

AN ABSTRACT OF THE THESIS OF

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TITLE: A STUDY OF THE EFFECTS OF A PRE RETIREMENT WORKSHOP ON
THE MEASURED LEVEL OF SELF ACTUALIZATION OF UNIVERSITY
CIVIL SERVICE EMPLOYEES

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This study was designed to determine whether University of Oregon civil service classified staff pre-retirees participating in a pre-retirement workshop would demonstrate a significant increase in self-actualization when compared with a similar group of University of Oregon civil service classified staff pre-retirees who did not participate in the above mentioned program.

The population consisted of approximately 126 University of Oregon civil service classified staff born prior to January 1, 1914. The age of the subjects ranged from 60 to 65 years old. The sample consisted of twenty-two (22) subjects. The experimental group (Group I) was comprised of 11 subjects who had volunteered to participate in a pre-retirement workshop. The control group (Group II) was comprised of 11 subjects who did not participate in the pre-retirement workshop. The subjects were matched on age, sex, non-professional work status and geographical setting.

The I (Inner-Directed) Scale of the Personal Orientation Inventory was utilized to measure self-actualization. The instrument was pre- and post-test administered under similar conditions to both groups.

The investigation was designed to test the following null hypotheses.

- HO₁ There will be no significant differences in mean pre-test scores between the experimental group and the control group as measured by the POI. (Accepted)
- HO₂ There will be no significant differences in mean post-test scores between the experimental group and the control group as measured by the POI. (Accepted)
- HO₃ There will be no significant increase in self-actualization in the experimental group as measured by the POI. (Rejected)
- HO₄ There will be no significant increase in self-actualization in the control group as measured by the POI. (Accepted)
- HO₅ There will be no significant difference in mean gain scores between couples in the experimental group and singles in the experimental group as measured by the POI. (Rejected)

HO₆ There will be no significant difference in mean gain scores between couples in the control group and singles in the control group as measured by the POI. (Accepted)

HO₇ There will be no significant difference in mean gain scores between couples in the experimental group and couples in the control group as measured by the POI. (Rejected)

Hypotheses one and two were tested by an analysis of covariance in a one-way classification design with pre-test scores serving as the covariant. Hypotheses one and two were also tested by the Mann-Whitney U-Test. Hypotheses three and four were tested by a t test and by the Wilcoxon Matched-Pairs Signed-Ranks Test. Hypotheses five, six and seven were tested by an analysis of variance in a one-way classification design and the Scheffe' Test was used on each case as a non-parametric assessment. All hypotheses were stated in the null form for statistical testing purposes. The .05 level of confidence was selected as the acceptable level of statistical significance.

The findings of this investigation support the position that this pre-retirement workshop did have a significant impact on the personal development and growth toward self-actualization of the participants as measured by the Personal Orientation Inventory. The importance of a confidant (an intimate relationship) in moving towards self-actualization was suggested as a major variable to consider in pre-retirement education.

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1974

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ON THE MEASURED LEVEL OF SELF-ACTUALIZATION OF
UNIVERSITY CIVIL SERVICE EMPLOYEES

by

SHELDON LEE MEYER

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A STUDY OF THE EFFECTS OF A PRE-RETIREMENT WORKSHOP
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UNIVERSITY CIVIL SERVICE EMPLOYEES

CHAPTER I

INTRODUCTION

The importance of preparing for retirement is a development which has grown out of the unhappy experience of persons who have retired without adequate preparation.

Orbach (1962) stated:

Retirement represents the creation in modern society of an economically nonproductive role for large numbers of persons whose labor is not considered essential or necessary for the functioning of the economic order . . . retirement is the prescribed transition from the position of an economically active person to the position of an economically nonactive person in accordance with the norms through which society defines and determines the nature of change [p. 53].

For the individual, this transition often poses significant adjustment problems resulting from the termination of a life-filling work role (Greene, 1969). A person upon retiring often leaves a well-defined work role to enter a most often undefined, or ill-defined, non-work role. Ernest Watson Burgess has called retirement "the roleness role." Schultz (1965) has said:

To leave full-time employment and enter a life unregulated by scheduled work requires an adjustment of major proportions. It is one of the most dramatic events in an adult's life since he left school to take full-time employment. There is a major difference between the adjustment to entering the work force and

the adjustments when leaving it. During school life, one is preparing for the type of work he expects to enter, which arouses his eager expectation. It is marked by an expectant, forward-looking attitude. We call graduation a "commencement" because it is not only the end of something, but also the beginning of something new. This attitude makes for easy and rapid adjustment to new life situations. Can older retiring workers acquire this new and beneficial attitude and thereby make a more rapid and satisfactory adjustment to a new mode of life? Can release from full-time employment be envisaged as a "commencement" with new and interesting possibilities for living rather than a stepping down out of life? This will require a reorientation toward aging and toward retirement, the very name of which unfortunately implies withdrawal from life (p. 6).

In partial answer to some of the questions Schultz raised, Atchley (1972) stated:

People who are exposed to preretirement counseling programs have done more planning for retirement and have higher incomes, more activities after retirement, and less belief in the stereotypes concerning retirement, in comparison with peers who have not had preretirement counseling. Surprisingly, exposure to these programs produces results even if the participants see the program as not being very useful [p. 161].

Schultz (1965) further elaborated in his report that employees who were approaching retirement sincerely wanted help to identify the problems and opportunities of retirement and they especially wanted an opportunity to exchange views with fellow employees of their own age. The employees further indicated that they would welcome an opportunity to get the facts about retirement and would sincerely appreciate an opportunity to share their ideas, views and opinions on their problems and opportunities with fellow employees.

In the above cited studies by Orbach, Schultz, and Atchley, the need for pre-retirement preparation was not only recognized but expressed by the employees approaching retirement.

Another idea expressed by Atchley (1972) was that pre-retirement preparation programs were few and far between . . . programs covered at most only about ten percent of the labor force. He further contended that the need for retirement preparation was not being met for the vast majority of people.

Greene (1969) classified retirement preparation programs into two categories, the limited programs and the comprehensive programs. Limited programs were concerned primarily with the financial aspects of retirement, with emphasis placed upon explaining retirement benefits, pensions, and the various options available. Comprehensive programs went beyond financial planning and dealt with planning for retirement adjustment, including physical and mental health, housing, leisure activities, legal aspects of retirement.

