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EXTENT AND TYPE OF RETIREMENT PREPARATION  
MADE BY MIDDLE-AGED WOMEN IN SOUTH DAKOTA

BY

MARY M. WIPF

A thesis submitted  
in partial fulfillment of the requirements for the  
degree Master of Science, Major  
in Home Economics, South  
Dakota State University

1977

EXTENT AND TYPE OF RETIREMENT PREPARATION  
MADE BY MIDDLE-AGED WOMEN IN SOUTH DAKOTA

This thesis is approved as a creditable and independent investigation by a candidate for the degree, Master of Science, and is acceptable for meeting the thesis requirements for this degree. Acceptance of this thesis does not imply that the conclusions reached by the candidate are necessarily the conclusions of the major department.

Thesis Adviser /

Date / /

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Dean, College of  
Home Economics

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Date

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## Chapter 1

### INTRODUCTION

Aging is inevitable and universal. In the foreseeable future, the process of aging will continue to be an unalterable condition of human existence. But the social context within which people age is different in different societies (Geist, 1968). In a Western, industrialized society such as is found in the United States, a new phenomenon has, in recent years, come to be associated with the process of aging. That phenomenon is retirement (Tibbits, in Loether, 1967).

When retirement occurs, it brings with it a number of changes in the life situation of the person involved (Clark, 1968, Geist, 1968, Loether, 1967, Ware, 1968). Part of the reason why retirement causes serious problems in the lives of many Americans is that the scope of these changes is usually broad and the affected people are often unprepared to cope with them (Cooley and Cooley, 1965, Streib and Schneider, 1971, Ware, 1968). The work of many researchers suggests that deliberate, concrete planning during the years of middle age may help to alleviate the adjustment problems associated with the event of retirement (Adler, 1975, Geist, 1968, Hepner, 1969, Loether, 1967, Streib and Schneider, 1971).

### PURPOSE OF THE STUDY

One purpose of this study was to examine the extent and type of preparation for retirement made by middle-aged people, specifically



women from 40 through 64 years of age, in South Dakota. These preparations were examined in terms of the several adjustment demands with which retired people are faced in American society.

A further purpose of the study was to compare the age, level of education, and marital status of the subjects to their responses to questions dealing with the various aspects of preparation for retirement.

#### ORGANIZATION OF THE THESIS

The remainder of this thesis will include a review of literature related to the adjustment demands associated with retirement and preparatory steps which may be taken to meet those demands, a discussion of the methods and procedures used in gathering information about the subjects' preparations for retirement, a discussion of the project's findings, and a summary of the study, including recommendations for further research.

## Chapter 2

### REVIEW OF LITERATURE

The purpose of the research project upon which this report is based was to make some determination as to the extent and type of preparation for retirement made by middle-aged people, specifically women from 40 to 65 years of age. Accordingly, the review of literature shall be confined to an examination of first, the adjustment demands with which the individual will be faced after retirement, and second, what that middle-aged person can do to prepare to meet these demands, in light of what current research suggests might be developmentally beneficial.

### ADJUSTMENT DEMANDS OF RETIREMENT

The adjustment challenges, or as Loether (1967) called them, problems faced by people in American society after retirement shall be dealt with in the following categories:

1. aging in a youth-oriented society
2. loss of a major role, that of the mid-life occupation, and resultant large quantities of unstructured time
3. decreased physical vigor
4. curtailed earning capabilities and lessened financial resources
5. changes in housing requirements
6. altered interpersonal relationships.

Middle age is being defined for the purposes of this study as encompassing ages 40 through 64. The reasons for using this definition are discussed in Chapter Three.

The retired person in the United States today faces the problem

of aging in a strongly youth-oriented society (Geist, 1968, Loether, 1967). Indeed, the denigration of age and the placing of high value on being young seems to occur in other Western, industrialized societies besides our own (Bell, 1970, Dixon, 1968, Williams, 1963). Since American society glorifies being and remaining young, it follows that the process of aging and being aged are not valued. The final report of the White House Conference on Aging (1971) expressed a deep concern that, as a whole, people in the United States have refused to face the reality of aging. Mathiasen (1962) described such an orientation as the worship of a sort of false youth god, while Zimmerman (1963) called the phenomenon a distorted view of the human life cycle in our culture.

Aging is inevitable. In a culture which uses age as a criterion for identification or stratification, which values youth, and which is prejudiced against age, the retired person is likely to experience a conflict between what is culturally esteemed and what is the reality of his circumstances (Neugarten, 1968, Puner, 1974). Such a situation can make the maintenance of a positive self-image very difficult (Geist, 1968, Puner, 1974, Streib and Schneider, 1971). Fried (1970) stated that this false value, placed upon youth militates against the aging individual's ability to accept himself. Coping with this conflict and possible resultant damage to one's self-concept is one of the adjustment problems of retirement.

Another major adjustment with which the retiree is faced occurs in connection with the loss of a major role, that of the occupation in which one has been involved for most of his adult life (Acuff, 1967,

Clark, 1968, Havighurst, Neugarten and Tobin, 1968, Lehr and Dreher, 1969, Maddox, 1968, Mathiasen, 1962, Orbach, 1963) and the gain of large blocks of unstructured time. Ending working life may be voluntary on the individual's part, it may be forced, or it may be hastened by conditions such as ill health or skill obsolescence. It is interesting to note that this last condition appears to be occurring more and more frequently in a society such as America's in which technology produces rapid change.

Loether (1967) stated that in our culture, in general terms, retirement brings about the loss of the role that the individual possessed during working life. In this society, a person's social identity, or his identity to other people, is established largely on the basis of occupation. Withdrawal from the world of work and the role that the occupation conferred upon the worker is associated with stress and the loss of the status or prestige that went with the role (Lehr and Dreher, 1969, Mathiasen, 1962, Tréanton, 1963). According to Orbach (1963, p. 390), "Retirement is the product of modern industrialized society." He continued to say that such a society views retirement negatively, in terms of lost status. The relinquishment of the major working-life role is a personal and social event of significance and can be, according to Maddox (1968, p. 357), "...a troublesome personal and social problem." It marks the giving up of the occupational role. As Maddox (1968, p. 357) put it, "For better or worse, retirement is a rite of passage, usually an informal one, between productive maturity and non-productive old age." Whether an individual reacts positively or

negatively to withdrawal from work, the accompanying role loss is one of the major adjustment demands faced by retired people (Becker, 1968, Neugarten, 1968, Neugarten, Havighurst and Tobin, 1968, Neugarten and Moore, 1968).

In connection with retirement-produced role loss, a question that may logically be asked is this: what is magical about age 65, and why is it a demarcation line between being productively mature and non-productively old? Research has found that there is nothing cosmically august about age 65, that there is no empirical rationale for its use, and that it is, in short, purely arbitrary (Becker, 1968, Mathiasen, 1962, Moore, 1959, Puner, 1974). Streib and Schneider (1971, p. 43) commented that, "For fifty years the normal retirement age in the United States has been considered to be 65 years", and they emphasized the arbitrary nature of that figure. Geist (1968, p. 12) called age 65, "...purely arbitrary and cultural." Adler (1975) noted that people face retirement simply because they have reached a certain chronological age; the same idea was put forth by Hepner (1969).

Withdrawal from working life also brings about the task of finding a way to fill the time previously devoted to work. For many people, this is not easy in a society which places a large positive value on work and occupational identity (Neugarten, Havighurst and Tobin, 1968, Streib and Schneider, 1971). Finding some kind of answer to the question "What will I do?" requires an adjustment to an externally produced change in life conditions. According to Mathiasen (1962, p. 153), "...time presents a crucial challenge" for retired people.

Incidentally, Mathiasen (1962) was also highly critical of a current trend toward lowering the age of retirement on the basis that it constitutes a tremendous waste of accumulated skill and experience. Montgomery (1973) said the same thing when he argued that in many cases retirement causes much long-developed expertise to be discarded by our society.

Thus far this discussion has dealt with two of the adjustment demands of retirement. The first one was aging in a youth-oriented society. The second was the two-faceted demand of adjusting to the loss of the occupational role and coping with large amounts of unstructured time. The next adjustment category to be examined will be that of decreasing physical vigor.

A decline in physical vigor or capabilities is a fact of life for retirement-aged people (Adler, 1975, Frenkel-Brunswik, 1968, Geist, 1968, Loether, 1967, Peck, 1968, Streib and Schneider, 1971). It is necessary to clearly understand that the following discussion does not refer to decline, disability, or decay. Neither does it refer to any pathological conditions. Due to the biological aging of the human organism, sight and hearing become less acute. Body tissues such as facial skin lose some of their elasticity, producing such things as wrinkles. Weight gain may appear and become a problem because retirement-aged people generally require and burn fewer calories from food than they did in previous years. As the scalp becomes less efficient in secreting oils, the hair usually becomes drier and somewhat more brittle; hair gradually gets thinner in both sexes, with balding usually occurring in men only. Gray hair may, and generally

does, appear. Muscular power has, in most cases, peaked and begun to decline. Put simply, the muscles are not as strong as they used to be. Also, the ability of the organism to produce energy to meet and cope with stressful situations is lessened (Geist, 1968).

Declining physical vigor, together with all of the other gradual physical changes which take place as the human body ages, places adjustment demands upon the affected individual.

The retirement-aged person's reaction to what is happening to his body may involve eating less, curtailment of strenuous activities, or the purchase of a heating pad. But far more complex are the psychological adjustment requirements associated with living inside a body that continues to age as long as it is inhabited.

Frenkel-Brunswik (1968) conducted research based on the intriguing notion that there may be a parallel between the patterns of biological and of psychological functioning, namely, that both follow somewhat the same curve, with birth at one end and death at the other, when plotted on a graph. She suggested that transitions in the physical processes are accompanied by transitions in a person's psychological functioning. As a human being ages in a society like ours, he is obliged to give up many things which were dependent upon physical ability, and to cope emotionally with the fact that, as Frenkel-Brunswik (1968, p. 84) put it, "...the unfolding of the individual powers has come to a standstill."

Peck (1968) examined the physical changes associated with aging and the psychological reactions to those changes in terms of polarities.

He postulated that aging forces the individual into a task of adjustment to declining physical prowess. Peck (1968, p. 88) outlined this adjustment task in terms of "...valuing wisdom vs. valuing physical powers...". What he was saying was that the individual's psyche and his mode of functioning become focused more on the intellect, the mind, and less on the body. Neugarten (1968, p. 140) called this movement of energy from an external, physical orientation to an internal or mental focus, "...interiority of personality.", and noted that this adjustment is complicated by the fact that our youth-oriented society places so much value upon external physical attractiveness. Coping physically and psychologically with the fact that the body is aging is one of the major tasks faced by people of retirement age.

The fourth adjustment challenge to be dealt with by people of age 65 and older is the virtual certainty that retirement has reduced their income and financial resources, and has curtailed earning capabilities (Geist, 1968, Hersey and Hersey, 1969, Loether, 1967, Neugarten and Moore, 1968, Streib and Schneider, 1971, Ware, 1968). It is this phenomenon that Neugarten and Moore (1968, p. 10) were talking about when they said that the exit from the labor market, and the status change which accompanies it, bring on "...economic old age" in our society. Streib and Schneider (1971, p. 80) put it this way, "A reduction of income in retirement is practically universal." Adler (1975) supplied the figure that 98 percent of retirees in the United States will be faced with living on a reduced income.

