously. The correlation for this relationship is not statistically significant at the required level. However, it is so near the required level of significance that for the purposes of this study, participation in non-farm organizations will be considered as an instrumental variable in the formation of attitudes toward retirement.

Sub-hypothesis E: Concept of health is related to attitude toward retirement when the effect of all the remaining variables is controlled simultaneously. Partial correlation shows that the relationship between these two variables did not remain significant and this sub-hypothesis is not supported.
CONCLUSIONS, SUMMARY AND LIMITATIONS

Conclusions

The review of the literature revealed many characteristics associated with retirement in general. However, the absence of specific hypotheses, with regard to factors associated with attitude toward retirement influenced the writer's decision to select certain variables which might be related to retirement attitudes. These variables were selected from those which had been analyzed in past studies of retirement, along with relationships anticipated from theoretical considerations. The variables selected for analysis were age, education, number of acres operated, gross income, net worth, adequacy of finance after age 65, participation in non-farm organizations, and concept of health. When zero-order correlations were completed, those variables which were significantly related to attitude toward retirement were subjected to partial correlation analysis to determine which independent variables remained significant when the effect of each remaining variable was controlled one at a time, and then when the effect of all the remaining variables was controlled simultaneously. A discussion of these three sets of relationships between the dependent variable and each of the independent variables follows.

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85 With the exception of age in the study by Tuckman and Lorge (p. 37 in the review of literature), op. cit.
Age

The results of the correlations indicated that age was significantly related to attitude toward retirement and in the direction predicted by Tuckman and Lorge, and suggested by others, the older the individual, the less favorable his attitude toward retirement. Retirement appears to be less appealing as one approaches this period in his life. This may be particularly true when a person is in poor health and anticipates a low retirement income. However, when adequacy of finance after age 65 and concept of health were controlled one at a time the relationship between age and attitude toward retirement did not change appreciably. Nor was there much change when education and non-farm organization were controlled one at a time. This would seem to indicate that these factors do not explain the negative attitude found among the older individuals. The relationship between attitude and age remained statistically significant when all remaining variables were controlled simultaneously. From this one can conclude that regardless of the level of educational achievement, perception of adequacy of income after age 65, level of participation in non-farm organizations, and the state of health as rated by the respondent, the older the individual, the less favorable his attitude toward retirement.

86 Ibid.
Education

The zero-order correlation between education and attitude toward retirement was significant and positive. Confrey and Goldstein reported that education was related positively to high income and "good" health, suggesting the lack of frustrating situations in retirement for those with a high level of educational achievement.87 An examination of the relationship between education, gross income, and state of health indicated a positive relationship in both cases. Net worth and education were significantly related. Thompson suggested that having an accurate idea of retirement is associated with a favorable pre-retirement attitude.88 This may indicate that those with more education would have a more accurate idea of current thinking on public events and affairs as reported by Taietz, Streib and Barron.89 Although controlling adequacy of finance after age 65, participation in non-farm organizations, and concept of health individually did not affect the relationship between education and attitude toward retirement, controlling the effect of age decreased this correlation below the level of significance. Apparently, the inverse relationship which exists between age and education in the rural population and the sample of farm operators influenced the relationship.

87 Confrey and Goldstein, op. cit.
88 Thompson, loc. cit.
89 Taietz, Streib and Barron, op. cit.
between education and attitude toward retirement. An examination of the age breakdown for the sample shows that the farm operators are relatively old, which tends to offset the anticipated effect of education on attitude toward this new social role. It may also be that the older operators have different values and beliefs about work and leisure. The high median age and lower level of educational achievement by the farm operators in this study appear to be critical factors interfering with the anticipated relationship between education and favorable retirement attitudes. When the effect of all the remaining variables was controlled simultaneously, the relationship between these two variables was not statistically significant. The question of education and attitude toward retirement has not been answered for all populations, but for this sample of farm operators the findings indicate that there was no significant relationship between the two variables.

**Number of acres operated**

The zero-order correlations showed that number of acres operated was not related to attitude toward retirement. As mentioned earlier, reduction in farm operation may depend upon the total amount of acres operated at the time the study was made. Since the average number of acres operated is over 300 acres for both owners and renters, many of the farm operators would be able to reduce operations in old age by

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90 See Table 2, p. 62.
cutting down on number of acres operated, especially if they were owners. In addition, the number of acres operated may be related to gross income and net worth, both of which may be anticipated as future sources of income in old age. The correlation between number of acres operated and these two variables as shown in Table 4 indicates this relationship is positive and significant at the 5 percent level. The assumption was made that a higher number of acres operated would be a factor related to perception of future financial position and security. However, the opposite evaluation might be present when one considers that the farm operator who operates a large farm probably has more prestige associated with his occupational role. Therefore, he may have more to lose in the way of prestige and self-esteem by retiring. It is possible that both perceptions may be operating in the relationship between these two variables. The findings do not support either of the assumptions. The hypothesized relationship does not hold for number of acres operated and attitude toward retirement.