The comprehensive program, having dealt with the total realm of retirement adjustment, was essentially a helping relationship, as defined by Schertzer and Stone (1968):

. . . Presumably, when counselors, social workers, and others use the term "helping relationship" they mean they endeavor by interacting with other persons to contribute in a facilitating, positive way to his improvement. The helping professions engage in activities designed to assist others to understand, to modify, or to enrich their behavior so that growth takes place. They are interested in the

behavior of people - living, feeling,
knowing people - and in their attitudes,
motives, ideas, responses, and needs (p. 5).

Carl Rogers (1961), has defined the helping relationship
in this way:

By this term, I mean a relationship in
which at least one of the parties has the
intent of promoting a growth, development,
maturity, improved functioning, improved
coping with life of the other. To put it
another way, a helping relationship might
be defined as one in which one of the
participants intends that there should
come about, in one or both parties, more
appreciation of, more expression of, more
functional use of the latent inner resources
of the individual (pp. 39-40).

Comprehensive programs, having dealt with retirement adjust-
ment, included the nurturing and uplifting contacts with people
which Schertzer and Stone and Rogers seemingly defined as the
helping relationship.

Maslow (1943, 1943a) has researched and written about
individuals who seemed to function at a high level. He referred to
his subjects as "self-actualizers". After that examination,
Maslow (1943) developed a theory of motivation and individual
growth based on a hierarchy of needs which incorporated his
findings. The needs hierarchy, as developed by Maslow, placed
self-actualization as the highest developed growth state. The
need for esteem, the need for love, the need for safety and the
need for fulfilling physiological needs, respectively, were seen
as lower ordered needs. Only when the lower ordered needs were
fulfilled, could these subjects function at a high level.

Shostrom (1963) defined the self-actualizing person as a person who lived a more enriched life than the average person. He was one who developed and utilized all of his unique capabilities or potentialities, freed of inhibitions and emotional turmoil of those less self-actualized. Self-actualized individuals were seen as more fully using their talents and capabilities; and seemed to be fulfilling themselves and doing the best they were capable of doing.

Maslow (1962) saw self-actualization as a hope, a yearning, a drive; a something sought after and wished for, but not yet achieved by most people.

Maslow's and Shostrom's descriptions of the self-actualizing individual, and Maslow's theory of motivation and growth provided a basis for a useful model for a comprehensive pre-retirement program. A comprehensive program went beyond financial planning and dealt with planning for retirement adjustments, including physical and mental health, housing, leisure activities, legal aspects of retirement.

In the present study, the self-actualizing person was defined in the sense that Maslow (1962) and Shostrom (1966) have spoken. Specifically, a person who had transcended the dichotomy of the extreme inner-directed person (I-scale score less than 111) and the extreme other directed person (I-scale greater than 74).

It was Shostrom's definition of the self-actualized person that was used in this study. Shostrom developed the only known

instrument to date that purported to measure self-actualization. He closely followed Maslow's ideas in the formulation of the test (Shostrom, 1964, 1966).

Significance of the Problem

The role of education in retirement preparation was implied by the former Secretary of Health, Education and Welfare, John Gardner (1961) when he stated:

The chief instrument we have devised to further the ideal of individual fulfillment is the educational system -- Education in the formal sense is only part of society's larger task of abetting the individual's intellectual, emotional and moral growth. What we must reach for is a conception of perpetual self-discovery, perpetual reshaping to realize one's best self, to be the person one could be. This is a conception which far exceeds formal education in scope. It includes not only the intellectual but the motions, character and personality. It involves not only the surface, but deeper layers of thought and action. It involves adaptability, creativeness and vitality (p. 136).

In addition to Gardner, Shostrom and Maslow having emphasized the importance of individual fulfillment and/or self-actualization, Erickson (1963) also seemed to speak to the importance of self-actualization in his eight stages of ego development. Erickson's eighth development stage was that of Late Adult; the developmental task of this developmental stage was ego integrity. He defined ego integrity as being a basic acceptance of one's life as having been inevitable, appropriate and meaningful. Ego integrity was a putting together of one's self, bringing all the parts together into a whole, an integration of the self.

The pre-retirement workshop used in this study was a comprehensive program intended to help the pre-retirees integrate all aspects of their lives. The pre-retirement program used in this study utilized the "Modified T-Group" model (Appendix B) which focused upon feelings related to the cognitive input. This input consisted of financial planning and retirement adjustment which included physical and mental health, housing, leisure activities and legal aspects of retirement.

Rogers (1969) and Combs (1971) suggested that programs that have an effective and cognitive component as does this pre-retirement program would meet the current emphasis of education, which is cognition, with an added equal emphasis on self-concept, mental health, and self actualization. Preparation for retirement means an improvement not only in factual competency, but improvement in attitudes, concepts, and perception of self and others.

Another researcher, Driver (1958), also stressed the importance of the affective component of learning:

Learning takes place through an active process - through individual participation and interactions, not through passive listening-to-lecture behavior. .. the emotions have to be involved if real learning is to take place. Thus, he [the group leader] forces individual members to feel responsibility for each other and for the group activity by his own [the group leader's] passivity (p. 91).

The concepts stressed by Driver in the above study were included in this current study by using the "Modified T-Group" model.

It was anticipated that data gathered from this study would be useful in evaluating similar pre-retirement education workshops such as those at the University of Oregon. This knowledge could assist in planning individual programs, in assessing progress in inter-personal development of pre-retirees and in identifying those who need special attention in relation to their strengths and/or weaknesses in various areas of self-actualization as measured by the Personal Orientation Inventory.

Purpose of the Study

The purpose of this study was to determine whether a comprehensive pre-retirement workshop with the modified T-group teaching method employed could affect self-actualization of the pre-retirees.

Statement of the Problem

The problem of this study was to determine whether University of Oregon civil service classified staff pre-retirees (the experimentals) participating in a pre-retirement workshop would demonstrate a change in self-actualization which was significantly different when compared with similar University of Oregon civil service classified staff pre-retirees (the controls) who did not participate in the above program.

Statistical Hypotheses

This investigation was designed to test the following null hypotheses as measured by the Personal Orientation Inventory:

- HO₁ There will be no significant differences in mean pre-test scores between the experimental group and the control group as measured by the POI.
- HO₂ There will be no significant differences in mean post-test scores between the experimental group and the control group as measured by the POI.
- HO₃ There will be no significant increase in self-actualization in the experimental group as measured by the POI.
- HO₄ There will be no significant increase in self-actualization in the control group as measured by the POI.
- HO₅ There will be no significant difference in mean gain scores between couples in the experimental group and singles in the experimental group as measured by the POI.
- HO₆ There will be no significant difference in mean gain scores between couples in the control group and singles in the control group as measured by the POI.