Streib and Schneider (1971) treated the objective, number-of-



dollars-you-have aspect of income reduction, but maintained that this is only part of the picture. The other part involved the subjective facet of living on fewer dollars. They were referring to human feelings. While the retiree may have adequate, even though less, money to maintain his physical existence, he may emotionally see his resources as not enough, as forcing him to live in a state of deprivation. Income reduction demands both fiscal and psychological adjustments.

The fact of reduced post-retirement income does not occur in a vacuum--other realities of retired life are related to it. Income reduction happens at a time when there is a possibility that larger expenditures for health care may be required to come out of a smaller monthly money supply. Also, in a materialistic culture like ours, which places so much emphasis on affluence, the retiree is confronted with having to live with being less affluent than he was before retirement. He must somehow make psychological provision for his changed status (Streib and Schneider, 1971).

A fifth change in the life pattern of people over 65 years of age in our society is the prospect of moving or making different arrangements for housing (Adler, 1975, Geist, 1968, Hepner, 1959, Hersey and Hersey, 1969, Loether, 1967). Changing locations after retirement may be entirely due to personal choice, or to the feeling that one no longer needs the large house in which a family was perhaps reared. Or possible the individual would wish to move on account of climate, perhaps for health reasons. A change to different, smaller quarters may

be forced by economics or by physical inability to maintain the larger dwelling. Much of the decision about whether to move, when to do it, and where to go is governed by finances (Moore, 1959). Under whatever circumstances the decision is made, the retired individual will sooner or later be faced with making a judgment as to where to live. It is unlikely that he will be able to remain at his mid-life place of residence indefinitely. For many people, the decision to move after retirement means leaving the home in which they have spent most of their adult lives and in which they may have raised a family. Leaving the home can be difficult and calls for an emotional adjustment (Moore, 1959). On the other hand, the individual may conclude that he cannot or does not wish to change locations. In any case, having to make a decision about where to live brings about another of the adjustment tasks of retired life.

The last of the adjustment demands to be considered in this discussion is that of changes in interpersonal relationships. The years following retirement are a time when interpersonal relationships undergo alterations. Some of these changes may have begun during the years of middle age and then carried over into the post-retirement years. People must in some fashion adjust to the new conditions (Hart, 1960, Loether, 1967, Lowenthal and Hanen, 1968, Moore, 1959, Peck, 1968). These new conditions may include the retirement, departure, or death of contemporaries, the retirement of a mate, or the death of a mate. This host of relationship changes constitutes a major adjustment demand for the affected individual.

In the area of relationships, Peck (1968, p. 89) presented the task of coping with changes in terms of a polarity, "...cathectic flexibility vs. cathectic impoverishment." This means the ability versus the inability to form new emotional attachments as old ones disappear. It also includes the ability versus the inability to form new bonds as one is exposed to new people. The accomplishment of this developmental task calls for an adjustment to externally produced conditions.

Loether (1967) stated that the later years of the human life cycle can be traumatic in terms of changes in interpersonal relationships. One cause of such trauma may be the retirement of a spouse. Loether (1967) made note, also, of an adjustment demand peculiar to women, namely widowhood. The preponderance of women in the over-65 population bespeaks the fact that many married women face the likelihood of becoming widows sometime after, if not before, retirement. Sex is indeed a factor in longevity, according to Geist (1968), and this fact makes it probable that a married female will lose her husband before she herself dies. Ware (1968, p. 79) put forth a similar notion when he commented that numerically, "...women dominate the older segment of our society."

To summarize the review of literature thus far, the discussion has explored the major adjustment demands that confront retired people in American society. Those demands involve:

1. aging in a youth-oriented society
2. loss of a major role, that of the mid-life occupation, and resultant large quantities of unstructured time
3. decreased physical vigor
4. curtailed earning capabilities and lessened financial resources
5. changes in housing requirements

## 6. altered interpersonal relationships

Having established a basis for the understanding of what these adjustment demands are, this report will turn to a consideration of why it is important to prepare in advance to meet these demands, and of what preparatory steps can be taken in light of what current research suggests may be developmentally beneficial to the individual.

### PREPARATION FOR MEETING THE ADJUSTMENT DEMANDS OF RETIREMENT

The discussion will begin by noting that retirement is a relatively new occurrence in American society, brought about by industrialization and the massive growth of modern technology (Loether, 1967, Orbach, 1963). As Orbach (1963, p. 390) said, "Retirement is the product of modern industrialized society." The middle-aged person approaching this new way of life has few guidelines to follow in the process of taking stock, reorientation, and reordering of life patterns. He faces, according to Moore (1959, p. 13), "...an experience for which our culture has made less preparation than for other stages of life." There are no socially accepted grooves for the middle-ager to follow in the process described by Neugarten, Havighurst, and Tobin (1968) as the making of decisions about how to manage the remainder of one's life.

Research points overwhelmingly in the direction of one general guideline or path for people to follow in dealing with the adjustments that retirement will require, namely, the notion of conscious, deliberate efforts at preparation (Geist, 1968, Kuhlen, 1968, Loether, 1967, Moore, 1959, Streib and Schneider, 1971, Ware, 1968, Zimmerman,

1963). As Zimmerman (1963, p. 32) said, "Retirement means change. It demands adaptability." He went on to say that this adaptability in meeting the changing conditions of retirement takes the form of activities that should take place in middle age. Loether (1967, p. 20) also called for "A deliberate plan of action during the middle years..." in preparation for meeting the adjustment demands that occur after retirement.

Why is this planned action necessary? Why should the middle-ager put forth concerted effort in meeting the tasks facing him? The answer is this: to ease his passage from the pre- to the post-retirement phases of life, and to attempt to make the latter years a satisfying time in which personal growth and potential can continue to develop (Geist, 1968, Havighurst, 1963, Loether, 1967, Maddox, 1968). Planned action is necessary because this upcoming phase of life for the middle-ager is not a brief and rapidly passing era, but rather, under normal circumstances, a period of relatively long duration. Clark (1968) stated that our technological culture has created a new life-phase of considerable duration, 20 or even 30 years. She also said that our society has not developed any major institutions (in the sociological sense) that can give purpose or meaning to these post-retirement years, so the individual must work to ease his own way into this new stage in the life cycle. Moore (1959, p. 77) put it this way: "That many healthy oldsters never realize these satisfactions nor have the new experiences which retirement makes possible is the result of their unpreparedness for it...". Since there are no societal institutions on

which to rely, the middle-aged person makes or breaks his life after retirement by how he prepares during the pre-retirement years.

Stieglitz (Moore, 1959, p. 80) said, "Full, rich, fruitful lives in later maturity are not fortuitous; they result from planned effort... The dividends of aging do not fall into our laps; we must search for them."

Having discussed why it is beneficial for a middle-aged person to work at meeting the adjustment demands of retirement, it is appropriate now to examine the goal of such effort, namely, successful adjustment to retirement. What is the nature of successful adjustment? Tréanton (1963) offered the idea that successful or good adjustment involves happiness in one's inner feelings about self, in one's outlook on life, or state of mind, and in one's life situation or circumstances, including relationships with other people. Havighurst (1963) tried to further clarify the elusive notion of good adjustment. His thoughts were much like those of Tréanton, but Havighurst elaborated by saying that trying to measure satisfaction in adjustment involved value judgments as to what is good or happy, or satisfactory. He said that there is a general consensus that successful adjustment to retirement involves, first, the level of morale, or positive feelings about onesself, and second, the ability to function adequately in the external world. These internal and external feelings come together to form Havighurst's broad definition of happy adjustment, namely, inner satisfaction with one's life as a whole. While by no means complete, this definition is the most explicit one currently available.

The last portion of the review of literature will deal with a brief examination of some specific avenues of preparation for retirement, as indicated by research. These will be dealt with in an order parallel to that of the adjustment demands discussed earlier.

To date, research does not offer specific directions about how to prepare to cope with aging in a youth-oriented society. Evidence does exist, however, that the maintenance of a positive self-image is a key factor in making a satisfactory transition from middle-age to retirement (Lehr and Dreher, 1969, Reichard, Livson, and Peterson, 1968).

Evidence exists which points to the need for an individual to develop some type of substitute or alternative for his occupational role before he actually relinquishes that role. Whether the substitute is another job, hobbies, interests, or whatever term is applied, its existence appears to be another key element in the adjustment process (Loether, 1967, Maddox, 1968, Reichard, Livson, and Peterson, 1968, Zimmerman, 1963). Maddox (1968, p. 360) put it this way: "Technology has served man notice that he must find a new home, a new anchorage point for himself outside the world of work, certainly by the time of retirement if not before." Again, Maddox (1968, p. 365) said that "...the development of personal resources which enhance the capacity for satisfying discretionary-time activities..." is an avenue by which to prepare for the loss of a major role, that of mid-life occupation. Loether (1967) and Moore (1959) both called attention to the need for developing, in the middle years, interests or activity alternatives that

will help to ameliorate role loss. Moore (1959, p. 97) said of such substitutes, "To be most effective, they should be nurtured in both interest and leisure periods in the years before..." retirement. Underlining the importance of developing personal resources in the area of alternative activities well in advance of retirement, Geist (1968) contended that failure to prepare for role loss may well leave the newly retired person in straits approaching mild panic. Research results do not provide "how to" manuals for the development of interests or job substitutes. In this area, the individual makes or breaks his own life.

In regard to declining physical vigor, preparation or efforts at coping are directed toward maintaining the best possible health. Besides recognizing and accepting the physical limitations of his own body and learning not to tax it beyond its capacity, the middle-aged individual is wise to practice the obvious measures of proper diet and weight control, adequate exercise and rest, and regular examinations by a physician (Berland, 1970, Hicks, 1970, Irwin, 1970, Mathiasen, 1962). Berland (1970) capsulized the idea of preservation by saying that health can certainly be had by people in their retirement years--it simply requires closer surveillance and more maintenance than it did in younger years. The rationale behind health preservation is self-evident and particular practices designed to achieve such maintenance are well-documented in sources specifically devoted to the subject. Therefore, they will not be further elaborated here.

Another area of planning which is self-evident is that of finances.



Since post-retirement financial resources will almost certainly be reduced, it behooves people in the middle years to begin early to make provision for money on which to live (Geist, 1968, Loether, 1967, Maddox, 1968, Neugarten and Moore, 1968, Streib and Schneider, 1971). It is outside the scope of this discussion to deal with the multitudinous ways of preparing for financial security after retirement. Whatever avenue the individual chooses, investments, savings, Social Security, annuities, pension plans, and so forth, the point of this discussion is to focus upon the overriding necessity for financial planning for retirement before it actually happens.

A decision about whether to plan to change housing arrangements or locations after retirement is a highly individual matter. In general, it should be undertaken only after due consideration of the pros and cons involved. It may also seem to be stating the obvious to say that preparation for a move should include a thorough investigation of any potential new dwelling place and a firm grasp of the legal and financial ramifications of moving, or for that matter, of not moving. At any rate, it is advantageous to cogitate before the day of retirement upon the possibilities of changing dwelling arrangements (Adler, 1975, Cooley and Cooley, 1965, Hepner, 1969, Ware, 1968).

In meeting the last adjustment demand, that of changing interpersonal relationships, research points to the importance of maintaining at least a few close personal relationships. Such a practice is helpful, if not essential, in coping with changes in one's sphere of attachments (Geist, 1968, Hersey and Hersey, 1969, Loether, 1967, Lowenthal and Hanen, 1968, Moore, 1959). According to Moore

(1959, p. 111), "The worker approaching retirement and in the years following can mar that experience unless some active attention is given to meeting the need for comrades and friends." This aspect of preparation is one that is frequently neglected by middle-aged people. The work of Lowenthal and Hanen (1968, p. 400) concluded that

"...the impact on adjustment of a decrease in social interaction, or a loss of social roles, is considerably softened if the individual has a close personal relationship. In addition, the age-linked losses of...retirement are also ameliorated by the presence of a confidant..."