**Gross income**

Income has been found to be associated with health by Donahue, Orbach and Pollak. Poor health was associated with low income in these studies. McKain and Baldwin found that confidence in ability to retire rose with income, suggesting that income may be considered as

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91Donahue, Orbach and Pollak, *op. cit.*, p. 358.
part of the framework in evaluating retirement.\textsuperscript{92} Youmans reported that feelings of economic deprivation and money income decreased with age.\textsuperscript{93} He also found that those who lived in a rural-farm area and had low incomes valued work more than those who had a high income. This suggests for the individuals in this study that low income respondents may evaluate retirement more favorably than those who report high incomes. A study of the effect of the Social Security Program on retirement revealed that the main reason given by those who did not pay into Social Security was "low income,"\textsuperscript{94} suggesting additional support for a negative evaluation of retirement by low income respondents. Although these findings suggest that income may be related to attitude toward retirement, zero-order correlations of this study did not indicate a significant relationship between gross income and attitude toward retirement. The same interpretation can be applied to the relationship between gross income and attitude toward retirement as that offered for number of acres operated, the higher the gross income, the greater the potential loss of prestige and self-esteem that income provided before retirement. However, income is only one of the criteria for evaluating prestige and as Friedmann and Havighurst point out, the occupational role has more meanings for the individual than

\textsuperscript{92} McKain and Baldwin, \textit{loc. cit.}

\textsuperscript{93} Youmans, \textit{Socio-Economic Problems of Older Persons in Casey County Kentucky}, \textit{loc. cit.}

\textsuperscript{94} Folkman and Hamilton, \textit{loc. cit.}
just a source of income.\textsuperscript{95} It may be that present gross income is not perceived as a future source of income, and it is not a consideration in evaluating retirement.

**Net worth**

The implications of past findings on net worth gave sufficient reason to suspect that net worth might be related to attitude toward retirement. Sewell reported that the farm operators in his Wisconsin study indicated that farm investment was the main source of retirement income.\textsuperscript{96} McKain and Baldwin found that the farm operators in their study gave more consideration to retirement when they reported a high net worth figure. In addition, they became more confident in their ability to finance retirement with high net worth.\textsuperscript{97} High net worth was associated with more knowledge of the Social Security Program in a sample of farm operators surveyed by Skrabanek and Ducoff.\textsuperscript{98} Further evidence of the role of financial factors was sought by testing the relationship between attitude toward retirement and net worth. The zero-order correlation, which approaches zero for net worth and attitude toward retirement, offers further evidence to refute the anticipated relationship between attitude toward retirement and these

\textsuperscript{95}Friedmann and Havighurst, \textit{loc. cit.}

\textsuperscript{96}Sewell, Ramsey and Ducoff, \textit{loc. cit.}

\textsuperscript{97}McKain and Baldwin, \textit{loc. cit.}

\textsuperscript{98}Skrabanek and Ducoff, \textit{loc. cit.}
selected financial variables. It was possible that other factors were intervening in this relationship. Taylor and Galloway, 99 McKain and Baldwin, 100 presented findings which show that high net worth is related to older age. In order to determine the effect of age on the relationship, this sample was divided into three age groups and zero-order correlations were computed for each age group and attitude toward retirement. The findings from this analysis indicated that there was not a significant relationship between net worth and attitude toward retirement even after the sample was divided into "young," "middle age," and "old" age groups. Three financial factors, number of acres operated, gross income, and net worth, had very little influence on attitude toward retirement on the basis of the findings from this study.

**Anticipated adequacy of finance after age 65**

Youmans reported that feelings of economic deprivation decrease with age, 101 and McKain, Baldwin and Ducoff found that confidence in ability to finance retirement increased with age, 102 for the farm operators in their studies. The findings of these studies indicated

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99 Taylor and Galloway, loc. cit.

100 McKain and Baldwin, op. cit.

101 Youmans, Socioc-economic Problems of Older Persons in Casey County, Kentucky, op. cit.

102 McKain, Baldwin and Ducoff, loc. cit.
that age is a factor in how the individual perceives the adequacy of
his income in retirement and old age. The theoretical framework of
this study provides a rationale for expecting a positive relationship
between adequacy of finance and attitude toward retirement. If one
perceives fewer losses and frustrating circumstances in separation
from his usual occupational role, such as adequate income with which
to finance retirement, he may evaluate retirement more favorably than
those who anticipate financial problems in retirement. In addition,
having adequate financial resources may be perceived as a means for
maintaining other social roles as they were before retirement. This
may influence favorable attitudes toward this new social role. How-
ever, the question of adequacy of finance is subject to differences in
personality, income levels, and desired standards of living. The hy-
pothesis that adequacy of finance is related to attitude toward retire-
ment is supported by the results of zero, first, and fourth-order
correlations. For this study, a majority of the operators believed
that they would have adequate income with which to live comfortably
after age 65. This may be interpreted as influencing the direction of
the relationship toward a positive evaluation of retirement. The
findings from this study on the relationship between adequacy of fi-
nance after age 65 and attitude toward retirement indicate that per-
ception of future financial means does influence the farm operator's
attitude toward retirement.
Participation in non-farm organizations

The relationship between attitude toward retirement and participation in non-farm organizations was positive in the zero-order correlation. However, when age was controlled in the first-order correlation, the significance of this relation was reduced from the .01 to the .05 level of significance. This is in agreement with the findings of Pressey, Youmans, and Taietz which indicated that older age was associated with less participation in activities and organizations. When education was controlled in the first-order correlation a similar change occurred. Education was also reported as having a relationship with amount of activity by Taietz. They found that the more the level of educational achievement, the more the participation in activities and organizations. In the first-order correlation, neither adequacy of finance or concept of health, when controlled one at a time, influenced the relationship between participation in non-farm organization and attitude toward retirement.