HO₇ There will be no significant difference in mean gain scores between couples in the experimental group and couples in the control group as measured by the POI.

DEFINITIONS OF TERMS

To aid the reader, the following definitions are given:

Pre-retirees: Employed University of Oregon civil service classified staff and spouses, where applicable, who had not participated in a previous pre-retirement workshop.

Self-Actualized person: Shostrom [1963] defined this as a person who lived a more enriched life than the average person. He was one who developed and utilized all of his unique capabilities or potentialities, freed of inhibitions and emotional turmoil which characterized those less self-actualized. Self-actualized individuals were seen as more fully using their talents and capabilities, and seemed to be fulfilling themselves, by doing the best they were capable of doing.

Shostrom's [1966] Scale Definitions were used as follows:

Time competence (Tc): The idea of whether the person is oriented to living in the present and not predominantly in the past or future.

Inter-directedness (I): Concerns whether reactivity orientation is basically toward others or towards self.

Self-actualizing value (Sav): The affirmation of a primary value known to be present in self-actualizing people.

Existentiality (Ex): The ability to situationally react with a rigid adherence to principles.

Feeling reactivity (Fr): The sensitivity of responsiveness to a person's own needs and feelings.

Spontaneity (S): The freedom to react spontaneously, or to be oneself.

Self-Regard (Sr): The affirmation of self because of worth or strength.

Self-acceptance (Sa): The affirmation of self in spite of weaknesses or deficiencies.

Nature of man (Nc): The degree of the constructive view of the nature of man, masculinity, femininity.

Synergy (Sy): The ability to transcend dichotomies.

Acceptance of aggression (A): The ability to accept a person's natural aggressiveness as opposed to defensiveness, denial and repression of aggression.

Capacity for intimate contact (C): The ability to develop intimate relationships with other human beings, unencumbered by expectations and obligations.

LIMITATIONS OF THE STUDY

The following limitations are presented to explain the parameters of this investigation:

1. The Personal Orientation Inventory is a relatively new instrument and needs to undergo further research in areas of reliability and validity. The test was first published in 1962 and is still the only known instrument which purports to measure self-actualization; thus comparison with other instruments is limited to similarities of concepts being measured.
2. The length of treatment was limited to eleven sessions in five and one-half weeks. The treatment may have been too intense or not intense enough.
3. Both groups experienced their chosen environments during the course of this study. No controls could be placed on the subject's experiences and/or interactions outside of the workshop sessions.
4. This study was limited to this one experimental program. No effort was made to assess the effectiveness of prior University of Oregon pre-retirement workshops.

5. This study was limited to group sizes of eleven.

This put the statistics on the lower limit of reliability.

The above stated limitations were sent by this researcher as limiting factors of this study only in that they served as narrowing influences on the vastness of this research area, self-actualization and pre-retirement programs.

SUMMARY

This chapter introduced pre-retirement workshops as an alternative for the preparation of employees for the transition from employment to retirement.

The research clearly indicated the need for preparation at this juncture in life and the scarcity of programs, especially comprehensive programs.

This chapter also documented self-actualization as a legitimate measure of individual fulfillment and level of functioning.

The significance of the problem was also reported and elaborated upon.

The statistical hypotheses were stated in null form for the later purpose of statistical evaluation.

This chapter strongly suggested to the researcher that this study was justified and long overdue for a sizable segment of the population to reap any benefits from the knowledge and insights gained.

CHAPTER II

REVIEW OF RELATED LITERATURE

The purpose of this review of the literature is to summarize the results of previous research within the areas of: (1) pre-retirement programs, (2) comprehensive pre-retirement programs, (3) the characteristics of self-actualizing persons, and (4) the reliability and validity of the Personal Orientation Inventory.

Literature Related to Pre-retirement Programs

Buckley (1953) suggested the need for retirement preparation by stating:

Your success and happiness in retirement, as in any period of life, depends on the effort, knowledge and common sense you bring into play. Preparation for retirement is fully as important as preparation for a career in a trade, profession or business. You must learn how to live in retirement just as you learned to live in other stages of your life (p. 1).

Retirement is a growing part of our over-all social and economic planning, and preparation for it should be recognized as an essential part of successful achievement there as in other life phases. Only through such preparation can the transition be easily made and the potentialities of retirement reasonably assured (Hall, 1953).

Pre-retirement education was viewed by Margolius (1969) as a means of preparation for retirement:

In retirement courses given for the Steel and Auto Workers unions by John McCollum it was found that many middle aged workers seriously need facts about how to

cope with retirement problems well before they have to face them, but are reluctant to try to prepare themselves.

Many who took the courses could not at first conceive that you can learn how to retire. Others felt that if their pensions were larger their problems would be solved. Some refused to be concerned. The anxiety of anticipating retirement was too much for this group to bear, McCollum reported. But once these men and their wives enrolled in a program they got a great deal out of it. While the courses do make people more concerned about their retirement, they do it in a realistic way (p. 9.).

Carp (1966) concluded that in general, retirement preparation programs seemed to improve attitudes toward retirement. He further concluded that it remained to be determined which was more important, that attitudes be favorable or that expectancies be realistic.

Most of the employees attending pre-retirement programs had developed wholesome and optimistic views of retirement. The most important finding of the evaluation study was an apparent and favorable change in the attitudes of participating older employees toward their retirement (Schultz, 1965).

Buckley (1953) further suggested the need for positive attitudes as being of prime concern in retirement adjustment:

Some prior study and education is necessary to master the basic concepts, problems and techniques of retirement living. Too many jobs are so specialized and narrow today that they do not provide any significant carry-over in the phase of living called retirement.

You should begin the planning in a practical and positive way while you are still "in harness." You should cultivate a wholesome attitude toward retirement for the day when you find yourself laying down the tools of your trade, business or profession (p. 3.).

Almost every adult in an industrialized society has some preconceptions or perhaps prejudices toward retirement. Studies have shown that younger persons tended to be more favorable in their attitudes to retirement than older people. The fact that negative attitudes toward retirement increased with age was probably related to the fact that with increasing age, retirement becomes more personalized, and a positive or negative attitude begins to relate to one's own prospects and expectations (Streib and Schneider, 1971).

Greene (1969) also suggested that adjustment to retirement could be positively influenced by planning and preparation:

. . . people who do not prepare both psychologically and economically for the impact of not working, of not having the close association of being on the job, of no more responsibility, loss of routine, etc., may have serious adjustment problems. Further, it may be argued that employees will make a better adjustment to retirement if they plan for retirement -- psychologically, financially, and in health areas (p. 1).