The researchers further noted (1968, p. 400) "...the apparently critical importance of an intimate relationship..." in coping with changes in interpersonal attachments. Using even more definite terms, Angyal (Lowenthal and Hanen, 1968, p. 400) said that "...the maintenance of closeness with another is the center of existence up to the very end of life."

Loether (1967) stressed the importance of close personal attachments in preparing for managing the vicissitudes of relationships, such as the loss of friends through death, death of aged parents, or the retirement of a spouse. He also pointed out that quantity is of minor moment; the quality of the attachment is the important thing. Zimmerman (1963) wrote that it is necessary to build and maintain close interpersonal bonds within the wider circle of casual acquaintances long before retirement has become a reality.

In all of the aspects of preparing to cope with the adjustment demands which accompany retirement, the key element is a program of deliberate action, planning and preparation. Ware (1968, p. 341) noted the value of planning in the middle years in lessening adjustment shock in the words "...without advance thought and follow-through, you are likely to fail in retirement." Geist (1968) said that advance planning must take place, and that the time to do it is in the middle years. Adler (1975, p. 7) expressed the same idea and concluded "...you are

the only person who can do it."

The preceding review of literature has considered first, the major adjustment demands which face retired people in American society, and second, what research indicates to be developmentally beneficial steps for the middle-aged individual to take in preparation to meet those demands.

#### THEORETICAL FRAMEWORK--ROLE THEORY

Just as one might inductively seek to generate theorems of human behavior through the analysis of previous empirical research one might also deductively seek theoretical implications by analysis of general theory as it relates to human behavior. This report has thus far examined, empirically, evidence of the major adjustment demands which face retired people as well as developmental steps taken in preparation for retirement. Retirement may be considered as one of a number of steps through which individuals pass during their lifetime. This stage in the life cycle may be considered as a part of the life long socialization process whereby individuals enter and leave numerous statuses and adjust their behavior accordingly through the anticipation of and assumption of new roles. The ability to enter and leave such statuses and the commensurate role behavior is considered under the general concept of role transition. The ease of transition or the role strain experienced with each change in status will be a function of the role clarity and anticipatory socialization that the person has experienced prior to the change itself (Parsons and Shils, 1951).

In industrial society, status consistency, that which minimizes

role strain, is quite low in contrast to more stable and stationary societies where status-consistency is quite high. In other words anticipatory socialization is well assumed in stable and stationary societies in that much of the socialization process is designed around preparing people for the anticipated change. On the other hand retirement as it has come to be known in Western society, has yet to have established consistency and for this reason brings with it a greater degree of role strain than would be true of other societies where the status of being retired is either nonexistent or carries a traditional definition well assumed within the socialization process.

The norms which develop out of the expected behavior patterns of society give rise to the concepts of status and role. The norms specify the behavior of the individual which is appropriate in any particular position or status. Society dictates this prescribed behavior and the individual gains esteem based upon his or her ability to live up to societal expectations. Status and role are therefore but two perspectives of the same phenomena, that is, the positional perspective and the behavioral. When a status is found a role must also be found and vice versa.

Status-role bundles are important elements in this life long socialization process. A bundle consists of role sets, a person's relationship with his or her family, school, church, and other organizations. Because the status and the role of the elderly are ambiguous in modern Western society, frequently the role sets or bundles make no provision for the retiree.

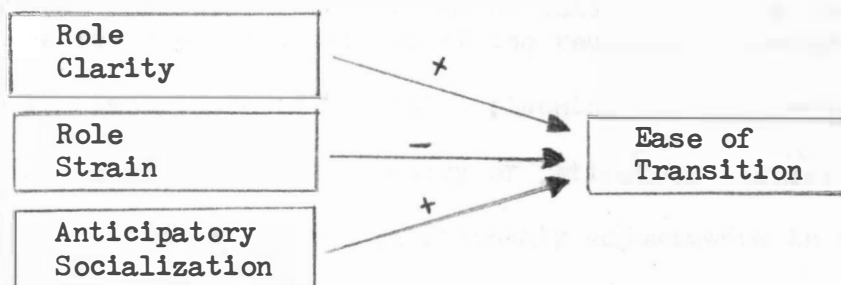
Talcott Parsons (1951), a leading systems theorist, set forth the

theory of social system which had as its main emphasis that of the status-role bundle. It will be this theoretical foundation which will serve as the basis for this thesis. One of the necessary components as set forth by Parsons (1951, p. 4) in his systems orientation is that of a motivational orientation referring to "...attainment of gratification or the avoidance of deprivation..." of the individual's actual need-dispositions. In fulfilling one's need-dispositions the individual may discover that certain of his actions will affect a reaction in others which will either facilitate or hinder the fulfillment of the other individual's needs. Therefore, an individual may have to forego the fulfillment of the particular situational gratification if the person feels that gratification will result in deprivation of a later gratification on which he places higher value.

Given Parson's view of status-role bundles and the fact that in modern Western society these bundles do not remain stable, there develops ambiguity as to what society expects in an anticipated status. Whether this change of status be that of anticipated change in marital status, occupational status, or age status as reflected through retirement, one can assume varying degrees of role ambiguity or anomie.

Role then is a concept basic to systems theory. Expressed in terms of a variable with varying degrees of conformity or deviance the three variables of role behavior can be expressed in the form of first, role clarity, second, role strain, and third, anticipatory socialization. These three variables utilizing the concept of role lead to varying degrees of adjustment represented in the variable of ease of transition.

and are best depicted in the following theoretical model.



In the above theoretical model role clarity is defined as the extent to which the individual perceives the new status in a positive way.

Anticipatory socialization shall be measured through behavioral action of the individual by such actions as planning for and anticipating new statuses and roles. Role strain shall be operationalized as those attitudes or behaviors which do not contribute to ease of transition.

Application of this theoretical model to the study of retirement preparation will involve the relationship of operational measures of role clarity, role strain, and anticipatory socialization to measures of ease of transition.

For purposes of this study the theoretical ideas (propositions) shall be as follows:

1. The greater the positive valence of role clarity (realistically perceived adjustments to retirement) the greater the ease of transition into the role (retirement).
2. The more anticipatory socialization (actions taken to prepare for retirement) that occurs, the greater the ease of transition into the role (retirement).
3. The greater the role strain (lack of role clarity and anticipated socialization) the less the ease of transition into retirement.

Operational measures of the variables role clarity, anticipatory

socialization, and role strain shall be as follows:

- a. Role Clarity: for purposes of this study role clarity shall be measured by attitudes of the respondent toward:
  - 1. Importance of financial planning for retirement.
  - 2. Assessments of adequacy of retirement income.
  - 3. Attitudes toward relationship adjustments in retirement.
  - 4. Attitudes toward importance of friendship in retirement.
  - 5. Attitudes toward "self".
  - 6. General attitudes toward retirement.
- b. Anticipatory Socialization: for purposes of this study anticipatory socialization shall be measured by actions of the respondent toward:
  - 1. Overt planning for financial support in retirement.
  - 2. Present and future plans relating to health care.
  - 3. Present and future plans for housing and location of residence.
  - 4. Time-use plans.
- c. Role Strain: role strain will be defined as those situations in which either attitude or behavior reflect negatively upon preparation for retirement.

Building upon this foundation, the next segment of this report, Chapter Three, will discuss how information was collected relative to the working of the preparation/adjustment processes in the lives of real people.



## Chapter 3

### PROCEDURES

The purpose of the research project upon which this report is based was to discover something about the extent and type of the adjustment effort being made by middle-aged people, with regard to the changes in life situation that will occur as a result of retirement. This chapter will discuss how the gathering of information pertinent to the study's goal was undertaken.

### SPECIFICATIONS FOR RESEARCH SUBJECTS

The first step in the information-gathering process was to specify what manner of people would be selected as subjects for the research, to define the population from which subjects would be drawn. This process involved two things. The first of these was to establish the age range of the people concerned, and second was to decide which middle-agers to utilize.

#### Defining the Age Range

The age limits of the population were set at 40 through 64, or to, but not including, 65 years of age. The notion that these ages roughly enclose the middle years is partially societal or cultural. As noted in the previous chapter, there is no compelling logical reason for designating 65 as the age of retirement. In an interesting aside, Ware, (1968) noted that the practice of arbitrarily using 65 as the age for retirement probably originated in late 19th century industrial Germany

with Chancellor Otto von Bismarck.

The decision to use only people from 40 to 65 years old in the study was based upon the practice of other researchers in the field of the middle years, outstanding among whom are Neugarten (1963), Havighurst (1963), and Peck (1968). A portion of the Kansas City Studies of Adult Life dealt with middle age and designated 40 through 64 as the middle years for research purposes.

#### Rationale for Use of Female Subjects Only

Having decided what age limits would be appropriate, the next specification about the population was that it would be composed of women only. The rationale for this decision involved several considerations. First of all, authorities in the area of middle-age studies have noted that there is little information extant that specifically deals with how women, as opposed to people in general, are influenced by the prospect and fact of retirement (Lehr and Dreher, 1969, Maddox, 1968, Neugarten, 1963). Secondly, many studies have indicated that men and women do, in fact, age (in the broad sense of the verb) differently. They face the same general adjustment demands as their male contemporaries, but often feel about and react to what is happening to them differently than do men (Kuhlen, 1968, Lehr and Dreher, 1969, Maddox, 1968, Neugarten, 1963, Neugarten and Moore, 1968, Williams, 1963).

Besides these two major factors there was the purely practical goal of a satisfactory response rate to the information-gathering tool. The results of a Human Needs Assessment survey conducted by the

Institute of Social Sciences for Rural-Urban Research and Planning for South Dakota (1974) suggested that females might be more likely and more amenable to making an effort to answer questions pertinent to their lives, feelings, attitudes, and so forth, than would men. Thus far, the subjects for the study were defined as being middle-aged, 40 to 65 years old, and women only.

#### Limitation of Eligibility to Brookings County Extension Homemakers

The group was further specified by limiting eligibility to residents of Brookings County. This was done largely for reasons of practicality in terms of distribution and collection of the data-gathering device, follow-up work, efficiency of contacts with subjects, and the time and expense of travel by automobile.

The last specification about the study's population was that it should be composed exclusively of members of Extension Homemakers' Clubs. Remaining cognizant of the limitations that such a choice would place upon the generalizability of the study's results, this decision was made in order to help to surmount the ponderous practical difficulties of finding subjects, and of obtaining information from them in a logically organized, efficient manner. The description of the research population, therefore, distilled down to the following: women between the ages of 40 and 65, who were residents of Brookings County, and who were currently members of a county extension homemakers' club.

#### PROCUREMENT OF SUBJECTS

Having defined conditions of eligibility for the subjects of the

research, the next step was to ferret out these people from among the approximately 640 women who comprised the county's total club membership. This process was accomplished with the invaluable assistance of the State Extension Supervisor, and the Brookings County Home Extension Agent. A computer-printed list of the county club membership was obtained; this list was in the form of mailing labels containing each member's name and address, and a number designation indicating to which club she belonged. Each club was assigned 1 of these numbers, from one through 49, obviously indicating that there were 49 clubs, with the number 50 used for women who were members on an individual basis and not affiliated with a club. It should be noted here that these latter individuals were eligible to be selected as subjects since they were bona fide members of the county club system even though they were not conventionally associated with a specific club group. The membership list was reviewed, name by name, and the members who fell within the stipulated age limits were identified by the Brookings County Home Extension Agent.