The results of the fourth-order correlation for these two variables showed a positive relationship approaching significance at the .05 level. Participation in non-farm organizations appears to be a

103 Pressey and Kuhlen, loc. cit.
104 Youmans, Aging Patterns in a Rural and an Urban Area of Kentucky, loc. cit.
105 Taietz, Streib and Barron, loc. cit.
106 Ibid.
discriminating type of participation for forming favorable attitudes toward retirement. Two explanations for the near significance of this relationship are offered. First, participation in non-farm organizations exposed the farm operators to urban ideas through organizational literature and association with individuals from non-farm occupation, who will not be evaluating the role of a retired farmer in the same framework as other farmers in the community. Second, non-farm organizations may be perceived as a means of maintaining status in the community after separation from one's usual occupational position and its associated role. In addition, the potential retiree may perceive non-farm organization activities as a source of new experiences which will give meaning and purpose to his expenditure of energy and use of time in the retirement role. Participation in non-farm organizations may be a replacement for the meaningful activities associated with the former work role of the farm operator and it is this perception which influences the relationship found between participation in non-farm organizations and attitude toward retirement.

Concept of health

The results of the zero-order correlation indicated a positive relationship between how one perceives his state of health and attitude toward retirement. However, when age was controlled in the first-order correlations, the relationship between these variables lost significance. When fourth-order correlations were computed, the correlation for concept of health changed appreciably when age was controlled in
the first-order and again when adequacy of finance was controlled. This relationship may be explained by the findings of Youmans,\textsuperscript{107} and Kutner.\textsuperscript{108} They reported that state of health, subjectively or objectively rated, becomes worse with age. Therefore, those who are older would tend to evaluate the state of their health less favorably. The analysis of the data for the operators in the sample showed that the majority of the respondents rated their state of health as good or excellent, which may negate the anticipation of poor health as a source of frustration for these respondents. In addition, the majority stated that they would have enough to live comfortably after age 65. For the majority of farm operators, financing medical care and other material needs does not appear to be a problem. The findings of this study on concept of health and its relationship to attitude toward retirement indicate that state of health does not influence attitudes toward retirement.

\textbf{Summary and Limitations}

The findings of this study supported the hypotheses that age, adequacy of finance after age 65, and participation in non-farm organizations are related to attitude toward retirement. The hypotheses that education, number of acres operated, gross income, net worth, and concept of health were related to attitude toward retirement was not supported by the findings.

According to the findings of Rosenberg and the theoretical formulation on the wants and goals of the individual, the age of the
individual would have a more negative effect on attitude toward retirement, the closer one approached this attitude object, retirement. It was mentioned above, that for a majority of the farm operators in this study conditions of health and income after age 65 were not perceived as sources of frustration in retirement. Therefore, the anticipation of separation from one's usual occupational position and role may be more instrumental in forming negative attitudes toward retirement than poor health or low income. This factor may be most operative when one is nearing retirement age. The occupational position and role, which may be equated with the job or work, has many meanings for the potential retiree. He may perceive retirement as separation from the role which gives purpose and meaning to his life, provides him with a sense of worth, self-respect, and self-expression. The loss of the meanings associated with the occupational position and role may be the frustrating objects anticipated in the retirement situation. It may be that the reason given for retiring by some of the respondents in Taletz, Streib and Barron's study that farming as "a way of life" can not be replaced by other patterns of activity is instrumental in shaping attitudes toward retirement. Consequently, those who were active in non-farm organizations would be more likely to have anticipated involvement in non-farm organizations as a replacement for the patterns of activity associated with the usual occupational position and role.

Since age is highly related to attitude toward retirement and least affected by controlling other variables one at a time and
simultaneously, a hypothetical question is in order. Is retirement, per se, the perceived object of negative evaluation or is retirement associated with the approaching closure of one's life and the inevitable end which forms the negative attitude toward retirement as the individual becomes older?

This study has attempted to determine the effect of eight selected characteristics of farm operators on attitude toward retirement. This does not imply that these eight variables are most operative in this relationship or the only variables which may affect an individual's attitude toward retirement. Many other factors may affect the relationship which exists between any given variable and attitude toward retirement. Some of the factors which may affect attitude toward retirement are knowledge of the retirement role, plans for retirement, and concepts of retirement. The values and morale of the individual may also affect his attitude toward this new social role. Further research may discover additional related factors. The attitude scale which was utilized to measure attitude toward retirement is considered a reliable instrument for measuring attitudes and has been used by many social scientists for this purpose. However, it is not the only technique available. Factor analysis or disguised techniques could be used to determine the relationships between these variables. The utilization of different techniques may reveal new relationships.

The findings from this study indicated that age, adequacy of finance after age 65, and participation in non-farm organizations were
related to attitude toward retirement. These findings have certain implications which may be of use to those who are working with farmers and their problems. Three of these implications are discussed in the following section:

1) It seems that the appropriate time to prepare the individual for retirement is before he is at or near retirement age. The reason for making this suggestion is that farmers evidently develop less favorable attitudes toward retirement as they become older. Therefore, it would be less difficult to produce congruent change, at a younger age, than incongruent change in cognitions about retirement at or near retirement age.

