

AN ABSTRACT OF THE THESIS OF

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Title: PERSONAL VALUE ORIENTATIONS AND SELECTED

DEMOGRAPHIC VARIABLES AS PREDICTORS OF RETIREMENT

PREPARATION AMONG PRERETIREES

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Abstract approved: \_\_\_\_\_

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The study identifies personal value orientations associated with different levels of retirement preparation. Two hundred and six classified, university employees between 50 and 65 years of age participated in the study. Preretirees were asked to complete two instruments: the Retirement Preparation Indexes, thirteen indexes composed of Likert-type and category selection questions designed to measure behavior, information, and attitudes toward retirement, and the Rokeach Value Survey, two rank-order lists of eighteen personal values. Using the Kruskal-Wallis H Test, median rankings of personal values were compared for preretirees grouped according

to their level of retirement preparation on each index and according to categories within select demographic variables. The analysis of variance then examined retirement preparation in relation to each demographic variable.

The results of the study show that preretirees with a high level of retirement preparation emphasized values having an active orientation--AN EXCITING LIFE, A SENSE OF ACCOMPLISHMENT, SOCIAL RECOGNITION. Persons better prepared for retirement also showed a broader range of value preference. Self-actualizing and altruistic values were stressed as well as the self-assertive (RESPONSIBLE) and reflective (IMAGINATIVE) types of values.

Preretirees with low retirement preparation favored the more self-centered (A COMFORTABLE LIFE, HAPPINESS) and hedonistic (PLEASURE) types of personal values. A tendency toward "other-directed" values by preretirees low in preparation is reflected in their preference for the values OBEDIENT and POLITE.

Men preferred the materialistic, hedonistic, and authoritarian values while women valued the more self-actualizing, reflective, and altruistic ones. Persons over 60 years of age showed the strongest need for being recognized for their endeavors as a worker. Income level also differentiated among preretirees. Persons with the lowest income had the strongest religious orientation while

preretirees in the upper income bracket were concerned with self-fulfillment. The analysis according to subjective health evaluation showed persons in excellent health to have an active value orientation while those reporting only fair health held a more passive value preference. Participants in life-long learning stressed both altruistic and cognitive values. No significant value differences were seen when examining preretirees according to retirement decision. Other demographic variables examined in the study were: occupational status, marital status, education, proximity to retirement.

The analysis of variance ( $\alpha = .05$ ) on the retirement preparation indexes for each demographic variable revealed a number of significant differences. On the index Financial Planning Information, men, persons over 60 years of age, managerial/professional workers, college graduates, and persons in excellent health were better prepared. A high level of Retirement Zest Attitude preparation was associated with women, clerical workers, preretirees in excellent health, and participants in formal continuing education. High Community Activity Behavior preparation was seen for non-married preretirees, those with at least some college education, and formal life-long learners.

It can be concluded that specific value orientations are associated with the degree to which a preretiree has prepared for retirement. In addition, the analysis of personal values and retirement preparation according to selected demographic variables does distinguish between preretirees.

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IN MEMORY OF  
Raymond H. McFetridge

Every new discovery, every new thought,  
can put a new face on the world.

Carl Jung



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PERSONAL VALUE ORIENTATIONS AND SELECTED  
DEMOGRAPHIC VARIABLES AS PREDICTORS OF RETIREMENT  
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I. INTRODUCTION

With both the trend toward early retirement and the fact that people are living to an older average age, more years of the individual's life will be spent in retirement. This realization has drawn attention to examining how a person approaches this time and the factors which play a part in the adjustment process. Since historically, gainful employment for as long as one was physically capable was standard practice, this particular life transition is a relatively new phenomenon. At the turn of the century, life expectancy at birth was 47 years (Bischof, 1976). The number of years a worker could hope to spend post retirement were relatively few. In addition, economic and social factors determined the attitude taken toward work. Employment or some type of work which contributed to the welfare of the family was necessary. The philosophical orientation stressing that one does not receive something for nothing further reinforced the traditional work ethic.

Today, the older person can plan a life other than the one centered around work due to a combination of financial resources and

a more supportive network of social services (Gold, 1974). The exact ingredients as to the successful accomplishment of this transition have been the subject of numerous investigations. This study will attempt to add yet another dimension to what is already known about the retirement process.

### Statement of the Problem

The central issue in this investigation concerns the role values play in predicting readiness for a life-stage transition. By knowing that a particular value or value orientation is important to individuals, can a prediction then be made about their level of readiness for retirement? It is the interest of this study to determine what relationship exists between such a construct and preparation for retirement. In trying to understand why retirement is approached with either a positive or negative attitude or with greater or lesser preparation, an examination of the individual's belief system may make this more clear. Preretirees (age 50 to 65) are of particular concern due to their proximity to retirement.

The major objectives of this study were:

1. To measure the value orientation for a sample of preretirees.
2. To measure the level of retirement preparation for a sample of preretirees.



3. To determine if a personal value profile is related to a specific level of retirement preparation.

4. To examine personal values and retirement preparation in relation to the following independent variables: sex, present age, income, occupational status, marital status, education, health, participation in continuing education, proximity to retirement, retirement decision.

#### Importance of the Study

The following rationale presents the need for a value study in relation to retirement preparation: (a) theoretical models of life-stage transitions include values as a component influencing change, but little empirical research has examined the relationship; (b) value research has primarily dealt with value change as a result of retirement rather than the effects of values on the process itself; (c) the establishment of personal value orientations for different levels of retirement preparation has not been undertaken; (d) new approaches to preretirement education may be designed so as to better meet specific needs of preretirees by understanding the values held by this group; (e) although the level of educational attainment is a standard variable in social-psychological research, education

as an activity one continues to engage in during the adult years regardless of educational level represents a new measurement approach in the description of adults.

### Background of the Problem

The intent of this study was to expand our understanding of the individual approaching retirement. Several definitions will clarify exactly who we are dealing with. Atchley (1976) offers a typology of the phases of retirement which will serve as a guideline. Preretirement is divided into two phases. The first, the "remote" phase, defines retirement as, ". . . a vaguely positive phase of the occupational career which is a reasonable distance into the future " (p. 65). This may begin when an individual takes his first job, characterized throughout the work career by informal and unsystematic preparation for retirement. For most persons in the remote phase, retirement is not a major concern, but the impending reality of the event does influence certain life decisions. The "near" phase of preretirement begins when there is realization that the retirement role will begin very soon. It is during this phase that a company, if it has a preretirement counseling program, would offer it to the employee. Although Atchely does not exactly specify this period in terms of years, it would for most employees occur between 50 and 65 years

of age. For those planning to retire early, this time frame may be adjusted appropriately.

A primary emphasis of this investigation was placed on describing the psychological variable--personal value orientations --of the preretiree during the near phase of preretirement. To better understand why specific behaviors and attitudes are observed, it is necessary to examine the belief system which fosters them. This exploration of the belief system was done through the examination of values. Rokeach (1973) defines the concept of a value as ". . . an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence" (p. 5). There are two types of values described in this definition. Terminal values refer to the more long reaching goals people establish for themselves (end-states of existence). Instrumental values emphasize daily behavior and more short term goals (modes of conduct). He goes on to state that a value system ". . . is an enduring organization of beliefs concerning preferable modes of conduct or end-states of existence along a continuum of relative importance" (p. 5). The values identified by Rokeach are all positive values. He also differentiates between a value and an attitude. An attitude refers to an organization of several beliefs around a specific object or

situation. The individual can possess tens of thousands of attitudes. In contrast, a value refers to a single belief of a very specific kind --a desirable mode of behavior or end-state that guides actions and attitudes to ultimate goals. The number of values is reduced to no more than several dozen. Concerning values and behavior, Rokeach stresses,

If it is indeed the case that terminal and instrumental values are standards that guide actions, as well as attitudes, then knowing a person's values should enable us to predict how he will behave in various experimental and real life situations (p. 122).

The relationship between values, attitudes, and behavior is the concern of this study. If Rokeach's premise about the predictive nature of values is correct, a better understanding of any group of person's attitudes and behavior will be possible.

The traditional approach to studying the retiree or preretiree and their adjustment or attitudes toward retirement has focused upon situational determinants. Age, sex, occupational status, and retirement income are the issues the bulk of the gerontological and sociological literature have examined. These investigations have added greatly to our understanding of the retirement process. The psychological realm of the individual must be explored with equal enthusiasm.

Theoretical models concerned with describing the components influential in the retirement process include the situational variables listed above plus certain psychological concepts: personality, life style, and self-concept. In terms of adjustment to later life, Gutmann(1964), Havighurst (1968), and Neugarten (1964) are among many who have dealt with these concepts. Marvin Sussman presents a thorough delineation of these situational and psychological variables in his "Analytic Model of Retirement" (1972). These factors all influence how preretirees perceive their entry into retirement. Attitudes toward retirement, preconceived ideas of what retirement will be like, and preparation for retirement are all influenced by one's particular life situation. Research indicates that certain factors have more influence than others on the individual's perception of retirement. The review of literature in Chapter II will consider the importance of these.

Questions still persist as to what accounts for variations in preretirement attitudes toward retirement (Thompson & Streib, 1958). As Goudy, Powers, and Keith (1975) suggest, it is now necessary to build profiles describing previously "typed" groups of retirees in terms of differences as well as similarities within and across types. For example, what is the total profile of a person with both a positive retirement attitude and positive work satisfaction?

a positive retirement attitude and negative work satisfaction?, etc. Description along the lines of other variables is equally necessary.

The element proposed in this study to add information to the profile of the preretiree is the description of personal value orientations. Since values are key elements in the belief system of the individual, an exploration of one's orientation toward retirement solely in terms of situational and social-structural variables is incomplete. Rokeach states,

A relatively small number of terminal and instrumental values is conceived to underlie many if not all social attitudes; moreover, a given value is conceived to determine several or many attitudes and a given attitude to be determined by several or many values (p. 122).

The type of seed which fosters the attitude must be the point of inquiry if we are to understand why such attitudes develop.

Sussman (1972) includes values as one of the individual variables in his schema of the retirement process. In a model of life-stage adaptation (Lowenthal, 1972), values work in connection with specific aspirations and motivated behaviors. These three factors represent a category she labels "goal-behavior constellation" in the pre-transition phase. Transitions are characterized by change in specific components. In the Lowenthalian model, these components are (a) situational factors, (b) perceptual characteristics, (c) adaption, and (d) the goal-behavior constellation. Adaptation is

the result of the components coming into contact with an intervening circumstance and successfully reorienting the life space.

Although values are included in these typologies of life-stage transitions, little empirical evidence has been gathered concerning their relationship. Thurnher's (1974) research examined goal setting at the time of retirement, the nature of concrete goals chosen for the next five years and the affect toward these goals, the direction of stage-linked changes in values, and the impact of positive and negative outcomes of past strivings and adjustments to goal renunciations. Values were seen to be different for those persons in the empty-nest stage and for those who were preretirees. Thurnher then draws some implications concerning the role of values in the adaptation to a life transition. Male preretirees showed a significant correlation between high instrumental-material values and high anxiety (Gottschalk-Gleser Anxiety Scores) and between high hedonistic values and low morale (Bradburn Balance Scores). The implications of this analysis were that preretirees (male) who were high on the instrumental-material or hedonistic values would experience certain difficulties at retirement. However, no indication was given of any empirical evidence between these relationships with either attitudes toward retirement or retirement preparation. Her assumptions lead us to the next logical step of developing value

profiles of preretirees and examining them in relation to measured retirement preparation.

The studies which have addressed the issue of values have dealt mostly with change. This is a primary emphasis in Lowenthal, Thurnher, and Chiriboga's (1975) work at different stages in life. Ludwig and Eichorn (1967) examined a young and old sample of mid-western farmers. What was of interest to them was to show values changing as a result of the normal aging process. The type of value being measured in this study would more accurately be called "societal" values rather than "personal" values. It was found, as might be expected, that older persons did not maintain the more youth-oriented values (i. e., science-technological, optimism in relation to health, and work orientation) to the same degree the younger group did. The cross-sectional nature of this research does raise questions as to what historical effects were acting on these values since the nature of some of the questions contained a historical element which the younger group might not validly respond to. In his preliminary work, Rokeach (1973) also measured value change across the life-span and did find significant differences for various age groups on certain values.

The lack of value research on the older person indicates the need for this study as delineated in the rationale. There is also the



need to do this evaluation with as precise an instrument as is available. Thurnher's (1974) "Value Sort" is too general to get a thorough assessment of one's personal value orientation.

### Assumptions and Limitations

#### Assumptions

It is assumed that personal values and retirement preparation can be measured accurately with a paper and pencil type instrument.

It is assumed that the Retirement Preparation Indexes, since it is a relatively new instrument, does accurately measure the level of readiness a person has in regard to retirement.

It is assumed that the Rokeach Value Survey does in fact represent the major personal values of an individual and that there is a hierarchical relationship between the values.

It is assumed that values, attitudes, and behavior are closely related.

It is assumed that the individual's rankings of his values and the information provided on the retirement preparation indexes are honestly and accurately represented by the respondent.

It is assumed that all individuals have the same basic value structure.

It is assumed that the sample of State of Oregon Classified Employees examined in this study are representative of all pre-retirees at O. S. U. who fall within this specific category.

### Limitations

There is the limitation that no ideal value instrument exists, but that the Rokeach Value Survey, more so than any other value measure, will give an accurate description of personal values.

There is the limitation that the Retirement Preparation Indexes is a relatively new instrument whose validity and reliability are still being established.

There is the limitation that, due to new federal laws on confidentiality of records for state employees, alternative sampling methods must be used rather than direct contact with all persons in a certain age group.

## II. REVIEW OF LITERATURE

### Retirement

The research concerning adjustment to retirement has primarily focused on the factors Shanas (1972) describes in "The Accommodation Process in Adjustment to Retirement" paradigm: (a) demographic, (b) social structural, (c) social psychological. Examination of these variables, individually and in relation to one another, has enlarged our understanding of the retirement process. Although the picture is by no means complete, the following review will account for the relationships which have been found. The first factor to be discussed will be the demographic looking at sex and age.

### Demographic

Sex. In general sex differences have not been a major point of emphasis in studies on retirement. One of the most thorough examinations of sex differences in retirement patterns (Palmore, 1965) found occupational differences to exist between men and women. A substantially lower retirement rate was seen for men in the better paid occupations (professional), whereas, the lowest retirement rate for women was in the category of managers, officials, and proprietors. High-paid women retired at about the same rate as did

lower-paid women workers. In the University of California higher education system, where more than 40% of the full time faculty members retire before the mandatory age, more women do so than men (Patton, 1977). However, this same study showed more men to be satisfied with retirement. The finding that professional women are more willing to retire is further substantiated by Streib and Schneider (1971). Outside of the professional sphere, the trend is not the same. Streib and Schneider go on to report a larger percentage of men (37% of 1,486) who were willing to retire than women (29% of 483). It was suggested that the willingness seen on the part of the men may be due to a common notion that men are more devoted to work than they are, especially for those who perform tedious jobs.

The reason for retirement also varies according to sex. Fewer men retire voluntarily than do women. Palmore (1965) found that over half the women retired because they preferred leisure compared to only one-fifth of the men retiring for the same reason. The willing women retiree plans to stop work to enjoy more leisure time and also reports having made plans for retirement (Streib & Schneider, 1971).

Until relatively recently, a negative stigma was attached to retirement (Ash, 1966). Retirement has now become accepted more as a reward for a life of work. Palmore (1965) revealed an increase

in the percentage of retired men not working or working less than 6 months full time over a twelve year period (1950 to 1962), whereas, for women, the percentage remained fairly constant.

An additional aspect, value orientation, was examined in relation to sex differences during the preretirement phase by Thurnher (1974). The "Value Sort," a composite of value inventories, indicated that for women, ease-contentment values were dominant with interpersonal-expressive values second. Men in this study rated interpersonal-expressive and hedonistic values as most important. The relationship between these values at this stage of the life cycle and orientation toward retirement was not empirically explored in this study.

Age. Studies examining the relationship between age and retirement primarily focus on changes in attitudes and degree of planning for retirement as the reality of the event approaches. In general there is a shift toward a more negative attitude as retirement draws near (Ash, 1966; Atchley, 1976; Lehr & Gernot, 1969; Streib & Schneider, 1971). For men, Lehr and Gernot report a change from a relatively positive attitude toward retirement to a negative attitude around the age of 60. No such trend was found for women. It is suggested that the positive or negative attitude one has toward retirement reflects one's own prospects and expectations in later life (Streib & Schneider). This may explain why

persons planning to retire later may not be as eager about retirement as early retirees.

Changes may also be detected in planning for retirement with increasing age. For the 60 to 65 age group, Lehr and Gernot (1969) show a significant relationship between the extent to which future plans have been made and a positive attitude toward retirement. In the Johnson and Strother (1962) study, respondents were grouped as either under or over 45 years of age. It was in the under-45 age group that the largest percentage of persons had taken steps to add to their retirement incomes. One aspect of financial planning that did increase with age was the number of persons who had computed their retirement benefits. This occurred earlier for salaried employees (ages 55 to 60) than for hourly employees (ages 60 to 65). In addition, Ash (1966) found that one-third of those who had planned for retirement also acquired investments or savings beyond their pensions.

Activity planning was seen to increase with age (Johnson & Strother, 1962).

Differences between individuals who decide to retire early and those retired manditorily has been the emphasis of a number of researchers (Ash, 1966; Barfield, Katona, & Morgan, 1969; Walker & Price, 1975). Sixty-two percent of the voluntary retirees in the

Walker and Price study retired between the ages of 60 to 64.9, with 85% retiring before 65. This is contrasted by the 42% of mandatory retirees who didn't retire until between 65 to 70. Persons who plan to retire early tend to look more favorably toward it. Planning for retirement and the attitude held are related to the retirement decision (Patton, 1977). A more positive attitude toward retirement and better adjustment are both related to the extent to which the employee anticipates and makes plans for his change in activities. Of those 60 years old who had made plans, 81% wanted to retire as opposed to only 38% wanting to retire among the non-planners (Ash). Barfield found that among auto workers, those looking forward to enjoying recreational activities were more likely to choose early retirement. There was also somewhat more satisfaction with retirement for those who retired between 60 and 65. A similar finding came out of the Walker and Price study. Voluntary retirees were significantly more satisfied with retirement than those forced to retire.

The economic considerations of early retirement will be discussed in a later section.

## Social Structural

Work orientation. Classic studies on work attitude and anticipation of retirement suggest an inverse relationship between the two variables (Friedmann & Havighurst, 1954; Johnson & Strother, 1962). Additional research gives further support for this contention. Saleh and Otis (1963) examined attitudes toward retirement in relation to job-oriented and context-oriented persons. The context-oriented looked significantly more favorably toward their retirement than did the job-oriented. Goudy, Powers, and Keith (1975) also found statistical support for the inverse relationship, but warn that their low correlation coefficient ( $r = +.05$  to  $+.18$ ) is not conclusive. The Barfield et al. (1969) study showed those persons dissatisfied with their jobs more responsive to the idea of early retirement, and Johnson and Strother (1962) found hourly employees more favorable toward retirement and less strongly oriented toward their job. Among 50 to 55 year old workers, Lehr and Gernot (1969) suggest that the most positive attitude toward retirement correlates best with the most negative perception of the immediate occupational setting.

However, acceptance of this inverse relationship is not universal. Fillenbaum (1971) believes that certain qualifications must be made to the general statement. She proposes no relationship to exist between job attitude and retirement attitude except when



achievement is also examined in this context. High achievement was significantly associated with a negative view of retirement among non-academic employees at a university. Fillenbaum concludes, "Only when the job is of a prime importance as the central organizing factor of a person's life should it affect his retirement." Achievement was earlier studied by Berkey and Stoeber (1968) in relation to career army officers. For the officer who felt that he had not achieved a suitable level of success, vulnerability to the negative effects of retirement may exist. This is further supported by Simpson, Back, and McKinney (1966b) for white-collar workers. Glamser (1976) in investigating what the determinants are of a positive attitude toward retirement found a lack of any statistical relationship between the attitude toward retirement and commitment to work among hourly and salaried industrial workers.

The research on this topic leaves many questions as to whether or not the inverse relationship hypothesized by Friedmann and Havighurst does in fact exist. It now appears that certain conditions may enter into such a determination. Persons who (a) have little chance of increasing skills (Fillenbaum, 1971), (b) have no further expectations for advancement (Johnson & Strother, 1962; Patton, 1977), or (c) have achieved desired goals (Lehr & Gernot, 1969) are more positively oriented toward retirement and look forward to the event.

In Atchley's (1971b) examination and work orientation, a high degree of work orientation was not carried into retirement by most of the retired sample. However, there were occupational differences in terms of those who did possess high work orientation. In a comparison of retired teachers and telephone company workers, the teachers had a significantly smaller percentage with low work orientation. Atchley (1971a) in a study on academic professors found older professors to have a slightly greater prevalence of high work commitment than middle-age or younger professors. The hypothesis that older upper-white-collar and professional workers are more committed to their work and are more reluctant to retire (Streib & Schneider, 1971) can be supported. Patton's (1977) work revealed full professors to plan to retire later.

The type of satisfaction received from the job is another dimension which has been examined. Stokes and Maddox (1967) investigated the role of intrinsic versus extrinsic work satisfaction in relation to retirement. The results showed white-collar workers (72%) to be significantly more likely than blue-collar workers (38%) to attribute intrinsic rewards to their work experience. Although the relationship was not significant, workers who attributed intrinsic rewards to their work (33%) were less likely than others (43%) to report a high degree of satisfaction in retirement. Intrinsic satisfaction with work increases the probability of satisfaction in

retirement among blue-collar workers, but has just the opposite effect on white-collar workers. The greater the intrinsic work satisfaction for white-collar workers the less favorable the attitude toward retirement (Simpson, Back, & McKinney, 1966b).

As one advances through middle-age and approaches retirement, the factors providing job satisfaction change, making satisfaction possible for all age groups (Saleh, 1964). Male respondents between 60 and 65 years of age at the managerial level indicated the hygienes (salary, interpersonal relations, working conditions, factors in personal life, job security) in the near phase of preretirement as the factors providing satisfaction while they stressed the motivators (achievement, recognition, advancement, growth in skill, responsibility) in their middle-age.

Occupational status. Burgess, Corey, Pineo, and Thornbury (1958) examined occupational differences among employees of Standard Oil Company. Respondents were given 100 statements concerning aging and retirement to which they replied "yes, " "no, " or "undecided. " There were relatively few significant differences between the managerial and supervisory-professional groups (15 statements). Greater differences between the supervisory-professional and manual-worker groups were found (31 statements), with the highest number of differences between the managerial and manual-worker groups (41 statements). The highest percentage of

favorable responses were for the managerial group with the lowest percentage for manual-workers. Burgess et al. showed a direct relation between occupational status and attitude toward aging and retirement. The higher the occupational status, the better prepared, having actually made plans, for retirement.

For academic professors, the transition from work to retirement may be more gradual than for other occupational groups (Fillenbaum & Maddox, 1974). Academics generally do not view retirement negatively, but see it as part of the life cycle which doesn't particularly disrupt their happiness (Rowe, 1976). Several reasons for this have been suggested: economic security in the later years, the possibility of continued employment and professional visibility. Acuff and Allen (1970) found that meaningful retirement for professors included a positive life attitude including a clear sense of worthwhileness and future planning. Since older professors do not disengage as quickly as persons in other occupations, a possible explanation is advanced by Atchley (1971a):

There is evidence of a conflict between the desire to disengage and a psychological commitment to society. . . . The psychological commitments toward attractive roles in society serve as obstacles within the individual that interfere with psychological disengagement even when the individual himself may want to disengage (p. 478).

As discussed under the section "Work orientation," job satisfaction varies according to occupational status. In addition, what a

retiree misses about the job after retirement can be related to the type of job. Blue-collar workers were more likely than white-collar or agricultural workers to report that money is what they miss about their job. White-collar and professional workers--those with the highest retirement incomes--are more likely than others to miss nothing about their work (Shanas, 1972).

Income level. The importance of income at the time of retirement is evidenced by the number of studies which address this issue. In considering early retirement, sufficient income is the most significant factor. Preretirees who feel that they have adequate income for retirement have the most positive outlook toward retirement (Glamser, 1976; Patton, 1977; Saleh & Otis, 1963). Walker and Price (1976) found significantly higher incomes for voluntary than for mandatory retirees. The former also had the higher income while working. The realistic appraisal of the present situation is important for economic matters as well as interpersonal and family concerns. Barfield et al. (1969) stressed several financial and economic factors in the retirement decision: (a) expected retirement income, (b) the number of dependents, (c) house equity, and (d) expected income from assets.