Permission to utilize the women found to be eligible, and to enlist the cooperation of the county membership was secured by meeting with the Brookings County Extension Homemakers' Executive Council. This seven member board was composed of the Home Agent and county club members. Part of the Council's responsibility was to plan and coordinate the activities of the county extension clubs. A resume of the study which the researcher proposed to conduct was prepared and was presented to the Council as a part of the agenda of one of their regularly scheduled

meetings. After consideration of the proposal, the women of the Council gave their approval to the idea of having club members serve as subjects for the study and graciously offered their cooperation in informing the county extension homemakers that the research project was upcoming on the schedule of club activities. At this juncture, all of the women in the Brookings County Extension Homemakers' Clubs who were from 40 to 65 years old were available for participation in the research project.

#### DEVELOPMENT OF THE RESEARCH TOOL

The next step was to develop and refine a means by which to obtain the information being sought in mid-life adjustment efforts. The process of deciding what to ask and how to ask it was going on at the same time as did the location of suitable subjects and the negotiations for their use.

It was necessary to decide what form the information-gathering device should take, that of personal interview, mailed questionnaire, or perhaps a telephone interview. It was decided that data would be gathered by means of a written questionnaire.

#### Exploring Question Categories

The next step was to formulate question categories, and then the actual questions which would be presented to the subjects. The exploration for appropriate question categories involved two steps. The first of these was the taking from the literature search the following six categories:

1. aging in a youth-oriented society
2. loss of a major role, that of mid-life occupation and resultant large quantities of unstructured time
3. decreased physical major
4. curtailed earning capabilities and lessened financial resources
5. changes in housing requirements
6. altered interpersonal relationships

The second step was to submit this list of six categories of adjustments to three experts in the field of aging. Each man was asked to critique the list, to indicate whether or not he thought each item did indeed constitute an area of adjustment effort that required advance planning, and to offer any general suggestions which might prove useful to the conduct of the study. The results of this consultation with authorities in the study of aging were these: the classifications of questions to be submitted to the subjects were deemed to be suitable and worthy of investigation. One of the men said that it might be valuable to keep in mind the following distinction: The demand of aging in a youth-oriented society and its implications for the aging person's self-image is a different kind of category than are the other five. The latter are behavioral in character while the former is phenomenological in nature, because it deals with what a person feels or is like inside, in his emotional world. Questions about self-image should therefore be understood to be dealing with the subject's feelings and emotions, internal entities, as opposed to the focus of questions about money or housing, which examine an externally observable group of behaviors.

The next task was to formulate the actual questions which would make up each category. The logical procedure at this point was to make an investigation of existing material on retirement planning for middle-aged

people. The object of this quest was to locate any extant information-gathering device that was designed to ask people something about what they had done in terms of preparing for their retirement. If such a tool could be found, it could be modified to fit the purposes of this particular study, eliminating the necessity of building an instrument completely "from scratch".

In the process of looking for relevant existing materials, the researcher attended one of the conferences of the Gerontology Association for Training and Education (GATE) of South Dakota. This statewide gerontology conference had as its theme, "Toward a Better Understanding of Aging". At this conference, contact was made with several members of the personnel of the Sioux Falls Continuing Education Center at Sioux Falls, South Dakota. One of these people was a program specialist who dealt with the conduct of pre-retirement training seminars as a part of the Center's "long-life learning" philosophy. The manual used in these seminars contained two questionnaires designed to provide a before-and-after seminar assessment of each participant's pre-retirement planning. While the preliminary exploratory activity in connection with the question categories provided useful general information, this approach was set aside in favor of Questionnaire Number Two, the post-seminar tool, which formed the nucleus for a large part of the instrument finally used to gather data for the study upon which this report is based. All of the AIM seminar materials were protected by a copyright, and the researcher is indebted to Action for Independent Maturity, Washington, D.C., for its permission to use either verbatim or in modified form, parts of Questionnaire Two.

### Development of Questionnaire Items

The first information category to be completed for the questionnaire was that of face data, or autobiographical facts about the subject. The tool appears in its entirety in Appendix A. The subject was asked to classify her place of residence as urban, rural non-farm, or farm. These three choices were defined using the population definitions employed by the U.S. Census Bureau in its data collection practices.

Next the respondent was asked to give her age, for which purpose the 40- through 64-year age span was divided into 5-year increments. An age category called "65 plus" was also added. However, no information received from a person outside of the designated age limits was included in the data analysis.

The next category was level of education, and the structure of these response categories was patterned after the AIM Questionnaire Number Two. The response choices under the heading "Marital Status" were self-explanatory and were formulated to fit the research population. No choices such as "member of a group marriage" were offered to the subjects, not in denial that such arrangements exist, but rather for the utterly practical reason that the character of the population was such that virtually everyone in it would place themselves into one of the five somewhat conventional categories.

Then came the questions dealing with the current employment status of the club member and, if she was presently married, the employment status of her husband. Here again the response choices were devised



to suit the nature of the research population. Last, the respondent was asked to indicate what her occupation was and to do the same for her husband if she presently had one. The choice categories evolved partly from AIM Questionnaire Two, and partly from the classifications used by the U.S. Census Bureau. The Census Bureau ranks occupations in a sort of salary/status hierarchy with professional and technical jobs at the top and unskilled labor-type jobs at the bottom. In order to avoid the negative connotations of such a way of listing jobs, the Bureau's occupation designations were rearranged at random so that no hierarchy would be evident. Also, the category called "homemaker exclusively" was added.

The face data items were chosen to be included not only so that it might be possible to get some autobiographical information about the subjects, but also so that it might be possible to see, through data analysis, if any of these characteristics had a bearing on the responses to other questions about planning for retirement.

The instrument contained seven categories of questions concerned with the behavior and attitudes of the subjects. The first group of items, which may be seen in Appendix A; p. 82, was headed "Financial Planning". The six questions under this heading were taken from the AIM Questionnaire. Slight modifications were made in wording. One major alteration of the AIM format needs to be noted here. Questionnaire Two, while it is to be done on a completely anonymous basis when it is used by the seminar participants, does ask for personal financial information, such as annual income and how much money the individual

expects to receive annually from sources of retirement income like savings, Social Security, or pensions. In the interest of securing the extension club members' cooperation by preventing them from feeling that their private affairs were being pried into or details of the same being divulged, all requests for financial information in the form of dollar amounts were eliminated.

The next area covered in the research tool was related to preparing for changes in relationships. The three questions developed for this category may be seen in Appendix A; p. 83. The other question dealing with interpersonal bonds was an original one, the idea for which came from Lowenthal and Hanen's (1968) research. As stated in Chapter Two, their work indicated that at least one intimate friend or confidant is critically important if the individual is to satisfactorily make the adjustments pressed upon him by retirement. Therefore, the third item under the heading of relationship adjustment was designed to determine how important the respondent felt friendships were currently or would prove to be in her own task of adjustment to being retired.

In order to deal with questions about self-concept, a complete departure was made from the AIM Questionnaire Two, because it contained no inquiry about self-image. A package called the Higher Education Measuring and Evaluation Kit, produced by the Center for the Study of Evaluation, UCLA Graduate School of Education was chosen. The Kit was a booklet of questions whose purpose was to find out from college-age people some of their feelings about home, school, and self. The booklet

contained a page titled "Feelings about Self" which was composed of 10 items designed to discover something about how the respondent regarded himself. This portion of the Kit was used as a model for the self-concept questions contained in the tool. The Kit items did require modification, however.

The first part of this alteration involved the writing of a brief introduction which appeared immediately before the questions themselves and explained how to mark one's answers. This preliminary statement was also intended to give the subject a moment's rest from answering questions, to orient her toward the type of item that she would be encountering, and to reassure her that her answers would be kept strictly anonymous.

With a satisfactory introduction prepared, the next task was to put the 10 Kit items into a form suitable for the tool. Changes were made such as phrasing an item in positive instead of negative terms, eliminating extraneous material, and rewording some statements. When the Kit material had been revised, it appeared in the tool in the form of 10 declarative statements.

Having dealt with three groups of questions so far, the fourth one to be considered was use of time. This section of the device appears in Appendix A, p. 84, and consisted of two questions. The first of these was the original one and concerned the amount of thought that the woman had devoted to planning for meaningful use of time after retirement. The second item was taken from AIM Questionnaire Two.

The fifth area covered by the instrument was health care. The three questions in this category which are found in Appendix A, p. 84,

were taken directly from Questionnaire Two. They concerned the subject's present and future health status as well as an inquiry about the regularity of medical examinations sought by the person.

The question category on housing, containing two items, may be seen on page 85 of Appendix A. Questionnaire Two was the source of both items.

The last two questions in the tool were taken from the AIM instrument and concerned general attitudes. The form as may be seen on page 85 of Appendix A concluded with an expression of thanks to the respondent for her contribution to the research project. When the instrument was completed, it was comprised of four and three-quarters pages of questions and contained a total of 36 individual items. It was given the title "Me--Present and Future".

The final task in completing the form was the production of a cover letter which appeared on the first page of the form. The purpose of this letter, which may be seen in Appendix A, p. 80, was to establish rapport with the subjects, to introduce the tool itself, and to explain the object of the study. In three brief paragraphs, the cover statement identified the researcher, it introduced the questionnaire, it outlined the use to which the results would be put, and it stated the long-term benefit which would accrue to the county membership by the completion of the study. It emphasized the importance of the subjects' giving honest answers so that the findings might have some value, it stressed the complete anonymity of all responses, and concluded with a note of thanks for the subjects' cooperation. The content of the cover letter was important not only because it was the bearer of information, but

also because it strove to create a psychological climate that would make each woman amenable to answering the questions put before her.

#### PILOT TESTING OF THE INSTRUMENT

The questionnaire was now ready to be given a trial use with a limited number of people, or to be pilot tested. It was administered to six women who were not members of the target population but who did fall within the specified age range and who were as similar as possible to the target population.

In the course of a personal visit by the researcher, each woman completed the form and then discussed her objective and subjective reactions to it. The concensus among the pilot test respondents was that the tool was adequately clear in terms of its intent and the instructions for the answerer. Also, the pilot test participants indicated that they felt no hesitancy about answering questions concerning personal matters such as finances or attitudes. As a result of the trial subjects' comments, two changes were made in the instrument. The first concerned item six in question category number seven, Financial Planning. The question asked for the subject's assessment of the adequacy of her post-retirement income; the change in this item involved the addition of a qualifying clause which asked the woman to formulate an answer working under the assumption that the nation's economy would remain fairly stable. The other alteration occurred in the first item in category 11, Housing. A new response category was added to the question to accommodate subjects who might

have planned to maintain more than one residence and move seasonally.

#### ADMINISTRATION OF THE QUESTIONNAIRE

With the research tool developed, tested, revised, and completed, and having a group of potential subjects at hand, the next operation to be undertaken was to select the women to whom the questionnaire would be given. For reasons of practicality and efficiency in distributing the forms, this choosing was done by clubs rather than by individuals.