2) In addition, the earlier the individual made adequate financial preparation for retirement, the more apt he would be to develop favorable attitudes toward separation from his occupational position and role.

3) Last, the agents or agencies could encourage the individual to find or develop meaningful role replacements for those found in the occupational position, such as activities which are not associated with the work role. One of the meaningful replacements suggested by the findings is participation in non-farm organizations.

All three of these suggestions, if carried out, may help the individual form more favorable attitudes toward retirement and alleviate adjustment problems in the new social role when he retires.
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APPENDIX A

CHARACTERISTICS OF SAMPLE BY SURVEY COUNTY

Table 13. Age of Farm Operators by Survey County

<table>
<thead>
<tr>
<th>Age of operators</th>
<th>Brookings</th>
<th>Minnehaha</th>
<th>Miner</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Under 25</td>
<td>5</td>
<td>2.1</td>
<td>8</td>
<td>3.1</td>
</tr>
<tr>
<td>25-29</td>
<td>11</td>
<td>4.6</td>
<td>18</td>
<td>6.9</td>
</tr>
<tr>
<td>30-34</td>
<td>23</td>
<td>9.5</td>
<td>27</td>
<td>10.3</td>
</tr>
<tr>
<td>35-39</td>
<td>36</td>
<td>14.9</td>
<td>40</td>
<td>15.3</td>
</tr>
<tr>
<td>40-44</td>
<td>27</td>
<td>11.2</td>
<td>43</td>
<td>16.5</td>
</tr>
<tr>
<td>45-49</td>
<td>38</td>
<td>15.7</td>
<td>34</td>
<td>13.0</td>
</tr>
<tr>
<td>50-54</td>
<td>31</td>
<td>12.8</td>
<td>26</td>
<td>10.0</td>
</tr>
<tr>
<td>55-59</td>
<td>22</td>
<td>9.1</td>
<td>16</td>
<td>6.1</td>
</tr>
<tr>
<td>60-64</td>
<td>25</td>
<td>10.3</td>
<td>26</td>
<td>10.0</td>
</tr>
<tr>
<td>65 and over</td>
<td>24</td>
<td>9.9</td>
<td>23</td>
<td>8.8</td>
</tr>
<tr>
<td>Total</td>
<td>242</td>
<td>100.0</td>
<td>261</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 14. Years of Formal Education of Farm Operators by Survey County

<table>
<thead>
<tr>
<th>Years of education completed</th>
<th>Brookings</th>
<th>Minnehaha</th>
<th>Miner</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Less than 8</td>
<td>20</td>
<td>8.3</td>
<td>17</td>
<td>6.5</td>
</tr>
<tr>
<td>8</td>
<td>114</td>
<td>47.1</td>
<td>104</td>
<td>39.8</td>
</tr>
<tr>
<td>9-11</td>
<td>33</td>
<td>13.6</td>
<td>40</td>
<td>15.3</td>
</tr>
<tr>
<td>12</td>
<td>55</td>
<td>22.7</td>
<td>80</td>
<td>30.7</td>
</tr>
<tr>
<td>Over 12</td>
<td>20</td>
<td>8.3</td>
<td>20</td>
<td>7.7</td>
</tr>
<tr>
<td>Total</td>
<td>242</td>
<td>100.0</td>
<td>261</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Table 15. Number of Acres Operated for Farm Operators by Survey County

<table>
<thead>
<tr>
<th>Number of acres operated</th>
<th>Brookings</th>
<th>Minnehaha</th>
<th>Miner</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
</tr>
<tr>
<td>Less than 200</td>
<td>37 15.6</td>
<td>81 31.2</td>
<td>10 4.5</td>
<td>128 22.6</td>
</tr>
<tr>
<td>200-399</td>
<td>125 52.7</td>
<td>126 48.5</td>
<td>26 37.7</td>
<td>277 48.9</td>
</tr>
<tr>
<td>400-599</td>
<td>51 21.5</td>
<td>42 16.0</td>
<td>19 27.6</td>
<td>112 19.3</td>
</tr>
<tr>
<td>600-799</td>
<td>15 6.3</td>
<td>10 3.9</td>
<td>7 10.1</td>
<td>32 5.7</td>
</tr>
<tr>
<td>800 and over</td>
<td>9 3.8</td>
<td>1 0.4</td>
<td>7 10.1</td>
<td>17 3.0</td>
</tr>
<tr>
<td>Total</td>
<td>237 100.0</td>
<td>260 100.0</td>
<td>69 100.0</td>
<td>566 100.0</td>
</tr>
</tbody>
</table>