Butler (1966) expressed: "To aid in adjustment, gradual retirement systems and preparation programs have been advocated" (p. 32).

Concerning attitude change through planning, Buckley (1953) related:

. . . living in the later years is more than a money problem. Retirement living is concerned also with the psychological aspects of adjustment, of finding our place in the community, of understanding ourselves, our dependents and society to avoid finding ourselves in critical circumstances that may hinder our pursuit of happiness in retirement (p. 3).

He further concluded:

A planned program of leisure-time activities will help you formulate a positive attitude toward retirement. Such a program will insure that you make and keep desirable social contacts; develop and express creative talent, skill and interest; keep from becoming a burden to yourself, your spouse and family, as well as the community; achieve a status of usefulness (p. 90).

Research by Margolius (1969) further suggested the importance of pre-retirement preparation and planning in helping to change attitudes when he stated:

. . . about midway they began to change their attitudes. They made realistic plans about how to manage what money they would have, how much this would have to be, where they were going to live and what they would do with their free time. They learned to estimate what benefits they would get and got information on how to increase income and keep down expenses (p. 10).

The main concept emphasized by the aforementioned literature seemed to be that attitudes were the criteria against which successful adjustment in, and transition into retirement, was measured. Streib and Schneider (1971) stated: "It is our suggestion that prior attitude is actually more important than the mode of retirement" (p. 130).

Planning for retirement was presented by Buckley (1953) as rewarding and critical to adjustment:

Retirement rewards men in proportion to their attitudes toward it. Retirement offers a rosy future for those who plan and work for it. As you progress in planning your retirement career, you become more realistic about the opportunities that lie ahead and less and less responsive to the emotional fears of difficult adjustments and boredom (p. 5).

Margolius (1969) has stated above that: ". . . once these men and their wives enrolled in a program they got a great deal out of it" (p. 9). Joint spouse participation is important to pre-retirement preparation and adjustment.

Since the problems of retirement are shared by a man's wife, her views are essential to the job of thorough preparation for their years together.

Another researcher, Hall (1953) further stated:

. . . complete preparation for retirement is achieved only when a husband and wife include in their discussions and plans provisions for the problems that may come should his wife become a widow (p. 11).

He further seemed to support pre-retirement programs and planning and the need for a positive attitude as a requisite for successful adjustment in this transition by having stated: "Try to get into the right frame of mind for retirement" (p. 133).

Atchley (1972) further asserted:

In addition to affecting the individual's other role-playing, retirement, and the loss of work have various effects on the individual himself. Perhaps the most important of these concerns the individual's self-concept (p. 168).

Even though the above reported research validated the effectiveness of pre-retirement programs as positive attitude influencers and the research cited has supported joint spouse participation in retirement preparation, the extensiveness of pre-retirement programs is minimal.

Comprehensive Programs

Only a limited number of surveys have been aimed at determining the extensiveness or comprehensiveness of pre-retirement programs. Extensive surveys were conducted by Wermel and Beideman (1961) and Greene (1969). The study by Greene (1969) differentiated pre-retirement programs into two categories, the limited programs and the comprehensive programs. Using this method of classification, Wermel and Beideman determined that 161 or forty percent (40%) of the 415 responding firms qualified as limited programs and 136 (33%) qualified as comprehensive programs. The results of Wermel and Beideman's survey indicated that pre-retirement programs were far more prevalent in the East than in the West. Forty-five percent (45%) of the responding companies in the East indicated they had developed and implemented some kind of pre-retirement program, thirty-two percent (32%) in the Midwest, while only fifteen percent (15%) of responding companies in the West and only eight percent (8%) in the South reported any kind of pre-retirement programs.

The study by Greene (1969) surveyed twenty-seven (27) of the largest companies in the West and of those responding, only twelve (12) or twenty percent (20%) of those having programs had instituted programs of the comprehensive type.

These surveys classified programs as comprehensive if they included all or a majority of the following subjects: pension and Social Security benefits, personal financial planning, health

after retirement, housing and living accommodations, leisure time activities, retired work activities, and legal aspects.

When strict criteria were applied to the type and content of the pre-retirement programs, only a small percent qualified as comprehensive.

Greene (1969) determined that comprehensive pre-retirement programs were influential in retirement adjustment. From the research conducted by Greene (1969), a Summer workshop entitled, "Education for the Retirement Years" was initiated at the University of Oregon commencing in the Summer Session, 1969. The workshop consists of three sections, each section lasting two weeks at four credit hours per section. The first two week section consists of an over-view of the field of gerontology and is entitled "Orientation to Gerontology". The second two week section consists of an introduction to group process and pre-retirement education and is entitled, "Education for the Retirement Years, Unit II." The third section, also two weeks long, consists of observing a pre-retirement workshop and then critiquing the observations. The third section is entitled, "Education for the Retirement Years, Unit III."

The pre-retirement workshop which runs concurrent with "Education for the Retirement Years, Unit III" was used as the model for the pre-retirement workshop used in this study. The University of Oregon model utilizes the "Modified T-Group" instructional approach and covers the areas designated by Greene

(1969) to qualify as a comprehensive program. This current research was the first study of the effectiveness of the University of Oregon model.

Self Actualization

A review of the literature concerning self-actualization is divided into two sections: the emergence of self-actualization as a concept, and the personal characteristics associated with self-actualizers as described by Maslow, Rogers and Shostrom.

The idea of self-actualization was primarily developed from the work of Maslow. Intensive investigations by Maslow led to what he termed self-actualizing people; people who were moving in the direction of reaching and achieving their highest potentials. The investigations by Maslow (1962) identified these distinguishable personality characteristics:

1. They are realistically oriented.
2. They accept themselves, other people, and the natural world for what they are.
3. They are spontaneous in thinking, emotions, and behavior.
4. They are problem-centered rather than self-centered in the sense of being able to devote their attention to a task, duty, or mission that seemed peculiarly cut out for them.
5. They have a need for privacy and even seek it out on occasion needing it for periods of intense concentration on subjects of interest to them.
6. They are autonomous, independent, and able to remain true to themselves in the face of rejection or unpopularity.