##### Stratified Random Sampling Scheme

Using the previously mentioned list, it was determined which of the county's clubs contained women who fell within the age span appropriate for the study. A total of 42 clubs contained such members. Further examination of the composition of each of these 42 groups revealed that the number of eligible women per club ranged from 1 through 16. In order to deal with this wide range in the number of available subjects per club, a strategy called stratified random sampling was adopted. Clubs were grouped into four strata according to how many possible subjects each one contained: 1 through 4 possible subjects, 5 through 8, 9 through 12, and 13 through 16. The decision was made that by working with one half, or 21 of the 42 clubs, enough subjects for a satisfactory sampling would be obtained. From each stratum, one-half of the clubs were randomly selected for use in the study. The results of this selection process can be illustrated as follows:

<u>Strata</u>	<u>Number of Clubs</u>	<u>Number Randomly Chosen</u>
1 through 4 members	14	7
5 through 8 members	15	7
9 through 12 members	11	6
13 through 16 members	<u>2</u>	<u>1</u>
Total	42	21

The 21 clubs picked to be included in the research project contained a total of 141 subjects, nearly 52 percent of the population of women eligible for the study.

#### Distribution and Retrieval of the Questionnaires

The questionnaires were given to the extension homemakers at a regularly scheduled club meeting during the course of which the forms were completed and gathered up again. The researcher prepared a packet of materials for each club. This packet contained a questionnaire for each member of that club who was eligible for the study, a few extra forms, several stamped envelopes each containing a postage stamp, and a letter to the club president. This letter, which appears in Appendix B, identified the researcher, it explained the purpose of the research, it outlined the procedure to be followed in distributing and gathering the forms at the club meeting, and expressed the researcher's thanks for the president's assistance. These packages were mailed to the 21 presidents on the second Saturday of March, 1976, so that each club would have an opportunity to deal with the questionnaires at either its March or April meeting.

After the materials were mailed, the researcher contacted each

chairman by telephone, explaining to her that the packet would soon arrive and further elaborating on the role that she, as the president, would play in the information-gathering process. Each of these 21 women was asked to introduce the questionnaire into the agenda of the club meeting at her discretion, and to reassure her members that the questions would be treated on a completely anonymous basis. There existed, of course, the chance that a few of the judgments about the members' ages might not have been accurate. Each chairman was informed of this and was requested to make any necessary adjustments when distributing the forms. Finally, procedures for returning the completed materials to the researcher were discussed.

During the 6-week period from March 15, 1976 through April 23, 1976, all of the selected clubs had met and the instrument had been administered. If any member who was eligible for the study had missed the meeting, the leader mailed a form to her, using the stamped envelope provided in the packet. In order to retrieve the completed instruments, the researcher contacted each club president by telephone one or two days after her particular club had met and made arrangements to talk with her personally. The researcher spoke with 20 of the presidents in their homes and with 1 at her place of business. During these visits, all of the research materials were collected, and each woman was asked for her reaction and her assessment of the members' responses to the experience with the research device. Also, the names of any members who still had questionnaires outstanding were recorded. A follow-up telephone call was made by the researcher to every one of these women to



make sure that they had received a form. They were encouraged to answer the tool and return it by mail, using the postage stamp provided for them. In a further follow-up effort, the researcher met with several subjects in person in order to retrieve their finished questionnaires.

The questionnaires were coded and the information summarized, item by item, on computer cards. Chi squares tables were used to determine whether or not age, level of education, and marital status made significant differences in the subjects' responses to the questions in categories 7 through 12.

Chapter Three of this report has discussed the purpose of the research project, how and why the criteria for suitable subjects were formulated, how a pool of potential subjects was found, and how the women who actually participated in the study were chosen. The development and testing of the research instrument have been dealt with in detail. Finally, the data collection procedure, including the distribution and retrieval of the questionnaires, and techniques used for data analysis have been discussed. In the next chapter, the findings that resulted from this information-gathering process shall be examined.

## Chapter 4

### FINDINGS AND DISCUSSION

In this chapter, the information obtained from the retirement-planning questionnaires will be discussed. A summary of the responses to the questions will be presented first, followed by a discussion of the statistical analysis of the data.

After all of the questionnaire retrieval procedures had been completed, a total of 137 forms, out of 141 originally distributed, were available for examination. When an appropriate coding scheme had been developed, each form was coded by the researcher. Of these, 21 proved to be unusable because the subjects had only partially completed them. A total of 119 questionnaires proved suitable for computer analysis.

### SUMMARY OF RESPONSES

The first six questions on the form dealt with face data or biographical information about the subjects. A computer tally of the responses to these questions revealed a variety of information. Out of the total of 119 women, 67 described their place of residence as urban, that is, having a population of over 2500 people, 13 checked rural non-farm, and 13 said that they lived on farms. When asked to indicate their approximate age by checking one of five categories, the subjects responded as follows:

<u>Age</u>	<u>Number of Subjects</u>	<u>Percentage of Subjects</u>
40-44	22	18.5
45-49	29	24.4
50-54	33	27.7
55-59	20	16.8
60-64	<u>13</u>	<u>10.9</u>
Total	17	98.3

Two subjects for some reason failed to respond to this item.

The women were next asked to give information about their educational backgrounds. The tool offered as response choices nine levels of education and instructed the subjects to check the last level attained. The number of subjects who checked each level may be illustrated as follows:

<u>Level</u>	<u>Number of Subjects</u>
Attended elementary	0
Completed elementary	4
Attended high school	9
Completed high school	45
Attended vo-tech	8
Completed vo-tech	5
Attended college	28
Graduated from college	16
Post-bachelor study	4

All of the women in the study had, as may be noted, completed at least

an eighth-grade education, and just under half of the ladies had finished high school.

Concerning marital status, 112 women reported that they were currently married, with the other 7 indicating that they were widows. The research sample contained no divorced, separated, or never married women.

Question category number five dealt with the employment status of the respondents and of their husbands. A tally of the responses to this item showed that 74 women, or about 62 percent of the subjects described themselves as full-time homemakers. Of the remainder, 20 were employed full-time outside of the home, 20 worked part-time, and 1 said that she was retired. This individual had to have been under 65 years of age, however, or the data from her questionnaire would not have been included in the study. Four subjects failed to answer this item. When describing the employment status of their husbands, 99 women, or about 98 percent said that their spouses worked full time. Seven had husbands who worked part-time, four of the husbands were retired, and two subjects did not answer the question.

The last question category in the face data section asked for a description of the occupation of the subjects and of their husbands. As might be expected from the answers to the previous questions, 75 of the 119 subjects reported their occupation to be that of a homemaker. The next largest occupation classification was that of service worker and contained 11 people. Eight women indicated that their work was secretarial, six worked in marketing and sales, six were professional

women, five owned or ran businesses, three did managerial work, and one said that she was a farm laborer. Four women did not indicate their occupations.

Of the subjects' spouses, 37 were listed as farmers and 35 were professional people. The rest fell into the following groups: six operated businesses, six were foremen, five were service workers, there were four men who held managerial positions, four who were farm laborers, three worked in marketing and sales, and one had a clerical job. Eight subjects checked homemaker as their husbands' occupation, and three did not respond to the question.

Having summarized the face data on the 119 subjects in the study, this discussion will turn to a summary of their responses to questions about their preparation for retirement.

Question category number seven in the tool concerned financial planning for retirement, and contained six questions. The responses to the first item in this category are summarized in Table 1.

Table 1

SUMMARY OF CODED RESPONSES TO CATEGORY 7, ITEM 1:  
HOW IMPORTANT TO YOU IS FINANCIAL PLANNING FOR RETIREMENT?

Responses	Number of Subjects	Percentage of Subjects
Very important	75	63.0
Moderately important	37	31.1
Not important	1	0.8
Haven't thought about it	6	5.0

These answers indicate that about 94 percent of the women felt that financial planning was moderately to very important. This information suggests that the large majority of the subjects recognized at least the need for financial preparation for retirement.

In item two, 72 people, or about 60 percent of the subjects reported that they were covered by some type of retirement pension plan. But over 32 percent, or 39 women indicated that they had no such plan. Six subjects were not sure whether they were covered, and two failed to respond to the question.

The questionnaire instructed the subjects to answer item three in category seven only if they had answered yes to item two, indicating that they were covered by a retirement pension plan. They were asked to report the type of plan or plans with which they were involved. A tally of the responses showed that 44 of the 72 women covered by some type of retirement plan were covered by employer plans, 11 by personal plans and 2 by union plans, while 15 people reported coverage by both an employer and a personal plan.

When they were asked in item four if they knew how much money they would be receiving annually in pension payments, only about one-fifth or 25 women said yes. Seventy-six subjects answered no. An unusually large number of people, 18 did not answer the question.

The fifth question asked the subjects to indicate sources of retirement income. The responses to this item are summarized in Table 2.

Table 2

SUMMARY OF CODED RESPONSES TO CATEGORY 7, ITEM 5:  
WHICH OF THE FOLLOWING SOURCES DO YOU EXPECT  
WILL CONTRIBUTE TO YOUR RETIREMENT INCOME?

Responses	Number of Subjects	Percentage of Subjects
Bond interest	20	16.8
Employer pension	49	41.2
Full-time employment	7	5.9
Part-time employment	24	20.2
Support from family	1	.8
Insurance/annuities	46	38.7
Sale of assets	33	27.7
Savings	66	55.5
Social Security	104	87.4
Stock dividends	22	18.5
Union retirement plan	4	3.4
Welfare/disability funds	1	.8

As might be expected, an overwhelming 87.4 percent checked Social Security. The next largest category was savings; about 55 percent of the women indicated this as an expected source of money. Since the respondents were instructed to check as many answers as applied to them, the number of subjects should not total 119, nor should the percentages add up to 100 percent.

The last item in the category on financial planning concerned an assessment of the adequacy of the subjects' post-retirement income.

Fifty-seven ladies felt that that income would be adequate to maintain their standard of living. About one-fifth of the group, or 25 people, answered no to the question, while 35 said that they were not sure. Two subjects gave no response.

The responses to the questions in category seven suggest several things about the subjects' financial planning for retirement. It seems that most of the women, to some degree, realized the importance of financial planning. It may be of some significance that the number of women covered by a retirement pension plan was nearly the same as the number who felt that financial planning was very important. However, the facts that nearly one-third of the subjects were not covered by a pension plan, and that only 21 percent of the ladies knew the expected annual amount of their pensions suggest that the subjects may need to be doing more in the area of financial planning.

One other point should be noted. The data indicated that the subjects planned to rely heavily on Social Security benefits and also on savings for money after retirement. The future viability of the Social Security system has been called into question more and more in the past few years, with some estimates stating that this fund may be depleted by the end of the next decade. Also, if forecasts about trends in the American economy prove to be true, the rate of inflation will continue to diminish the value of the dollars placed in savings accounts. These two sets of circumstances may be an indication that the subjects need to be exploring avenues other than Social Security and savings accounts by which to provide adequate money on which to live after retirement.



Question category number eight concerned attitudes and relationship adjustments. In response to item number one, 21 women, only about 17 percent of the group, reported that they expected changes in their interpersonal relationships after retirement. About 80 percent, 95 women, said that they did not anticipate any such changes. Three subjects did not answer the question.

The questionnaire instructed the subjects to answer item two only if they had answered yes to item one. Twenty women responded to item two. The role of an organization member was the one that they felt would change the most after retirement, with the role of spouse undergoing the second most change, and that of an employee, the third most change.

The responses to item three in category eight are summarized in Table 3.

Table 3

SUMMARY OF CODED RESPONSES TO CATEGORY 8, ITEM 3:  
HOW IMPORTANT DO YOU FEEL FRIENDSHIPS ARE OR WILL  
BE TO YOUR RETIREMENT ADJUSTMENT?