One's perception of economic deprivation plays an important role in adjustment to retirement. There is no doubt that for most

workers a dramatic decrease in income will be experienced at the time of retirement. Even with as much as a 50% income reduction, most retirees do not consider themselves economically deprived --only one-third indicated such deprivation (Thompson & Streib, 1958). To explain this, the authors suggest high "role flexibility" in accommodating to the financial change. The attitude toward retirement is a factor in this reorientation. A negative preretirement attitude serves to make it more difficult to adjust to a lower income. A greater percentage of reluctant retirees consider themselves economically deprived than did willing retirees. Furthermore, Johnson and Strother (1962) indicated a greater percentage of hourly employees (30) who thought it would be difficult to get along financially than salaried employees (20).

Sufficient income security is generally not an important problem for academics (Fillenbaum & Maddox, 1974; Patton, 1977; Rowe, 1976). Even though academics disengage at a slower rate, Patton showed two-thirds of this group in the University of California system as being willing to retire before the mandatory age if conditions were right, a larger retirement annuity. Katona and Morgan (1967) support this contention for workers in general. People will choose to retire rather than continue to work if they have a certain level of future income.

Persons returning to work after retirement, either full or part time, do so primarily because of the need for supplemental income (Pearson, 1957).

### Social Psychological

Perceived state of health. Health has been examined in relation to the retirement decision as well as changes in health once retirement occurs. It is the general finding that retirement is influenced by the state of health of the individual. Poor health is reported as a reason for early retirement (Barfield et al., 1969; Thompson & Streib, 1958; Streib & Schneider, 1971; Patton, 1977).

Although Fillenbaum (1971) found no relationship between attitude toward retirement and subjective evaluation of health, Acuff and Allen (1970) do show good health to be associated with higher scores on the Purpose in Life test for both the respondent and their spouse.

Fillenbaum's findings should also be examined in relation to the change in health status for retirees and those who remained employed.

Thompson and Streib (1958) when investigating retirees and employed persons (ages 68-70) found both groups equally likely to shift their self-evaluation of health. Though not significant, retirees were more likely to improve in health. An objective health rating of these two

groups by physicians showed an equal decline for both groups who reported good health over a four-year period. But for those whose health was rated "fair" to "very poor" earlier, a disproportionate change to good health was seen for retirees. If voluntary retirees report greater satisfaction with retirement than do mandatory retirees, health may in fact be related to these factors not revealed by the Fillenbaum study. The myth that retirement is responsible for a change in health to the worse is not substantiated in these research findings.

Retirement planning. As retirement approaches, more and more preretirees are involved in preretirement education in either a structured, formal program or independently. The importance of such planning is enforced by the research showing a positive relationship between retirement planning and attitude toward retirement (Barfield et al., 1969; Saleh & Otis, 1963; Riley & Foner, 1968). For employees regardless of occupational level, the exposure to formal programs, successful retirement planning, and exposure to media presentations or personal discussions on retirement increase the likelihood of a positive orientation toward retirement. However, some differences have been noted in regard to occupational level and the amount of influence planning can have on the worker. Simpson, Back, and McKinney (1966a) are in agreement with the findings that orientation toward retirement is related positively to exposure of



information and preparation. It is the effectiveness of the type as well as the amount of exposure which will vary from occupation to occupation. For middle stratum and semi-skilled workers, reading articles about retirement and listening to radio and television programs correlate with a positive orientation to retirement. High exposure for middle-stratum workers also shows a favorable influence on planning. Upper-white-collar workers are exposed to less information, but are seen as doing just as much planning as the middle-stratum person. This may be in part due to the upper-white-collar workers greater amount of education and a higher income. Monk (1971) studying administrative and professional men between the ages of 50 and 59, found a reluctance to anticipate as well as actually prepare for post retirement life. The evidence supports the need for preretirement education, but at the same time suggests that the type of program presented should be designed around the specific group of preretirees.

Planning has also been examined according to the type of planning done. Thurnher (1974) reports that for those involved in goal planning, material and economic affairs are most often mentioned, followed by travel plans and leisure activities. The importance of financial planning is further supported by Glamser (1976) and Ash (1966).

Ash has further associated retirement planning with a higher percentage of persons anticipating no special problems upon retirement and a lower percentage of retirees not having anything to do.

### The Study of Values

In the investigation of human values two initial issues must be addressed. One, it must be decided how to define the concept of values with which we would like to deal. Two, there is the problem of how to measure this construct once it has been established. The purpose of this section is to present the work of several major theorists who have attempted to define what values are and also methods developed to measure a person's value orientation. To organize this presentation, it is our interest to examine those theorists who deal with the "structure" of the value system which an individual or a society may have. The basic theorists identified under this classification are: Kluckhohn and Strodtbeck, Morris, Spranger, Rokeach (Simmons, 1976). Each offers a schema of what values are, how they are organized, and the importance they hold to the individual's functioning within his social group.

This discussion will begin at the "macro" level looking at the work of Kluckhohn and Strodtbeck on value orientations among a selection of cultural groups. From there, more specific individual

value orientations will be examined. Both Morris and Spranger present systems for "typing" people according to their dominant interests. Finally at the "micro" level, Rokeach's approach will identify specific personal values individuals possess.

Florence Kluckhohn and Fred Strodbeck

A definition of values. Kluckhohn and Strodbeck propose a schema of values which can universally apply to any culture, but which also differentiates between cultures by the unique direction each value orientation takes. This value structure is composed of five orientations: (a) a human nature orientation, (b) a man-nature orientation, (c) a time orientation, (d) an activity orientation, (e) a relational orientation. Within each value orientation, one of three main directions may be dominant.

The human nature orientation has the possible value directions of Evil, Neutral (a mixture of good and evil), and Good. To illustrate this first value, the American culture will point out how the range of variation exists within a single group of people. It should be mentioned that certain racial and ethnic groups within this country would further highlight these value directions. Historically, from our Puritan ancestors, there came the view of human nature being basically evil but perfectable. Such an attitude about mankind is still maintained by a number of people today. A less extreme position is

held by a second group who believe human nature is a combination of good and evil. This group would agree that control of the self is needed, but also recognizes that regression from such a strict doctrine need not necessarily be severely condemned. The third direction, human nature as good, is the logical antithesis of the puritanical view. Whether this is professed by certain groups is uncertain.

The man-nature orientation proposes the three directions of Subjugation-to-Nature, Harmony-with-Nature, and Mastery-over-Nature. In certain parts of the world man's existence depends on the beneficence of nature; a subjugation to nature. One's day-to-day existence may be determined by whether or not there is sufficient rainfall, the lack of damaging storms, etc. Where man and nature live in harmony, there is the concept of wholeness or unity between them; one does not live apart from the other. This can be seen among such groups as the Navaho, Chinese, Japanese, and Mormons. The master-over-nature generally exists where there is an emphasis on technological advancement and an attempt is made to harness the forces of nature for man's progress. Many of the western societies are representative of this direction.

Time has the orientations of Past, Present, and Future. People with a Past time orientation (e. g., the Chinese), focus strongly on

both ancestor worship and family traditions. There is the continual reminder of the importance of the past in the present. The Present time orientation pays little attention to what has happened in the past and regards the future as vague and unpredictable. Kluckhohn suggests that the Spanish-Americans hold such an orientation. Those with a Future time orientation look forward to bigger and better things yet to come. Achievement and the emphasis on being prepared characterize such people. This has generally been the American frame of reference.

The activity orientation recognizes the directions of Being, Being-in-Becoming, and Doing. Characteristic of the Being orientation is the kind of activity that is a spontaneous expression of what is conceived to be "given in the human personality" (Kluckhohn & Strodtbeck, 1961, p. 16). Fewer demands are made on the individual (e. g., those in the Mexican society) to suppress their natural desires. Being-in-Becoming emphasizes what the person is rather than what he can become. Activity which develops all aspects of the self into an integrated whole is stressed. Doing focuses on accomplishments that are generally measurable according to some predetermined standard. This orientation can be captured by the phrase "What does the individual do?" There is usually the orientation that people are producers of some commodity.

The final value orientation is Relational. Lineality, collaterality, and individualism are its possible directions. The lineal orientation stems from the fact that people are both biologically and culturally related to one another. "Continuity of the group through time and ordered positional succession within the group are both crucial issues when lineality dominates the relational system " (Kluckhohn & Strodtbeck, 1961, p. 19). In the collateral society, the individual exists because he is a member of a social group. An example of a collateral extension is seen in sibling relationships. The goals of the extended household take on importance. Under the individual orientation, emphasis is given to the autonomy of the person. Considerable flexibility is allowed for individual expression.

The components of the five value orientations are depicted graphically below:

THE FIVE VALUE ORIENTATIONS AND THE RANGE OF  
VARIATIONS POSTULATED FOR EACH

Orientation	Postulated Range of Variations					
Human Nature	Evil		Neutral	Mixture Good-and-Evil	Good	
	mutable	immutable	mutable	immutable	mutable	immutable
Man-nature	Subjugation-to-Nature		Harmony-with-Nature		Mastery-over-Nature	
Time	Past		Present		Future	
Activity	Being		Being-in-Becoming		Doing	
Relational	Lineality		Collaterality		Individualism	

(Kluckhohn & Strodtbeck, 1961, p. 12)

For any particular group of people, one direction within each orientation will be dominant or at least share the dominant position with another. The rank ordering of the value orientations can be seen as pure-order types (e.g., individualism over collaterality over lineality), linked first-order types (e.g., individualism equals collaterality over lineality), linked second-order types (e.g., individualism over collaterality equals lineality), or a nonordered type (e.g., individualism equals collaterality equals lineality). This variation in value orientation applies not only to the possible ranking patterns but also to the degree of awareness individuals have of their orientations which influence their behavior. Kluckhohn refers to this as the implicit-explicit continuum.

In addition to the "ordered variation" assumption of this value model, other basic assumptions are presented:

1. there is a limited number of common human problems for which all people at all times must find some solution,
2. while there is variability in solutions of all the problems, it is neither limitless nor random but is definitely variable within a range of possible solutions,
3. all alternatives of all solutions are present in all societies at all times but are differentially preferred (Kluckhohn & Strodtbeck, 1961, p. 10).



The measurement of values. The instrument developed by Kluckhohn and Strodtbeck (1961) to measure this construct is the Variations in Value Orientations. Through means of an interview, the dominant and variant value orientations of people in any culture are assessed. The measure consists of twenty-two items. Respondents are to choose from three alternatives which variation of the value best represents their position. A mixed selection of cultures were initially sampled: a Spanish-American community, a Mormon group, a Texan group, a Navaho group, a Zuni community. A near equal representation of men and women were included in each sample.

Robinson and Phillips (1973) point out that Kluckhohn's basic assumptions need further refinement and empirical verification. The data collected was not sufficient for analyzing the variations within each of the cultures. No reported reliability exists for the Variations in Value Orientations nor was there any report of the validity other than perhaps the face validity of the items.

The following example illustrates the type of item used to examine the value orientation of man-nature:

19. LENGTH OF LIFE

man-nature: Item MN5

Three men were talking about whether people themselves can do anything to make the lives of men and women longer. Here is what each said.

B (Over) One said: It is already true that people like doctors and others are finding the way to add many years to the lives of most men by discovering (finding) new medicines, by studying foods, and doing other such things as vaccinations. If people will pay attention to all these new things they will almost always live longer.

A (Subj) The second one said: I really do not believe that there is much human beings themselves can do to make the lives of men and women longer. It is my belief that every person has a set time to live, and when that time comes it just comes.

C (With) The third one said: I believe that there is a plan to life which works to keep all living things moving together, and if a man will learn to live his whole life in accord with that plan, he will live longer than other men.

Which of these three said most nearly what you would think is right?

Which of the other two ways is more right?

Which of the three would most other persons in \_\_\_\_\_ say was most right?

(Kluckhohn & Strodtbeck, 1961, p. 89)

For cross cultural studies of values, Kluckhohn's description of the value system and instrument to measure it is a valuable contribution.

### Charles Morris

A definition of values. Before describing the type of value orientation or "path of life" taken by an individual, it is necessary to distinguish between the uses of the term "value." Morris (1956) suggests that there are three types of values: (a) operative, (b) conceived, (c) object. An operative value is one which represents a

tendency or disposition of a person to prefer one kind of object rather than another. The preferential behavior may refer to other people, objects, thoughts, symbols, etc. The second type of value, the conceived value, is usually restricted to those cases of preferential behavior that is guided by "an anticipation of foresight of the outcome" of such behavior. In most cases conceived values and operative values are the same. Exceptions do exist however. The conceived value involves a preference for a symbolically indicated object. The third value type, the object value, is concerned with what is preferable regardless of whether it is in fact preferable or conceived as preferable (Morris, 1956, pp. 10-12).

Man is a valuing being, in search of some object which will meet a particular need. Similar to Spranger (1928), this value system proposes that an individual choose a dominant value orientation which will in turn influence his choice of activities. Three components have been isolated as making up the value orientation: (a) the Dionysian (releasing)--the characteristic which relies on and utilizes the world in which one lives so that desires are more adequately realized; there is the tendency to release and indulge existing desires in the presence of objects appropriate to the satisfaction of the desires, (b) the Buddhistic (restraining)--those tendencies in the self to regulate itself by holding in check its desires,

(c) the Promethian (remaking)--the active tendencies to manipulate and remake the world so as to satisfy existing desires (Morris, 1942, p. 24). The "Paths of Life," as Morris describes them, represent different combinations of these three components. For example, one path may emphasize the Promethian component as the dominant trait, the Dionysian as the second most important trait, and finally the Buddhistic component as having the least important place in the person's makeup (Morris, 1942, p. 29). This particular orientation is labeled the "Promethian Path of Unceasing Making." A brief description of Morris' seven main paths of life will give a clearer understanding of how these components interact. It must, however, be remembered that each path of life represents an idealization from which particular individuals will vary although they still maintain the basic orientation.

The Buddhist path of detachment from desire. Desire is the source of human suffering. This path emphasizes a detachment from desire which leads to a state of peace. Solitude and meditation are important mechanisms in helping the individual reach this state of detachment. The emphasis is placed on the understanding of one's self. Through meditation this becomes conscious. Ultimately detachment from the worldly desires experienced before this enlightenment process is achieved.

The Dionysian path of abandonment. The person whose main orientation is the dionysian characteristic seeks relief from the burden of the social and self-controlled self through abandon. He professes a state similar to drunkenness, involving the forgetfulness of the self and the celebration of the reunion of man and nature. There is emphasis placed on the affirmation of life (this is not so for certain orientations according to Nietzsche). The dionysian may show overflowing vitality and exuberance, striving to be "free."

The Promethian path of unceasing making. The activity engaged in by the Promethian seeks satisfaction of some particular interest at hand. Such activity also has the characteristic of being never ending. Promethian characteristics include a defiance of hostile powers, a willingness to assume the suffering which the activity he engages in entails, and a striving to take charge over the techniques man can use to improve himself. This orientation has as its quest the continual reconstruction of the world.

The Apollonian path of rational moderation. The Apollonian is a person who is not given to severe conflicts and lives outwardly in his feelings, actions, and thoughts. He is able as an administrator and his control of himself is dependent upon his control of other persons and things. Choosing a path of moderation, he is more inclined to want friendship than strong love.

The Christian path of sympathetic love. This dominant orientation is based on Christ's personality. The person with this frame of reference finds his love turned toward others. The object of love is made his center of attention and he dedicates himself to the service of this loved one. Love as the guiding feature in a person's life will be sufficient for human redemption.

The Mohammedian path of the holy war. The basic belief of the Mohammedian is the dedication of his life to the extension of the community. The individual focuses all of his powers so that the community, and himself as a member of the community, will enjoy the satisfaction of its desires.

Lacking internal conflicts and inhibitions, employing the elemental force of primitive passions and actions, feeling that he is the vehicle of cosmic destiny which defines all that opposes his community as evil, willing to utilize any means to reach his goal, enjoying the free expenditure of his free energy, confident of the outcome of his exertions--the Mohammedian can only appear as a terror, a scourge, a "beast" to other types of personality (Morris, 1942, p. 140).

The Maitreyan path of generalized detachment-attachment. This personality orientation attempts to integrate all the features of the human self, tries to maintain all three components in an equal balance.

He will appear as too detached and restrained to those of more imperative dionysian and promethian impulses, too active, sensuous, mystic, abandoned to more buddhistic persons. He will seem to have made too much concession to society to those who float their ship through throwing over social cargo; he will seem too individualistic, anarchic, revolutionary to those who seek salvation on the social raft (p. 154).

The Maitreyan may appear to have no distinctive style as the other orientations have shown. He may also be pulled from all directions, which will create doubts about his own existence.

The measurement of values. Morris' Ways to Live is a value instrument consisting of thirteen paragraphs each representing a desirable type of life. The task of the respondent is to rate each paragraph on a 1-7 Likert-type scale. This continuum runs from "I like it very much" to "I dislike it very much." Once this is completed, all thirteen paragraphs are rank ordered according to personal preference. Way 1 is included below as an example:

WAY 1: In this "design for living" the individual actively participates in the social life of his community, not to change it primarily, but to understand, appreciate, and preserve the best that man has attained. Excessive desires should be avoided and moderation sought. One wants the good things of life but in an orderly way. Life is to have clarity, balance, refinement, control. Vulgarly, great enthusiasm, irrational behavior, impatience, indulgence are to be avoided. Friendship is to be esteemed but not easy intimacy with many people. Life is to have discipline, intelligibility, good manners, predictability. Social changes are to be made slowly and carefully, so that what has been achieved in human culture is not lost. The individual should be active physically and socially, but not in a hectic or radical way. Restraint and intelligence should give order to an active life (Morris, 1956, p. 15).

The Ways to Live has been used on samples from a variety of countries. The estimated repeat reliability rate for college students has been established as  $\underline{r} = .85$ . It should be mentioned that the reliability studies were conducted on relatively small numbers of subjects. Concerning validity, Morris feels that the Ways to Live

represents a good sample of the possible personal orientations as to a preferable life style. There is, however, no information on the extent to which respondents see the ways as distinctly different, conceptually clear, or unambiguous (Robinson & Phillips, 1973).

A major criticism leveled against Morris' Ways to Live is the complexity and abstractness of each paragraph. Robinson and Phillips report how both positive and negative imperatives, preferences, and cliches may be found in differing combinations in these paragraphs. The lack of clarity raises the question of what exactly is the respondent answering. The scales also overlap. The construct of "self-knowledge" is included in several of the ways.

Morris comments on three major results from these value studies: (a) there has been the attainment of a cross-cultural interval scale for measuring values, (b) there have been isolated five value dimensions that appear in the three main cultural samples (the United States, China, India), (c) there has been accumulated a body of evidence supporting a field conception of values (Morris, 1956, p.184).

Edwaurd Spranger

A definition of values. In his now classic Types of Men: The Psychology and Ethics of Personality, Spranger described in terms of



a scientific method how a value orientation is developed. This development proceeds from the abstract to the concrete. It is first necessary to isolate, pick out a value-tendency from the totality of possibilities. Next, the particular value-tendency is thought of in its pure form and idealized. From this the ideal types, which will be described later in more detail, are established. Such idealizations are designed as tools to increase our understanding of individuality. From this totality of idealizations, one dominant value type helps the person live and shape his own life. This direction along with the specific historical, geographic, and personal circumstances develops the truly individual aspects of the value type.

The value type is an enduring disposition toward experiences and acts. All activities and experiences of the individual are colored by the specific dominant value type he possesses.

With the process in mind of how one arrives at a dominant value type, it is possible now to describe these orientations. Spranger isolated six dominant attitudes: the theoretic, the economic, the aesthetic, the social, the political, the religious (Spranger, 1928, p. 111-256).

The theoretic orientation is characterized by the quest for objective knowledge. This type of person enjoys solving a problem and formulating a theory. Knowledge is the goal of the theoretical orientation and anything will be done to achieve it.

The economic oriented person can be described as either a producer or a consumer. He sees everything as a means of self-preservation and prefers utility to all other values. He economizes goods and forces, time and space in order to gain their maximum useful effect for himself. Value is expressed in self-preservation units assigned to objects and the "useful" is always a physical means to satisfy needs.

The aesthetic orientation emphasizes the importance of one's experiences and feelings and accepts them with a minimum of logical reflection. The goal of inner development has importance to the aesthetic type. The inward enrichment from life is not determined by general laws or utilitarian considerations but by the desire to develop one's imagined self.

The social orientation is expressed as an interest for others. By aiding another person, one becomes more himself. The highest development of this interest is "love" which Spranger describes as the inclination toward another person for the sake of his value possibilities. The social type does not live immediately through himself, but in others.

The political type has as an ultimate goal the desire for power. He wishes to imprint his will to value upon the inner world and the external behavior of others. The purely political orientation wishes

to feel itself as a power and can only fulfill its unique meaning in this way. Spranger states that the only man who possesses the qualities to lead others and subject them to the influence of his own values direction is he whose self-control subjects himself to the demands of the highest value in his heart.

Finally, the religious attitude has as its essence the search for the highest value of mental life. It is through inner revelations that the religious man directs his efforts to the creation of the highest and absolutely satisfying value experience. Although the ultimate value differs from person to person, the search for this value gives total meaning to the world.

The measurement of values. To evaluate the interest or value dimensions outlined by Spranger, the Study of Values was developed by Allport, Vernon, and Lindzey. The most recent edition (1960) consists of two parts: (a) Part I--30 items which pair each value twice with every other value, (b) Part 2--15 items which pair each value with all combinations of three other values. The following are examples of this instrument:

#### Part 1

Do you think it is justifiable for great artists, such as Beethoven, Wagner and Byron to be selfish and negligent of the feelings of others? (a) Yes; (b) No.

Which of the following branches of study do you expect ultimately will prove more important for mankind? (a) mathematics; (b) theology.

## Part 2

If you could influence the educational policies of the public schools of some city, would you undertake--

- a. to promote the study and participation in music and fine arts
- b. to stimulate the study of social problems
- c. to provide additional laboratory facilities
- d. to increase the practical value of courses.

When you go to the theater, do you, as a rule, enjoy most--

- a. plays that treat the lives of great men
- b. ballet or similar imaginative performances
- c. plays that have a theme of human suffering and love
- d. problem plays that argue consistently for some point of view.

Since its development, the Study of Values has been used extensively in a variety of settings. Radcliffe (1965) reports that reliability coefficients are high for this instrument. The prime weakness pointed out by Radcliffe on these reliability studies concerns the small samples used to obtain them. Concerning validity, certain educational and occupational groups have value patterns as one might expect. This suggests the predictive validity of the instrument since it would be possible to direct a person with a particular interest in one occupational direction or another.

Criticisms of Allport, Vernon, Lindzey's instrument center on the following points: (a) there is no distinguishing between the concepts of values and interests; this instrument may do no more than other standard measures of interests, (b) Hundleby (1965) states that there is a lack of any statistical information on whether or not the six

measures are unidimensional and relatively distinct, (c) the values measured by this instrument may only be appropriate for a limited segment of the population--the more educated, college experienced people, (d) only the relative strength of each value is measured; a high score on one index necessitates a corresponding low score on another index.

Despite these criticisms, the Study of Values has been an effective measure of dominant interests especially in a counseling and guidance setting.

### Milton Rokeach

A definition of values. A value is defined as an enduring belief about a specific mode of conduct or end-state of existence that is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence (Rokeach, 1973). In The Nature of Human Values, the author outlines certain basic assumptions which apply to values:

1. The total number of values a person possesses is relatively small.
2. All men possess the same values to different degrees.
3. Values are organized into value systems.
4. The antecedents of human values can be traced to culture, society, and its institutions and personality.
5. The consequences of human values will be manifested in virtually all phenomena (Rokeach, 1973, p. 3).

In the above definition of values proposed by Rokeach, several key concepts need to be highlighted. First, the use of the term "enduring" emphasizes how values are initially learned in isolation from one another in an absolute manner. It is later, through experience and a process of maturation, that a person learns to integrate the isolated values into a hierarchically organized system. Second, the word "belief" may be used to refer to several types of beliefs: (a) descriptive or existential, (b) evaluative, (c) prescriptive or proscriptive. Rokeach describes values as this third type of belief where there is some means or end which is considered desirable or undesirable. Furthermore,

1. A value is a cognition about the desirable.
2. A value is affective in the sense that one can feel emotionally about it.
3. A value has a behavior component in the sense that it is an intervening variable that leads to action when activated (Rokeach, 1973, p. 7).