Table 16. Gross Income of Farm Operators by Survey County

<table>
<thead>
<tr>
<th>Gross income</th>
<th>Brookings</th>
<th>Minnehaha</th>
<th>Miner</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
<td>No. %</td>
</tr>
<tr>
<td>Less than 10,000</td>
<td>107 44.4</td>
<td>115 45.8</td>
<td>37 52.1</td>
<td>259 46.0</td>
</tr>
<tr>
<td>10,000-19,999</td>
<td>110 45.6</td>
<td>100 39.8</td>
<td>27 38.0</td>
<td>237 42.0</td>
</tr>
<tr>
<td>20,000-29,999</td>
<td>12 5.0</td>
<td>19 7.6</td>
<td>2 2.8</td>
<td>33 5.9</td>
</tr>
<tr>
<td>30,000-39,999</td>
<td>7 2.9</td>
<td>9 3.6</td>
<td>3 4.3</td>
<td>19 3.4</td>
</tr>
<tr>
<td>40,000 and over</td>
<td>5 2.1</td>
<td>8 3.2</td>
<td>2 2.8</td>
<td>15 2.7</td>
</tr>
<tr>
<td>Total</td>
<td>241 100.0</td>
<td>251 100.0</td>
<td>71 100.0</td>
<td>563 100.0</td>
</tr>
</tbody>
</table>
Table 17. Net Worth of Farm Operators by Survey County

<table>
<thead>
<tr>
<th>Net worth</th>
<th>Brookings</th>
<th>Minnehaha</th>
<th>Miner</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Less than 20,000</td>
<td>98</td>
<td>41.7</td>
<td>107</td>
<td>43.0</td>
</tr>
<tr>
<td>20,000-39,999</td>
<td>73</td>
<td>31.0</td>
<td>63</td>
<td>25.4</td>
</tr>
<tr>
<td>30,000-49,999</td>
<td>38</td>
<td>16.2</td>
<td>42</td>
<td>16.8</td>
</tr>
<tr>
<td>40,000-59,999</td>
<td>12</td>
<td>5.1</td>
<td>19</td>
<td>7.6</td>
</tr>
<tr>
<td>50,000-69,999</td>
<td>14</td>
<td>6.0</td>
<td>18</td>
<td>7.2</td>
</tr>
<tr>
<td>60,000-79,999</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>70,000 and over</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>235</td>
<td>100.0</td>
<td>249</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 18. Membership in Non-farm Organizations of Farm Operators by Survey County

<table>
<thead>
<tr>
<th>Number of organizations</th>
<th>Brookings</th>
<th>Minnehaha</th>
<th>Miner</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>None</td>
<td>19</td>
<td>7.9</td>
<td>28</td>
<td>10.8</td>
</tr>
<tr>
<td>1-2</td>
<td>36</td>
<td>14.8</td>
<td>100</td>
<td>38.4</td>
</tr>
<tr>
<td>3-4</td>
<td>114</td>
<td>47.1</td>
<td>99</td>
<td>38.1</td>
</tr>
<tr>
<td>5-6</td>
<td>67</td>
<td>27.7</td>
<td>27</td>
<td>10.4</td>
</tr>
<tr>
<td>Over 6</td>
<td>6</td>
<td>2.5</td>
<td>6</td>
<td>2.3</td>
</tr>
<tr>
<td>Total</td>
<td>242</td>
<td>100.0</td>
<td>260</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Table 19. Distribution of Scores on Attitude Toward Retirement Scale for Farm Operators by County, Sample Studied Survey, and Total

<table>
<thead>
<tr>
<th>Attitude toward retirement score</th>
<th>Brooking</th>
<th>Minnehaha</th>
<th>Miner</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>43 17.9</td>
<td>30 11.5</td>
<td>14 19.7</td>
<td>87 15.2</td>
</tr>
<tr>
<td>6</td>
<td>58 24.2</td>
<td>72 27.6</td>
<td>22 31.0</td>
<td>152 26.6</td>
</tr>
<tr>
<td>7</td>
<td>59 24.6</td>
<td>80 30.6</td>
<td>18 25.3</td>
<td>157 27.4</td>
</tr>
<tr>
<td>8</td>
<td>50 20.8</td>
<td>54 20.7</td>
<td>8 11.3</td>
<td>112 19.6</td>
</tr>
<tr>
<td>9</td>
<td>24 10.0</td>
<td>18 6.9</td>
<td>8 11.3</td>
<td>50 8.7</td>
</tr>
<tr>
<td>10</td>
<td>6 2.5</td>
<td>7 2.7</td>
<td>1 1.4</td>
<td>14 2.5</td>
</tr>
</tbody>
</table>

Total: 240 100.0 261 100.0 71 100.0 572 100.0

*The higher the score, the more unfavorable the attitude toward retirement.
My name is __________________. I'm from South Dakota State College. The college is making a study of what farmers think about retirement. The information obtained in this survey will be used by South Dakota State College and other agencies to improve their programs and activities concerned with retirement. I would like to get your help in answering these questions. Your answers will be confidential. They will be combined with those of other persons in the survey so that information from any individual cannot be identified.

Name ___________________ Address ____________________

A. Farm Identification

1. Are you a farm operator? ____yes ____no

2. Do you own any land? ____yes ____no IF YES, How much?
   _______ Acres

3. Do you rent any land from others? ____yes ____no IF YES,
   How much? _______ Acres

4. Do you rent any land to others? ____yes ____no IF YES,
   How much? _______ Acres
5. Then you operate a total of _______ Acres.

IF ANSWER TO 5 IS ZERO SKIP TO 8.
IF ANSWER TO 5 IS LESS THAN 10 ASK 6, IF 10 OR MORE ASK 7.

6. Do you expect to sell as much as $250 worth of farm products during 1962? _____yes _____no; IF NOT, SKIP TO 8; IF YES, SKIP TO 9.