Responses	Number of Subjects	Percentage of Subjects
Very important	89	74.8
Moderately important	24	20.2
Not important	0	0.0
Haven't thought about it	5	4.2
No response	1	.8

Almost three-quarters of the subjects reported that they thought friendships would be very important to them in their adjustment to retirement. No one in the group described friendships as unimportant, although five people indicated that they had formulated no opinion on the subject. One person failed to answer the question.

The answers that the ladies gave to the first three questions in category eight suggest several things about their preparation for retirement in terms of interpersonal relationships. Less than one-fifth of the subjects anticipated changes in those relationships after retirement. Yet current research implies that these attachments will undergo significant alterations during the retirement years. It would seem that most of the people in the study did not realize that they would be faced with the adjustment demands associated with changing relationships. However, many of the women apparently did sense that, as was suggested by the research of Lowenthal and Hanen (1968), friendships would be important to them in their retirement adjustment.

The remaining 10 items in question category eight dealt with the subjects' self-concept. The information from these questions was examined by means of an analysis of variance performed on the self-concept score of each subject. In order to score the 10 items involved, each was assigned a plus or minus designation, depending upon whether it tended to reflect a positive or a negative outlook on self. A numerical value of one, two, three, or four was assigned to each of the four possible responses. These responses were very much, quite a bit, some, and not at all. For the plus designated items, the response very much

was given a value of four, quite a bit received a value of three and so on. With the minus items, the procedure was reversed so that, for example, the response very much was given a value of one. The total self-concept score for each subject was determined.

The scores ranged from 19 to 40, which was the highest possible value. Since the subject could accumulate from 0 to 40 points on the self-concept items, a score of 20 could indicate a **neutral attitude**, neither positive nor negative. Values below 20 might tend to indicate a slightly to moderately negative self-image, while values greater than 20 might tend to be indicative of a slightly to moderately positive view of self. The distribution of the scores above and below the value of 20 may be illustrated as follows:

<u>Score</u>	<u>Number of Subjects</u>	<u>Percentage of Subjects</u>
0- 9	0	0.0
10-19	1	0.8
20-29	52	43.7
30-40	66	55.5

The mean score was 29.697. These data would tend to indicate that the subjects generally had somewhat positive attitudes about themselves.

Separate analyses of variance by age, by level of education, by marital status, and by the combined factor of age by level of education were performed. The analysis of variance tests revealed that there were no statistically significant differences in the self-concept scores on the basis of the four factors enumerated.

The topic of question category nine was use of time. In item one of this category, the subjects were asked to indicate how much planning they had done with regard to how their time would be used after retirement. Table 4 gives a summary of the responses to this item.

Table 4

SUMMARY OF CODED RESPONSES TO CATEGORY 9, ITEM 1:  
HOW MUCH PLANNING HAVE YOU DONE FOR THE USE OF  
YOUR TIME AFTER RETIREMENT?

Responses	Number of Subjects	Percentage of Subjects
A great deal of planning	15	12.6
Some planning	58	48.7
Little, if any planning	45	37.8
No response	1	0.8

Only about one-eighth of the women reported that they had done a large amount of time-use planning. About one-half indicated that they had done some planning, but almost 38 percent of the people in the study said that they had done little or nothing about making preparations for filling their time after retirement.

The second question in this category dealt with specific ways in which the ladies thought their post-retirement time would be used. The form instructed the subjects to select three of the nine alternatives offered. The responses are reported in Table 5.

Table 5

SUMMARY OF CODED RESPONSES TO CATEGORY 9, ITEM 2:  
 HOW DO YOU THINK YOU WILL USE YOUR TIME  
 AFTER YOU RETIRE? PLEASE CHECK 3.

Responses	Number of Subjects	Percentage of Subjects
Education	10	8.4
Entertainment	13	10.9
Social activities	35	29.4
Recreation	30	25.2
Travel	83	69.7
Hobbies	73	61.3
Volunteer work	28	23.5
Religious activities	43	36.1
Second career	8	6.7

As may be noted from Table 5, many of the women, about 70 percent, thought that they would travel after retirement. Hobbies was the next-most-often chosen alternative, with about 60 percent of the subjects indicating that they would be engaged in this activity. After travel and hobbies, the numbers of people choosing the various other alternatives dropped sharply, as the table illustrates. It is interesting to note that a few women reported that they intended to further their education after retirement, and eight said that they planned to pursue a second career.

The ladies' answers to the questions in category nine suggest that these women had formulated at least some general ideas about how they

might be using their time after retirement. But only about one-eighth of them reported having devoted a lot of time to planning for post-retirement activities, and nearly 40 percent of them indicated having done little or nothing in that regard. It may be that the subjects should be first, doing more serious thinking about what they will do with their time, and second, taking the appropriate concrete action to develop interest outlets before their retirement occurs.

Question category number 10 covered the area of preparation in terms of health care. In item one, which asked the subjects to tell what they thought the condition of their health would be in 10 years compared to what it was at the time when the questionnaire was answered, 3 people estimated that their health would be better in 10 years, 13 thought that it would be worse, and 102 women felt that it would be about the same. One person gave no response.

Item number two asked if the subjects had regular medical check-ups. The large majority, 104 subjects, answered that they did have regular examinations, while 14 people said that they did not. One individual did not respond. Question three was designed to be answered by only those subjects who had answered no to question two. It asked the people who had said that they did not have regular medical check-ups if they intended to start doing so. Six subjects answered yes and eight said no to item three.

The information gathered from the questions in category 10 seems to indicate that the subjects generally foresaw, given normal circumstances, no great changes in the state of their health in the next decade. Also,

the fact that over 87 percent of the women reported having regular medical checkups tends to indicate that the majority of the subjects were aware of the need to prepare for retirement in terms of health care and were taking steps to meet that need.

The eleventh question category dealt with the area of housing and contained two items. The first asked where the subjects expected to live after retirement; their answers are summarized in Table 6.

Table 6

SUMMARY OF CODED RESPONSES TO CATEGORY 11, ITEM 1:  
WHERE DO YOU EXPECT TO LIVE AFTER RETIREMENT?

Responses	Number of Subjects	Percentage of Subjects
Stay at present address	50	42.0
Move within same county	2	1.7
Move within same state	3	2.5
Move to another part of the country	3	2.5
Live in two different locations, moving seasonally	24	20.2
Not sure	30	25.2
Haven't thought about it	6	5.0
No response	1	0.8

As the table indicates, about one-fourth or 30 of the people in the study were not sure where they would live and another 5 percent, 6 women, reported not having thought about the subject. Of the people who did express some definite intention, 50 said they would be staying at their present residence, while 24 indicated that they planned to maintain two residences and move seasonally.

Item number two in this category gave the subjects a list of 15 factors and asked them to check the ones that were important to them in their decision about where to live after retirement. The responses may be illustrated in descending order as follows:

<u>Response</u>	<u>Number of Subjects</u>
Children	71
Expenses	64
Health	53
Climate	52
Friends	50
Relatives	44
Shopping/services	28
Home maintenance	27
Recreation	23
Cultural opportunities	23
Type of housing	22
Home size	22
Taxes	22
Job opportunities	21



## Transportation

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The factors indicated most often were children and expenses. These two answers were marked by about 60 percent and about 54 percent of the subjects, respectively.

The answers of health, climate, and friends were each chose by about 43 percent of the subjects. Approximately 37 percent of the group checked relatives. The percentages dropped markedly for the rest of the responses.

The data from the questions about preparation in terms of housing requirements suggest that many, though not all, of the women in the study had some awareness of the fact that they would be needing to make a decision about housing arrangements after retirement, that they had some idea about what factors would have priority as they worked to make that decision, and last, the data suggest that many of the subjects had made a tentative choice about where to live after retirement.

The last section of the questionnaire, category 12, contained two general opinion questions. The first of these asked if the subjects thought that it was difficult to plan for retirement. About half of them, 16 people, answered yes. Approximately one-third of the subjects, or 40 women, said no, and 16 indicated that they were not sure.

The second item in this category was the last question in the tool and asked the subjects about their attitudes toward retirement itself. Their answers are summarized in Table 7.

Table 7

SUMMARY OF CODED RESPONSES TO CATEGORY 12, ITEM 2:  
WHICH STATEMENT BEST DESCRIBES YOUR PRESENT  
ATTITUDE TOWARD RETIREMENT?

Responses	Number of Subjects	Percentage of Subjects
Favorable--looking forward to it	49	41.2
Wait and see--not sure yet	39	32.8
Unfavorable--not looking forward to it	6	5.0
Haven't given it much thought	24	20.2
No response	1	0.8

As the table shows, the subjects who reported a negative attitude toward retirement accounted for only about 5 percent of the group. On the other hand, the people who indicated a positive attitude comprised about 40 percent of the total number of respondents. Nearly one-third of the women indicated, by marking the wait and see answer, that they weren't yet sure how they felt, and about one-fifth of the subjects reported that they really had not thought much about the matter of their attitude toward retirement.

#### RESULTS OF THE CHI SQUARE TESTS

Two techniques were used to accomplish the statistical analysis of the data from the questionnaires. The first of these, an analysis of

variance, was discussed in connection with the self-concept items in question category number eight. The other technique involved the use of chi square tests to determine whether or not there were significant relationships between responses to certain items and the variables age and level of education. The results of those chi square computations will now be discussed.

The responses to the questions about age, level of education, and marital status were crosstabulated with the responses to all of the questions in categories 7 through 12, with the exception of the self-concept items in category 8. Chi square tests were then performed upon all of the crosstabulations to determine if the subjects' age or level of education or marital status had had a statistically significant affect upon how they responded to the questions in categories 7 through 12.

In two cases, the factor of age had a significant influence on the responses to the questions concerning preparation for retirement. Both of these were in connection with item number two in question category nine, use of time. In this item, the subjects were asked to select from among nine alternatives the three that might best describe how they intended to use their time after retirement. As illustrated in Table 8, age had an influence, significant at the .05 level, on whether or not the women chose entertainment as an answer to the question.

Table 8

CONTINGENCY TABLE FOR CHOICE OF ENTERTAINMENT AS A  
POST-RETIREMENT TIME-USE ACTIVITY AND  
AGE OF THE SUBJECTS.

Age	Number Choosing Entertainment	Number Not Choosing Entertainment
40-44	7	17
45-49	1	28
50-54	4	29
55-59	1	19
60-64	0	13
Total	13	106
Total		119

$$\chi^2 = 12.24$$

$$\chi^2 .05 \text{ at } 4 \text{ d.f.} = 9.48$$

The table indicates that a substantially larger number of the women in the 40- through 44-year old age group chose the response entertainment than did the subjects in any of the other four age groups.

Again dealing with question two in category nine, Table 9 indicates that the factor of age had an affect, significant at the .01 level, on whether or not the subjects chose the response social activities.

Table 9

CONTINGENCY TABLE FOR CHOICE OF SOCIAL ACTIVITIES  
AS A POST-RETIREMENT TIME-USE ACTIVITY AND  
AGE OF THE SUBJECTS

Age	Number Choosing Social Activities	Number Not Choosing Social Activities
40-44	6	18
45-49	1	28
50-54	14	19
55-59	8	12
60-64	6	7
Total	35	84
Total		119

$$\chi^2 = 15.16$$

$$\chi^2 .01 \text{ at } 4 \text{ d.f.} = 13.27$$

Women in the 50- through 54-year old category alone accounted for 40 percent of the total number of subjects who checked social activities as a time-use possibility after retirement.