Rokeach's value definition refers to "modes of conduct" and "end-states of existence." The types of values which emphasize the former (modes of conduct) are instrumental values. This instrumental value may be of a moral or competence nature. The moral aspect has an interpersonal focus concerned with modes of behavior, while the competence aspect has a more personal focus oriented toward self-actualization. The instrumental values isolated by Rokeach are: AMBITIOUS (hard-working, aspiring), BROADMINDED

(openminded), CAPABLE (competent, effective), CHEERFUL (lighthearted, joyful), CLEAN (neat, tidy), COURAGEOUS (standing up for your beliefs), FORGIVING (willing to pardon others), HELPFUL (working for the welfare of others), HONEST (sincere, truthful), IMAGINATIVE (daring, creative), INDEPENDENT (self-reliant, self-sufficient), INTELLECTUAL (intelligent, reflective), LOGICAL (consistent, rational), LOVING (affectionate, tender), OBEDIENT (dutiful, respectful), POLITE (courteous, well-mannered), RESPONSIBLE (dependable, reliable), SELF-CONTROLLED (restrained, self-disciplined).

The other type of values, terminal values, emphasize end-states of existence. These can also be divided into sub-groups. Some terminal values are personal (self-centered) and others are social (society-centered). Differences between people can be understood by knowing whether personal or social terminal values are given priority. Rokeach's terminal values are: A COMFORTABLE LIFE (a prosperous life), AN EXCITING LIFE (a stimulating, active life), A SENSE OF ACCOMPLISHMENT (lasting contribution), A WORLD AT PEACE (free of war and conflict), A WORLD OF BEAUTY (beauty of nature and the arts), EQUALITY (brotherhood, equal opportunity for all), FREEDOM (independence, free choice), HAPPINESS (contentedness), INNER HARMONY (freedom from inner conflict), MATURE LOVE (sexual and spiritual intimacy), NATIONAL SECURITY

(protection from attack), PLEASURE (an enjoyable, leisurely life), SALVATION (saved, eternal life), SELF-RESPECT (self-esteem), SOCIAL RECOGNITION (respect, admiration), TRUE FRIENDSHIP (close companionship), WISDOM (a mature understanding of life).

A main function of values in the Rokeachian system is to serve as standards that guide ongoing action. As standards, values (a) lead people to take particular positions on social issues, (b) predispose people to favor one particular political or religious ideology over another, (c) guide presentations of the self to others, (d) evaluate and judge; heap praise and fix blame on ourselves and others, (e) help ascertain whether one is as moral or as competent as others, (f) persuade and influence others, and (g) tell people how to rationalize (Rokeach, 1973, p. 13).

The measurement of values. To measure the personal value system of an individual, the Rokeach Value Survey is two lists of eighteen values each. The respondent must rank order each list according to the personal importance each value holds for him. A detailed description of this instrument is included under "Instrumentation."



### III. METHODOLOGY

#### Selection of the Sample

Preretirees surveyed in this study were State of Oregon Classified Employees at Oregon State University. At O. S. U., there are 658 classified employees who fall within the desired age range of 50 to 65. A further breakdown shows 468 of these employees to be in the age bracket of 50 to 59 and 190 preretirees between 60 and 65. They represent approximately 33% of all classified employees (these figures represent the current age distribution as of January 13, 1978). This population is the largest single concentration of preretirees in this area representing both white-collar and blue-collar workers. The classified employees are primarily divided into the categories of managerial/professional, skilled workers, clerical, and other blue-collar workers. For all university classified employees, 68.8% are female while 31.2% are male. No information was available on the sex breakdown according to age. It may be assumed, however, that the percentage of women in the age group 50 to 65 is also greater than the percentage of men.

A sample of these preretirees were contacted to measure the relationship between personal values and retirement preparation. Of the possible 658 persons in this category, questionnaires were sent to

400 (61% of the total population). The selection of this sample was completely random; a table of random numbers was employed (Kirk, 1968).

Contacting the sample of preretirees had to be done through an intermediary. New federal regulations governing the confidentiality of records in regard to age, race, and sex prohibited the release of the names of state employees who were preretirees since this would be a violation of age confidentiality. Through the cooperation of the University Personnel Office, however, it was possible to mail out the Retirement Preparation Indexes and the Rokeach Value Survey to classified employees within the desired age range. These materials were given to the Personnel Office who contacted the preretirees at their campus addresses. This procedure allowed the target group to be reached and given the opportunity to participate in the research project. At the same time, this did not violate any confidentiality regulations, thus guaranteeing complete anonymity to the respondents. Although this procedure did not allow for individual follow-up mailings to those persons not responding to the questionnaires, the entire sample was recontacted. To assure as large as possible response group, all persons initially receiving the questionnaires were contacted by mail a second time. This hopefully would encourage those who had not yet filled out the instruments to do so and return

them. In all, 206 persons correctly filled out the instruments and returned them. This represented 52% of the sample (see Appendices B through E).

### Instrumentation

Two instruments were used in this study to examine which personal values are associated with specific levels of preparation for a life-stage transition. Measurement of retirement preparation was done using the Retirement Preparation Indexes. To measure personal values the Rokeach Value Survey was used. The following descriptions will explain further the development and purpose of these instruments.

#### Retirement Preparation Indexes (RPI)

The RPI is a multi-item questionnaire designed to measure a person's level of preparation for retirement. These Likert-type and category selection questions are organized around three main components: behavior, information, attitude. Tiberi and Boyack (1977) established three factors within each component using factor analysis. For each component, the factor analysis intercorrelated all of its items with one another. Those items clustering together, being highly correlated, were then assigned a differential weighting.

the name assigned to each factor (e. g., health maintenance behavior) was based on the concept brought out by those items with the highest factor loading. The score for a factor is the summation of the item response times the factor loading of all the items in the factor.

The behavior factors are:

1. health maintenance--activities undertaken which enhance one's physical health,
2. financial planning--assistance seeking behavior from financial and/or legal experts, and
3. community activity--behavior indicative of active participation in community or other non-work related organizations.

The information factors are:

1. health care issues--perceived knowledge dealing with the details of medical insurance,
2. financial planning issues--perceived knowledge dealing with financial considerations, and
3. psychological adjustment--perceived knowledge dealing with emotional issues.

The attitude factors are:

1. retirement zest--an attitude connoting healthy enjoyment of anticipated retirement experiences,

2. retirement optimism--an attitude connoting rejection of old-age and retirement myths and stereotypes, and
3. functional worth and capability--an attitude connoting a determined, purposive retirement lifestyle.

The RPI yields 13 different scores for each respondent: 9 individual factor scores, 3 component scores (each being a summation of the factors in its domain), 1 composite score for the summation of the components, measuring the overall level of preparation for retirement.

The items on the RPI were initially administered to 103 undergraduates enrolled in introductory psychology courses. Those items showing low variances and non-significant ( $p < .05$ ) test-retest reliability coefficients were omitted (Tiberi & Boyack, 1977). The original questionnaire consisted of items chosen from the SEQ (Senior Employee's Questionnaire) and Havighurst's LSI (Life Satisfaction Index) (Lynch, 1977). This original set of questions used was twice as large as those on the final instrument. All items with a correlation coefficient of less than .40 were not included.

Factor correlations with the Life Satisfaction Index Form Z showed community activity ( $r = .18$ ) and psychological adjustment ( $r = .16$ ) to be significant at the ( $p < .05$ ) level. Retirement zest ( $r = .21$ ) and functional worth and capability ( $r = .37$ ) were at the ( $p < .01$ ) level of significance. These correlations suggest that the

RPI has both concurrent validity as well as construct validity.

Since attitudes are harder to measure than one's behavior or level of information, the author suggests these latter two components have greater face validity than the former (Tiberi, 1976).

To test the reliability of this instrument, Tiberi ran a test-retest on 42 subjects over a three-month period of time. The following coefficients were established for the individual factors: health maintenance ( $r = .54$ ), financial planning ( $r = .88$ ), community activity ( $r = .74$ ), health care issues ( $r = .78$ ), financial planning issues ( $r = .53$ ), psychological adjustment ( $r = .57$ ), retirement zest ( $r = .44$ ), retirement optimism ( $r = .58$ ), functional worth and capability ( $r = .55$ ). The mean test-retest coefficient for the nine factors is ( $r = .64$ ) (Garrett, 1953).

### Rokeach Value Survey

The Value Survey consists of two lists of eighteen personal values. The first list of eighteen values are terminal values designating desired end-states of existence while the second list, the instrumental values, contains eighteen desired modes of conduct. For the respondent, the task consists of ranking from one to eighteen each list of personal values on removable, gummed labels according to their importance to the respondent.

Rokeach (1973) explains that the selection of the eighteen terminal values came from a variety of sources. The list of several hundred possible values was reduced to the eighteen by (a) eliminating those values judged to be more or less synonymous with one another, (b) those which were empirically known to be more or less synonymous, (c) those which overlapped, and (d) those which were too specific or did not represent end-states of existence.

For the instrumental values, Anderson's (1968) list of 555 personality-trait words were initially looked at. Since it was the positive values that were of interest, the original list was reduced to 200 trait-names. From this list the final eighteen instrumental values were chosen by a procedure similar to the one used in the selection of the terminal values.

Early forms of the Rokeach Value Survey consisting of a ranking of only twelve terminal and twelve instrumental values did not produce a high enough test-retest reliability for general use of the instrument. Form D of the Value Survey improved on the earlier forms by expanding the number of values to eighteen on each list, presenting a defining phrase with each value, and by using a gummed label version so respondents could easily move the order of their ranking around. A series of reliability studies is reported by Rokeach for Form D. Median test-retest reliabilities of terminal values were highest for a group of Michigan State University students

( $\underline{r} = .78-.80$ ) and median test-retest reliabilities of instrumental values were ( $\underline{r} = .70-.72$ ). The time between testing was 7 weeks. A later reliability test with a time interval of 14-16 months between testings revealed only somewhat lower coefficients ( $\underline{r} = .69$ ) for terminal values and ( $\underline{r} = .61$ ) for instrumental values. These findings suggest a relatively stable value system among college students over a long period of time.

Reliabilities for individual values have also been established. The product-moment reliabilities for terminal values ranged from ( $\underline{r} = .51$ ) for "a sense of accomplishment" to ( $\underline{r} = .88$ ) for "salvation." The average reliability was approximately ( $\underline{r} = .65$ ). For the "instrumental" values, the range was somewhat lower. "Responsibility" ( $\underline{r} = .45$ ) was at the lower end of the range while "ambitious" ( $\underline{r} = .70$ ) had the highest product-moment reliability coefficient. The average for the instrumental values was about ( $\underline{r} = .60$ ).

Rokeach summarizes the characteristics of the Value Survey in the following way:

. . . an all-purpose instrument for research on human values  
 . . . . It is simple in design and economical to administer to individuals and groups. In a matter of 10 to 20 minutes the Value Survey provides us with reasonable reliable and reasonably valid measures of variables that are of central importance to the individual and his society . . . easily grasped by people between the ages of 11 and 90. . . . Respondents tell us that they find the Value Survey, especially the gummed label version, interesting, thought provoking, and ego involving . . . the Value Survey is in



every sense a projective test because it elicits responses--rankings--that come from internal demands rather than external stimulus characteristics. . . it does not have to be disguised, does not allow for free responses, and does not require trained personnel to administer it . . . it is free of such methodological defects as order effect and social desirability response sets (Rokeach, 1973, pp. 51-52).

### Statistical Design

Each list of personal values, terminal and instrumental, gives a rank ordering from one to eighteen of the values in its domain. For any particular group of persons, categorized by either a demographic variable or another method of grouping, a median ranking can be established for each value in the list. It is these medians that are used to compare two or more groups of persons on each personal value.

The first statistical procedure involved examining differences in personal value profiles for different levels of retirement preparation. On each of the nine factors of the Retirement Preparation Indexes, preretirees were grouped according to their level of preparation: high, medium, low. A similar procedure was followed for the three components (behavior, information, and attitude) and the final total composite. A value profile was established for each level of preparation by computing the median ranking of each value for all the respondents in the category. Once this was completed, comparisons of the median ranking of each value among the three levels of readiness

was performed by the Kruskal-Wallis H Test. This statistic is a one-way analysis of variance for non-parametric data which measures whether there is any significant differences in the median rankings of individual values (Siegel, 1956). These analyses determined whether or not particular values were associated with a certain level of retirement preparation or whether they merely represent chance variations as would be expected among several random samples from the same population.

The second part of this research followed a similar procedure. Differences in value profiles were examined according to demographic variable categories. The demographic categories which preretirees were divided into were: sex (male, female), age (50 to 54, 55 to 59, 60 or older), income (less than \$10,000, \$10,000 to \$20,000, more than \$20,000), occupational status (managerial/professional, skilled workers, clerical, other blue-collar workers), marital status (married, not married), health (fair, good, excellent), participation in continuing education (participant, non-participant), proximity to retirement (within 5 years, between 5 and 10 years, more than 10 years), retirement decision (mandatory, voluntary). A value profile was established for the respondents in each category and the Kruskal-Wallis H Test applied as the statistic to test if any significant differences existed among the categories of each demographic variable.

The third statistical procedure in this study was the examination of retirement preparation scores in relation to the independent demographic variables. An analysis of variance was run on each independent variable to see if there were differences among pre-retirees when grouped according to demographic criteria. On each retirement index where there was a significant difference ( $\alpha = .05$ ) found among categories within a variable, a test of Least Significant Differences (LSD) was performed to see exactly where the difference was. A three-way analysis of variance with one covariate was done to examine several independent variables at the same time to see if there were specific interaction effects. Sex, income level, and retirement decision were chosen as the variables in the analysis with present age added to the model as a covariate.

### Hypotheses

The following hypotheses are organized according to the specific analyses under study: (a) retirement preparation and value orientation, (b) demographic variables and value orientations, (c) the analysis of retirement preparation scores and independent variables.

$H_0^1$ : There will be no significant differences on median rankings of terminal values among the different levels of retirement preparation for any of the factors of the Retirement Preparation Indexes.

$H_0^2$ : There will be no significant differences on median rankings of instrumental values among the different levels of retirement preparation for any of the factors of the Retirement Preparation Indexes.

$H_0^3$ : There will be no significant differences on median rankings of terminal values among the categories within each demographic variable.

$H_0^4$ : There will be no significant differences on median rankings of instrumental values among the categories within each demographic variable.

$H_0^5$ : There will be no significant differences among the demographic variables in their effect on the retirement preparation scores.

#### IV. ANALYSIS AND DISCUSSION OF FINDINGS

The purpose of this study was to investigate the role personal values play in predicting readiness for a life-stage transition. The transition of particular interest was retirement. Theoretical models of life-stage transitions include values as a component influencing change but little empirical research had been done to examine such a relationship (Lowenthal, 1972; Sussman, 1972). It was believed at the outset of this research that by systematically examining individuals' belief systems, by way of personal values, a better understanding of why certain behaviors and attitudes are seen concerning retirement would be achieved.

The sample of persons selected for this research were State of Oregon Classified Employees at Oregon State University who were within fifteen years of retirement under present regulations. Two hundred and six preretirees completed and returned the two questionnaires they received by mail. This group consisted of 78 males (38%) and 128 females (62%). This breakdown is representative of the population of preretirees at OSU who are classified employees. The larger number of females is accounted for by the larger percentage of persons falling into the category of clerical workers or administrative assistants. A description of this sample is provided in Appendix A.

Preretirees participating in this research were asked to complete two questionnaires. First, the Rokeach Value Survey consisted of two lists of eighteen personal values which were to be rank-ordered according to importance. Second, the Retirement Preparation Indexes examined a person's behavior, information, and attitude about retirement concerns and preparation. Select demographic information was included in the second questionnaire which was utilized in making statistical comparisons.

The analysis of the data basically consisted of two procedures. The Kruskal-Wallis H Test, a one-way analysis of variance for non-parametric data, was the statistic used to test if there were significant differences in the median rankings of any of the terminal and instrumental values when examined either according to level of retirement preparation or by a demographic category. The second procedure used was the analysis of variance with retirement preparation scores as the dependent variables and the demographic classifications as the independent variables. A more complicated three-way ANOVA with one covariate was also performed to examine interaction effects among select independent variables.

The discussion of results will follow the framework established by the basic hypotheses in this research:

Section 1--the examination of retirement preparation in relation to terminal values,

Section 2--the examination of retirement preparation in  
relation to instrumental values,

Section 3--the examination of terminal values in relation to  
demographic variables,

Section 4--the examination of instrumental values in relation  
to demographic variables,

Section 5--the examination of retirement preparation in  
relation to demographic variables.

#### Retirement Preparation Indexes and Terminal Values

$H_o^1$ : There will be no significant differences on median rankings of terminal values among the different levels of retirement preparation for any of the factors of the Retirement Preparation Indexes.

Differences in the importance of specific terminal values were found on four individual indexes:

1. Community Activity Behavior.
2. Financial Planning Information.
3. Psychological Adjustment Information.
4. Retirement Zest Attitude.

There were also significant differences found on all four of the composite indexes:

1. Total Behavior.

2. Total Information.
3. Total Attitude.
4. Complete Retirement Preparation Index.

This section will present only those terminal values which did differ among preretirees according to their level of preparation for retirement. To be characterized as highly prepared, the person's score had to be above the 75 percentile level on the retirement index. Those with scores below the 25 percentile level were designated as being low in retirement preparation. The results for each individual index will be followed by a discussion section pertaining to those results.

Table 9 summarizes the terminal values associated with the levels of retirement preparation.

### Community Activity Behavior (CVB)

Results. Table 1 presents the statistically significant differences in median rankings of terminal values among preretirees on the Community Activity Behavior Index.



Table 1  
Median Rankings of Terminal Values for Levels of  
Community Activity Behavior

Terminal Values	Low N=49	Medium N=105	High N=51	Kruskal Wallis H	p
A comfortable life	8.63 ( 3)	9.83 ( 4)	12.86 (17)	14.0895	.001
An exciting life	12.18 (18)	10.11 ( 6)	8.88 ( 4)	7.9630	.05
A sense of ac- complishment	11.30 (15)	10.78 (16)	8.36 ( 2)	7.5663	.05
Family security	8.72 ( 4)	10.34 (11)	11.73 (14)	6.5436	.05
Happiness	8.52 ( 1)	10.21 ( 8)	12.20 (16)	9.7429	.01
Pleasure	8.55 ( 2)	9.55 ( 1)	13.53 (18)	21.2711	.001
Salvation	11.70 (17)	10.56 (15)	8.42 ( 3)	8.3222	.05
Wisdom	11.47 (16)	11.20 (18)	7.33 ( 1)	17.1448	.001

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Preretirees scoring low on the Community Activity Behavior Index valued A COMFORTABLE LIFE, FAMILY SECURITY, HAPPINESS, and PLEASURE significantly more than those scoring higher on this retirement index. Table 1 also indicates the values A SENSE OF

ACCOMPLISHMENT, AN EXCITING LIFE, SALVATION, and WISDOM as being ranked significantly higher for preretirees with high Community Activity Behavior scores. HAPPINESS was ranked first by the group with the lowest CVB score, PLEASURE by the middle group, and WISDOM was valued most by the high group of preretirees.

Discussion. The level of preparation on the Community Activity Behavior Index was primarily determined by (a) whether or not a person participated in any community or other non-work related organizations, (b) the number of organizations they were a part of, and (c) their level of involvement in them. The greater the participation the higher the CVB preparation score. The terminal values which were more important to persons active in the community or other organizations away from the work setting were AN EXCITING LIFE, A SENSE OF ACCOMPLISHMENT, WISDOM, and SALVATION. These values compliment the behavior necessary for high preparation. Organizational involvement, characteristic of this group, provides the opportunity of meeting people, attending a variety of activities, and helps people either as individuals or as members of a group achieve recognition for the investment of their time and efforts. The values A SENSE OF ACCOMPLISHMENT and WISDOM can be realized by the individual's participation in activities which can lead to both inner growth and the realization that he or she exists as an independent,

contributing unit outside the job atmosphere. SALVATION may be related to high CVB preparation due to an active participation in religious organizations.

Preretirees scoring low on CVB valued A COMFORTABLE LIFE, FAMILY SECURITY, HAPPINESS, and PLEASURE more than those with higher preparation scores. The low score is primarily due to little or no involvement in non-work related organizations. The values preferred by this group are those which are more ego-centered and oriented toward one's immediate surroundings (i. e., A COMFORTABLE LIFE) which includes a strong family orientation. The other tendency apparent among preretirees scoring low on Community Activity Behavior is the emphasis on hedonistic values. Both HAPPINESS and PLEASURE are more highly valued. These represent basic lower to middle class values. There is the emphasis on immediate gratification with a strong desire for a close locus of control of their lives. This may be the group of preretirees who could benefit the most from preretirement planning education. Their limited sphere of community participation as well as an emphasis on values which have an economic base make them vulnerable to unplanned changes upon retirement. To jeopardize this foundation challenges their basic way of life.

### Financial Planning Information (FPI)

Results. The terminal values which had significantly different median rankings for the Financial Planning Information Index are presented in Table 2.

Table 2

Median Rankings of Terminal Values for Levels of  
Financial Planning Information

Terminal Values	Low N = 51	Medium N = 103	High N = 52	Kruskal Wallis H	p
Happiness	9.12 ( 2)	9.70 ( 1)	12.84 (18)	12.5929	.005
Social Recogni- tion	12.20 (18)	10.39 (10)	8.45 ( 1)	10.6056	.005

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Preretirees scoring low on Financial Planning Information ranked the value HAPPINESS significantly higher than those scoring higher on this retirement index. However, the value SOCIAL RECOGNITION was ranked significantly higher for those with high FPI scores. PLEASURE was ranked highest for the low group, HAPPINESS was

ranked highest for the middle group, and SOCIAL RECOGNITION was the value ranked most important for the high preparation group.

Discussion. The value SOCIAL RECOGNITION was ranked more important for the preretirees with a high level of FPI preparation. Preparation on this index was determined by being able to estimate one's monetary position: net worth upon retirement, changes to expect in income upon retirement, estimated social security benefits. In order to be visible in the community, it may be necessary to have a thorough understanding of one's financial situation. Although this value was not found to be significantly higher for preretirees with high Financial Planning Behavior, there is, nonetheless, the connection between having the financial resources to be able to participate in activities and achieving social recognition. Persons on lower incomes would generally not be as concerned with the more self-actualizing values as those values which meet basic needs. Activities which would satisfy the value SOCIAL RECOGNITION would correlate with such attributes as a higher level of education and income level as well as a life history of active participation in community and professional areas.

For preretirees scoring low on FPI, the terminal value HAPPINESS was significantly more important. This was also an important value for persons low in Community Activity Behavior. Basic financial concerns important for the retirement years have not been

addressed. The emphasis on the value HAPPINESS suggests importance being placed upon present concerns which may preclude certain types of planning and preparation.

### Psychological Adjustment Information (PAI)

Results. A third retirement preparation index, Psychological Adjustment Information, showed a significant difference in the median ranking of the value PLEASURE. Table 3 describes this value data.

Table 3

Median Rankings of Terminal Values for Levels  
of Psychological Adjustment Information

Terminal Values	Low N=50	Medium N=104	High N=52	Kruskal Wallis H	p
Pleasure	8.61 ( 1)	10.22 ( 7)	12.29 (18)	9.8528	.001

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

The value ranked highest by preretirees scoring the lowest on the Psychological Adjustment Information Index was PLEASURE. For

the middle group WISDOM was ranked first in importance. EQUALITY was ranked highest for the group with the highest PAI scores.

Discussion. The PAI score is mainly based upon how knowledgeable one feels he or she is to deal with boredom and loneliness. Preretirees who scored low on psychological adjustment information placed greater importance on the value PLEASURE. To interpret this finding, we can return to the values stressed by preretirees with low preparation on Community Activity Behavior and see that their life orientation is the present. This parallels Kluckhohn and Strodtbeck's (1961) discussion on time orientation. The low level of PAI and the preference of the value PLEASURE may indicate that up to this time the issues of loneliness and boredom have not had to be major concerns. Family members provide the necessary emotional support. The danger for these persons is that at retirement or perhaps with the loss of a spouse a severe disorientation due to this change would jeopardize their normal daily functioning.

#### Retirement Zest Attitude (RZA)

Results. Table 4 presents the statistically significant differences in median rankings of terminal values for the index Retirement Zest Attitude.

Table 4  
Median Rankings of Terminal Values for Levels  
of Retirement Zest Attitude

Terminal Values	Low N=51	Medium N=103	High N=52	Kruskal Wallis H	p
A comfortable life	9.02 ( 3)	10.02 ( 6)	12.30 (17)	8.4686	.01
An exciting life	12.24 (18)	10.02 ( 6)	9.15 ( 4)	7.5670	.05
A world of beauty	9.61 ( 6)	11.47 (18)	8.85 ( 2)	7.7781	.05
Happiness	8.73 ( 1)	10.32 (10)	12.00 (16)	7.8110	.05
Inner har- mony	11.24 (14)	10.95 (16)	8.28 ( 1)	8.4943	.01
Salvation	9.71 ( 7)	9.67 ( 1)	12.32 (18)	7.8738	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Preretirees scoring low on the Retirement Zest Attitude Index values A COMFORTABLE LIFE and HAPPINESS significantly more than the others. SALVATION was the value significantly more important to those scoring in the middle range and AN EXCITING LIFE, A WORLD OF BEAUTY, and INNER HARMONY were significantly more highly valued for those high on the RZA index.