7. Do you expect to sell as much as $50 worth of farm products during 1962? _____yes _____no. IF NO, SKIP TO 8; IF YES, SKIP TO 9.

8. How many days have you worked on a farm for wages in the past twelve months? IF LESS THAN 100 DAYS DISCONTINUE THE INTERVIEW. IF 100 DAYS OR MORE ASK QUESTION 10 AND THEN SKIP TO SECTION B.

9. How many years have you operated a farm for yourself? (DO NOT INCLUDE FARMING WITH FATHER UNLESS THERE WAS A DEFINITE PARTNERSHIP) ________

10. Have you worked at any nonfarm jobs, full time, since you began supporting yourself? _____yes _____no

What different kinds of work did you do? For how many years?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

11. Have you had any employment other than farming (farm labor) in the past twelve months? _____yes _____no

IF YES: 12. What was the main kind of work you did?

13. In all, how many days of nonfarm work have you done in the past 12 months?

______(number of days)

IF FARM LABORER, SKIP TO SECTION B.
14. Are you in partnership with anyone else in farming?
(EXCLUDE LANDLORD-TENANT RELATIONSHIPS.) ___yes ___no
IF YES: 15. Who is your partner?

_________________________________________(Name)

_________________________________________(Relationship)

16. Who has major responsibility for decisions?

___ Myself
___ Partner
___ Other (SPECIFY) ________________________

17. From what farming enterprises did you get most of your income last year? (PLACE "1" BEFORE THE LARGEST SOURCE AND "2" BEFORE SECOND LARGEST SOURCE.)

___ Dairy products
___ Livestock (including raising of dairy cattle for sale)
___ Sheep and sheep products
___ Hogs
___ Grain
___ Other (SPECIFY) ________________________
B. Family Information

We would like to ask some questions about your family.
(INCLUDE CHILDREN WHO HAVE LEFT HOME.)

<table>
<thead>
<tr>
<th>a.</th>
<th>b.</th>
<th>c.</th>
<th>d.</th>
<th>e.</th>
<th>f.</th>
<th>g.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>P.O. Ad-</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>dress of</td>
<td></td>
</tr>
</tbody>
</table>
|    |    |    |    |    | he or she:
| Marital status: Age at highest grade of | What did he or she do during family who|
| (insert marital status) | school | most of family who have left|
| Age | code | age | completed | 1961* | home |
|     |      |     |          |      |
| 1. Head |     |     |          |      |
| 2. |     |     |          |      |
| 3. |     |     |          |      |
| 4. |     |     |          |      |
| 5. |     |     |          |      |
| 6. |     |     |          |      |
| 7. |     |     |          |      |
| 8. |     |     |          |      |
| 9. |     |     |          |      |

*ASK ONLY OF PERSONS 14 OR OLDER.

Col. c. Code for marital status
N = married
N = never married
S = separated
D = divorced
W = widowed or widower

Col. f. Code for occupation
1. farm operator
2. farm laborer (paid)
3. farm laborer (unpaid family)
4. school
5. nonfarm wage work
6. nonfarm business or profession
7. unpaid family workers in nonfarm business
8. unable to work
9. armed forces
10. keeping house
11. retired
12. looking for work
C. Retirement Concepts and Plans

a. We are interested in learning how farmers define retirement. Have you made any plans for your own retirement?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If Yes, ask questions in left hand column.

1. How would you describe retirement in terms of your own plans?

| __________________________________________________________________________ |

2. Do you ever intend to retire?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If Yes, ask questions in right hand column.

1. Even though you do not have plans about your own retirement you no doubt have thought some about it. How would you describe retirement for farmers in terms of your ideas about it?

| __________________________________________________________________________ |

a. Would retirement from farming, as you see it, probably mean moving to another house?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If No, skip to C.

b. If Yes, where do you think you will live?

<table>
<thead>
<tr>
<th>On a smaller farm.</th>
<th>In the open country but not on a farm.</th>
<th>In a town. If in a town, ask respondent what town and what size of town.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Town</th>
<th>Population</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Other (specify)</th>
</tr>
</thead>
</table>

If No, ask questions in right hand column.

b. If Yes, where do you think farmers, (farm workers) that you know want to live when they retire?

<table>
<thead>
<tr>
<th>On a smaller farm.</th>
<th>In the open country but not on a farm.</th>
<th>In a town. If in a town, ask respondent what size town would be best?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Other (specify)</th>
</tr>
</thead>
</table>
c. What made you decide you would like to live

(Insert place named in b.)

when you retire?

c. Why do you believe they would want to live in a place like

(Insert the place named in b.)

when they retire?

CHECK ONE OR MORE; DOUBLE CHECK THE MOST IMPORTANT

_____ being closer to the children

_____ being closer to medical facilities

_____ opportunities for social and recreational activities

_____ being in the same area with opportunity to get back to the farm

_____ Other (Specify)


d. How would retirement affect the amount of physical work you would do?

_____ reduce physical labor to none or practically none

_____ reduce physical labor considerably

_____ reduce physical labor very little, if any

_____ Other (Specify)


e. What kind of work do you think you would like to do after retiring?


DO NOT ASK (f) OF HIRED LABORERS.

f. How would retirement change your control over such decisions as what crops to plant, when to sell crops and livestock, i.e., control over management?