7. They have a continuous freshness of appreciation and capacity to stand in awe again and again of the basic goods of life, a sunset, a flower, a baby, a melody, a person.
8. They have frequent "mystic" or "oceanic" experiences, although not necessarily religious in character.
9. They feel a sense of identification with mankind as a whole in the sense of being concerned not only with the lot of their own immediate families, but with the welfare of the world as a whole.
10. Their intimate relationships with a few specifically loved people tend to be profound and deeply emotional rather than superficial.
11. They have democratic character structures in the sense of judging people and being friendly not on the basis of race, status, religion, but rather on the basis of who other people are as individuals.
12. They have a highly developed sense of ethics and are inclined to choose their behavior with reference to its ethical implications.
13. They have unhostile senses of humor, which are expressed in their capacity to make common foibles, pretensions and foolishness the subject of laughter, rather than sadism, smut, or hatred of authority.
14. They have a great fund of creativeness.
15. They resist total conformity to culture (Hammachek, 1971, p. 56-58).

Like Maslow, Rogers (1961) has tried to identify what he terms the "fully functional person":

1. He tends to move away from facades; from a self that he is not to a self that he is.
2. He tends to move away from self-imposed images of what he ought to be.
3. He tends to move away from what the culture expects him to be.

4. He tends to move away from pleasing others and begins to be more self-directing.
5. He tends to be more autonomous and more responsible for himself.
6. He tends to be more accepting of his own inner state and is not disturbed to find out that his feelings toward a given experience or person fluctuate.
7. He tends to be desirous of experiencing his own complexity of being.
8. He tends to be able to live in an open, friendly, close relationship to his own experience.
9. He tends to be more accepting of others.
10. He tends to be more trusting of his own self.

Roger's (1961) views regarding the "fully functioning person" were proposed basically as a result of his experiences as a psychotherapist. He described the "fully functional person" as one who was able to maximize his potentialities; one who made self-heightening choices; one who was a creative person whose behavior patterns were not easily predictable, but who was dependable; one who was able to trust his own organism.

Shostrom (1967) described a self-actualizing person as a person who appreciated himself and his fellow man as persons or subjects with unique potential . . . an expressor of his actual self. He stated that: "The actualizer's philosophy of life was marked by four characteristics: honesty, awareness, freedom and trust" (pp. 23-24). Shostrom described the four fundamental characteristics of the self-actualizing person as follows:

1. Honesty (transparency, genuineness, authenticity) The actualizer is able honestly to be his feelings, whatever they may be. He is characterized by candidness, expression, and genuinely being himself.
2. Awareness (responsiveness, aliveness, interest) The actualizer fully looks and listens to himself and others. He is fully aware of nature, art, music, and the other real dimensions of living.
3. Freedom (spontaneity, openness) The actualizer is spontaneous. He has the freedom to be and express his potentials. He is master of his life, a subject and not a puppet or object.
4. Trust (faith, belief) The actualizer has a deep trust in himself and others to relate to and cope with life in the here and now (pp. 23-24).

Hamachek (1971) appeared to be in agreement with Maslow, Rogers and Shostrom when he suggested that human behavior was primarily a result of internal phenomena rather than external phenomena.

He stated:

Most of our personal and interpersonal problems arise not from disagreements about reality, but from distortions and misperceptions of reality. In order to be as accurate as possible in our perceptions, we must develop as much insight as we can into ourselves as individuals and the ways in which our needs, values, and beliefs influence how we perceive the world in which we live.

The need for knowing one's self is basic and universal in human experience . . . The need which has been variously labeled "self-acceptance," "self-love," "self-understanding," and the like is neither innate nor indistinct in function and origin. It is basically a need for an image of one's self that is accurate enough to be workable and acceptable so a person can enjoy experiencing and expressing it (p. 58).

From Shostrom's (1966) research, it was found that the orientation of the self-actualizing person tended to lie between the extreme other and extreme inner-directed person, Appendix G and Appendix I. He tended to be less dependent, or deficiency oriented than either extreme and tended also to have more of an autonomous self-supportive or being orientation. The source of his actions were essentially inner-directed, but he was sensitive to people's approval, affection and good will. He was free, but this freedom did not result from rebellion or from pushing against others and fighting them. He transcended complete inner-directedness by critical assimilation and creative expression of his earlier principles of living. He discovered a mode of living which gave him confidence. It appeared as though he had liberated himself from rigid adherence to social pressure and expectations to which the non-self-actualized person conformed.

The self-actualizing person had transcended the dichotomy of the extreme inner-directed and the extreme other-directed person. The extreme inner-directed person appeared to operate apparently independently, obeying his internal piloting guided by a small number of principles. The extreme other-directed person appeared to have been motivated by approval of others. Manipulation in the form of pleasing others and insuring constant acceptance became his promising method of relating and this approval by others became the highest goal.

Reliability and Validity of the POI

The Personal Orientation Inventory (Shostrom, 1964) is the only instrument currently available devised explicitly to measure positive mental health or self-actualization. The following studies are representative of the instrument's reliability and validity.

Reliability

Klavetter and Moger (1967) administered the Personal Orientation Inventory twice with a one-week interval to a sample of 48 college students. Their purpose was to examine the reliability of the Personal Orientation Inventory. All correlations ranged from .52 to .82. The Personal Orientation Inventory scales of Time Competence and Inner Direction had reliability coefficients of .71 and .77 respectively. The researchers concluded that, with the exception of three subscales, A (.55), Nc (.66), and Fr (.69), the stability coefficients were generally high. Bloxom (1972) reported correlations ranging from .55 to .85. He concluded similarly, that with the exception of the same three subscales A (.55), Nc (.66), and Fr (.69), the stability coefficients were generally high.

Illardi and May (1968) examined the stability of Personal Orientation Inventory scores over a one-year period. They tested 46 student nurses and reported nearly identical reliability correlations of the various subscales of the Personal Orientation

Inventory with reliability studies of the Edward's Personal Preference Scale. They reported coefficients ranging from .32 to .74.

Validity

The studies that follow are representative of the Personal Orientation Inventory's validity.

Shostrom's study of 1964 was an attempt to demonstrate the validity and effectiveness of the Personal Orientation Inventory as a discriminating instrument. He tested two groups, one judged to be relatively self-actualized and one judged to be relatively non-self-actualized. The subjects in each group were nominated by practicing clinical psychologists. Results of the analysis indicated that the means for the self-actualized group were above those of the normal adult group means on 11 of 12 scales and means for the non-self-actualized group were below the normal means on all scales. This study was representative of construct validity studies. The critical ratios were significant at the .01 level of significance on the two basic scales and on eight of the subscales. It was at the .05 level of significance on another subscale. It was concluded that the inventory significantly discriminated between the clinically judged self-actualized and non-self-actualized groups on 11 of the 12 scales.