HAPPINESS was the value ranked most important for the group with low preparation, SALVATION for the middle group, and INNER HARMONY was most highly valued by those scoring the highest on Retirement Zest Attitude.

Discussion. RZA was the only individual attitude index to show significant differences in median rankings of terminal values. Three specific values were preferred by persons with high scores: AN EXCITING LIFE, A WORLD OF BEAUTY, INNER HARMONY. Retirement zest is based upon disagreeing with three statements: (a) older people shouldn't exercise when they don't have to, (b) sex is something that retired people are generally not interested in, (c) retirement means not doing much of anything. Possessing the value AN EXCITING LIFE logically goes counter to these statements. For the preretirees oriented toward a more active life, these stereotypic images about what old age is like are not supported.

The other two values associated with Retirement Zest Attitude take on a more reflective tone. Not only is zest manifest in the belief that older people are physically capable of enjoying life in their later years, but it is also seen in the spiritual sense. INNER HARMONY reflects a feeling good about oneself regardless of age while A WORLD OF BEAUTY reveals the individual's ability to appreciate his natural surroundings. This ability may be possible only due to a feeling of self-worth and a positive orientation to life.

Preretirees low in RZA stress the values A COMFORTABLE LIFE and HAPPINESS. If it is believed that upon retirement or when one reaches old age that a number of activities stop, a concerned emphasis is placed on the present. If asked what were the best years of their lives, the retirement period would probably not be chosen. What is therefore stressed is what can be achieved and to some degree protected by present endeavors--a comfortable living arrangement and gratification from family and friends.

#### Total Behavior

Results. When the three behavior indexes were combined into the Total Behavior Index, seven terminal values were significantly different. This data is reported below in Table 5.

Table 5  
Median Rankings of Terminal Values for Levels  
of Total Behavior

Terminal Values	Low N=51	Medium N=103	High N=52	Kruskal Wallis H	p
A comfortable life	7.91 ( 2)	11.15 (18)	11.15 (12)	11.4006	.005
An exciting life	11.87 (17)	10.83 (14)	7.91 ( 1)	12.7338	.005
Happiness	8.19 ( 3)	10.72 (12)	11.74 (17)	9.9747	.01
Inner Harmony	11.60 (16)	9.37 ( 1)	11.07 (10)	5.8270	.05
Pleasure	7.86 ( 1)	11.05 (17)	11.40 (15)	12.0463	.005
Social recog- nition	11.02 (13)	10.93 (15)	8.54 ( 2)	6.6707	.05
Wisdom	12.36 (18)	9.87 ( 5)	9.32 ( 5)	8.0372	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median the higher the relative value.

The terminal values A COMFORTABLE LIFE, HAPPINESS, and PLEASURE are ranked significantly higher for the preretirees scoring lowest on the Total Behavior Index. INNER HARMONY is valued significantly more for those whose score places them in the

middle group. Preretirees high on Total Behavior rank AN EXCITING LIFE, SOCIAL RECOGNITION, and WISDOM significantly more important. The single most important value for the three groups--low, medium, and high--on Total Behavior are PLEASURE, INNER HARMONY, and AN EXCITING LIFE.

### Total Information

Results. The second composite index, Total Information, is a combination of the indexes Health Care Information, Financial Planning Information, and Psychological Adjustment Information. Three terminal values were found to be significantly different among preparation levels for retirement. These results are reported in Table 6 (see next page).

Preretirees scoring low on Total Information ranked significantly higher the values HAPPINESS and PLEASURE. The value SOCIAL RECOGNITION was significantly higher for those with high Total Information scores. The value with the lowest median ranking for the low scoring group was HAPPINESS while for the middle group it was AN EXCITING LIFE, and for the high group the most important value was A SENSE OF ACCOMPLISHMENT.

Table 6  
Median Rankings of Terminal Values for Levels  
of Total Information

Terminal Values	Low N=51	Medium N=104	High N=51	Kruskal Wallis H	p
Happiness	7.99 ( 1)	10.58 (13)	12.24 (18)	13.4270	.001
Pleasure	8.67 ( 2)	10.33 ( 9)	12.07 (17)	8.3589	.05
Social recog- nition	12.30 (18)	9.98 ( 5)	9.16 ( 2)	8.1697	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

### Total Attitude

Results. The index Total Attitude, a combination of Retirement Zest Attitude, Retirement Optimism Attitude, and Functional Worth and Capability Attitude, showed only one value as being ranked significantly different among the groups.

Table 7  
Median Rankings of Terminal Values for Levels  
of Total Attitude

Terminal Values	Low N=51	Medium N=101	High N=54	Kruskal Wallis H	p
An exciting life	12.29 (18)	9.22 ( 1)	10.62 (15)	9.1790	.01

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

The value AN EXCITING LIFE was ranked significantly higher for those preretirees in the middle group of scores on Total Attitude. This was also the most important value for this group. Both the low and high group ranked INNER HARMONY as their most important value.

#### Complete Retirement Preparation Index

Results. Table 8 presents the value data for the summation of all the individual indexes which is denoted as the Complete Retirement Preparation Index.

Table 8  
Median Rankings of Terminal Values of Levels of  
Complete Retirement Preparation

Terminal Values	Low N=51	Medium N=103	High N=52	Kruskal Wallis H	p
An exciting life	12.02 (17)	10.09 ( 4)	9.23 ( 5)	6.0686	.05
A sense of ac- complishment	11.80 (16)	10.52 (14)	8.60 ( 1)	7.5923	.05
Happiness	7.55 ( 1)	10.58 (16)	12.63 (18)	19.1545	.0001
Pleasure	8.17 ( 2)	10.47 (12)	12.26 (17)	12.3143	.005
Social Recogni- tion	13.17 (18)	9.81 ( 2)	8.66 ( 2)	16.9903	.0005
True Friend- ship	9.95 ( 7)	11.32 (18)	8.83 ( 3)	6.3534	.05

Note: The rank-order of each median value (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Preretirees scoring low on the Complete Retirement Index valued HAPPINESS and PLEASURE significantly more than those in the other groups. AN EXCITING LIFE, A SENSE OF ACCOMPLISHMENT, SOCIAL RECOGNITION, and TRUE FRIENDSHIP were ranked significantly higher for preretirees high on this index. HAPPINESS

was the value with the lowest median ranking for the low scoring group, FAMILY SECURITY for the middle group, and A SENSE OF ACCOMPLISHMENT for the high group.

Discussion. On the composite indexes, the same general trend is present as was seen on the individual indexes. For the prepared preretirees, the values AN EXCITING LIFE, SOCIAL RECOGNITION, WISDOM, and A SENSE OF ACCOMPLISHMENT occur on one or more index. Perhaps because the more basic values have been satisfied, a higher-order life orientation can be taken. Those with high retirement preparation can more earnestly work toward a state of self-actualization (Maslow, 1968) or generativity and ego integrity (Erikson, 1950). When focusing upon the retirement needs of this group, the psychological appear more important than the behavioral or informational. On the complete RPI, TRUE FRIENDSHIP is also valued. A continued interest in people and the need to maintain meaningful relationships throughout the life-span are evident. This supports Lowenthal and Haven's (1968) research emphasizing the importance of a confidant to older people.

For persons with overall low preparation on the composite indexes, HAPPINESS, PLEASURE, and A COMFORTABLE LIFE reoccur as guiding values. As seen on the individual indexes, there is a strong emphasis on the hedonistic, more self-centered values which deal with the present and allow gratification from immediate



surroundings. As we will see when examining values in relation to demographic variables, these same values are associated with men, non-participants in continuing education, and those furthest away from retirement.

Table 9 summarizes those terminal values which were found to be significantly more important for preretirees at different levels of preparation on each of the thirteen retirement indexes.

Table 9

## Retirement Preparation Indexes and Terminal Values

Retirement Pre- paration Indexes	Level of Preparation		
	Low	Medium	High
Health mainten- ance behavior	****	****	****
Financial plan- ning behavior	****	****	****
Community acti- vity behavior	A comfortable life Family security Happiness Pleasure	****	A sense of ac- complishment An exciting life Salvation Wisdom
Health care information	****	****	****
Financial plan- ning information	****	Happiness	Social recogni- tion
Psychological adjustment information	Pleasure	****	****
Retirement zest attitude	A comfortable life Happiness	Salvation	An exciting life A world of beauty Inner harmony
Retirement Op- timism attitude	****	****	****

Table 9 (Continued)

## Retirement Preparation Indexes and Terminal Values

Retirement Preparation Indexes	Level of Preparation		
	Low	Medium	High
Functional worth and capability attitude	****	****	****
Total behavior	A comfortable life Happiness Pleasure	Inner harmony	An exciting life Social recogni- tion Wisdom
Total informa- tion	Happiness Pleasure	****	Social recogni- tion
Total attitude	****	An exciting life	****
Complete retirement preparation index	Happiness Pleasure	****	An exciting life A sense of ac- complishment Social recogni- tion True friendship

### Retirement Preparation Indexes and Instrumental Values

$H_o^2$ : There will be no significant differences on median rankings of instrumental values among the different levels of retirement preparation for any of the factors of the Retirement Preparation Indexes.

Differences in the importance of specific instrumental values were found on eight individual indexes:

1. Health Maintenance Behavior.
2. Financial Planning Behavior.
3. Community Activity Behavior.
4. Health Care Information.
5. Financial Planning Information.
6. Psychological Adjustment Information.
7. Retirement Zest Attitude.
8. Retirement Optimism Attitude.

Each of the four composite indexes showed significant differences on the median ranking of one instrumental value:

1. Total Behavior.
2. Total Information.
3. Total Attitude.
4. Complete Retirement Preparation Index.

A general trend in instrumental values for preretirees low in retirement preparation was noticed. This consistency in findings allows for the discussion to be at the end of this section after all the results have been presented. Although the findings for persons who are prepared are more diffused, the discussion of these results will also follow the complete presentation of results.

Table 22 summarizes those instrumental values which were found to be significantly more important for preretirees at different levels of retirement preparation on each retirement index.

#### Health Maintenance Behavior (HMB)

Results. Table 10 lists the instrumental values which have significant differences in median rankings among preretirees with low, medium, and high scores on the Health Maintenance Behavior Index (see next page).

Preretirees scoring in the middle group for Health Maintenance Behavior valued CHEERFUL and IMAGINATIVE significantly more than those scoring low on the index. For those in the high group, BROADMINDED and HONEST had significantly higher median rankings. The value with the lowest median ranking for those low on HMB was OBEDIENT. The middle group ranked CHEERFUL as most important while those scoring high on this index valued HONEST the most.

Table 10  
Median Rankings of Instrumental Values for Levels of  
Health Maintenance Behavior

Instrumental Values	Low N=49	Medium N=104	High N=52	Kruskal Wallis H	P
Broadminded	12.46 (17)	9.74 ( 3)	9.39 ( 2)	8.7111	.01
Cheerful	12.16 (16)	9.18 ( 1)	10.79 (15)	8.8845	.01
Honest	9.43 ( 6)	11.32 (18)	9.08 ( 1)	6.6363	.05
Imaginative	12.53 ( 8)	9.43 ( 2)	9.93 ( 5)	9.5248	.01

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

#### Financial Planning Behavior (FPB)

Results. The index Financial Planning Behavior shows two values to differ significantly among the groups. These results are reported in Table 11.

Table 11  
Median Rankings of Instrumental Values for Levels of  
Financial Planning Behavior

Instrumental Values	Low N=53	Medium N=100	High N=52	Kruskal Wallis H	p
Honest	12.05 (18)	9.87 ( 3)	9.34 ( 2)	6.8252	.05
Imaginative	8.47 ( 1)	10.90 (18)	11.02 (15)	6.9592	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the value.

The value IMAGINATIVE was ranked significantly higher by the lowest group on Financial Planning Behavior. This was also the value which had the lowest median ranking for this group. The group high on FPB preparation ranked the value HONEST significantly higher than the low group. The value with the lowest median ranking for the middle group was COURAGEOUS while the high group gave the value LOGICAL the most importance.

#### Community Activity Behavior (C VB)

Results. Table 12 presents the instrumental values for the Community Activity Behavior Index which show differences among groups of preretirees according to their level of retirement preparation.

Table 12  
Median Rankings of Instrumental Values for Levels of  
Community Activity Behavior

Instrumental Values	Low N=49	Medium N=105	High N=51	Kruskal Wallis H	p
Broadminded	8.39 ( 1)	10.65 (16)	11.42 (16)	7.2628	.05
Cheerful	10.15 ( 8)	9.51 ( 1)	12.07 (18)	6.4330	.05
Helpful	11.27 (14)	10.83 (17)	8.29 ( 1)	8.0315	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

BROADMINDED was valued significantly higher for preretirees scoring low on Community Activity Behavior, CHEERFUL was valued significantly higher for the middle group, and HELPFUL was valued significantly higher for preretirees scoring high on this index.

These were also the values which had the lowest median rankings for each group.

#### Health Care Information (HCI)

Results. One value differed significantly among the three groups on the Health Care Information Index. Table 13 presents these results.



Table 13  
Median Rankings of Instrument Values for Levels of  
Health Care Information

Instrumental Values	Low N=52	Medium N=101	High N=51	Kruskal Wallis H	p
Clean	12.74 (18)	9.51 ( 1)	9.18 ( 2)	12.5379	.005

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Preretirees high on Health Care Information placed significantly greater importance on the value CLEAN. This was also the value which had the lowest median ranking for the middle group. The value which had the lowest median ranking for the high group was POLITE while the most important value for the low group was BROADMINDED.

#### Financial Planning Information (FPI)

Results. On Financial Planning Information, several significant value differences were detected. These are presented in Table 14.

Table 14  
Median Rankings of Instrumental Values for Levels of  
Financial Planning Information

Instrumental Values	Low N=51	Medium N=103	High N=52	Kruskal Wallis H	p
Forgiving	8.82 ( 1)	10.42 ( 9)	11.71 (16)	6.0736	.05
Intellectual	11.60 (17)	10.60 (12)	8.63 ( 2)	6.8136	.05
Obedient	9.46 ( 2)	9.92 ( 4)	12.08 (18)	6.2278	.05
Responsible	11.31 (16)	10.76 (16)	8.60 ( 1)	6.3360	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

The median ranking of the values FORGIVING and OBEDIENT were significantly higher for the group low on the Financial Planning Information Index. The high group ranked RESPONSIBLE and INTELLECTUAL significantly higher than did the low group. The value ranked most important by the low group was FORGIVING, for the middle group this was LOVING, and RESPONSIBLE for those scoring high on the FPI Index.

### Psychological Adjustment Information (PAI)

Results. The analysis of the value data on the Psychological Adjustment Index yielded one significant difference among groups of preretirees.

Table 15

Median Rankings of Instrumental Values for Levels of  
Psychological Adjustment Information

Instrumental Values	Low N=50	Medium N=104	High N=52	Kruskal Wallis H	p
Loving	12.36 (18)	9.93 ( 5)	9.26 ( 2)	7.9915	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

The group high in PAI viewed the value LOVING significantly more important than did the low group. The values with the lowest median rankings were: CAPABLE (low group), HONEST (middle group), HELPFUL (high group).

### Retirement Zest Attitude (RZA)

Results. The attitude index, Retirement Zest, revealed four significantly different values among the three groups. This data is presented in Table 16.

Table 16  
Median Rankings of Instrumental Values for Levels of  
Retirement Zest Attitude

Instrumental Values	Low N=51	Medium N=103	High N=52	Kruskal Wallis H	p
Imaginative	12.23 (18)	10.47 (11)	8.27 ( 2)	11.6598	.005
Intellectual	11.52 (16)	10.89 (18)	8.14 ( 1)	10.0171	.01
Obedient	7.72 ( 1)	10.78 (15)	12.08 (17)	15.2418	.0005
Polite	9.14 ( 3)	10.03 ( 3)	12.16 (18)	7.2283	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Preretirees scoring low on the Retirement Zest Attitude Index valued OBEDIENT and POLITE significantly more than those scoring high on this index. For the latter group, the values IMAGINATIVE and INTELLECTUAL were ranked significantly higher. The most

important value for the low group was OBEDIENT. For the middle group the value CLEAN was most important while for the high group INTELLECTUAL was valued most.

### Retirement Optimism Attitude (ROA)

Results. The index Retirement Optimism Attitude showed only one value to differ significantly among the groups of preretirees. This data is reported in Table 17.

Table 17

Median Rankings of Instrumental Values for Levels of  
Retirement Optimism Attitude

Instrumental Value	Low N=51	Medium N=103	High N=52	Kruskal Wallis H	p
Independent	12.20 (18)	9.50 ( 1)	10.52 ( 7)	7.1006	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

For the middle group the value INDEPENDENT was significantly higher than it was for the low group. This was also the most important value for this group of preretirees. The low group valued

INTELLECTUAL the most while the high group ranked OBEDIENT as most important.

### Total Behavior

Results. On the Total Behavior Index only one value was significantly different among the groups of preretirees. Table 18 examines this data.

Table 18

Median Rankings of Instrumental Values for Levels of  
Total Behavior

Instrumental Values	Low N=51	Medium N=103	High N=52	Kruskal Wallis H	p
Imaginative	11.01 ( 5)	11.14 (18)	8.13 ( 1)	9.8715	.01

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

IMAGINATIVE was significantly more important for the pre-retirees high on the Total Behavior Index than for those who scored lower. This was also the most important value of the high group. The low group viewed CAPABLE as being the most important while the middle group chose HONEST.

### Total Information

Results. The Total Information Index also yielded significant differences on only one value. This is summarized below on Table 19.

Table 19

Median Rankings of Instrumental Values for Levels of  
Total Information

Instrumental Values	Low N=51	Medium N=104	High N=51	Kruskal Wallis H	p
Loving	11.41 (18)	9.30 ( 1)	11.44 (18)	6.5761	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

In analyzing the value data for Total Information, the value LOVING was significantly higher for the middle group. This also represents this group's most important value. The value of greatest importance for the low group was OBEDIENT while the most important instrumental value for the high group was RESPONSIBLE.

Total Attitude

Results. For the Total Attitude Index one value is significantly different among the groups of preretirees. Table 20 presents this data.

Table 20  
Median Rankings of Instrumental Values for Levels of  
Total Attitude

Instrumental Values	Low N=51	Medium N=101	High N=54	Kruskal Willis H	p
Obedient	8.82 ( 1)	11.35 (18)	9.92 ( 4)	6.6580	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

The value OBEDIENT is ranked significantly higher for pre-retirees in the low group of preparation. This is also this group's most important value. For those in the middle group, the value of INDEPENDENT is most important. HELPFUL has the lowest median ranking for those scoring high on Total Attitude.



### Complete Retirement Preparation Index

Results. Combining all the indexes, there is one significantly different instrumental value. This data is presented in Table 21.

Table 21

Median Rankings of Instrumental Values for Levels of  
Complete Retirement Preparation

Instrumental Values	Low N=51	Medium N=103	High N=52	Kruskal Wallis H	p
Imaginative	11.29 (16)	10.86 (18)	8.41 ( 1)	7.6844	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

For the Complete RPI the value IMAGINATIVE is ranked significantly higher for the group scoring high. It is also the most important value for these preretirees. OBEDIENT and POLITE are the most important value for the low and middle groups respectively.

### General Discussion of Retirement Preparation Indexes and Instrumental Values

Instrumental values examined according to preparation for retirement revealed several strong patterns between preretirees with

a low level of preparation and those with high preparation for retirement. Although over half of the indexes showed no values to be more important by persons with less preparation, the instrumental values FORGIVING, OBEDIENT, and POLITE were preferred on Financial Planning Information, Retirement Zest Attitude, and the Total Attitude Index. The latter two "other-directed" instrumental values are also those observed by Simmons (1978) for persons low in moral judgment competency. Subjects scoring low on Rest's Defining Issues Test: an Objective Test of Moral Judgment Development valued CHEERFUL, CLEAN, OBEDIENT, and POLITE. Values such as these may very well be lower-order values as this research suggests. Developmentally it would first be necessary to deal with those before going on to other, more complex patterns of valuing. The same values were of importance to preretirees in the unskilled blue-collar jobs and for persons with less education.

On the other end of the continuum, preretirees with high preparation on the Retirement Preparation Indexes, a broader range of instrumental values is expressed. For persons scoring high on the behavior indexes, the values BROADMINDED, HONEST, and HELPFUL were ranked higher. Rokeach (1973) describes these values as the "virtuous or approved" values. Some of these are also seen among preretirees low in retirement preparation. Not only do the

indexes reveal an active participation in community events and the taking care of important retirement matters, but the values associated with them are those which project an interest in people. The information indexes showed this same tendency. RESPONSIBLE and LOVING are important values to those with high preparation on Financial Planning Information and Psychological Adjustment Information. Here there is present a combination of the self-assertive values (i. e., RESPONSIBLE) and the altruistic values (i. e., LOVING). It is very feasible that persons who are prepared to deal with the transition to retirement are partly this way because of the time they spend with other people and organizations. Developing this type of social network becomes very important when the one established at work no longer exists.

A third set of values portraying the highly prepared preretirees include INTELLECTUAL and IMAGINATIVE. Simmons (1978) also found the value IMAGINATIVE associated with persons high on the moral judgment competency scale. These higher-order, competence values may be seen as the counterpart to the values preferred by less prepared preretirees. The preference for these values indicates a concern to deal with more than the basic needs expressed by less competent valuers. INTELLECTUAL and IMAGINATIVE are also the values associated with persons in excellent health and who have a

college education or better. IMAGINATIVE is a characteristic of the managerial/professional occupations.

Table 22

## Retirement Preparation Indexes and Instrumental Values

Retirement Preparation Indexes	Level of Preparation		
	Low	Medium	High
Health maintenance behavior	****	Cheerful Imaginative	Broadminded Honest
Financial planning behavior	Imaginative	****	Honest
Community activity behavior	Broadminded	Cheerful	Helpful
Health care information	****	****	Clean
Financial planning information	Forgiving Obedient	****	Responsible Intellectual
Psychological adjustment information	****	****	Loving
Retirement zest attitude	Obedient Polite	****	Imaginative Intellectual
Retirement optimism attitude	****	Independent	****
Functional worth and capability attitude	****	****	****
Total behavior	****	****	Imaginative
Total information	****	Loving	****
Total attitude	Obedient	****	****
Complete retirement preparation index	****	****	Imaginative

### Demographic Variables and Terminal Values

$H_0^3$ : There will be no significant differences on median rankings of terminal values among the categories within each demographic variable.

The third hypothesis states that there would be no significant differences in the median rankings of terminal values between the categories within each independent variable. This section will describe the terminal values associated with the following demographic variables: sex (male, female), present age (50 to 54, 55 to 59, 60 or more), income (less than \$10,000, between \$10,000 and \$20,000, more than \$20,000), occupational status (managerial/professional, skilled workers, clerical, other blue collar), marital status (married, not married), education (less than 12 years, high school graduate, some college, college graduate or better), health (fair, good, excellent), participation in continuing education (participant, non-participant), proximity to retirement (less than 5 years, 5 to 9 years, 10 years or more), retirement decision (mandatory, voluntary).

A discussion of the results will follow each variable. Only those values which showed significant differences ( $\alpha = .05$ ) are reported in this section.

Table 41 summarizes all the personal values, both terminal and instrumental, which are significantly related to the demographic variables.

### Sex

Results. Analysis of the data according to sex showed eight significant terminal value differences between men and women. This data is presented in Table 23 (see next page).

Men ranked the values FAMILY SECURITY, A COMFORTABLE LIFE, FREEDOM, and PLEASURE significantly higher than women. For women, A WORLD AT PEACE, INNER HARMONY, SELF-RESPECT, and WISDOM were ranked more important. FAMILY SECURITY was the most important terminal value for men and the value INNER HARMONY had the lowest median ranking for women.

Discussion. The examination of terminal values between men and women revealed distinct sex differences. Although income, occupation, and education varied considerably within each sex, preferences in terminal values were noticeable. A COMFORTABLE LIFE, FAMILY SECURITY, FREEDOM, and PLEASURE were all considered more important by men than by women. This finding is compatible with Rokeach's (1973) study of values. He found male

Table 23

## Median Rankings of Terminal Values According to Sex

Terminal Values	Male N=78	Female N=128	Kruskal Wallis H	p
A comfortable life	9.29 ( 3)	11.00 (16)	4.0134	.05
A world at peace	11.81 (17)	9.46 ( 2)	7.5219	.01
Family security	8.21 ( 1)	11.66 (18)	16.4074	.0001
Freedom	9.31 ( 4)	10.99 (15)	3.8759	.05
Inner harmony	12.13 (18)	9.26 ( 1)	11.3320	.001
Pleasure	8.88 ( 2)	11.24 (17)	7.6767	.01
Self-respect	11.59 (15)	9.59 ( 4)	5.5100	.05
Wisdom	11.75 (16)	9.50 ( 3)	6.9375	.01

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

preretirees to value the more materialistic, hedonistic aspects of American life. The values A COMFORTABLE LIFE, FAMILY SECURITY, and PLEASURE are expressive of this orientation. In addition, given the individualistic spirit that has been persuasive in this country, a greater emphasis is placed upon the value FREEDOM. Such a preference has historically favored men. In the future, with



a changing social consciousness in regard to women's rights and roles, there may be less of a gap between the sexes on this value.