_____ reduce it to nothing

_____ reduce it considerably. Explain

_____ reduce it very little. Explain
IF THE RESPONDENT IS NOT NOW A LAND OWNER, ASK:

g. Do you expect to own a farm before you retire?
   ■ yes  ■ no  

IF HE IS NOW A LAND OWNER OR EXPECTS TO BE ONE BEFORE RETIRING, ASK:

h. What will you do with your land when you retire?
   ■ sell it  ■ rent it  ■ hire labor and continue to farm  ■ Other (Specify)

2. At what age do you think a farmer should retire?

3. After you get to be 65, which of the following sources of incomes do you think you will have? SHOW CARD ONE

   ■ annuities  ■ OASI (Social Security)  ■ old age assistance  ■ pension
   ■ farm labor for wages  ■ relatives  ■ rents from nonfarm property  ■ Other (specify)
   ■ farm operation  ■ property royalties  ■ nonfarm business or profession
   ■ farm rental  ■ nonfarm work for wages  ■ insurance
   ■ nonfarm work for wages  ■ leisure time habits

4. After you are 65, do you feel that these (sources of income) will give you enough to:

   ○ live comfortably  □ barely get by, or □ not enough to get by?

5. Some people enjoy retirement, others do not. What conditions do you feel would influence your reaction to retirement or make it more enjoyable? USE CARD 2 AND AFTER RESPONDENT HAS INDICATED HIS ANSWER ASK: Which of these conditions would you say would be the most important? DOUBLE CHECK THE MOST IMPORTANT.

   ■ friends  ■ definite plans for retirement  ■ health  ■ relatives  ■ hobbies  ■ living arrangements  ■ income  ■ Other (Specify)  ■ leisure time habits
6. Which of the following living arrangements would you prefer? USE CARD 3.

____ living alone with spouse (in separate house or apartment)
____ living with relatives (children, etc.)
____ living in a home for elderly people
____ Other (Specify) ______________________________________________________

7. The statements listed below are those with which some people agree and others disagree. Please tell us whether you strongly agree, agree, are neutral, disagree, or strongly disagree with the following statements. USE CARD 4.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Most retired people are happier than they were before retiring.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Retired folks are looked down upon by some younger people.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. A man should look forward to retirement as something very enjoyable.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Some retired people are more or less a burden on society.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. *Retirement is fine for women but no good for an active man.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. *When a man retires his health is apt to decline.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Items retained in final attitude scale. Item h was scored in the opposite direction.
g. *When a person retires he has one foot in the grave. ________________________________

h. *Retirement gives one an opportunity to do things he has always wanted to do but never had the time for. ________________________________

i. *It is better not to think about retirement. ________________________________

j. Those who retire should consider themselves lucky. ________________________________

k. Retirement means success after life's trying journey. ________________________________

D. Background, Experience Items

1. What was your father's occupation during the period when you were in high school or of high school age (14-18 years)?

______________________________

IF FATHER WAS A FARMER ASK 2, OTHERWISE SKIP TO 3.

2. If your father was a farmer, how many acres did he operate?

_________________________ How many acres did he own? ___________________________

How many acres did he rent? __________________

IF RESPONDENT WENT TO HIGH SCHOOL ASK 3, IF NOT CHECK: ____ did not go to high school, and SKIP TO SECTION E.
3. Did you take vocational agriculture in high school?
   ___ yes  ___ no  ___ not available

4. IF YES. Which of the following subjects did you like best, and which second best. (CHECK 1 FOR BEST, 2 FOR SECOND BEST.)
   ___ farm shop
   ___ field crops
   ___ livestock judging
   ___ farm management

E. Morale

We would like to ask you some questions about yourself:

1. How do you feel that things have worked out for you in general? (CHECK ONE)
   ___ very well
   ___ fairly well
   ___ not very well
   ___ not well at all

2. More specifically, how do you feel that things are working out for you

   |          |          |          |          |
   |          |          |          |          |
   |          |          |          |          |
   |          |          |          |          |

   in your occupation or work
   in your social and recreational activities
   in your family affairs
   in financial affairs

3. How do you feel most of the time? (CHECK ONE)
   ___ almost always happy and contented
   ___ usually happy and contented
   ___ sometimes feel low and unhappy
   ___ frequently feel low and unhappy
   ___ feel low and unhappy most of the time
4. How does the future (that is, the next four or five years) look to you?

<table>
<thead>
<tr>
<th>very bright</th>
<th>fairly bright</th>
<th>rather dark</th>
<th>very dark</th>
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for you and your family
for the neighborhood (nearby farms)
for the community (nearby towns)
for the nation

F. Health

Now I would like to ask you a few questions about your health.

1. Would you say that your health at the present time is (READ ALTERNATIVES)
   __ excellent  ___ poor
   __ good      ___ very poor
   __ fair

2. Do you think your health is better or worse or about the same at other people your age?
   ___ better
   ___ worse
   ___ same

3. Have you (or your wife) been disabled for one or more days due to illness or accident during the past year?
   ___ yes  IF "YES," FILL IN INFORMATION BELOW
   ___ no

<table>
<thead>
<tr>
<th>Who</th>
<th>How many days?</th>
<th>(Illness or Accident)</th>
<th>Cause</th>
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<tbody>
<tr>
<td>Head</td>
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<td>Wife</td>
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</table>

4. Does anyone in your household have a chronic illness or physical disability?  ___ yes  ___ no

5. Will this (illness, disability) affect your retirement plans?  ___ yes  ___ no

6. Do you now carry any kind of health insurance?  ___ yes  ___ no
### G. Participation in Organized Groups

Now I would like to ask you about the organizations to which you belong.