Shostrom and Knapp (1966) in a study of content validity, found that all Personal Orientation Inventory scales significantly

differentiated a sample of outpatients beginning therapy from those in advanced states of the therapeutic process. The Personal Orientation Inventory scales were negatively correlated with MMPI scales for the male and female outpatient samples. Correlations ranged from .00 to $-.67$, the latter being in the male sample between the Personal Orientation Inventory Spontaneity Scale and the MMPI Social I.E. Scale (Si). The highest average correlation for both sexes was with the major Personal Orientation Inventory scale, Inner Directed. The investigators concluded that the high negative correlation with the MMPI Social I.E. Scale supported the contention that the Personal Orientation Inventory measures attributes important in the development of harmonious interpersonal relationships within "normal" populations. Shostrom and Knapp also stated that their results supported the contention that the Personal Orientation Inventory was sampling areas of psychological well being.

Fox, Knapp, and Michael (1968) in a series of studies examining responses of hospitalized psychiatric patients, reported that a sample of 100 hospitalized patients were found to be significantly lower on all Personal Orientation Inventory scales than the nominated self-actualized sample reported by Shostrom (1965). While the major scales of Time Competence and Inner Direction significantly differentiated the hospitalized sample from the clinically nominated non-self-actualized sample, there was less differentiation among these samples on the subscales.

Studies by Knapp (1965), Shostrom (1966), Braun and Astra (1969), Foulds and Warehime (1971) concerning the fakebility of the Personal Orientation Inventory generally indicate that the fake "good" responses did not produce self-actualized profiles. It should be noted that the Inner-Directed scale is not affected significantly by different instructions.

Summary

The chapter reviewed the literature relating to the dimensions of pre-retirement programs, comprehensive programs and the characteristics of self-actualizing persons. The literature relating to the reliability and validity of the Personal Orientation Inventory, scarce though it was, was also reviewed.

The literature strongly suggested that self-actualizing people are those who listened to their own voices, who were fully involved and vividly involved in experiencing and who took the responsibility for their own actions. The person who is to become fully functional must function from within, relying on the same creative resources from which self-actualization emerges.

Research indicated that while the Personal Orientation Inventory was a relatively new instrument, it has been reported as a research instrument gaining in usage. It is as yet the only known instrument that purports to measure self-actualization.

The results of the research of the literature reviewed in this study suggested to this investigator that the Personal Orientation Inventory has value as an effective instrument for discriminating persons with respect to their level of self-actualizing and positive mental health.

CHAPTER III

DESIGN OF THE STUDY

This study was designed to test hypotheses concerning a dual purpose: first, whether the pre-retirement workshop at the University of Oregon promoted a greater growth of pre-retirees toward self-actualization than was promoted among pre-retirees not participating in a pre-retirement workshop; second, whether changes occur in self-actualization with pre-retirees during participation in a pre-retirement education workshop.

This chapter reports on the selection of the participants in the study, the experimental and control groups, the treatment, the measuring instrument, collection of the data, the testable hypotheses, and treatment of the data.

Sample

The population consisted of approximately 126 University of Oregon civil service classified staff pre-retirees born prior to January 1, 1914. Of this population, forty (40) subjects were eliminated from the population of this study leaving a population of approximately eighty-six (86) pre-retirees. The subjects eliminated from this study's population were either involved in a prior pre-retirement workshop experience or were stationed outside of the Eugene metropolitan area, i.e., employees of KOAP

FM TV in Portland, KOAC TV in Corvallis, Oregon Institute of Marine Biology in Charleston, Oregon. The sample size was twenty-two (22) subjects. They ranged in ages from 60 to 65 years old. The subjects were all caucasian, middle class and non-university degreed individuals.

The Experimentals - Group I

There were eleven experimental (treatment) subjects, 6 males and 5 females, who volunteered to participate in a pre-retirement workshop. Of these eleven subjects, nine were civil service classified staff pre-retirees, five (5) males and four (4) females, employed at the University of Oregon. The other two subjects were spouses of the University of Oregon pre-retirees; one was male, and the other female. All of the subjects were married with the exception of one divorced female and one widowed female.

The Controls - Group II

The control group consisted of eleven subjects, four (4) males and seven (7) females, who volunteered as subjects for the control group. Of these eleven subjects, five were civil service classified staff pre-retirees, two (2) males and three (3) females, employed at the University of Oregon. Four of the other subjects, two (2) males and two (2) females, were spouses of the University of Oregon pre-retirees. The remaining two subjects were spouses of members of the experimental group, both of these subjects were female.

All of the subjects were married with the exception of one single female subject.

The control group received no treatment between pre- and post-tests.

Table 1. Sex, Age, Number of U. of O. employees by sex.

	Group I	U of O Employed	Group II	U of O Employed
Males	6	5	4	2
Females	5	4	7	3
Totals	11	9	11	5
Mean Age	62.55		62.27	

Treatment

The pre-retirement workshop used in this study consisted of eleven (11) sessions, each approximately two hours in length, over a five and one-half week period beginning on the fourth week of Winter Term 1974. The sessions were conducted using the "Modified T-Group" as the instructional model. The workshop sessions dealt with the following subject matter input and how that input related to the participant's personal feelings:

Session One:

The subjects were welcomed and introduced to each other by the researcher. The pre-test was administered. Following the pre-test, the workshop was discussed, with the general consensus of the subjects being relief. The subjects reported gratitude

in knowing that their concerns about retirement were going to be discussed. The subjects were given a handout entitled "Planning for Retirement", Appendix K, and instructed that their reactions to it would be discussed in Session Two.

Session Two:

The reactions to the handout of the previous session were discussed. Some concerns were generated from the reading about the negative aspects of retirement. Via a "Force Field Analysis Exercise," Appendix L, the pros and cons of retirement were compared. During the discussions, the researcher modeled group discussion techniques by sharing his perceptions, feelings and concerns. The subjects were given a "Senior Employees Questionnaire," Appendix M, and instructed that their reactions to it would be discussed at Session Three.

Session Three:

Attitudes and beliefs of the experimental group (Group I) as compiled from the "Senior Employees Questionnaire", were compared with a national sample of 418 early retirees. The national sample of early retiree's attitudes and beliefs were from a study done by Greene (1969). The experimental group (Group I) had a similar percentage of negative attitudes about retirement, forty-four percent (44%) compared with forty-five percent (45%) for the national sample. The participants had a slightly higher percentage of neutral attitudes, thirty-three percent (33%), compared with twenty-nine percent (29%) for the

national sample. The experimental group participants had a similar percentage of positive attitudes about retirement, twenty-two percent (22%), as compared with twenty-three percent (23%) for the national sample. The subjects reacted favorably to being so close in percentages of attitudes in each category, negative, neutral, positive, with the national sample.