For women an equally distinct value pattern is observed.

Rokeach states,

Women, on the other hand, seem more oriented toward religious values, personal happiness, love, self-respect, a personal life free of inner conflict, and a world free of intergroup conflict (1973, p. 59).

Although he was referring to his complete national sample, many of these same basic themes are seen among women 50 to 65 years of age. The terminal values more important to women in this sample were A WORLD AT PEACE, INNER HARMONY, SELF-RESPECT, and WISDOM.

This difference seen between men and women may for the most part be due to differences in sex-role socialization. Men are exposed very early in life to the values of achievement and establishing their position in society. Women, perhaps, have felt more comfortable in developing aspects of their personality which stress inner growth and fulfillment which men are not necessarily encouraged to value. The androgynous person of the future may very well change these value distinctions between the sexes.

Present Age

Results. When examining preretirees according to their age, four highly significant value differences were seen. Table 24 presents this data.

Table 24

Median Rankings of Terminal Values According to Present Age

Terminal Values	50 to 54 N=70	55 to 59 N=84	60+ N=50	Kruskal Wallis H	p
A sense of ac- complishment	11.91 (18)	9.95 ( 4)	8.44 ( 3)	10.4918	.005
Equality	8.26 ( 1)	11.21 (18)	11.43 (18)	12.2141	.005
National security	11.70 (17)	10.19 ( 7)	8.31 ( 2)	9.6533	.01
Social recog- nition	11.69 (16)	10.28 (10)	8.19 ( 1)	10.6468	.005

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Persons furthest away from retirement (50 to 54 years old) valued EQUALITY significantly more than older preretirees. Those 60 years of age or older valued A SENSE OF ACCOMPLISHMENT, NATIONAL SECURITY, and SOCIAL RECOGNITION significantly

more. The values with the lowest median ranking for the three groups respectively were EQUALITY, HAPPINESS, and SOCIAL RECOGNITION.

Discussion. Age differences were not seen on most of the terminal values. However, there were several values significantly more important to the oldest group of preretirees (60 years or older). The persons having worked the greatest number of years valued A SENSE OF ACCOMPLISHMENT and SOCIAL RECOGNITION more than those younger than them. Research suggests that the person who had achieved as much as possible in the work sphere approaches retirement with the most positive attitude (Fillenbaum, 1971). We see in this study an attempt being made by those closest to retirement to make sense out of their lives by accepting what they have done as an accomplishment. There is the desire at this age to want to be recognized for this accomplishment. Peck's description of development in the adult years recognizes a similar adjustment at the end of the life cycle (ego transcendence vs. ego preoccupation). The individual has to come to understand his own mortality and accept what his existence has meant (Knowles, 1973). For the older person trying to deal with the major life transition of retirement, a similar understanding becomes necessary. The acknowledgment that his life

as a worker has been put to good use may be the very catalyst which makes the later years equally worthwhile.

NATIONAL SECURITY was also of greater value to those 60 or older. Their interest in this country may be due to both a strong feeling of patriotism as well as their concern for their own economic future and well being.

EQUALITY was valued significantly more by the youngest group in this sample. This may reflect the feeling that professionally at their age advancement may no longer be possible. Workers are approaching the end of the period where job satisfaction is based upon achievement, recognition, advancement, etc. Salary, interpersonal relations, working conditions, and job security now become more important (Saleh, 1964).

### Income

Results. In examining terminal values according to level of yearly income, three significant differences are seen among pre-retirees. This data is presented in Table 25.

Table 25

## Median Rankings of Terminal Values According to Income Level

Terminal Values	Less than \$10,000 N=45	\$10,000 to \$20,000 N=88	More than \$20,000 N=65	Kruskal Wallis H	p
A world at peace	9.10 ( 3)	9.32 ( 2)	11.40 (17)	6.2488	.05
Mature love	11.67 (18)	9.75 ( 7)	9.03 ( 3)	5.8727	.05
Salvation	7.60 ( 1)	9.83 ( 9)	11.74 (18)	14.3365	.001

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Preretirees earning less than \$10,000 per year ranked the values A WORLD AT PEACE and SALVATION significantly higher than those with larger incomes. The highest income group ranked MATURE LOVE significantly higher. The value which was the most important for the latter group was AN EXCITING LIFE. SALVATION had the lowest median ranking for those with an income less than \$10,000 and FREEDOM was most important for the middle income group.

Discussion. No clear pattern was seen when examining values according to personal income. Preretirees earning less than \$10,000/year placed more importance on the terminal values A WORLD AT PEACE and SALVATION. Rokeach reports that

SALVATION becomes increasingly more important with advancing age. Research in the area of religiosity and aging has produced mixed conclusions. Havighurst and Albrecht (1953) found church activity to increase past middle age. Vincent and Martin (1961) report that church membership and attendance rise sharply in the 40s and 50s, but that both decline after 60. The best approach in understanding this issue may be through cohort analysis. Changes in the social environment may be the main determinant in religious participation regardless of age (Wingrove & Alston, 1971). The concept of salvation, however, is a theological issue and cannot be taken as synonymous with religious participation. It may in fact be quite independent of such behavior.

Rokeach also reports the value SALVATION as being more important for persons with incomes under \$10,000/year as was found in the present study. This lower class value is also more important for "other blue-collar" workers and persons rating their health as good.

Preretirees in the upper income range valued MATURE LOVE more than the other groups. The emphasis here is that of fulfillment. Maslow (1968) places the fulfillment-type values higher up in his need hierarchy. Basic physiological and safety needs must first be met before proceeding on to higher-order needs.

### Occupational Status

Results. Differences in median rankings of terminal values among occupations were seen in four values. This data is reported in Table 26 (see next page).

For skilled workers, the value AN EXCITING LIFE was ranked significantly higher as well as having the lowest median ranking for this group. Clerical workers valued INNER HARMONY significantly more, and "other blue-collar" workers showed higher rankings for the values FAMILY SECURITY and SALVATION. These were also the most important values for the two groups respectively. The most important value for the category managerial/professional was FREEDOM.

Discussion. The category "other blue-collar" consists primarily of unskilled workers and laborers. Two terminal values were preferred more by this group than the others, FAMILY SECURITY and SALVATION. For most unskilled blue-collar workers the job provides only their economic support. A person's "occupation" is distinctly different from that person's "life-work." The two terminal values associated with blue-collar workers are representative of the latter. For the married preretiree, a great deal of importance is placed on the family. SALVATION indicates a religious orientation.

Table 26

Median Ranking of Terminal Values According to  
Occupational Status

Terminal Values	Managerial/ professional N=21	Skilled workers N=46	Clerical N=74	Other blue collar N=44	Kruskal Wallis H	p
An exciting life	10.12 (15)	7.81 ( 1)	8.63 ( 4)	11.58 (18)	13.2504	.005
Family security	9.89 (14)	8.21 ( 3)	10.75 (18)	7.71 ( 2)	11.5680	.01
Inner harmony	9.35 ( 8)	10.35 (14)	7.84 ( 1)	10.63 (15)	10.0217	.05
Salvation	11.02 (18)	8.77 ( 5)	10.09 (17)	7.71 ( 2)	8.4274	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses.  
The lower the median, the higher the relative value.



Clerical workers valued INNER HARMONY. On the Retirement Preparation Indexes it was this group of workers who also scored high on Retirement Zest Attitude indicating a positive attitude toward the possibilities in the post retirement year. These pre-retirees, primarily women, have come to accept themselves and come to an understanding of what it is like to be growing older.

Skilled workers valued AN EXCITING LIFE. There is no equivocal explanation for such a finding. This value is also preferred by preretirees in excellent health as well as those high on a number of retirement preparation indexes. Analysis of the RPI's according to occupational status revealed skilled workers to be more prepared for retirement only over "other blue-collar workers" on select indexes. The value AN EXCITING LIFE may reflect personality qualities not brought out by this study for this occupational group.

### Marital Status

Results. In this analysis, five differences were found in median rankings of terminal values between married preretirees and those not married. The category "not-married" included persons widowed, divorced, and single. Table 27 contains this value data.

Table 27  
Median Rankings of Terminal Values According to Marital  
Status

Terminal Values	Married N=147	Not married N=58	Kruskal Wallis H	p
Equality	10.82 (17)	8.99 ( 2)	3.9696	.05
Family security	9.38 ( 2)	12.63 (17)	12.5748	.0005
Happiness	9.76 ( 3)	11.67 (16)	4.3458	.05
Mature love	9.23 ( 1)	13.02 (18)	17.1371	.0001
True friendship	10.86 (18)	8.88 ( 1)	4.6617	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Three values were significantly higher for married preretirees: FAMILY SECURITY, HAPPINESS, MATURE LOVE. The most important value for those who were married was MATURE LOVE. Preretirees not married valued EQUALITY and TRUE FRIENDSHIP significantly more than the married group, with the latter value having the lowest median ranking.

Discussion. The terminal values FAMILY SECURITY, HAPPINESS, and MATURE LOVE were valued more by married preretirees. It is not surprising to see these values emphasized since

Table 28

## Median Rankings of Terminal Values According to Education

Terminal Values	Less than high school N=29	High school graduate N=62	Some college N=86	Collage graduate N=25	Kruskal Wallis H	p
Family security	8.68 ( 3)	8.94 ( 1)	11.28 (18)	10.95 (13)	8.2602	.05
Freedom	11.04 (13)	11.43 (18)	9.57 ( 4)	7.93 ( 1)	8.1550	.05
Inner harmony	13.52 (18)	10.06 ( 8)	9.49 ( 3)	8.72 ( 3)	12.3414	.01
Pleasure	7.28 ( 1)	9.89 ( 7)	10.94 (17)	11.41 (15)	9.9151	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses.  
The lower the median, the higher the relative value.

Persons with less than a high school education valued FAMILY SECURITY and PLEASURE significantly more than other groups while preretirees who had a college degree ranked FREEDOM and INNER HARMONY significantly higher. The most important value for those with less than a high school education was PLEASURE, for high school graduates this value was FAMILY SECURITY, preretirees with some college education valued AN EXCITING LIFE the most, and college graduates placed the most importance on FREEDOM.

Discussion. The two groups differing the most in the types of values that were important to them were preretirees with less than a high school education and those who were college graduates. This is not particularly surprising since it would be expected that those with a college education would have had a greater number of experiences possible to them solely on the basis of their educational attainment. Preretirees with less than a high school education valued FAMILY SECURITY and PLEASURE while college graduates placed greater value on FREEDOM and INNER HARMONY. Once again, the hedonistic versus the more self-actualizing values are preferred by these respective groups.

Although not statistically significant, high school graduates valued FAMILY SECURITY the most. This economic concern for the security of one's spouse and family members is seen among those

with less education. Having taken care of certain basic needs allows the person with more education and income to focus on higher-order values such as INNER HARMONY.

### Health

Results. Preretirees grouped according to their own subjective rating of their health showed the following values to differ significantly as reported in Table 29.

Table 29

Median Rankings of Terminal Values According to

Health Rating

Terminal Values	Fair N=34	Good N=116	Excellent N=51	Kruskal Wallis H	p
An exciting life	11.34 (17)	10.52 (16)	8.31 ( 2)	7.0070	.05
A world of beauty	8.28 ( 1)	10.94 (18)	9.41 ( 7)	6.4773	.05
Family security	10.77 (13)	9.25 ( 2)	11.59 (17)	6.3609	.05
Salvation	10.32 (10)	8.95 ( 1)	12.57 (18)	14.2951	.001
Self-respect	10.35 (11)	10.84 (17)	8.25 ( 1)	7.1352	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Preretirees who described their health as fair ranked the value A WORLD OF BEAUTY significantly higher than those in better health. This was also the most important value for this group. The values FAMILY SECURITY and SALVATION were significantly higher for those in good health while persons rating their health as excellent ranked AN EXCITING LIFE and SELF-RESPECT significantly higher. The latter value was the most important for those in excellent health.

Discussion. The major differences seen among persons divided according to their subjective health rating were between those with fair and excellent health. For preretirees in only fair health, those experiencing some degree of physical limitation, the value A WORLD OF BEAUTY was ranked more important. At the other end of the continuum, preretirees reporting excellent health preferred AN EXCITING LIFE and SELF-RESPECT. Persons with health limitations expressed a passive enjoyment of life, while those in better health showed a more active participation in their environment. Both values, A WORLD OF BEAUTY and AN EXCITING LIFE, were ranked significantly higher by preretirees high on Retirement Zest Attitude, indicating that health status may influence the degree to which one participates around the community (Behavior Indexes) but that both values are associated with a more positive attitude toward retirement.

### Continuing Education

Results. The examination of whether or not one is a participant in continuing education showed only one terminal value to be significantly different. This result is presented below in Table 30.

Table 30  
Median Rankings of Terminal Values According to  
Participation in Continuing Education

Terminal Value	Participant N=46	Non- participant N=152	Kruskal Wallis H	p
Pleasure	11.68 (18)	9.43 ( 1)	5.4783	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Non-participants in continuing education ranked the value PLEASURE significantly more important than did participants. This value was also the most important for non-participants. WISDOM was valued most by participants.

Discussion. Non-participants in continuing education ranked the value PLEASURE more important than did participants. Since most

of these preretirees were not involved in continuing education (77%), participation in educational activities may not be viewed as a particularly pleasurable experience. The heterogeneity of such a large group makes it difficult to know what other factors influence this value. It is of interest to notice that WISDOM was the most important value for participants. An interest in life-long learning comes well within the realm of this value. Interpreting WISDOM to include the concept of self-improvement explains the active participation in formal continuing education by these preretirees.

#### Proximity to Retirement

Results. Preretirees examined according to their proximity to retirement showed two terminal values to be significantly different. This data is presented in Table 31 (see next page).

Preretirees within 5 years of retirement valued SOCIAL RECOGNITION significantly more than those further away from retirement. Both preretirees in the middle group and the group furthest away from retirement ranked the value PLEASURE significantly higher than those closer to retirement. PLEASURE was also the most important value for the group 10 years or more away from retirement. The value with the lowest median ranking for preretirees less than 5 years from retirement was NATIONAL SECURITY.



Table 31

Median Rankings of Terminal Values According to  
Proximity to Retirement

Terminal Values	Less than 5 years N=64	5 to 9 years N=60	10 years or more N=46	Kruskal Wallis H	p
Social recognition	7.50 (3)	8.59 (10)	9.96 (18)	6.9448	.05
Pleasure	10.42 (18)	7.40 ( 1)	7.45 ( 1)	14.8681	.001

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Discussion. The further away one is from retirement, the greater the value placed upon PLEASURE. As defined by Rokeach this means an enjoyable, leisurely life. This is the same hedonistic orientation emphasized by those less prepared for retirement. Pre-retirees within 4 years of retirement preferred SOCIAL RECOGNITION. As retirement draws closer there is the need to be given some sort of acknowledgment for one's efforts. This recognition, not necessarily that given by the traditional gold watch, may be what triggers a successful entry into the post retirement years. Programs which emphasize the continued usefulness of the retired person give a great psychological uplift to the person concerned about the meaning

he or she must now attach to their existence. This is the very dilemma Peck discusses in relation to the developmental stage "ego differentiation vs. work role preoccupation." Who am I other than worker? (Knowles, 1973). This again is closely related to the value A SENSE OF ACCOMPLISHMENT held important by those over 60 years of age.

### Retirement Decision

Results. Terminal values examined according to retirement decision (mandatory vs. voluntary) produced no significant differences. However, the most important value for those persons expecting mandatory retirement was SALVATION while those planning to retire voluntarily chose SELF-RESPECT.

Discussion. The lack of value differences among preretirees when examined according to retirement decision may be due to the diverse backgrounds of the members of each group. This heterogeneity would cover up any value difference which did exist. The reasons for choosing one type of retirement may vary as much as the characteristics of the people within each orientation.

### Demographic Variables and Instrumental Values

$H_0^4$ : There will be no significant differences on median rankings of instrumental values among the categories within each demographic variable.

The fourth hypothesis examines instrumental values in relation to the ten demographic variables included in this study. As in the preceding section these variables are: sex, present age, income, occupational status, marital status, education, health, participation in continuing education, proximity to retirement, retirement decision.

A discussion of the results will follow each variable. Only those values which showed significant differences ( $\alpha = .05$ ) are reported in this section.

Table 41 summarizes all the personal values, both terminal and instrumental, which are significantly related to the demographic variables.

#### Sex

Results. Significant differences between men and women were seen on three instrumental values. Table 32 presents this data.

Table 32

## Median Rankings of Instrumental Values According to Sex

Instrumental Values	Male N=78	Female N=128	Kruskal Wallis H	p
Ambitious	8.73 ( 2)	11.34 (17)	9.3106	.005
Forgiving	12.18 (18)	9.23 ( 1)	11.9312	.001
Obedient	8.54 ( 1)	11.45 (18)	11.8320	.001

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Male preretirees valued AMBITIOUS and OBEDIENT significantly more than females. For the female group, FORGIVING was the value significantly ranked higher. The most important value for men was OBEDIENT while women valued FORGIVING the most.

Discussion. The two instrumental values which were significantly more preferred by men were AMBITIOUS and OBEDIENT. These are very understandable within the framework of the authoritarian personality. In the corporate structure one is encouraged to develop the maximum of his potential (i. e., ambition), but at the same time conform to the demands of the organization (i. e., obedience). Such instrumental values or goal-behavior allows the individual to achieve the more long term needs of a comfortable life and family security.

Women placed greater importance on the altruistic dimension by valuing FORGIVING. This orientation, concern for others, is consistent with the terminal value A WORLD AT PEACE also chosen by women.

### Present Age

Results. Preretirees grouped according to age showed a significant difference in one instrumental value. Table 33 presents this data.

Table 33

Median Rankings of Instrumental Values According to

Present Age

Instrumental Value	50 to 54 N=70	55 to 59 N=84	60+ N=50	Kruskal Wallis H	p
Loving	9.48 (1)	9.71 (2)	12.24 (18)	7.6620	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

LOVING was ranked significantly higher for preretirees in the youngest age group as well as being this group's most important value. Of most importance to preretirees 55 to 60 was SELF-CONTROLLED

and for those over 60 the value having the lowest median ranking was CAPABLE.

Discussion. Research by Saleh (1964) indicates a change in work orientation as people pass through middle age. The trend indicated in the present study supports just the opposite of Saleh's conclusions. The older worker (60 or more) is seen preferring the value CAPABLE. This self-assertive, achievement orientation has been identified as characteristic of the worker who has not yet reached his career peak. It may, however, also indicate the older person's concern to remain a productive member of society. Although retired, the capable person still has a great deal to offer those around him.

For the preretiree 50 to 54, the value LOVING is significantly more important. This altruistic orientation is what Saleh suggests would be more important at this time in the work cycle. Why such a frame of reference doesn't become even stronger, as witnessed in this study, needs to be explored further.

### Income

Results. Three instrumental values significantly differed among the three income levels. This data is presented in Table 34.

Table 34  
Median Rankings of Instrumental Values According to  
Income Level

Instrumental Values	Less than \$10,000 N=45	\$10,000 to \$20,000 N=88	More than \$20,000 N=65	Kruskal Wallis H	p
Courageous	8.13 ( 1)	10.85(17)	9.99 ( 9)	6.7292	.05
Responsible	12.14 (18)	8.63 ( 1)	10.22 (12)	11.4993	.005
Clean	8.79 ( 3)	8.99 ( 2)	10.06 (18)	13.1809	.005

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Preretirees with the lowest yearly income (less than \$10,000) ranked the values COURAGEOUS and CLEAN significantly higher than those with more income. Persons in the \$10,000 to \$20,000 income range viewed the value RESPONSIBLE as significantly more important. This was also the most important value for the middle income group, whereas COURAGEOUS was the most important value for preretirees in the lowest income bracket and IMAGINATIVE was valued most by preretirees earning \$20,000 or more a year.

Discussion. COURAGEOUS and CLEAN are the instrumental values associated with persons earning below \$10,000/year. The latter value is also associated with preretirees who are unskilled

blue-collar workers and those with less than a high school education. Combining the value COURAGEOUS with these characteristics may be an attempt at trying to deal with a number of major disadvantages (little education, low income, unskilled blue-collar job) in an economically difficult time while preserving their own dignity.

The middle class value RESPONSIBLE is preferred by those who fall within that necessary income range--\$10,000 to \$20,000/year. Married preretirees also report this value as important.

### Occupational Status

Results. Preretirees divided according to occupational status differed significantly on seven instrumental values. Table 35 summarizes this data.

The managerial/professional group valued IMAGINATIVE significantly more than did preretirees in other occupations. For clerical workers, INTELLECTUAL and LOGICAL had significantly lower median rankings. AMBITIOUS, CLEAN, and OBEDIENT were valued significantly more by other blue collar workers. The values of most importance to the four groups respectively were IMAGINATIVE, CAPABLE, INTELLECTUAL, and CLEAN.

Discussion. IMAGINATIVE was valued significantly more by the managerial/professional group. This category included persons in upper management, supervisors and forepersons, and professional



Table 35

## Median Rankings of Instrumental Values According to Occupational Status

Instrumental Values	Managerial/ professional N=21	Skilled workers N=46	Clerical N=74	Other blue collar N=44	Kruskal Wallis H	p
Ambitious	8.46 ( 5)	8.78 ( 4)	10.73 (17)	7.83 ( 4)	9.5835	.05
Clean	10.73 (17)	9.58 (13)	10.04 (15)	7.08 ( 1)	10.6706	.05
Imaginative	7.80 ( 1)	8.67 ( 3)	9.00 ( 4)	11.18 (16)	8.1635	.05
Intellectual	8.88 ( 8)	9.57 (12)	7.90 ( 1)	11.57 (18)	13.2680	.005
Logical	8.57 ( 6)	9.13 ( 9)	8.45 ( 2)	11.25 (17)	8.1635	.05
Loving	11.44 (18)	10.12 (16)	9.20 (11)	7.58 ( 3)	9.0341	.05
Obedient	8.25 ( 4)	9.10 ( 8)	10.84 (18)	7.42 ( 2)	12.7500	.01

Note: The rank-order of each median (low to high) is denoted by the number in parentheses.  
The lower the median, the higher the relative value.

service providers such as engineers and accountants. They more so than any other group have the greatest opportunity on the job to use their creative potential thus valuing the quality of imagination more than the others would. The satisfaction received from their work may also be greater due to a greater amount of ego involvement in what they do.

Although there were statistically no significant differences in the value CAPABLE between the groups, this was the value of greatest importance to skilled workers. A closer examination of this category shows the persons holding this value to be skilled operators and technicians as well as craftpersons (plumbers, carpenters, etc.). The emphasis on the value CAPABLE reflects awareness that their livelihood is based upon competently performing their trade or skills.

The instrumental values INTELLECTUAL and LOGICAL may be most reflective of the atmosphere the clerical staff works in. The university environment and the business-like nature of most of the jobs would emphasize these two qualities. It would be difficult for clerical workers or administrative assistants not to be influenced by the emphasis placed on learning and scholarly activity. The preference for these values indicates that such influences carry beyond the immediate job setting and may influence other aspects of their lives.

Although the unskilled blue-collar worker may achieve as much as possible, as seen by the instrumental values AMBITIOUS and OBEDIENT, their major interests are away from the job. The already mentioned authoritarian values coupled with CLEAN and LOVING present a person trying to make the best out of his situation recognizing that career-wise there are great limitations.

### Marital Status

Results. Preretirees divided according to marital status showed a significant difference in the median ranking of the instrumental value RESPONSIBLE. This data appears below in Table 36.

Table 36

Median Rankings of Instrumental Values According to  
Marital Status

Instrumental Values	Married N=147	Not married N=58	Kruskal Wallis H	P
Responsible	9.79 (1)	11.59 (18)	3.8573	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Married persons valued RESPONSIBLE significantly more than those who were not married. This was also the most important value

for this group. The value CHEERFUL was most important to pre-retirees not married.

Discussion. Since the married preretiree, both male and female, has responsibilities which extend to significant others, it was expected that this value would be held important. This value was also important for persons earning \$10, 000 to \$20, 000/year or those in the middle class.