Markedly larger percentages of the women in each of the three older age groups chose social activities than was the case with either of the two younger age groups. This situation may be illustrated as follows:

<u>Age</u>	<u>Number of Subjects</u>	<u>Percentage of Subjects</u>
40-44	6	29.2
45-49	1	3.4
50-54	14	42.4
55-59	8	40.0
60-64	6	46.2

This information shows that the oldest age category was the one with the highest percentage of people selecting the response under discussion.

There were two instances in which the level of education of the participants in the study created statistically significant affects on their responses to the questions in the tool. The first of these cases occurred in the third question in category seven, financial planning. The questionnaire instructed the subjects to answer this question only if they had reported in the previous question that they were covered by a retirement pension plan. If they had answered yes to number two, they were to indicate in item three whether their pension arrangement was an employer plan, a personal plan, a union plan, or some combination thereof. As may be seen in Table 10, level of education had an affect that proved to be significant at the .01 level on whether or not the subjects reported coverage by an employer-type retirement pension plan.

Table 10

CONTINGENCY TABLE FOR COVERAGE UNDER AN EMPLOYER-TYPE  
PENSION PLAN AND SUBJECTS' LEVEL OF EDUCATION

Level of Education	Number Covered by Plan	Number Not Covered by Plan
Attended elementary school	0	0
Completed elementary school	1	3
Attended high school	0	9
Completed high school	15	30
Attended vo-tech school	4	4
Completed vo-tech school	4	1
Attended college	22	6
Graduated from a 4-year college	11	5
Began or completed post-bachelor study	2	2
Total	59	60
Total		119

$$\chi^2 = 28.18$$

$$\chi^2 .01 \text{ at } 7 \text{ d.f.} = 18.47$$

The table reveals that the response patterns for educational levels two through four--level one being excluded from the discussion since it contained no subjects--were consistent in that at each level notably more people did not indicate coverage by an employer plan than did mark

that answer. Level five appeared to be a sort of balance point, with one-half of the subjects in it checking the response under discussion and one-half of them not choosing it. In levels six through eight, the pattern of the responses was reversed. In each of these three levels, the number of women who said that they were covered by an employer plan was higher than the number of subjects who did not select that response. In general, as level of education went up, there was a greater tendency for the subjects to be covered by an employer-type pension plan.

The other instance in which level of education affected the subjects' answers appeared in connection with question number 2 in category 11, which dealt with housing. In this item, the ladies were given a list of 15 factors and asked to select the ones that were important to them in making a decision about where to live after retirement. The subjects' level of education had an influence that was significant at the .01 level on whether or not they reported that the factor of home maintenance would be a priority in the making of that decision. The data on this response appear in Table 11.



Table 11

CONTINGENCY TABLE FOR CHOICE OF HOME MAINTENANCE  
AS A FACTOR IN DECISIONS ABOUT POST-RETIREMENT  
HOUSING AND SUBJECTS' LEVEL OF EDUCATION

Level of Education	Number Choosing Home Maintenance	Number Not Choosing Home Maintenance
Attended elementary school	0	0
Completed elementary school	0	4
Attended high school	1	8
Completed high school	10	35
Attended vo-tech school	6	2
Completed vo-tech school	2	3
Attended college	4	24
Graduated from a 4-year college	2	14
Began or completed post-bachelor study	2	2
Total	27	92
Total		119

$$\chi^2 = 18.98$$

$$\chi^2 .01 \text{ at } 7 \text{ d.f.} = 18.47$$

Once again, the first educational level contained no subjects. In level nine the responses were evenly divided. The differences in the response pattern become apparent upon examination of the seven categories in between the two just mentioned. In levels two through four and six

through eight, notably fewer women selected the answer home maintenance than did not select it. But the opposite occurred in level five, where 75 percent of the people did mark that response, and only 25 percent did not.

According to the results of the chi square tests, the factor of marital status did not have a statistically significant influence upon the answers to the questions regarding retirement preparation. This finding was due in part to the fact that the overwhelming majority of the subjects, 112 out of a total of 119 happened to be currently married.

#### TEST OF THEORETICAL MODEL

Three theoretical ideas or propositions were generated from the theoretical model relating to role behavior. These propositions were:

1. The greater the positive valence of role clarity (realistically perceived adjustments toward retirement) the greater the ease of transition into the new role (retirement).
2. The more the anticipated socialization (actions taken to prepare for retirement) the greater the ease of transition into the role (retirement).
3. The greater the role strain (lack of role clarity and anticipatory socialization) the less the ease of transition into retirement.

Given the empirical tests of these variables which serve to measure each of the above propositions, the following findings serve as a test of applicability of such model to the phenomena of retirement.

#### Role Clarity

If role clarity is measured by attitudes of the respondent toward

retirement, theory and previous research would lead us to believe that the more positive the attitude the less the role strain and the greater the ease of transition. An examination of the results from the study would indicate that approximately 94 percent of the respondents reflected positively upon the importance of financial planning.

In regard to attitudes toward change in relationships, 80 percent of the respondents indicated no anticipated changes. Previous research and theory would indicate that such expectations are unrealistic and lead to role strain.

The majority of respondents saw continued friendships as important to retirement adjustment, an attitude compatible with ease of transition. Just as friendships were seen to be important, the majority of respondents reflected positive self concept, again contributing to ease of transition of retirement.

#### Anticipatory Socialization

As indicated previously "anticipatory socialization" is measured by overt behavior or action of the respondent which reflects planning for retirement. Previous research and theory would tell us that such actions contribute to ease of transition into new roles or adjustment in retirement.

The results of this study would indicate that only 60 percent of the respondents had any pension plan and 80 percent of them knew little about how much money such retirement plans would provide. It is interesting that the majority felt planning to be important yet one-third had done little financial planning for retirement.

Time-use planning reflected a similar pattern, namely, that nearly 40 percent of the respondents had not developed plans in the area of leisure time activities. Health care planning seems to be an area of greater concern in that the majority do have and plan on having regular check-ups. Housing and residential location data reflect that nearly 25 percent of the respondents had not considered this matter in preparation for retirement.

### Role Strain

As pointed out earlier role strain is considered for this study to be those attitudes or actions which detract from ease of transition into retirement. Although the majority of respondents reflected positive attitudes in the area of relationships, it is also necessary to point out that with regard to anticipating and preparing for changes in these relationships, role strain can be anticipated among the majority of respondents. Also the 25 to 30 percent of respondents who reflected little overt planning or negative attitudes toward aspects of retirement can be considered as having potential problems in adjustment to retirement.

In this chapter, the information gathered from the retirement-planning questionnaire has been summarized and discussed, and the results of the analysis of variance and chi square tests performed on that information have been examined. In the next chapter, the implications of this study for further research shall be discussed.

## Chapter 5

### SUMMARY AND RECOMMENDATIONS FOR FURTHER STUDY

#### SUMMARY

The purpose of this study was to gather information about the extent and type of preparation for retirement made by middle-aged women in South Dakota.

A written questionnaire was used to gather the information for the study. It contained six short categories of questions concerning biographical facts about the subjects, there were five more lengthy categories of items that dealt with preparation for retirement in the areas of finances, interpersonal relationships, use of time, health care, and housing, and the instrument contained one brief question category about general attitudes.

The questionnaire was answered by members of Extension Homemakers' Clubs in Brookings County, South Dakota. All of the subjects were female and were from 40 through 64 years old. Of the 42 clubs in the county which contained members of the ages appropriate for the study, 21 were randomly selected. Forms were sent to the presidents of those clubs. These women distributed them and gathered them up again during one regularly scheduled club meeting. A few forms had to be retrieved individually by the researcher. There were 141 questionnaires sent out. Of these, 137 were returned, and 119 were usable for purposes of computer analysis.

The computer analysis of the data involved a tally of the responses,

an analysis of variance on the self-concept scores of the subjects, and chi square tests to determine if there existed significant relationships between responses to certain items on the questionnaire and the variables age and level of education.

An examination of the tallied responses suggested that the subjects had thought about or begun making some preparations for retirement in the areas covered by the instrument. But the data also suggested that the participants might need to be doing more preparing, particularly in the areas of financial planning, coping with changes in interpersonal relationships, and use of time.

A need for more financial planning was suggested by facts such as these: nearly one-third of the subjects indicated that they were not covered by any type of retirement pension plan, and only about one-fifth of the women questioned knew how much they would receive annually in retirement pension payments.

In the area of financial planning for retirement, the work of Loether (1967) suggested that married women perhaps needed to be more actively involved in making preparations instead of leaving such matters entirely to their husbands. Further, Loether (1967) made note of a retirement-planning study conducted by the University of Michigan. The findings of this research also suggested that many people, men as well as women, had only vague notions about what their post-retirement financial situations would be and that more financial planning on the part of both sexes might be necessary.

In the area of coping with changes in interpersonal relationships, less than one-fifth of the subjects indicated that they anticipated

changes in those relationships after retirement. Yet current research implies that such attachments are likely to undergo significant alterations in the post-retirement years. The data from the questionnaires may, therefore, point to the need for more preparation for meeting the adjustment demand of changes in relationships. Similar findings were reported by Moore (1959), namely, that many middle-aged people did not seem to realize that they would be faced with changes in interpersonal relationships in the post-retirement years and that they needed to be making preparations to meet this adjustment demand. According to Moore (1959), this aspect of retirement planning "...is frequently neglected..." by people, men and women alike, in the middle years.

Regarding use of time, the facts that only about one-eighth of the women reported having devoted a lot of effort to post-retirement time-use planning, and that nearly 40 percent of them indicated having done little or no such planning, suggest that more effort may need to be expended on planning for the use of free time after retirement. According to Ware (1968), many middle-aged people were not really cognizant of the magnitude of the adjustment demand of post-retirement time use and so had done relatively little planning in this area. Geist (1968) also reported that many middle-aged individuals expended only limited effort on planning for use of free time after retirement. Hiw work, too, suggested that such people might need to be involved in a good deal more preparation in this regard.

The analysis of variance revealed no significant differences in the self-concept scores in terms of the subjects' age, level of education, marital status, or the combined factor of age by level of education.

The last analytical technique, the chi square tests, revealed that the age of the subjects had an affect that was significant at the .05 level on whether or not they marked entertainment as one way that they intended to use their time after retirement. Age also had, at the .01 level, a significant influence upon whether the women chose social activities as a possibility for post-retirement time use. According to the chi square tests, level of education had affects, both significant at the .01 level, on whether or not the subjects reported coverage by an employer-type pension plan and on whether or not they indicated that home maintenance was a factor that was important to them in making a decision about where to live after retirement.



## RECOMMENDATIONS FOR FURTHER STUDY

### Revising the Research Instrument

The following suggestions are recommended for improvement of the retirement-planning questionnaire:

1. Test the validity and reliability of the self-concept questions.
2. Indicate more frequently throughout the form that only one response is to be marked unless otherwise specified.
3. Revise the first or cover letter page so that it would be visually more interesting and attractive.
4. Revise the cover letter instructions so as to encourage subjects to fill out the form completely, avoiding leaving questions and sections blank.
5. Expand the question category dealing with health care.

### Recommendations for Further Research

The following areas of research are recommended for further study:

1. Repeat this study with extension homemakers in other South Dakota counties and attempt to determine how the results compare with those obtained in Brookings County.
2. Repeat this study utilizing as subjects women who are not extension homemakers and compare the results with those obtained from extension homemakers.
3. Repeat this study using numbers of subjects that would provide a more representative sample of a variety of marital circumstances.