The experimental group (Group 1) had a considerably higher percentage of negative beliefs, forty-four percent (44%), than the national sample, thirty percent (30%). The treatment group had a similar percentage of neutral beliefs, forty-four percent (44%), compared with forty-three percent (43%) for the national sample. The participants had a considerably lower percentage of positive beliefs, eleven percent (11%), compared with the national sample, twenty-three percent (23%). These statistics bothered the experimental group (Group I) and they registered surprise at their own lack of positive beliefs. There was a consensus of the participants that beliefs were easier to change than attitudes, this seemed to relieve the anxiety noted earlier. Some of the common stereotypes and myths attached to old age were discussed and reacted to. It was concluded by the experimental group that many of the beliefs about old age are not valid, i.e., "When you retire you die" is not valid, nor is "You can't teach an old dog new tricks" valid. The subjects were given a handout entitled, "Older Adults," Appendix N, and instructed that their reactions to it would be discussed at Session Four.

Session Four:

The reactions to the handout of the previous session were discussed. There was a consensus of the experimental group (Group I) that planning ahead for retirement was a worthwhile endeavor. The subjects were then instructed to draw their "Life Line," Appendix O, and to share theirs with the rest of the group. This exercise seemed to bring about a real cohesive feeling in the group which lasted throughout the remaining sessions.

Session Five:

The subjects engaged in a "Consensus Ranking Exercise," Appendix P, of the following factors related to retirement adjustment: boredom, living arrangements, feelings of worthlessness, health, finances and standard of living, marital relationship, loneliness, loss of work relationships, death and bereavement and legal affairs in poor shape. Consensus was not reached. The subjects generally agreed that health and finances were among the top factors which related most heavily on retirement adjustment. The subjects were then given a handout entitled, "The Facts About Retirement", Appendix Q, and instructed that their reactions to it would be discussed at Session Six.

Session Six:

The reactions to the handout of the previous session were discussed. The subjects were encouraged by what they perceived as very positive facts about retirement. The "Effective Problem Solving Model," Appendix R, handout was given to the subjects in

conjunction with "The 'T' Diagram," Appendix S. The subjects reported having used these steps before but most often on an unconscious level. The subjects were given a handout entitled, "Preparing to Live on My Income," Appendix T and were instructed that their reactions to it would be discussed at Session Seven.

Session Seven:

The reactions to the handout of the previous session were discussed. The subjects reported that the handout would prove useful in preparation for retirement.

The subjects were then given the "Life Inventory Exercise," Appendix U a "Statement of Earnings Card," Appendix V, from the Social Security Office and a handout entitled, "Questionnaire (Income, Health and Plans)," Appendix W, and were instructed that their reactions to them would be discussed at Session Eight.

Session Eight:

The reactions to the handouts of the previous session were discussed. The subjects reported interest in the "Statement of Earnings" reports which they were looking forward to receiving. The subjects indicated that the "Questionnaire (Income, Health and Plans)" had focused their attentions on some areas not previously acted upon, i.e., planning for health care and thinking and planning about their standard of living. The "Life Inventory Exercise" was shared within the workshop session. The subjects appeared to enjoy the opportunity afforded to give positive feedback to the other group members. The subjects were given the "Fantasy Day Exercise," Appendix X, and the "Activities

Questionnaire," Appendix Y, and instructed that their reactions to them would be discussed at Session Nine.

Session Nine:

The "Fantasy Day Exercise" was shared within the workshop session. The subjects reported that the dreams and fantasies of the other group members had helped them to broaden their aspirations. The "Activities Questionnaire" was reacted to by the subjects and they again reported a "broadening of their horizons."

Session Ten:

The subjects read and discussed, "The Myth of the Twilight Years," Baltes and Schaie (1974). They reacted favorably to the reading. They reported being encouraged to have research documenting stability of intelligence with age. The subjects were then given instructions for the "Zoo Analogy Exercise." Each of the subjects was to think of an animal that best represented them and to justify their choice. The subjects reported enjoyment of this exercise as well as insight into the other group members because of this exercise. Again this exercise afforded an opportunity for positive feedback.

Session Eleven:

The post-test was administered. Following the completion of the post-test the experimental group (Group I) was served cake and coffee and each group member was awarded a diploma, Appendix Z, for completion of the pre-retirement workshop.

The Measuring Instrument

The Personal Orientation Inventory (POI) developed by Shostrom (1964, 1966) served as the basic data gathering instrument. The Personal Orientation Inventory consists of 150 paired opposite, forced choice statements. The instrument is self-administering and the items are scored twice, first for the two basic scales of personal orientation, time competent and inner-directed; and second, for the ten subscales each of which measure a conceptually important element of self-actualization (See Test Appendix C).

The Personal Orientation Inventory, as stated previously, yields 14 scales which purport to assess aspects of positive mental health or self-actualization and is currently the only available published instrument which purports to measure self-actualization. A desirable aspect of the Personal Orientation Inventory is the clearly stated particular continuum of end poles of the dichotomy in question of each value statement. The use of double-statement items provided the subject with a more clearly delineated choice than he would have otherwise. These advantages seemed to outweigh its disadvantages. Rather than assuming that the reader comprehended the opposites of each statement in question, as some personality inventories do, the Personal Orientation Inventory stated each of the items in two different ways in order to make explicit the continuum or dichotomy of each item in the inventory. Definitions of each scale were presented in Chapter One of this study. The following is a brief summary of the interpretation of high or low scores on the various

scales of the Personal Orientation Inventory as interpreted by Shostrom (1968). High scores are above the standard score line of fifty (50) and low scores are below it.

Time competency and inner-directedness: If these scores or most of this scale's scores fall above the mean standard score line based on the normal adult sample, the probability is that the person is one who is functioning relatively effectively and is comparatively competent in his development toward self-actualization.

Time incompetent and other-directed: The time incompetent person is one who lives in the past, with guilts, regrets, and resentment, and/or in the future with idealized goals, plans, expectations, predictions, and fears. The degree of inner-other directed is expressed in a ratio score. The I-O ratio of a self-actualizing person, on the average, is 1:3, which indicates that he depends primarily on his own feelings. A significantly higher ratio, i.e., 1:4 or above may indicate the need to appear "too self-actualized."

Self-actualizing value: A high score indicates that the individual holds and lives by the values of self-actualizing people, and a low score indicates he rejects these values.

Existentiality: Higher scores reflect flexibility in application of values. People who get low scores tend to hold values so rigidly that they may become compulsive or dogmatic.

Feeling reactivity: A high score indicates sensitivity to one's own needs and feelings. A low score indicates insensitivity to one's own needs and feelings.