### Education

Results. Six instrumental values were found to have significant differences in rankings among preretirees grouped according to their level of education. These results are reported in Table 37.

Preretirees with less than a high school education valued AMBITIOUS, CLEAN, and OBEDIENT significantly more than other educational groups. Those with some college education had a significantly lower median ranking for LOGICAL. INTELLECTUAL and IMAGINATIVE were valued significantly more by preretirees with a college education or better. The most important values for the educational groups are: AMBITIOUS (less than a high school education), CLEAN (high school graduates), IMAGINATIVE (some college education), INTELLECTUAL (college graduates).

Table 37

## Median Rankings of Instrumental Values According to Education

Instrumental Values	Less than high school N=29	High school graduate N=62	Some college N=86	College graduate N=25	Kruskal Wallis H	p
Ambitious	6.71 ( 1)	10.13 ( 8)	11.21 (16)	10.56 (13)	13.0134	.005
Clean	7.60 ( 3)	8.74 ( 1)	11.42 (18)	12.23 (17)	16.3950	.001
Imaginative	11.89 (15)	12.28 (18)	8.63 ( 1)	8.07 ( 2)	20.1061	.0005
Intellectual	14.82 (18)	10.62 (14)	8.89 ( 2)	7.91 ( 1)	26.8223	.0001
Logical	13.51 (17)	9.62 ( 5)	9.50 ( 4)	9.80 ( 8)	11.2898	.01
Obedient	6.97 ( 2)	9.12 ( 2)	11.28 (17)	12.50 (18)	18.2243	.0005

Note: The rank-order of each median (low to high) is denoted by the number in parentheses.  
The lower the median, the higher the relative value.

Discussion. The examination of instrumental values showed persons with less than a high school education choosing AMBITIOUS, OBEDIENT, and CLEAN while those with the most education preferred IMAGINATIVE and INTELLECTUAL. This is another indication of how those with less than a high school education feel about working hard, but yet being aware of their position within the work structure. OBEDIENT was also found to be a value associated with preretirees low in retirement preparation on several indexes.

IMAGINATIVE and INTELLECTUAL are values in the university atmosphere which are desired and reinforced on a daily basis. Not only does one's education orient them in this direction, but so does the particular environment in which they find themselves. Rokeach's (1973) study verifies this finding in regard to educational levels as well as for academicians versus the general public.

### Health

Results. Grouping preretirees according to their subjective rating of their own health (fair, good, excellent) found significant differences in three instrumental values. This data is presented in Table 38.

Table 38  
Median Rankings of Instrumental Values According to  
Health Rating

Instrumental Values	Fair N=34	Good N=116	Excellent N=51	Kruskal Wallis H	p
Imaginative	10.29 ( 9)	10.89 (17)	8.18 ( 1)	7.9129	.05
Intellectual	10.55 (13)	10.81 (16)	8.19 ( 2)	7.5001	.05
Obedient	10.58 (14)	9.25 ( 1)	11.73 (18)	6.8940	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Preretirees rating their health as good ranked OBEDIENT significantly higher than those with excellent health. This value was also the most important value for this group. The values IMAGINATIVE and INTELLECTUAL were ranked significantly lower for preretirees reporting excellent health. IMAGINATIVE was the most important value for preretirees with excellent health while BROADMINDED was the most important for preretirees with fair health.

Discussion. This study showed two instrumental values associated with preretirees in excellent health--INTELLECTUAL and IMAGINATIVE. This may in part be due to the person's physical

ability to take advantage of a variety of stimulating activities.

Palmore reports that four factors are the best predictors of longevity:

(a) actuarial life expectancy at initial testing, (b) physical functioning, (c) work satisfaction, (d) performance intelligence (Botwinick, 1973, p. 29). Since the level of intellectual functioning is partly due to whether or not there is continual use of this capability over the life-span, the healthier person is aware of its importance to both his mental and physical well-being.

### Continuing Education

Results. Whether or not one participated in formal continuing education isolated six significantly different instrumental values. This data is presented in Table 39.

Non-participants valued HONEST and POLITE significantly more than did participants in continuing education. For the latter group, FORGIVING, HELPFUL, IMAGINATIVE, and LOVING were significantly more important. Participants in continuing education valued IMAGINATIVE the most and non-participants valued POLITE the most.



Table 39

Median Rankings of Instrumental Values According to  
Participation in Continuing Education

Instrumental Values	Participant N=46	Non- participant N=152	Kruskal Wallis H	p
Forgiving	8.23 ( 2)	10.47 (17)	5.4432	.05
Helpful	8.41 ( 2)	10.41 (15)	4.3262	.05
Honest	11.40 (17)	9.51 ( 2)	4.0214	.05
Imaginative	8.18 ( 1)	10.48 (18)	5.8174	.05
Loving	8.27 ( 3)	10.46 (16)	5.1752	.05
Polite	11.70 (18)	9.42 ( 1)	5.6029	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Discussion. Participants in formal continuing education were more prepared on seven of the retirement preparation indexes than were non-participants. In addition, the instrumental values of more importance to participants were FORGIVING, HELPFUL, IMAGINATIVE, and LOVING. The extroverted nature of these values may be reflective of the overall personality of this group of people which stresses involvement in many spheres of interest.

The value of most importance to participants was IMAGINATIVE, which could certainly be achieved by their involvement and interest in life-long learning.

### Proximity to Retirement

Results. The variable proximity to retirement revealed one difference in median rankings of instrumental values. Table 40 presents this data.

Table 40  
Median Rankings of Instrumental Values According to  
Proximity to Retirement

Instrumental Values	Less than 5 years N=64	5 to 9 years N=60	10 years or more N=46	Kruskal Wallis H	P
Cheerful	9.42 (18)	7.29 (1)	8.98 (15)	6.3321	.05

Note: The rank-order of each median (low to high) is denoted by the number in parentheses. The lower the median, the higher the relative value.

Preretirees between 5 to 9 years of retirement valued CHEERFUL significantly more than those closer to retirement. This was also the most important value for this group. Those closest to

retirement, less than 5 years, valued LOGICAL the most and those furthest from retirement, 10 years or more, valued IMAGINATIVE the most.

Discussion. From this study no clear explanation as to why the value CHEERFUL is associated with persons 5 to 9 years from retirement can be given. This may be most reflective of a general optimistic life orientation. CHEERFUL was also found to be valued by preretirees in the middle range of preparation on the Community Activity Behavior Index.

### Retirement Decision

Results. This variable showed no significant differences in median rankings of instrumental values. The value of most importance for preretirees expecting mandatory retirement was INDEPENDENT, while voluntary retirees ranked COURAGEOUS as most important.

Discussion. As with the terminal values, retirement decision did not discriminate between mandatory and voluntary preretirees on instrumental values. Of interest, however, was the importance placed on the value INDEPENDENT by persons who would choose mandatory retirement. Retirement may be looked at by these persons as a threat to their independence, especially when the

economic change (reduction in earnings) is considered. If present activities have a financial basis, such a change might certainly prevent these behaviors.

Table 41  
Preferred Terminal and Instrumental Values  
According to Demographic Variables

Demographic Variable	Terminal Values	Instrumental Values
Sex		
Male	A comfortable life Family security Freedom Pleasure	Ambitious Obedient
Female	A world at peace Inner harmony Self-respect Wisdom	Forgiving
Age		
50 to 54	Equality	Loving
55 to 59	****	****
60 or more	A sense of accomplishment National security Social recognition	****
Income		
Less than \$10,000	A world at peace	Courageous Clean
\$10,000 to \$20,000	Salvation	Responsible
\$20,000 or more	Mature love	****

Table 41 (Continued)

Demographic Variable	Terminal Values	Instrumental Values
Occupational Status		
Managerial/professional	****	Imaginative
Skilled workers	An exciting life	****
Clerical	Inner harmony	Intellectual Logical
Other blue-collar	Family security Salvation	Ambitious Clean Loving Obedient
Marital Status		
Married	Family security Happiness Mature love	Responsible
Non-married	Equality True friendship	****
Education		
Less than high school	Family security Pleasure	Ambitious Obedient Clean
High school graduate	****	****
Some college	****	Logical
College graduate	Freedom Inner harmony	Imaginative Intellectual

Table 41 (Continued)

Demographic Variable	Terminal Values	Instrumental Values
Health		
Fair	A world of beauty	****
Good	Family security Salvation	Obedient
Excellent	An exciting life Self-respect	Imaginative Intellectual
Continuing education		
Participant	****	Forgiving Helpful Imaginative Loving
Non-participant	Pleasure	Honest Polite
Proximity to retirement		
0 to 4 years	Social recognition	****
5 to 9 years	Pleasure	Cheerful
10 to 19 years	Pleasure	****

### Retirement Preparation Indexes and Demographic Variables

H<sub>0</sub><sup>5</sup>: There will be no significant differences among the demographic variables in their effect on the retirement preparation scores.

Using the SPSS subprogram ONEWAY, an analysis of variance was performed on each independent variable for the thirteen retirement preparation indexes. The variables were: sex, present age, income, occupational status, marital status, education, health, continuing education, proximity to retirement, retirement decision. The data discussed in this section are only those differences in mean retirement preparation scores which were found to be significant ( $\alpha = .05$ ). On all indexes where significant differences were found between categories within the variable, a test of Least Significant Differences was run to find out exactly where the difference was. Complete tables of means and standard deviations accompany the discussion of each variable.

In addition to these analyses, a three-way analysis of variance with one covariate was run to examine several independent variables at the same time to see if there were specific interaction effects. Sex, income level, and retirement decision were chosen as the variables in the analysis with present age added to the model as a covariate. The results of this analysis are presented at the end of this section.



## Sex

Results. Two significant sex differences were found on the retirement preparation indexes when examined according to sex. Financial Planning Information showed men scoring significantly higher than women,  $F(1, 204) = 14.0339, p < .001$ . However, women had a higher level of preparation on the Retirement Zest Attitude Index,  $F(1, 204) = 4.2826, p < .05$ . Table 42 presents the means and standard deviations for the analysis according to sex.

Discussion. The studies exploring sex differences have generally focused on when men and women plan to retire (Patton, 1977) and the reasons behind it (Palmore, 1965). Although sex differences were seen, no evidence indicated why men and women approach retirement differently. The analysis of the Retirement Preparation Indexes in terms of sex showed two significant differences. Men were much more prepared in the area of Financial Planning Information. This indicates men have a better understanding of how to figure out their net worth, of the financial changes to expect upon retirement, and of how to estimate their social security pension that they'll receive. If in most families it has been the male who has directed the finances, it is understandable that he would have more information on these issues. Analysis of women who are not married or are the head of the household might reveal less of a difference on this index since these women would have to deal with these same economic concerns.

Table 42

## Means and Standard Deviations of Retirement Preparation

## Indexes for Preretirees Grouped According to Sex

	Sex			
	Male (N=78)		Female (N=128)	
	$\bar{X}$	SD	$\bar{X}$	SD
Health maintenance behavior	1.639	.656	1.682	.656
Financial planning behavior	.990	.251	1.000	.211
Community activity behavior	1.418	1.318	1.419	1.343
Health care information	.886	1.129	.853	1.078
Psychological adjustment information	2.827	.926	3.016	.811
Financial planning information	2.731**	1.334	2.080	1.128
Retirement zest attitude	4.903	.843	5.120*	.655
Retirement optimism attitude	2.912	.871	2.926	.816
Functional worth and capability	3.158	.650	3.181	.642
Total behavior	4.047	1.285	4.101	1.219
Total information	6.445	2.032	5.950	1.763
Total attitude	10.972	1.553	11.228	1.446
Complete RPI	21.464	3.550	21.279	2.900

\*  $p < .05$ \*\*  $p < .001$

In the Palmore study, he reports that over half the women retired did so in order to enjoy leisure activities. This may help in the understanding of why women were more prepared than men on Retirement Zest Attitude. A prepared person on this index views exercise acceptable for older people, sex as an activity that retirees are interested in, and retirement as a time when a great number of possibilities exist for activities. The concept of leisure certainly can be viewed within the scope of these areas. Women may view retirement, as Palmore suggests, as a time to look forward to since a number of leisure, non-work oriented activities can finally be realized.

### Present Age

Results. To examine the effect of age on retirement preparation, preretirees were divided into three age groups: 50 to 54, 55 to 59, 60 and older. The analysis of variance revealed significant differences between age groups on two indexes. A highly significant difference,  $F(2, 201) = 6.0904$ ,  $p < .01$ , was found on Financial Planning Information. The oldest group had a significantly higher mean score than the other two younger groups. The second difference among age groups was on Total Information. Again the age group 60 and older had the highest mean preparation score,  $F(2, 201) = 3.3928$ ,  $p < .05$ . The difference in retirement

preparation was only significant between the youngest and the oldest groups of preretirees. Means and standard deviations are presented in Table 43.

Discussion. There was no indication on any of the attitude indexes that retirement zest, optimism, or functional worth and capability were a function of age. Lehr and Gernot (1969) report a change from a positive to a negative attitude toward retirement around the age of 60 for men. For the sample of preretirees in this present study no such change in attitude was observed. This may, however, be accounted for the difference in instruments used to measure this dimension.

A number of studies indicate that preparation is positively correlated with an accepting attitude toward retirement (Ash, 1966; Lehr & Gernot, 1969; Patton, 1977). When examining preretirees according to age (50 to 54, 55 to 59, 60 or more) differences were seen on Financial Planning Information and the Total Information Index. In both cases the older group had the highest level of preparation. This should not be misinterpreted to mean that the older person has a better financial base since no differences were seen on the Financial Planning Behavior Index among age groups. What we may be witnessing is the older preretiree's awareness that certain issues have to be looked into before retirement. This sample of persons may

Table 43

## Means and Standard Deviations of Retirement Preparation

## Indexes for Preretirees Grouped According to Age

	Age					
	50 to 54 (N=70)		55 to 59 (N=84)		60 or more (N=50)	
	$\bar{X}$	SD	$\bar{X}$	SD	$\bar{X}$	SD
Health maintenance behavior	1.644	.656	1.724	.638	1.593	.681
Financial planning behavior	.991	.230	.981	.232	1.025	.217
Community activity behavior	1.234	1.311	1.520	1.367	1.561	1.288
Health care information	.799	1.138	.837	.992	1.041	1.206
Psychological adjustment information	2.992	.867	2.970	.814	2.852	.913
Financial planning information	2.031	1.230	2.284	1.246	2.815**	1.174
Retirement zest attitude	4.986	.857	5.086	.682	5.040	.664
Retirement optimism attitude	2.992	.798	2.885	.873	2.841	.822
Functional worth and capability	3.087	.658	3.215	.639	3.205	.639
Total behavior	3.868	1.207	4.225	1.245	4.179	1.261
Total information	5.822	1.917	6.090	1.752	6.709*	1.953
Total attitude	11.065	1.677	11.187	1.335	11.086	1.488
Complete RPI	20.754	3.406	21.502	2.906	21.975	3.159

\*  $p < .05$ , \*\*  $p < .01$ .

represent those who have waited until this late date to become aware of their financial situation. If this is so, it may be too late to do anything about it. Again, the higher score on Total Information may reflect an awareness of the basic health care, financial, and psychological issues facing the retiring person, but does not necessarily indicate any attempt at improving his situation.

### Income

Results. Only one significant difference was found among pre-retirees when analyzed according to their present income level (less than \$10,000, between \$10,000 and \$20,000, more than \$20,000). On the index Financial Planning Information the middle and high income groups both had significantly higher preparation scores than pre-retirees earning less than \$10,000 per year,  $F(2, 195) = 6.7305$ ,  $p < .01$ . The highest mean preparation score was for persons with incomes greater than \$20,000 a year. Means and standard deviations are presented on Table 44.

Discussion. Preretirees having the highest level of yearly income also had the highest level of Financial Planning Information. This finding is consistent with earlier research which suggests that having an adequate income is a key factor in having a positive outlook toward retirement (Glamser, 1976; Patton, 1977; Saleh & Otis, 1963).

Table 44

## Means and Standard Deviations of Retirement Preparation

## Indexes for Preretirees Grouped According to Income

	Income					
	Less than		\$10,000 to		More than	
	\$10,000		\$20,000		\$20,000	
	(N=45)		(N=88)		(N=65)	
	$\bar{X}$	SD	$\bar{X}$	SD	$\bar{X}$	SD
Health maintenance behavior	1.715	.671	1.676	.627	1.616	.680
Financial planning behavior	.993	.164	.987	.209	1.029	.285
Community activity behavior	1.420	1.349	1.288	1.285	1.562	1.360
Health care information	1.068	1.051	.753	.982	.850	1.196
Financial planning information	1.834	1.051	2.349	1.218	2.699**	1.314
Psychological adjustment information	3.076	.844	2.962	.894	2.846	.850
Retirement zest attitude	5.084	.693	4.917	.780	5.199	.689
Retirement optimism attitude	2.800	.812	2.901	.862	3.011	.821
Functional worth and capability	3.133	.579	3.128	.627	3.267	.679
Total behavior	4.117	1.157	3.952	1.248	4.206	1.307
Total information	5.978	1.806	6.063	1.912	6.395	1.932
Total attitude	11.016	1.402	10.947	1.511	11.478	1.437
Complete RPI	21.113	2.946	20.962	3.239	22.079	3.115

\*\*  $p < .01$

Although not statistically significant, there was the indication that persons with higher incomes also showed the most favorable attitudes toward retirement as measured by the Retirement Preparation Attitude Indexes.

Examining the interaction of income level and retirement decision did not show the general trends which were previously reported. No relationship was found to indicate that preretirees who would choose early retirement and had a high income were any more prepared than other preretirees.

### Occupational Status

Results. Four categories of employees were examined within this variable: (a) managerial/professional, (b) skilled workers, (c) clerical, (d) other blue-collar workers. Significant differences among these occupational groups were found on five indexes. The index Financial Planning Information showed highly significant differences among the groups,  $F(3, 181) = 6.5060$ ,  $p < .001$ . The managerial/professional group had a significantly higher mean score than all of the other three occupational groups. Skilled workers scored significantly higher than other blue-collar groups. The second index with a significant difference among groups was Retirement Zest Attitude,  $F(3, 181) = 2.9499$ ,  $p < .05$ . Clerical workers had the



highest mean score on this index. Their score was significantly higher than skilled workers and other blue-collar workers. Total Behavior,  $F(3, 181) = 3.5230$ ,  $p < .05$ , Total Information,  $F(3, 181) = 4.8826$ ,  $p < .01$ , and the Complete RPI,  $F(3, 181) = 4.6207$ ,  $p < .01$ , also revealed significant differences among groups. The managerial/professional category had the highest mean score on these indexes. Other blue-collar workers had a significantly lower mean score than all of the other three groups. A significant difference was also seen on Total Information between managerial/professional and clerical workers. Table 45 presents the means and standard deviations for occupational status.

Discussion. On four indexes, Financial Planning Information, Total Behavior, Total Information, and the Complete RPI, the managerial/professional group of classified preretirees had a greater level of retirement preparation than did the other occupational groups. This finding supports the Burgess et al. (1958) study which showed the greatest differences concerning attitudes and information about aging and retirement to be between the managerial and the manual worker groups. To echo this study's conclusions, the higher the occupational status, the better prepared the preretiree is for retirement and the better he is able to deal with the issues of aging. The higher level of preparation on the complete retirement

preparation index indicates an overall ability to deal with financial, psychological, and behavioral concerns facing the preretiree. This higher occupational status group may also be the employees who have the greatest financial means to involve themselves in various community activities and to have made financial investments for their later years. Barfield et al. (1969) proposed that having a certain amount of income from one's assets is an important factor in the retirement decision. Such a realization would be most probable for the managerial/professional group.

The other significant difference among occupational groups occurred on the Retirement Zest Attitude Index. On this scale, clerical workers were significantly higher than other blue-collar workers and skilled workers. This category is almost exclusively made up of women. We see the same sex differences appearing as in the comparisons between men and women. The clerical worker views the post retirement years as full of potential to become involved in activities which weren't possible during the working years. Life satisfaction is not as attached to this job as it is for other occupations. Future research might provide support for Friedmann and Havighurst's (1954) contention that an inverse relationship exists between work attitude and anticipation of retirement for women in this occupational group.

Table 45

Means and Standard Deviations of Retirement Preparation Indexes for  
Preretirees Grouped According to Occupational Status

	Occupational Status							
	Managerial/ professional (N=21)		Skilled workers (N=46)		Clerical (N=74)		Other blue collar (N=44)	
	$\bar{X}$	SD	$\bar{X}$	SD	$\bar{X}$	SD	$\bar{X}$	SD
Health maintenance behavior	1.672	.669	1.737	.694	1.631	.671	1.607	.603
Financial planning behavior	1.023	.325	1.002	.250	.996	.201	.977	.168
Community activity behavior	1.716	1.409	1.531	1.264	1.630	1.335	1.032	1.200
Health care information	1.031	1.345	.949	1.072	.941	1.155	.740	.970
Financial planning information	3.259***	1.381	2.560	1.206	2.266	1.196	1.911	1.129
Psychological adjustment information	2.910	.639	3.014	.947	3.045	.835	2.816	.949
Retirement zest attitude	5.001	.770	4.935	.917	5.235*	.604	4.873	.639
Retirement optimism attitude	3.059	.896	2.749	.824	2.871	.831	3.047	.830
Functional worth and capability	3.251	.609	3.057	.669	3.247	.619	3.192	.658

Table 45 (Continued)

	Occupational Status							
	Managerial/ professional (N=21)		Skilled workers (N=46)		Clerical (N=74)		Other blue collar (N=44)	
	$\bar{X}$	SD	$\bar{X}$	SD	$\bar{X}$	SD	$\bar{X}$	SD
Total behavior	4.410*	1.296	4.270	1.262	4.257	1.211	3.616	1.088
Total information	7.200**	2.089	6.524	1.917	6.252	1.738	5.468	1.780
Total attitude	11.312	1.391	10.741	1.322	11.354	1.509	11.113	1.479
Complete RPI	22.923**	3.096	21.534	3.400	21.863	2.799	20.196	2.956

\*p &lt; .05

\*\*p &lt; .01

\*\*\*p &lt; .001

### Marital Status

Results. This analysis examined preretirees who were married versus those who were not. Preretirees in the non-married group scored significantly higher than married persons on Community Activity Behavior,  $F(1, 204) = 3.8333$ ,  $p < .05$ , Psychological Adjustment Information,  $F(1, 203) = 4.5598$ ,  $p < .05$ , and Total Behavior,  $F(1, 203) = 4.0694$ ,  $p < .05$ . Means and standard deviations are presented in Table 46.

Discussion. Little research has examined the variable marital status as to its importance in retirement planning. It is known, however, that older persons who are married do report higher life satisfaction as well as have greater longevity (Bischof, 1976). Non-married persons in this study include those who are single, divorced, or widowed. This group was significantly more prepared in Community Activity Behavior, Psychological Adjustment Information, and Total Behavior. Rather than investing the time in the family unit, more involvement is seen in community and non-work organizations. Not only are primary social contacts made on the job, but a network of relationships has been established out in the community. For persons who have been very involved with the family unit, especially women, changing relationships may be expected with the loss of their spouse.

Table 46

Means and Standard Deviations of Retirement Preparation  
Indexes for Preretirees Grouped According to Marital Status

	Marital Status			
	Married (N=147)		Not married (N=48)	
	$\bar{X}$	SD	$\bar{X}$	SD
Health maintenance behavior	1.678	.643	1.647	.686
Financial planning behavior	.993	.231	1.012	.210
Community activity behavior	1.291	1.315	1.688*	1.282
Health care information	.829	1.078	.964	1.150
Financial planning information	2.402	1.227	2.133	1.299
Psychological adjustment information	2.869	.845	3.151*	.867
Retirement zest attitude	5.025	.738	5.079	.744
Retirement optimism attitude	2.935	.834	2.884	.851
Functional worth and capability	3.167	.658	3.193	.612
Total behavior	3.962	1.271	4.346*	1.107
Total information	6.100	1.839	6.247	2.004
Total attitude	11.127	1.491	11.156	1.505
Complete RPI	21.189	3.062	21.749	3.399

\*p < .05.

The higher score on Psychological Adjustment Information indicates that the non-married preretirees have already dealt with the issues of loneliness and boredom. The higher level of community involvement may indicate an attempt to deal with these psychological dilemmas.

Bischof states that non-married preretirees appear to avoid thinking about retirement if they feel it means loss of a position of value in society. The current research indicates that it is necessary to realistically know what is in front of them before retirement comes. Economic planning and psychological adjustment are concerns which must be dealt with even if one's position in society is devalued upon transition.