4. Investigate more thoroughly the changes in interpersonal relationships that occur after retirement, possibly by means of a longitudinal study.
5. Develop and use a means for examining the influence that marital status may have on preparation for retirement.
6. Investigate whether there is a relationship between a middle-aged female's level of education and the amount and kind of pre-retirement financial planning in which she engages.

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APPENDIX A

## ME--PRESENT AND FUTURE

Hi!

My name is Mary Soladay and I am a graduate student in Home Economics Education. As a part of my thesis research, I have prepared for you this brief questionnaire. Its purpose is to discover the extent and type of preparation for retirement made by extension homemakers in Brookings County. The information gathered will be used to assist extension program planners in tailoring lesson offerings to best fit the needs of club members.

If the results of the study are to be meaningful, it is essential that you be as honest as possible in your answers. No names or any other form of identification will appear on these forms, and all responses will be kept completely anonymous.

I will share the results of this work with you as soon as the findings have been tabulated and summarized. Please accept my thanks for your time and help--without you, this research would not be possible.

Sincerely,

Mary Soladay



## ME--PRESENT AND FUTURE

Please check one response for each item unless otherwise indicated.

## 1. Place of residence:

- ☐ urban (towns of 2500 and over)  
☐ rural non-farm (towns of less than 2500)  
☐ farm

## 2. Age:

- ☐ 40-44 ☐ 55-59  
☐ 45-49 ☐ 60-64  
☐ 50-54 ☐ 65+

## 3. Level of education: please check last level attended.

- ☐ attended elementary school ☐ completed vo-tech school  
☐ completed elementary school ☐ attended college (junior or 4-year)  
☐ attended high school ☐ graduated from a 4-year college  
☐ completed high school ☐ began or completed post-bachelor study  
☐ attended vo-tech school  
 (include beauty or business school)

## 4. Marital status:

- ☐ currently married ☐ separated  
☐ widowed ☐ never married  
☐ divorced

## 5. Present employment status: (if you are currently single, check only in column 1).

## (1) Yours:

## (2) Your husband's:

- ☐ full-time homemaker ☐  
 (not salaried)  
☐ gainfully employed, ☐  
 full-time  
☐ gainfully employed, ☐  
 part-time  
☐ retired ☐  
☐ unemployed ☐

6. Occupation: Please check the occupation that best describes your present job, or job prior to retirement. Please do the same for your husband's job (but if you are currently single, check only in column 1).

(1) Yours:

(2) Your husband's:

<input type="checkbox"/> office/manager	<input type="checkbox"/>
<input type="checkbox"/> proprietor/owner	<input type="checkbox"/>
<input type="checkbox"/> service worker	<input type="checkbox"/>
<input type="checkbox"/> marketing/sales	<input type="checkbox"/>
<input type="checkbox"/> secretarial/clerical	<input type="checkbox"/>
<input type="checkbox"/> foreman/craftsman	<input type="checkbox"/>
<input type="checkbox"/> nonfarm laborer	<input type="checkbox"/>
<input type="checkbox"/> professional/technical	<input type="checkbox"/>
<input type="checkbox"/> homemaker exclusively	<input type="checkbox"/>
<input type="checkbox"/> farm laborer	<input type="checkbox"/>
<input type="checkbox"/> farmer/rancher	<input type="checkbox"/>

7. Financial planning:

(1) How important to you is financial planning for retirement?

☐ very important                      ☐ not important  
☐ moderately important              ☐ haven't thought about it

(2) Are you covered by a retirement pension plan (yours or your husband's)?

☐ yes                      ☐ no                      ☐ not sure

(3) If yes, is it: (check as many as apply to you)

☐ an employer plan                      ☐ a union plan  
☐ a personal plan

(4) Do you know the amount of pension payment you will receive each year?

☐ yes                      ☐ no

(5) Which of the following sources do you expect will contribute to your retirement income (check as many as apply to you)?

<input type="checkbox"/> bond interest	<input type="checkbox"/> sale of assets
<input type="checkbox"/> employer pension	<input type="checkbox"/> savings
<input type="checkbox"/> full-time employment	<input type="checkbox"/> social security
<input type="checkbox"/> part-time employment	<input type="checkbox"/> stock dividends
<input type="checkbox"/> support from family	<input type="checkbox"/> union retirement plan
<input type="checkbox"/> insurance/annuities	<input type="checkbox"/> welfare/disability funds

(6) Assuming that no drastic changes occur in America's economy, do you think that your retirement income will be adequate to maintain you at your present standard of living (perhaps in smaller quarters)?

☐ yes                      ☐ no                      ☐ not sure

## 8. Attitude and relationship adjustments:

(1) In retirement, do you expect your relationships to others to change?  
 \_\_\_\_\_ yes \_\_\_\_\_ no

(2) If you answered yes to number 1, please check which 3 roles will change the most for you; 1=most change, 2=second most change, 3=third most change.

_____ organization member	_____ employee
_____ civic volunteer	_____ relative
_____ church member	_____ grandparent
_____ friend	_____ parent
_____ neighbor	_____ spouse

(3) How important do you feel friendships are or will be to your retirement adjustment?

_____ very important	_____ not important
_____ moderately important	_____ haven't thought about it

We each have personal attitudes and characteristics that influence our outlook on life. We would like to get an idea of how you feel about yourself at this moment in your life. If this information is to be meaningful, it is important that you be as honest as possible in your answers. Please remember that all responses are completely anonymous. So relax, and say what you think. Thanks!

Please indicate how well each of these statements describes you by checking in the appropriate column.

VM = very much  
 QB = quite a bit  
 S = some  
 NA = not at all

	VM	QB	S	NA
(4) When people say nice things about me, I find it easy to believe they really mean it.	_____	_____	_____	_____

(5) I look on most of the feelings and impulses I have toward people as being quite natural and acceptable.	_____	_____	_____	_____
---	-------	-------	-------	-------

(6) I'd like to have the feeling of security that comes from knowing I'm not too different from others.	_____	_____	_____	_____
---	-------	-------	-------	-------

(7) I am frequently bothered by feelings of inferiority.	_____	_____	_____	_____
--	-------	-------	-------	-------

(8) In order to be liked and get along, I try to be what people expect me to be.

VM QB S NA

— — — —

(9) I am able to find a real inner strength in handling difficult things.

— — — —

(10) Often I don't try to be friendly with people because I think they won't like me and I'm afraid of being hurt.

— — — —

(11) I feel that I'm a person of worth, on an equal plane with others.

— — — —

(12) When I have to speak before a group of strangers, I get self-conscious and have trouble saying things well.

— — — —

(13) When I have to speak before a group of people that I know, I get self-conscious and have trouble saying things well.

— — — —

#### 9. Use of time:

(1) How much planning have you done for the use of your time (hobbies, employment, etc.) after retirement?

\_\_\_\_\_ a great deal of planning \_\_\_\_\_ little, if any, planning  
\_\_\_\_\_ some planning

(2) How do you think you will use your time after you retire? Please check 3.

\_\_\_\_\_ education \_\_\_\_\_ hobbies  
\_\_\_\_\_ entertainment \_\_\_\_\_ volunteer work  
\_\_\_\_\_ social activities \_\_\_\_\_ religious activities  
\_\_\_\_\_ recreation \_\_\_\_\_ second career  
\_\_\_\_\_ travel

#### 10. Health care:

(1) Compared to your present health status, what do you think your health condition will be in 10 years?

\_\_\_\_\_ better than it is today \_\_\_\_\_ worse than it is today  
\_\_\_\_\_ about the same

(2) Do you have regular medical check-ups?

\_\_\_\_\_ yes \_\_\_\_\_ no

(3) If not, do you plan to start having regular check-ups?

\_\_\_\_\_ yes \_\_\_\_\_ no

## 11. Housing:

(1) Where do you expect to live after retirement?

- |  |   |
|--|---|
| <input type="checkbox"/> stay at present address             | <input type="checkbox"/> live in two different locations, |
| <input type="checkbox"/> move within same county             | <input type="checkbox"/> moving seasonally                |
| <input type="checkbox"/> move within same state              | <input type="checkbox"/> not sure                         |
| <input type="checkbox"/> move to another part of the country | <input type="checkbox"/> haven't thought about it         |

(2) What factors are important to your decision about where to live after you retire? Check as many as you wish.

- |   |                                    |
|---|------------------------------------|
| <input type="checkbox"/> job opportunities      | <input type="checkbox"/> relatives |
| <input type="checkbox"/> recreation             | <input type="checkbox"/> friends   |
| <input type="checkbox"/> cultural opportunities | <input type="checkbox"/> children  |
| <input type="checkbox"/> shopping/services      | <input type="checkbox"/> taxes     |
| <input type="checkbox"/> home maintenance       | <input type="checkbox"/> health    |
| <input type="checkbox"/> type of housing        | <input type="checkbox"/> climate   |
| <input type="checkbox"/> home size              | <input type="checkbox"/> expenses  |
| <input type="checkbox"/> transportation         |                                    |

12. There are just two last "what do you think" questions. Your time and frankness have contributed greatly to the success of this project!

(1) Do you think it's difficult to plan for retirement?

- |                              |                             |                                   |
|------------------------------|-----------------------------|-----------------------------------|
| <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> not sure |
|------------------------------|-----------------------------|-----------------------------------|

(2) Which statement best describes your present attitude toward retirement?

- |   |
|---|
| <input type="checkbox"/> favorable--looking forward to it       |
| <input type="checkbox"/> wait and see--not sure yet             |
| <input type="checkbox"/> unfavorable--not looking forward to it |
| <input type="checkbox"/> haven't given it much thought          |

THANK YOU--YOUR CONTRIBUTION IS IMPORTANT!!

## APPENDIX B

Dear Extension Homemakers Club Chairman,

Hello! My name is Mary Soladay and I am a graduate student in Home Economics Education at South Dakota State University. As a part of my thesis research, I have developed a brief questionnaire for the members of Brookings County Extension Homemakers Clubs. The purpose of the questionnaire is to discover the extent and type of preparation for retirement made by club members, ages 40 through 64.

I have worked with Dr. Mary Francis Lyle on this project and have also been assisted by Mrs. Bernadine Envoldsen and the county Executive Council. The information gathered by these forms will be used to help in tailoring lesson offerings to the needs and desires of club members in the area of retirement planning.

Since my selected age group includes ages 40 through 64, this packet contains a questionnaire for each member of your club who falls into that range. On the back of each form is attached a name label indicating which member(s) is/are to receive one. I want you and your members to feel completely secure that all of your responses will be treated confidentially and be kept completely anonymous. No type of identification will appear anywhere on the questionnaire. The only function that the name label serves is to allow me to keep a record of the number, not individual names, of members in each club who have completed the form.

May I ask you, as club chairman, to give these forms to the appropriate member(s) at your next meeting. It will take about 10 minutes to answer the questions. Would you then please gather the

completed questionnaires and place them in the manila envelope. Don't worry about getting the material back to me--I will contact you personally to pick up the packet.

It's very important that I get all of the questionnaires back, so if anyone for whom you have a form misses the meeting, would you please put her questionnaire in the stamped envelope you'll find in the packet, put her name label on it, and drop it in the mail. From there, I'll contact her about getting the form back to me.

Many, many thanks for your cooperation! I won't be able to attend all of the club meetings personally because many of them meet at the same days and times. So your assistance is really vital and I deeply appreciate it. I'll be looking forward to visiting with you when I pick up your packet!

Sincerely,

*Mary Soladay*

Mary Soladay