<table>
<thead>
<tr>
<th>NAME OF ORGANIZATION</th>
<th>Member</th>
<th>Occas.</th>
<th>Attend.</th>
<th>Reg.</th>
<th>Attend.</th>
<th>Committee</th>
<th>Member</th>
<th>Officer</th>
<th>Notes</th>
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<td><strong>FARM ORGANIZATIONS</strong></td>
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<td>Crop Improvement Ass'n.</td>
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<td>Poultryman's Assoc.</td>
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<td>Farm Bureau</td>
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<td>Farmer's Union</td>
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<td>DHIA (Dairy Herd Imp. Assoc.)</td>
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<td>Co-op: Farmers' Coop Elev.</td>
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<td>Community Oil Co.</td>
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<td><strong>4-H Leader</strong></td>
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<td>Other Rural Youth Groups</td>
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<td><strong>Other Farm Organizations</strong></td>
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<td><strong>You no doubt belong to other groups in your community.</strong></td>
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<td><strong>Are you a member of</strong></td>
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<td><strong>NON-FARM ORGANIZATIONS</strong></td>
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<td>Izaak Walton League</td>
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<td>Masonic Lodge (Eastern Star)</td>
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<td>Kiwanis (Other Service)</td>
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</table>
NON-FARM ORGANIZATIONS (cont.)

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<tr>
<th>Non-Farm Organizations</th>
<th>Member</th>
<th>Occas. Attend.</th>
<th>Reg. Attend.</th>
<th>Committee Member</th>
<th>Officer</th>
<th>Notes</th>
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<tbody>
<tr>
<td>VFW (Auxiliary)</td>
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<td>Community Club</td>
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<td>Local Card Club</td>
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<td>Other Organizations:</td>
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(IF CHURCH HAS NOT BEEN MENTIONED ABOVE ASK)

Are you a member of a church or do you attend a church?

CHURCH ORGANIZATIONS

<table>
<thead>
<tr>
<th>Church Organizations</th>
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<tbody>
<tr>
<td>Men's organization</td>
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<td>Women's organization</td>
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<td>Sunday School</td>
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<td>Sunday School Teacher</td>
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<td>Governing Board (Lay Reader, Trustee, Deacon, Vestry, etc.)</td>
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<td>Other:</td>
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PUBLIC OFFICES (Last 3 years)

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<th>Public Offices</th>
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<td>Township Board</td>
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<td>School Board</td>
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<td>ASC Committeeman</td>
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<td>Social Conservation Committeeman</td>
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<td>FHA Committeeman</td>
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<td>County Extension Board</td>
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<td>County Commissioner</td>
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<td>Other:</td>
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OTHER ORGANIZATIONS (SPECIFY)
H. Financial Situation (NOT FOR FARM LABORERS)

Past studies have indicated that the economic security which a person has affects somewhat his attitude toward retirement. We would like to ask you some questions now about your farm operation to get a rough estimate of your present financial picture.

1. Will you give us an estimate, to the nearest $1,000 of your gross farm income for the past year (1961)? (If under $3,000 to nearest $500.) $________

2. Approximately how much (to the nearest $500) additional income did you and your family have during 1961? (Include income from investments.) $________

3. How many persons including yourself are supported by this income? _______ (Number). We would also like an estimate of the amount you have invested in your farm operation.

4. What is the approximate value of the land and building you own? $________

5. The number of livestock
   — Dairy cows and heifers
     — calves under one year
   — Beef cows and heifers
     — calves under one year
   — Feeder steers and heifers
   — Sows
   — Pigs
   — Ewes
   — Lambs
   — Hens
   Market value of Livestock $________

6. Machinery on hand?

<table>
<thead>
<tr>
<th>Make</th>
<th>Model or Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tractor</td>
<td>__________</td>
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<tr>
<td>Truck</td>
<td>__________</td>
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</tbody>
</table>
(Check List)

- Field-chopper
- Corn picker
- Blower
- Grain drill
- Combine
- Corn planter
- Corn cultivator
- Mower
- Rake
- Disc
- Drag
- Weed spraying equipment
- Raker
- Plows
- Fertilizer spreader
- Bulk milk tank
- Bulk feeding equipment
- Manure spreader
- Barn cleaner
- Bale hay elevator
- Hay stack mover
- Threshing machine
- Manure loader
- Grain elevator
- Feed grinder or hammermill
- Milk machine
- Electric milk cooler
- Wagons

Value of machinery and equipment $_________________

7. Value of bonds, savings, and checking accounts, etc.? $_________________

8. Total value of property owner
(TOTAL LATER) $_________________

9. Will you give us the approximate amount you owe on:

(1) Real estate $______________
(2) Personal property
(include notes and unpaid bills) $______________
(3) Total amount owed $______________

Net worth (Compute later) $______________

The interview schedule was constructed by personnel of the Rural Sociology Department, South Dakota State College and the Economic Research Service of the United States Department of Agriculture.