### Education

Results. This analysis examined preretirees according to their level of education (less than a high school education, high school graduate, some college education, college graduate). Significant differences were found among these four levels of education on seven indexes. For Community Activity Behavior,  $F(3, 198) = 4.2780$ ,  $p < .01$ , persons with less than a high school education scored significantly lower than those with some college and college graduates. On Financial Planning Information,  $F(3, 198) = 7.1957$ ,  $p < .001$ , college graduates had a significantly higher mean score than all of the

other groups. Preretirees with some college education had a significantly higher score than those with less than a high school education. The Retirement Zest Attitude Index,  $F(3, 198) = 4.6131$ ,  $p < .01$ , showed preretirees with less than a high school education scoring significantly lower than all of the other three groups. On Functional Worth and Capability preretirees with less than a high school education had a mean score significantly higher than high school graduates and college graduates,  $F(3, 198) = 3.1409$ ,  $p < .05$ . On the composite index Total Behavior differences were also found,  $F(3, 198) = 7.3497$ ,  $p < .001$ . Preretirees with some college or college graduates scored significantly higher than those with a high school education or less. On Total Information, college graduates scored significantly higher than persons with a high school education or less,  $F(3, 198) = 3.4281$ ,  $p < .05$ . Finally, the Complete RPI showed a highly significant difference among educational groups,  $F(3, 198) = 5.5117$ ,  $p < .001$ . Persons with some college education and college graduates scored significantly higher than the two groups with less education. Means and standard deviations are presented in Table 47.

Discussion. Research on the effect the level of educational attainment has on how one adjusts to retirement has only been approached indirectly by way of examining specific occupations which have particular educational requirements (i. e., university teaching) or income levels which may reflect education. This study shows those



Table 47

Means and Standard Deviations of Retirement Preparation Indexes for  
Preretirees Grouped According to Education

	Less than high school (N=29)		High school graduate (N=62)		Some college education (N=86)		College graduate (N=25)	
	$\bar{X}$	SD	$\bar{X}$	SD	$\bar{X}$	SD	$\bar{X}$	SD
Health maintenance behavior	1.755	.583	1.535	.686	1.690	.644	1.804	.687
Financial planning behavior	.961	.106	.980	.125	.991	.245	1.101	.348
Community activity behavior	.811	1.117	1.194	1.233	1.657	1.285	1.746**	1.604
Health care information	.998	.876	.931	1.099	.766	1.150	1.001	1.188
Financial planning information	1.766	.974	2.113	.971	2.442	1.377	3.179***	1.313
Psychological adjustment information	2.766	.992	2.923	.786	3.063	.876	2.869	.651
Retirement zest attitude	4.644	.638	5.024	.551	5.176	.728	5.185**	.825
Retirement optimism attitude	2.912	.841	2.963	.771	2.952	.886	2.673	.827
Functional worth and capability	3.330*	.574	3.038	.627	3.276	.592	2.929	.838

Table 47 (Continued)

	Less than high school (N=29)		High school graduate (N=62)		Some college education (N=86)		College graduate (N=25)	
	$\bar{X}$	SD	$\bar{X}$	SD	$\bar{X}$	SD	$\bar{X}$	SD
Total	3.527	1.073	3.709	1.008	4.338	1.202	4.651***	1.623
Total information	5.518	1.887	5.967	1.613	6.272	2.009	7.049*	1.749
Total attitude	10.896	1.367	11.024	1.310	11.404	1.583	10.827	1.694
Complete RPI	19.941	3.081	20.701	2.551	22.014	3.327	22.527***	3.323

\*p &lt; .05

\*\*p &lt; .01

\*\*\*p &lt; .001

preretirees holding a college degree or better, to be significantly more prepared for retirement on the individual indexes Community Activity Behavior, Financial Planning Information, and Retirement Zest Attitude. They were also more prepared on the composite indexes Total Behavior, Total Information, and the Complete RPI. This discussion parallels that presented under income and occupational status. The preretiree at the high end on those two variables was also the one showing the largest degree of preparation. Persons with a college education may well be those with the largest annual income, thus demonstrating greater knowledge concerning financial matters. With both the education and the necessary income, they can become more active participants in community affairs (reflected by the higher CVB score). The Patton (1977) study proposes that academics would choose early retirement if they had the financial means to do so. The fact that college educated classified preretirees at OSU were significantly more prepared on Retirement Zest Attitude may be an indication that they too would favor this option.

One index showed persons with less than a high school education to be better prepared than college graduates--Functional Worth and Capability. This may indicate that persons with the least amount of formal education are also those who have found another social network to which they tie their worth. They find meaning in their existence

primarily away from the job setting which those with more education are unable to do. The high score on this index is primarily determined by not needing someone to push them in order to accomplish the things they want. The person with less education has set his goals away from work and knows how to carry out plans to accomplish them.

### Health

Results. Due to very few preretirees reporting poor health ( $n = 4$ ), the analysis of variance was run on three categories of health ratings: fair, good, excellent. Seven of the indexes showed significant differences in mean retirement preparation scores among the groups: Health Maintenance Behavior,  $F(2, 198) = 7.2038$ ,  $p < .001$ ; Financial Planning Information,  $F(2, 198) = 4.6491$ ,  $p < .01$ ; Retirement Zest Attitude,  $F(2, 198) = 6.6685$ ,  $p < .005$ ; Total Behavior,  $F(2, 198) = 8.0355$ ,  $p < .001$ ; Total Information,  $F(2, 198) = 4.0823$ ,  $p < .05$ ; Total Attitude,  $F(2, 198) = 4.0276$ ,  $p < .05$ ; Complete RPI,  $F(2, 198) = 11.0490$ ,  $p < .0001$ . On all of the indexes where significant differences were seen in mean preparation scores, the group of persons with excellent health had the highest scores. On Health Maintenance Behavior, Total Behavior, and the Complete RPI, those with excellent health scored significantly higher than preretirees in good health who in turn scored significantly higher than those reporting fair health. On Financial Planning Information,

Retirement Zest Attitude, and Total Information, preretirees in excellent health had significantly higher preparation scores than both of the other groups. No significant differences were seen between the groups reporting fair and good health for these latter three indexes. For Total Attitude, a significant difference existed between those in fair health and excellent health. Means and standard deviations are presented in Table 48.

Discussion. A subjective rating of health showed preretirees who reported excellent health to be more prepared on seven of the retirement indexes. Establishing a regular exercise program is the main determinant in scoring high on Health Maintenance Behavior. It's logical to expect that for persons with poorer health there would also be a smaller chance that they would be involved in regular exercise. As health declines so does exercise for this sample. Those with excellent health also were more prepared in the areas of Financial Planning Information, Retirement Zest Attitude, Total Behavior, Total Information, and the Complete RPI. The studies which address the issue of health suggest poor health would be a key reason for early retirement (Barfield et al, 1969; Patton, 1977; Streib & Schneider, 1971; Thompson & Streib, 1958). This research, however, reveals that the better the health of the preretiree, the better prepared the person is for a life-stage transition. We see the preretiree

Table 48

Means and Standard Deviations of Retirement Preparation  
Indexes for Preretirees Grouped According to Health

	Health Rating					
	Fair		Good		Excellent	
	(N=34)		(N=116)		(N=51)	
	$\bar{X}$	SD	$\bar{X}$	SD	$\bar{X}$	SD
Health maintenance behavior	1.385	.640	1.654	.658	1.912***	.566
Financial planning behavior	1.022	.121	.983	.212	1.013	.302
Community activity behavior	1.076	1.046	1.441	1.384	1.616	1.300
Health care information	.973	1.148	.818	1.094	.950	1.115
Financial planning information	2.044	1.171	2.252	1.178	2.785**	1.357
Psychological adjustment information	2.678	.964	2.997	.778	3.044	.928
Retirement zest attitude	4.807	.765	4.982	.704	5.339**	.701
Retirement optimism attitude	2.799	.728	2.960	.825	2.925	.954
Functional worth and capability	2.990	.679	3.211	.623	3.252	.663
Total behavior	3.484	.905	4.078	1.228	4.541***	1.275
Total information	5.695	1.867	6.067	1.657	6.779*	2.203
Total attitude	10.596	1.405	11.153	1.489	11.516*	1.444
Complete RPI	19.775	2.975	21.298	2.867	22.836***	3.221

\*p &lt; .05

\*\*p &lt; .01

\*\*\*p &lt; .001

who is in excellent health, significantly more prepared on all of the composite indexes. So although it may be the person with poor health who has to retire early, it is those with the better health who will make more out of the post retirement years.

### Continuing Education

Results. In examining whether formal continuing education was a factor in retirement preparation, an analysis of variance was run on participants and non-participants in continuing education. Participants had significantly higher mean scores than non-participants on the following retirement preparation indexes: Community Activity Behavior,  $F(1, 196) = 12.8448$ ,  $p < .001$ ; Health Care Information,  $F(1, 196) = 5.0226$ ,  $p < .05$ ; Psychological Adjustment Information,  $F(1, 196) = 4.6034$ ,  $p < .05$ ; Retirement Zest Attitude,  $F(1, 196) = 10.0062$ ,  $p < .005$ ; Total Behavior,  $F(1, 196) = 13.9566$ ,  $p < .001$ ; Total Information,  $F(1, 196) = 6.7637$ ,  $p < .01$ ; Complete RPI,  $F(1, 196) = 10.9334$ ,  $p < .001$ . Means and standard deviations are presented in Table 49.

Discussion. The concept of life-long learning may have stronger implications when applied to other areas than realized. This study shows that persons who participate formally in continuing education are generally more prepared for the life-stage transition of retirement. Participants are those who report taking community college

Table 49

Means and Standard Deviations of Retirement Preparation  
Indexes for Preretirees Grouped According to Continuing Education

	Continuing Education			
	Participant (N=46)		Non-participant (N=152)	
	$\bar{X}$	SD	$\bar{X}$	SD
Health maintenance behavior	1.665	.635	1.670	.669
Financial planning behavior	.985	.234	1.002	.227
Community activity behavior	2.011***	1.292	1.237	1.281
Health care information	1.166*	1.177	.760	1.045
Financial planning information	2.406	1.215	2.305	1.268
Psychological adjustment information	3.191*	.623	2.882	.914
Retirement zest attitude	5.331**	.463	4.944	.788
Retirement optimism attitude	2.772	.831	2.966	.838
Functional worth and capability	3.150	.623	3.188	.641
Total behavior	4.661***	1.261	3.909	1.177
Total information	6.762**	1.602	5.947	1.936
Total attitude	11.253	1.470	11.098	1.488
Complete RPI	22.677***	2.809	20.954	3.177

\*p < .05

\*\*p < .01

\*\*\*p < .001



courses, attending work and non-work related seminars and workshops, taking part in Extension or DCE education, etc. They are more prepared in the areas of Community Activity Behavior, Health Care Information, Psychological Adjustment Information, Retirement Zest Attitude, Total Behavior, Total Information, and the Complete RPI. The person involved in life-long learning is also the one concerned about his own development regardless of age and maintaining his ability to meet the demands of a changing society. When retirement occurs, this person has already explored some of the options available to the retiree and is aware that many more also exist. The continuing emphasis on the role of education throughout the life-span may in the future be a key element in dealing with successful adjustment to retirement.

### Proximity to Retirement

Results. Preretirees were grouped into three categories of proximity to retirement: less than 5 years, 5 to 9 years, 10 or more years. Two significant differences were seen among these groups on retirement preparation mean scores. Preretirees closest to retirement scored significantly higher on Financial Planning Behavior,  $F(2, 167) = 5.1179, p < .01$ , as well as on Financial Planning Information,  $F(2, 167) = 3.4692, p < .05$ . For Financial Planning Behavior, the group with less than 5 years until retirement scored

significantly higher than both of the other groups and on Financial Planning Information this group was significantly higher than pre-retirees in the 5 to 9 years from retirement category. Means and standard deviations are presented in Table 50.

Discussion. Earlier studies have reported a shift toward a more negative attitude toward retirement as the event approaches (Ash, 1966; Atchley, 1976; Lehr & Gernot, 1969; Streib & Schneider, 1971). This age trend for men has been seen around the age of sixty. No such indication of increasing negative attitude was detected on any of the attitude indexes in this study. When examined according to their proximity to retirement, no significant differences were seen among the age groups on attitudinal measures. However, those closest to retirement were more prepared on Financial Planning Behavior and Financial Planning Information. Realizing that within a very few years there would be a dramatic change in income, economic issues and preparation were being given more attention. As Thurnher (1974) suggests, those involved in planning economic affairs are most often the ones to mention travel plans and leisure activities.

#### Retirement Decision

Results. No significant differences were found on any of the retirement preparation indexes among preretirees examined

Table 50

Means and Standard Deviations of Retirement Preparation  
Indexes for Preretirees Grouped According to Proximity to Retirement

	Proximity to Retirement					
	Less than 5 years (N=64)		5 to 9 years (N=60)		10 years or more (N=46)	
	$\bar{X}$	SD	$\bar{X}$	SD	$\bar{X}$	SD
Health maintenance behavior	1.602	.684	1.751	.578	1.648	.664
Financial planning behavior	1.070**	.266	.960	.210	.954	.166
Community activity behavior	1.555	1.301	1.256	1.166	1.454	1.485
Health care information	.852	1.080	.908	1.119	.679	1.029
Financial planning information	2.642*	1.217	2.070	1.207	2.185	1.366
Psychological adjustment Information	3.042	.844	2.898	.791	3.019	.913
Retirement zest attitude	4.998	.770	5.018	.692	5.245	.579
Retirement optimism attitude	2.803	.820	2.901	.845	2.928	.838
Functional worth and capability	3.151	.670	3.081	.689	3.254	.592
Total behavior	4.228	1.254	3.967	1.158	4.057	1.372
Total information	6.536	1.657	5.886	1.902	5.883	1.939
Total attitude	10.952	1.486	11.001	1.455	11.427	1.491
Total RPI	21.716	2.873	20.854	3.065	21.366	3.563

\*p &lt; .05, \*\*p &lt; .01

according to whether they would choose mandatory or voluntary retirement. Means and standard deviations are presented in Table 51.

Discussion. Whether one decides to retire mandatorily or voluntarily made no difference in level of retirement preparation. The logical assumption that the voluntary retiree would be higher on certain financial and attitude indexes is not supported by this research. What we might be experiencing with this sample is a very heterogeneous group of preretirees. The reasons for choosing voluntary retirement differ as much as do their level of preparation, thus causing no differences to be seen. Future analysis of retirement decision according to occupational status, income level, and education may clarify this point.

#### Three-way Analysis of Variance with One Covariate

In this analysis, the variables sex, retirement decision, and income level were examined simultaneously. The covariate present age was also added to the model to examine its effects. Only one independent variable was found to be significantly different on any of the Retirement Preparation Indexes. Sex differences were seen on Financial Planning Information,  $F(1, 179) = 10.237$ ,  $p < .005$  and on Total Information,  $F(1, 179) = 4.131$ ,  $p < .05$ . The covariate, age, was significant on Community Activity Behavior,  $F(1, 179) = 4.255$ ,

Table 51

Means and Standard Deviations of Retirement Preparation  
Indexes for Preretirees Grouped According to Retirement Decision

	Retirement Decision			
	Mandatory (N=68)		Voluntary (N=127)	
	$\bar{X}$	SD	$\bar{X}$	SD
Health maintenance behavior	1.616	.653	1.688	.649
Financial planning behavior	.987	.193	.999	.230
Community activity behavior	1.385	1.307	1.439	1.338
Health care information	.858	1.160	.903	1.083
Financial planning information	2.236	1.215	2.380	1.274
Psychological adjustment information	3.015	.876	2.963	.787
Retirement zest attitude	5.088	.669	5.065	.699
Retirement optimism attitude	2.886	.797	2.928	.862
Functional worth and capability	3.195	.635	3.154	.655
Total behavior	3.987	1.293	4.127	1.235
Total information	6.109	1.984	6.247	1.813
Total attitude	11.170	1.363	11.147	1.536
Complete RPI	21.265	3.185	21.521	3.115

$p < .05$ , Financial Planning Information,  $F(1, 179) = 12.928$ ,  $p < .001$ , Health Care Information,  $F(1, 179) = 5.844$ ,  $p < .05$ , Total Behavior,  $F(1, 179) = 4.738$ ,  $p < .05$ , Total Information,  $F(1, 179) = 11.386$ ,  $p < .001$ , and the Complete RPI,  $F(1, 179) = 9.138$ ,  $p < .005$ . No significant interaction effects were observed on any of the indexes.

Discussion. From this analysis the same difference seen in the one-way analysis of variance on Financial Planning Information for sex was observed. Examination of the means showed men to be better prepared on this index. The small but significant difference the one-way ANOVA found between men and women on Retirement Zest Attitude was not verified. There was a difference in the number of cases in the three-way analysis of variance which would account for the difference no longer being significant. Total Information also revealed a significant difference in this analysis. Once again, an examination of means show men to be better prepared in this area. Analysis of variance tables for the two significant sex differences are presented in Tables 52 and 53. No significant main effects were found for retirement decision or income levels on any of the retirement indexes.

The covariate, present age, which was introduced into the model was significant on six indexes. This metric variable indicates that

Table 52

## Analysis of Variance of Financial Planning Information

Source of Variation	SS	DF	MS	F	Signif. of F
Main effects					
Sex	22,861.83	1	14,302.76	10.237	.002
Retirement decision	14,302.76	1	1,033.25	.740	.391
Income level	1,033.25	1	9,957.37	1.401	.238
Covariate					
Present age	18,062.55	1	18,062.55	12.928	.001
2-way interactions					
Sex x retirement decision	86.93	1	86.93	.062	.803
Sex x income level	757.90	1	757.89	.542	.462
Retirement decision x income level	4.91	1	4.91	.004	.953
3-way interactions					
Sex x retirement decision x income level	1,542.97	1	1,542.97	1.104	.295
Explained	43,362.19	8	5,420.27	3.879	.001
Residual	250,094.50	179	1,397.18		
Total	293,456.67	187	1,569.29		

Table 53

## Analysis of Variance of Total Information

Source of Variation	SS	DF	MS	F	Signif. of F
Main effects					
Sex	13,793.92	1	13,738.92	4.131	.044
Retirement decision	2,178.81	1	2,178.81	.655	.419
Income level	309.85	1	309.85	.093	.761
Covariate					
Present age	37,869.05	1	37,869.05	11.386	.001
2-way interactions					
Sex x retirement decision	583.02	1	583.02	.175	.676
Sex x income level	85.19	1	85.19	.026	.873
Retirement decision x income level	5,593.20	1	5,593.20	1.682	.196
3-way interaction					
Sex x retirement decision x income level	580.20	1	580.20	.174	.677
Explained	61,073.03	8	7,634.13	2.295	.023
Residual	595,325.01	179	3,325.84		
Total	656,398.81	187	3,510.15		



when age is held constant between groups of preretirees, there are still significant differences seen in preparation scores.

No interaction effects were seen on any of the indexes. For Financial Planning Information and Total Information where sex differences were seen, it can be assumed that this variable is acting independently of the other two variables, retirement decision and income level, in the analysis.

## V. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

### Summary

The central purpose of this study was to examine the relationship between retirement preparation and personal value orientations among persons within 15 years of retirement. The major hypotheses and findings of the study are summarized in the following section.

$H_o^1$ : There will be no significant differences on median rankings of terminal values among the different levels of retirement preparation for any of the Retirement Preparation Indexes.

The analysis of Rokeach's eighteen terminal values using the Kruskal-Wallis H Test revealed the following relationships:

1. Community Activity Behavior. Preretirees low in this retirement preparation preferred the terminal values A COMFORTABLE LIFE, FAMILY SECURITY, HAPPINESS, and PLEASURE. Those high on CVB preparation preferred A SENSE OF ACCOMPLISHMENT, AN EXCITING LIFE, SALVATION, and WISDOM.
2. Financial Planning Information. Preretirees in the middle range of preparation favored the value HAPPINESS. Those high in FPI preparation preferred SOCIAL RECOGNITION more.
3. Psychological Adjustment Information. Preretirees low in PAI preparation preferred the terminal value PLEASURE.

4. Retirement Zest Attitude. Preretirees low in this preparation favored the values A COMFORTABLE LIFE and HAPPINESS. SALVATION was preferred by those in the middle range. Preretirees scoring high chose AN EXCITING LIFE, A WORLD OF BEAUTY, and INNER HARMONY as being more important.

5. Total Behavior. Preretirees low in Total Behavior preparation preferred A COMFORTABLE LIFE, HAPPINESS, and PLEASURE. Persons in the middle range valued INNER HARMONY. Preretirees scoring high placed more importance on AN EXCITING LIFE, SOCIAL RECOGNITION, and WISDOM.

6. Total Information. Preretirees low in this preparation favored HAPPINESS and PLEASURE. Persons high on Total Information preparation valued SOCIAL RECOGNITION.

7. Total Attitude. Preretirees in the middle range of Total Attitude preparation valued AN EXCITING LIFE.

8. Complete Retirement Preparation Index. Preretirees low on this index preferred the terminal values HAPPINESS and PLEASURE. Preretirees scoring high valued AN EXCITING LIFE, A SENSE OF ACCOMPLISHMENT, SOCIAL RECOGNITION, and TRUE FRIENDSHIP.

$H_0^2$ : There will be no significant differences on median rankings of instrumental values among the different levels of retirement preparation for any of the Retirement Preparation Indexes.

The analysis of Rokeach's eighteen instrumental values using the Kruskal-Wallis H Test revealed the following relationships:

1. Health Maintenance Behavior. Preretirees in the middle range of HMB preparation preferred the instrumental values CHEERFUL and IMAGINATIVE. Preretirees high in preparation valued BROADMINDED and HONEST.
2. Community Activity Behavior. Preretirees low in CVB preparation valued BROADMINDED. The middle range group valued CHEERFUL. Persons high on this index preferred HELPFUL.
3. Financial Planning Behavior. Preretirees low in FPB preparation favored the value IMAGINATIVE. Those scoring high on this index valued HONEST.
4. Health Care Information. Preretirees high on HCI preparation valued CLEAN.
5. Financial Planning Information. Preretirees low in FPI preparation preferred the instrumental values FORGIVING and OBEDIENT. Preretirees scoring high on this index valued RESPONSIBLE and INTELLECTUAL.
6. Psychological Adjustment Information. Preretirees high in PAI preparation valued LOVING significantly more.

7. Retirement Zest Attitude. Preretirees low on this index favored the values OBEDIENT and POLITE. Persons scoring high on RZA valued IMAGINATIVE and INTELLECTUAL.

8. Retirement Optimism Attitude. Preretirees in the middle range of preparation valued INDEPENDENT.

9. Total Behavior. Preretirees high on this composite index preferred the value IMAGINATIVE.

10. Total Information. Preretirees in the middle range of preparation valued LOVING.

11. Total Attitude. Preretirees low on Total Attitude favored the value OBEDIENT.

12. Complete Retirement Preparation Index. Preretirees high on the complete index preferred the instrumental value IMAGINATIVE.

$H_0^3$ : There will be no significant difference on median rankings of terminal values among the categories within each demographic variable.

1. Sex. Men preferred the terminal values A COMFORTABLE LIFE, FAMILY SECURITY, FREEDOM, and PLEASURE. Women valued A WORLD AT PEACE, INNER HARMONY, SELF-RESPECT, and WISDOM.

2. Present Age. Preretirees in the 50 to 54 age group valued EQUALITY. Those 60 or more years of age preferred A SENSE OF ACCOMPLISHMENT, NATIONAL SECURITY, and SOCIAL RECOGNITION.

3. Income. Preretirees in the lowest income group (less than \$10, 000/year) preferred the value A WORLD AT PEACE. Persons in the middle income group (\$10, 000 to \$20, 000) valued SALVATION. Those in the \$20, 000 or more/year group valued MATURE LOVE.

4. Occupational Status. Skilled workers valued AN EXCITING LIFE, clerical workers preferred INNER HARMONY, and other blue-collar workers valued FAMILY SECURITY and SALVATION.

5. Marital Status. Preretirees who were married valued FAMILY SECURITY, HAPPINESS, and MATURE LOVE. Non-married preretirees placed more value on EQUALITY and TRUE FRIENDSHIP.

6. Health. Preretirees in fair health preferred the terminal value A WORLD OF BEAUTY. Those in good health valued FAMILY SECURITY and SALVATION. Preretirees in excellent health valued AN EXCITING LIFE and SELF-RESPECT.

7. Continuing Education. Non-participants in formal continuing education valued PLEASURE.

8. Proximity to Retirement. Preretirees within 5 years of retirement valued SOCIAL RECOGNITION, those between 5 and 9 years of retirement favored PLEASURE, and those more than 10 years from retirement valued PLEASURE.

9. Education. Preretirees with less than a high school education valued FAMILY SECURITY and PLEASURE. College graduates valued FREEDOM and INNER HARMONY.

10. Retirement Decision. No significant differences were seen in terminal value preference between preretirees planning mandatory and voluntary retirement.

$H_o^4$ : There will be no significant differences on median rankings of instrumental values among the categories within each demographic variable.

1. Sex. Men preferred the instrumental values AMBITIOUS and OBEDIENT. Women valued FORGIVING.

2. Present Age. Preretirees 50 to 54 years old valued LOVING.

3. Income. Preretirees earning less than \$10,000/year preferred the values COURAGEOUS and CLEAN. Persons in the \$10,000 to \$20,000 income range valued RESPONSIBLE.

4. Occupational Status. The managerial/professional group valued IMAGINATIVE, clerical workers valued INTELLECTUAL and LOGICAL and other blue-collar workers valued AMBITIOUS, CLEAN, LOVING, and OBEDIENT.

5. Marital Status. Married preretirees preferred the instrumental value RESPONSIBLE.

6. Health. Preretirees with good health valued OBEDIENT. Persons in excellent health preferred IMAGINATIVE and INTELLECTUAL.
7. Continuing Education. Participants in formal continuing education valued FORGIVING, HELPFUL, IMAGINATIVE, and LOVING. Non-participants in continuing education valued HONEST and POLITE.
8. Proximity to Retirement. Preretirees between 5 to 9 years from retirement preferred the instrumental value CHEERFUL.
9. Education. Preretirees with less than a high school education valued AMBITIOUS, OBEDIENT, and CLEAN. Persons with some college preferred the value LOGICAL and college graduates valued IMAGINATIVE and INTELLECTUAL.
10. Retirement Decision. No significant differences were seen in instrumental value preference between preretirees planning mandatory and voluntary retirement.

$H_0^5$ : There will be no significant differences among the demographic variables in their effect on the retirement preparation scores.

The analysis of variance with the retirement preparation scores as the dependent variables and the demographics as the independent variables produced the following results.



1. Sex. On the index Financial Planning Information men scored significantly higher than women. However, women had a higher level of preparation on the Retirement Zest Attitude index.

2. Present Age. On Financial Planning Information, the oldest group had a significantly higher mean score than the other two younger groups. The oldest group was also significantly more prepared than the youngest group on Total Information.

3. Income. Both the middle and the high income groups scored significantly higher than the low income group on Financial Planning Information.

4. Occupational Status. On Financial Planning Information, the managerial/professional group had a significantly higher mean score than all of the other three occupational groups. Skilled workers scored significantly higher than other blue-collar workers. On Retirement Zest Attitude, clerical workers had a significantly higher score than skilled workers and other blue-collar workers. For the indexes Total Behavior, Total Information, and the Complete Retirement Preparation Index the managerial/professional group had the highest mean score on the indexes. Other blue-collar workers had a significantly lower mean score than all of the other three groups. A significant difference was also seen on Total Information between the managerial/professional and clerical workers.

5. Marital Status. Non-married preretirees scored significantly higher than married persons on Community Activity Behavior, Psychological Adjustment Information, and Total Behavior.

6. Education. Preretirees with less than a high school education scored significantly lower than those with some college education and college graduates on Community Activity Behavior. On Financial Planning Information college graduates had a significantly higher mean score than all of the other groups. Preretirees with some college had a significantly higher score than those with less than a high school education. Retirement Zest Attitude showed preretirees with less than a high school education significantly lower than all of the other three groups. Preretirees with less than a high school education had a mean score higher than high school graduates and those with some college on Functional Worth and Capability Attitude. On Total Behavior preretirees with some college education or college graduates scored significantly higher than those with a high school education or less. On Total Information, college graduates scored significantly higher than persons with a high school education or less. Some college education and college graduates scored significantly higher than the two groups with less education on the Complete Retirement Preparation Index.

7. Health. Preretirees with excellent health scored significantly higher than preretirees in good health who in turn scored significantly higher than those reporting fair health on Health Maintenance Behavior, Total Behavior, and the Complete Retirement Preparation Index. On Financial Planning Information, Retirement Zest Attitude, and Total Information, preretirees in excellent health had significantly higher scores than both of the other groups. For Total Attitude, a significant difference existed between those in fair health and excellent health.

8. Continuing Education. Participants in formal continuing education had significantly higher mean scores than non-participants on Community Activity Behavior, Health Care Information, Psychological Adjustment Information, Retirement Zest Attitude, Total Behavior, Total Information, and the Complete Retirement Preparation Index.

9. Proximity to Retirement. On Financial Planning Behavior preretirees with less than 5 years until retirement scored significantly higher than both the 5 to 9 year group and those with 10 years or more until retirement. On Financial Planning Information those closest to retirement were significantly higher than preretirees in the 5 to 9 years from retirement category.

10. Retirement Decision. No significant differences were found on any of the retirement preparation indexes among preretirees examined according to whether they would choose mandatory or voluntary retirement.

### Conclusions

Hypotheses 1 through 4 stated that no differences would be found in the preference for any of the terminal and instrumental values when examined according to level of retirement preparation or a demographic variable. Since a number of significant differences were found when examining personal values, it was necessary to reject each hypothesis. This study concludes that there are specific values associated with the level of preparation one has for retirement. It was also possible to identify specific values when examining preretirees according to demographic criteria.

Hypothesis 1. Both individual and composite indexes showed significant differences in terminal values between levels of retirement preparation. On these a dichotomy was seen between persons with high and low levels of preparation. A more active orientation, revealed by both the person's community participation as well as the types of values preferred, is characteristic of the better prepared preretirees. On the other end of the scale, preretirees with low preparation are more oriented toward self-centered activities and

show a preference for the more hedonistic type of values. There is also the tendency for persons high in retirement preparation to favor the self-actualizing type of values (i. e., INNER HARMONY, WISDOM) versus the more basic values preferred by preretirees scoring low on the indexes (i. e., A COMFORTABLE LIFE).

Hypothesis 2. Preretirees with high preparation valued a wider range of instrumental values than did low preparers. The former group showed an interest in the "virtuous or approved" values (BROADMINDED, HONEST, HELPFUL) as well as the altruistic (LOVING). Self-assertive and reflective types of values were also of importance to this group as seen by the values RESPONSIBLE and IMAGINATIVE respectively.

A much narrower focus was taken by preretirees low in retirement preparation. There is the tendency to value "other-directed" instrumental values as indicated by OBEDIENT and POLITE. These same two values were also reported by Simmons (1978) for people generally low in moral judgment competency.

Hypothesis 3. Distinctly different terminal value orientations were found among the different categories within each demographic variable. Men preferred the more materialistic, hedonistic values while women showed a preference for the more self-actualizing, reflective ones. Age differences revealed that the older preretiree

(60 or more) valued being recognized for his endeavors as a worker while the youngest group (50 to 54) were concerned with their equality at this time in life. Persons with the lowest income showed the strongest religious orientation and preretirees in the upper income range were concerned with self-fulfillment. The analysis of preretirees according to occupational status showed the unskilled, blue-collar worker concerned with the basic need of his family security, the skilled worker was more interested in leading an eventful and exciting life, and clerical workers were most concerned with their mental well-being. For married preretirees a definite family orientation is taken, whereas for the non-married their concern for their position as a single person was evident by the value EQUALITY. Of concern to both were their relationships with significant others. Terminal values were split between preretirees with the highest and the lowest amounts of formal education. College graduates preferred the higher-order values of FREEDOM and INNER HARMONY while those with less than a high school education were more self-centered and hedonistic. The health analysis showed values to be on an active-passive continuum. Persons in fair health valued the passive (A WORLD OF BEAUTY), while those in excellent health preferred the active (AN EXCITING LIFE). On continuing education, only the value PLEASURE was ranked differently between participants and non-participants. Due to the heterogeneity of each

group it is difficult to make a definitive statement about this variable. Persons closest to retirement wanted to be recognized for what they had accomplished. Surprisingly, whether one wanted mandatory or voluntary retirement made no difference in valuing preference. As with continuing education the heterogeneity of the groups confounds any value difference.

Hypothesis 4. On the instrumental values, men showed a preference for basic authoritarian values (AMBITIOUS and OBEDIENT) while women emphasized the altruistic (FORGIVING). These orientations are consistent with the terminal values preferred by men and women. The age dimension revealed only one significant value difference. An "other-orientation" is indicated by the value LOVING for the youngest group of preretirees. Why such an orientation does not become stronger with age is a subject for further investigation. A dichotomy is seen between those earning \$10,000/year and those in the \$10,000 to 20,000/year income bracket. Having a low income is dealt with by courageously doing the best one can. Persons with a higher income reflect a basic middle-class orientation--responsibility. The instrumental values associated with different occupations reflect the nature of the job or environment the person is in. The managerial/professional person valued their creative potential, clerical workers preferred values very

predominant in the university environment (INTELLECTUAL and LOGICAL), and the unskilled, blue-collar workers chose authoritarian and more basic values (CLEAN). Married preretirees were aware of their role and responsibilities that extend to significant others. This was expressed by the value RESPONSIBLE. On education a dichotomy between low and high levels of education, similar to what was seen for terminal values, is again present. Preretirees reporting excellent health showed a preference for continued mental and physical well-being. Participants in continuing education had an altruistic orientation. IMAGINATIVE was also important, which could be achieved by their involvement and interest in life-long learning. Neither proximity to retirement nor retirement decision revealed any definitive differences between preretirees on instrumental value preference.

Hypothesis 5. The analysis of variance performed on the retirement preparation scores for each of the demographic variables showed preretirees to differ in their level of preparation. From this data it is also necessary to reject this hypothesis and conclude that differences do exist between preretirees in different demographic categories.



### Recommendations

1. That this study be replicated with a similar sample of classified employees to examine if the value orientations are the same as this present research suggests.
2. That the study of personal values and retirement preparation be extended to a wider, more diverse group of preretirees. It is of interest to see if the findings of this study can be generalized to a larger group of preretirees.
3. That the size of the sample used in this study be increased.  
  
A limitation of this research was the inability to achieve the necessary cell sizes for certain types of statistical analyses. The more complex two and three-way analysis of variance will need larger sample sizes to get a more thorough description of the preretiree.
4. That data be collected and analyzed on how women are approaching retirement. It would be of value to replicate this entire study but restrict the sample to only classified, female employees.
5. That a multivariate analysis of variance be used as one statistical technique. Since several dependent scores are available for each respondent, a multivariate design would add another dimension to this type of research.

6. That additional refinement of the Retirement Preparation Indexes be done so as to improve the predictive power of this instrument.
7. That additional attention be given the group of preretirees who fall within the middle range of retirement preparation. Since this study focused primarily on the extremes, high and low preparation, there is a great deal yet to be learned about this other group of persons.

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## APPENDICES

## APPENDIX A

Characteristics of the  
Sample

Sample size:	<u>Men</u>	<u>Women</u>	
	78 (38%)	128 (62%)	
Age:	<u>50 to 54</u>	<u>55 to 59</u>	<u>60 or more</u>
	70 (34%)	84 (41%)	50 (25%)
Income Level:	Less than \$10, 000/year--45 (23%)		
	Between \$10, 000 and \$20, 000/year--88 (44%)		
	More than \$20, 000/year--65 (33%)		
Occupational Status:	Managerial/Professional--21 (11%)		
	Skilled Workers--46 (25%)		
	Clerical--74 (40%)		
	Other Blue-Collar Workers--44 (24%)		
Marital Status:	<u>Married</u>	<u>Not married</u>	
	147 (72%)	58 (28%)	
Education:	Less than high school--29 (14%)		
	High School Graduate--62 (31%)		
	Some college--86 (43%)		
	College Graduates--25 (12%)		
Health:	<u>Fair</u>	<u>Good</u>	<u>Excellent</u>
	34 (17%)	116 (58%)	51 (25%)

Continuing Education:	<u>Participant</u>	<u>Non-participant</u>
	46 (23%)	152 (77%)
Proximity to Retirement:	Less than 5 years--64 (38%)	
	5 to 9 years--60 (35%)	
	10 years or more--46 (27%)	
Retirement Decision:	Mandatory--68 (35%)	
	Voluntary--127 (65%)	

## APPENDIX B

Department of  
Psychology



Corvallis, Oregon 97331 (503) 754-2311

January 30, 1978

Memo To: State of Oregon Classified Employees  
Concerning: Retirement Preparation  
From: William F. Price

Your help is needed! We are conducting research on retirement concerns among employees at Oregon State University. Through the cooperation of the university Personnel Office, you are being contacted so that we may better understand how prepared people are for retirement. It is our hope that this research will improve retirement programs and assistance provided by the university. You have also been chosen for this research project because retirement will be an important issue that you will be dealing with in the near future.

Enclosed with this letter are two questionnaires as well as a return envelope. The first questionnaire asks you to provide your opinions about retirement. Questions concerning your daily activities and background are also included. The second questionnaire is a values survey which asks you to rank the personal values which are of greatest importance to you. In all, both questionnaires will take about 20 minutes of your time to complete. These can then be returned through Campus Mail (no stamp is needed on the envelope). Your name will not appear on either questionnaire and your answers will be held strictly confidential. When this research is completed you will receive a copy of the overall results allowing you to see how State of Oregon employees view retirement.

Because of the deadlines this research project has, please return these questionnaires as soon as possible. It is also important that you try and answer every item on the two questionnaires. We appreciate your help very much in participating in this project so that we may provide better preretirement programs and information for you. Thank you for your help.

## APPENDIX C

## RETIREMENT INDEXES

We are interested in how much you know about things related to retirement. Please indicate the extent of your knowledge by circling the appropriate number in each case below. Please answer every question.

## RESPONSES

- 1 No knowledge
- 2 A little knowledge
- 3 Some knowledge
- 4 Knowledgeable
- 5 Very knowledgeable

## EXAMPLE:

1 2 3 4 5 Employment opportunities for the retired.

Explanation: Number 4 might be circled if you are aware of possible jobs available after retirement. There may still be some things you still need to find out about.

- |   |   |   |   |   |  |   |   |   |   |   |   |   |   |
|---|---|---|---|---|--|---|---|---|---|---|---|---|---|
| * | * | * | * | * | *  | * | * | * | * | * | * | * | * |
| 1 | 2 | 3 | 4 | 5 | The differences between Medicare medical and Medicare hospital insurance.            |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | What to expect if I decide to live with my children.                                 |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | The problems associated with being widowed.  |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | What services my Medicare medical insurance will pay for.                            |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | Employment opportunities for the retired.  |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | What services my Medicare hospital insurance will pay for.                           |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | How to deal with boredom.  |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | How much money I can earn in retirement without losing any Social Security benefits. |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | The differences between Medicare and Medicaid.                                       |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | How to figure my net worth upon retirement.  |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | How to estimate the amount of Social Security I will receive.                        |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | The changes to expect in my income upon retirement.                                  |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | How to deal with loneliness.   |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | Where to find help in coping with problems I may face in my later years.             |   |   |   |   |   |   |   |   |
| 1 | 2 | 3 | 4 | 5 | Changes to expect in my marriage when I retire.                                      |   |   |   |   |   |   |   |   |

-2-

People have differing opinions regarding aging and retirement. Please indicate the extent to which you agree or disagree with the following statements by circling the appropriate number in each case.

## RESPONSES

- 1 Strongly disagree
- 2 Disagree
- 3 Undecided
- 4 Agree
- 5 Strongly agree

- 1 2 3 4 5 Retired people are generally more lonely than nonretired people.
- 1 2 3 4 5 In general, a person's health typically gets worse after he or she retires.
- 1 2 3 4 5 I expect retirement to be the best years of my life.
- 1 2 3 4 5 Older people shouldn't exercise when they don't have to.
- 1 2 3 4 5 Sex is something that retired people are generally not interested in.
- 1 2 3 4 5 Most older people prefer not to get involved in community affairs.
- 1 2 3 4 5 Retirement means not doing much of anything.
- 1 2 3 4 5 The more education a person has, the better he or she can plan for retirement.
- 1 2 3 4 5 Older people are valuable because of their experience.
- 1 2 3 4 5 Older people tend to be more like one another than do younger people.
- 1 2 3 4 5 Older people are just as useful to society as younger people.

\* \* \* \* \*

Below are some statements concerning how people feel about aging and retirement. Please indicate how much the following statements are like you by circling the appropriate number in each case.

## RESPONSES

- 1 Not like me at all
- 2 Generally not like me
- 3 Undecided
- 4 Generally like me
- 5 Very much like me

- 1 2 3 4 5 I need somebody to push me in order to accomplish the things I want.
- 1 2 3 4 5 I am looking forward to my retirement.
- 1 2 3 4 5 The thought of growing old scares me.
- 1 2 3 4 5 I feel that things are getting better as I grow older.



-3-

Do you participate in any community or other non-work related organizations?

1 ☐ No      2 ☐ Yes

IF YES, how many such organizations do you participate in? \_\_\_\_\_

How active are you in those organizations?

1 ☐ Not very active

2 ☐ Somewhat active

3 ☐ Active

4 ☐ Very active

About how many hours per week do you spend participating in volunteer activities?

1 ☐ None

2 ☐ 1-2 hours

3 ☐ 3-4 hours

4 ☐ 5-9 hours

5 ☐ 10-20 hours

6 ☐ 20 or more hours

What is the condition of your health?

1 ☐ Poor      2 ☐ Fair      3 ☐ Good      4 ☐ Excellent

Do you follow any type of regular exercise program?

1 ☐ No      2 ☐ Yes

How often do you exercise?

1 ☐ I do not exercise

2 ☐ About once a month

3 ☐ About once a week

4 ☐ Several times a week

5 ☐ Everyday

About how often do you and your partner spend time alone with each other?

1 ☐ Hardly ever

2 ☐ About once a month

3 ☐ A few times a month

4 ☐ About once a week

5 ☐ A few times a week

6 ☐ About once a day

7 ☐ A few times everyday

8 ☐ Many times everyday

9 ☐ Not applicable

-4-

About how often do you and your partner participate in social or leisure activities (such as playing tennis, going to the movies, bowling, etc.)?

- 1 ☐ Hardly ever
- 2 ☐ A couple times a month
- 3 ☐ About once a week
- 4 ☐ A few times a week
- 5 ☐ Not applicable

Have you done any of the following? (Please check as many as apply.)

- ☐ Read books on preretirement planning
- ☐ Experimented with living on a retirement budget
- ☐ Outlined a plan on how to spend my leisure time
- ☐ Read articles on retirement planning
- ☐ Figured out my net worth
- ☐ Estimated my Social Security in retirement
- ☐ Made out a will
- ☐ Talked to a retirement counselor
- ☐ Other (Please specify) \_\_\_\_\_

What is your sex? 1 ☐ Male 2 ☐ Female

What is your marital status? 1 ☐ Married 2 ☐ Single 3 ☐ Divorced  
4 ☐ Widowed

What is the highest level of education that you have?

- 1 ☐ Grade school
- 2 ☐ Some high school
- 3 ☐ High school graduate
- 4 ☐ Some college
- 5 ☐ College graduate (BA-BS)
- 6 ☐ Some graduate or professional school (Masters)
- 7 ☐ Higher graduate degree

What was your age on your last birthday? \_\_\_\_\_

When do you plan to retire? Year \_\_\_\_\_

At what age do you plan to retire? \_\_\_\_\_

Do you expect: 1 ☐ Mandatory retirement  
2 ☐ Voluntary retirement

How many years have you worked for your last employer? \_\_\_\_\_

-5-

Please estimate your last year's income before taxes (include spouse's if applicable).

- |  |  |
|--|--|
| 1 <input type="checkbox"/> Up to \$5,000     | 4 <input type="checkbox"/> \$15,000-\$20,000 |
| 2 <input type="checkbox"/> \$5,000-\$10,000  | 5 <input type="checkbox"/> \$20,000-\$25,000 |
| 3 <input type="checkbox"/> \$10,000-\$15,000 | 6 <input type="checkbox"/> Over \$25,000     |

Have you sought help in planning your retirement? 1 ☐ No 2 ☐ Yes

IF YES, in what areas and from whom? (Check as many as apply.)

- |   |   |
|---|---|
| <input type="checkbox"/> Financial planning | <input type="checkbox"/> Personnel Office |
| <input type="checkbox"/> Health insurance   | <input type="checkbox"/> Accountant       |
| <input type="checkbox"/> Legal affairs      | <input type="checkbox"/> Lawyer           |
|   | <input type="checkbox"/> Spouse           |
|   | <input type="checkbox"/> Friends          |

During the past year have you participated in any type of formal continuing education (such as taking a course through the community college, the Division of Continuing Education, the Extension Service, a correspondence course, etc.)?

- 1 ☐ No 2 ☐ Yes

IF YES, please describe: \_\_\_\_\_

What is the title of your job? \_\_\_\_\_

Please describe briefly the work that you do. \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

THANK YOU VERY MUCH FOR YOUR PARTICIPATION

PLEASE NOTE:

Pages 214-217, Appendix D:  
"Value Survey", copyright 1967  
by Milton Rokeach, not micro-  
filmed at request of author.  
Available for consultation at  
the Oregon State University  
Library.

UNIVERSITY MICROFILMS.

## APPENDIX D

FORM D

## VALUE SURVEY

BIRTH DATE \_\_\_\_\_ SEX: MALE \_\_\_\_\_ FEMALE \_\_\_\_\_

CITY and STATE OF BIRTH \_\_\_\_\_

 (FILL IN ONLY IF REQUESTED) \_\_\_\_\_

## INSTRUCTIONS

On the next page are 18 values listed in alphabetical order. Your task is to arrange them in order of their importance to YOU, as guiding principles in YOUR life. Each value is printed on a gummed label which can be easily peeled off and pasted in the boxes on the left-hand side of the page.

Study the list carefully and pick out the one value which is the most important for you. Peel it off and paste it in Box 1 on the left.

Then pick out the value which is second most important for you. Peel it off and paste it in Box 2. Then do the same for each of the remaining values. The value which is least important goes in Box 18.

Work slowly and think carefully. If you change your mind, feel free to change your answers. The labels peel off easily and can be moved from place to place. The end result should truly show how you really feel.

1		A COMFORTABLE LIFE (a prosperous life)
2		AN EXCITING LIFE (a stimulating, active life)
3		A SENSE OF ACCOMPLISHMENT (lasting contribution)
4		A WORLD AT PEACE (free of war and conflict)
5		A WORLD OF BEAUTY (beauty of nature and the arts)
6		EQUALITY (brotherhood, equal opportunity for all)
7		FAMILY SECURITY (taking care of loved ones)
8		FREEDOM (independence, free choice)
9		HAPPINESS (contentedness)
10		INNER HARMONY (freedom from inner conflict)
11		MATURE LOVE (sexual and spiritual intimacy)
12		NATIONAL SECURITY (protection from attack)
13		PLEASURE (an enjoyable, leisurely life)
14		SALVATION (saved, eternal life)
15		SELF-RESPECT (self-esteem)
16		SOCIAL RECOGNITION (respect, admiration)
17		TRUE FRIENDSHIP (close companionship)
18		WISDOM (a mature understanding of life)

WHEN YOU HAVE FINISHED, GO TO THE NEXT PAGE.

Below is another list of 18 values. Arrange them in order of importance, the same as before.

1		<b>AMBITIOUS</b> (hard-working, aspiring)
2		<b>BROADMINDED</b> (open-minded)
3		<b>CAPABLE</b> (competent, effective)
4		<b>CHEERFUL</b> (lighthearted, joyful)
5		<b>CLEAN</b> (neat, tidy)
6		<b>COURAGEOUS</b> (standing up for your beliefs)
7		<b>FORGIVING</b> (willing to pardon others)
8		<b>HELPFUL</b> (working for the welfare of others)
9		<b>HONEST</b> (sincere, truthful)
10		<b>IMAGINATIVE</b> (daring, creative)
11		<b>INDEPENDENT</b> (self-reliant, self-sufficient)
12		<b>INTELLECTUAL</b> (intelligent, reflective)
13		<b>LOGICAL</b> (consistent, rational)
14		<b>LOVING</b> (affectionate, tender)
15		<b>OBEDIENT</b> (dutiful, respectful)
16		<b>POLITE</b> (courteous, well-mannered)
17		<b>RESPONSIBLE</b> (dependable, reliable)
18		<b>SELF-CONTROLLED</b> (restrained, self-disciplined)



## APPENDIX E

Department of  
Psychology



Corvallis, Oregon 97331 (503) 754-2311

24 February 1978

Dear State of Oregon Classified Employees:

Three weeks ago you received two questionnaires, one on your attitudes on retirement and one on values. The response to these has been very good and within a couple of months I will be able to send you some information on how classified employees view retirement. Thank you very much for your help. If you haven't yet filled these two questionnaires out, I would appreciate it if you would have time in the next few days to do so. By collecting as many responses as possible, I will be able to get a truer picture of your concerns about retirement. Again, thank you for taking the time to help in this research project. If you need another copy of the questionnaires please contact me in the Psychology Department (x2311) and I will be happy to send them to you.

Sincerely,

William F. Price