Spontaneity: A high score indicates the ability to express feelings in spontaneous action. A low score indicates that one is fearful of expressing feelings behaviorally.

Self-regard: A high score indicates the ability to like oneself because of one's strength as a person. A low score indicates a low self worth.

Self-acceptance: A high score indicates accepting of self in spite of weaknesses. A low score indicates unable to accept self with weaknesses.

Nature of man: A high score indicates that one sees man as essentially good. A low score indicates that one sees man as essentially evil or bad.

Synergy: A high score is a measure of the ability to see opposites of life as meaningfully related. A low score indicates that one sees opposites of life as antagonistic. When one is synergistic, one sees that work and play are not different; that lust and love and other opposites are not really opposites at all.

Acceptance of aggression: A high score indicates the ability to accept anger or aggression within one's self as natural. A low score indicates that one denies having such feelings.

Capacity for intimate contact: A high score indicates the person's ability to develop meaningful, and tactful relationships with other human beings. Low scores indicate a difficulty with warm inter-personal relationships. Making contact may be defined as the ability to develop and maintain an "I-thou" relationship in the here and now, and the ability to meaningfully touch another human being (Shostrom, 1968).

Profiles which indicate the way that various types of individuals or groups would score on the Personal Orientation Inventory (Shostrom, 1972) are portrayed in Appendices D, E, F, and G.

While it was possible to obtain a profile of scores on the inventory as demonstrated above, for purposes of hypotheses testing in this study, the I (inner-directed) scale was utilized to indicate the level of self-actualization. The I-scale contained 127 of the 150 items of the Personal Orientation Inventory. It has a high correlation with other subscales. One researcher, Bloxom (1972) has broken the I-scale down into five facets of self-actualization variables. Each facet consisted of a pair of closely related, but contrasting, variables. The first pair dealt with the facet of interpersonal values: self-actualizing values (SAV), which was the valuing of acting on one's own principles, and existentiality (Ex), which was the valuing of flexibility in applying these principles. The second pair dealt with admitted responsivity to one's feelings: feeling reactivity (Fr), which

was sensitivity to one's own feelings, and spontaneity (S), which was free expression of those feelings. The third pair dealt with attitudes toward the self: self-regard (Sr), which was the liking of one's self as a person, and self-acceptance (Sa), which was the attitude of acceptance of one's own weaknesses. The fourth pair was very broadly described as "awareness": nature of man (Nc), which was the attitude that man is basically good, and synergy (Sy), which was the perception of opposites in life (e.g., lust and love) as really having something in common. The fifth facet dealt with sensitivity to important aspects of interpersonal relations: acceptance of aggression (A), which was the acceptance of one's own hostile feelings, and a capacity for intimate contact (C), which was the desire to respond to expectations and obligations without becoming a slave to them and without using them to exploit people. For each of these five facets a person was said to be self-actualizing if and only if both aspects of the facets were characteristic of him. Knapp (1965) contended that the I-scale was the single most representative overall measure of self-actualization. The I-scale has been utilized as the measure of self-actualization in studies by Groeneveld (1969), LeMay (1969), and Russell (1969) and is developed around value concepts having broad personal and social relevance. The I-scale measured whether behavior is oriented toward self or toward others.

An illustration of the paired items in the I-scale are:

- 21a. I do what others expect of me.
- b. I feel free to not do what others expect of me.

- 41a. I must justify my actions in pursuit of my own interests.
- b. I need not justify my actions in the pursuit of my own interests.

- 46a. Reasons are not needed to justify my feelings.
- b. Reasons are needed to justify my feelings

Reliability and validity studies associated with the Personal Orientation Inventory are included in the last section of reported studies in Chapter Two. These studies indicate that of feelings, values, and attitudes appropriate to self-actualization, only three subscales had coefficients that might be regarded as substandard, Bloxom (1972), A (.55), Nc (.66), and Fr (.69). The reliability coefficients range from moderate of .55 to a good at .85.

Collection of Data

The Personal Orientation Inventory was administered to the experimentals and the controls prior to the beginning of the treatment for the experimental group, and the post-test was administered to both groups immediately following the pre-retirement workshop treatment. The instrument was administered under similar conditions for both the experimental and control groups in order to observe any changes which might have occurred in the self-actualization process of each group.

Statistical Hypotheses

This investigation was designed to test the following null hypotheses as measured by the Personal Orientation Inventory:

- HO₁ There will be no significant differences in mean pre-test scores between the experimental group and the control group as measured by the Personal Orientation Inventory.
- HO₂ There will be no significant difference in mean post-test scores between the experimental group and the control group as measured by the POI.
- HO₃ There will be no significant increase in self-actualization in the experimental group as measured by the POI.
- HO₄ There will be no significant increase in self-actualization in the control group as measured by the POI.
- HO₅ There will be no significant difference in mean gain scores between couples in the experimental group and singles in the experimental group as measured by the POI.

HO₆ There will be no significant difference in mean gain scores between couples in the control group and singles in the control group as measured by the POI.

HO₇ There will be no significant difference in mean gain scores between couples in the experimental group and singles in the experimental group as measured by the POI.

Treatment of the Data

The Personal Orientation Inventory answer sheets from the pre- and post-test were hand scored and the statistical analysis completed with help from Oregon State University Computer Center. In this study, subjects choosing both or neither alternative answer for more than 15 items on the pre-test or post-test, were considered invalid and he/she were excluded from the sample. None at the eleven subjects left more than fifteen items unanswered or double answered. The .05 level of confidence was selected as the acceptable level of statistical significance. Data is reported for all 22 subjects.

An analysis of variance or an analysis of covariance in a one-way classification design was completed for hypotheses one, two, five, six and seven, a t-test was completed for hypotheses three

and four. In addition, each of the hypotheses was further tested with additional statistics (Table 2). The I-scale was utilized as the measure of self-actualization, for statistical testing of the hypotheses.

TABLE 2. Statistical Procedures Used to Analyze the Data Relative to Hypotheses I, II, III, IV, V, VI, and VII.

Hypothesis	1-Factor Analysis of Covariance	t-test	1-Way Analysis of Variance	Scheffé Test	Mann-Whitney U-Test	Wilcoxon Matched-Pairs Signed-Ranks Test
I	Yes				Yes	
II	Yes				Yes	
III		Yes				Yes
IV		Yes				Yes
V			Yes	Yes		
VI			Yes	Yes		
VII			Yes	Yes		

Summary

This study was designed to investigate the difference in self-actualization between two groups of pre-retirees in a pre-retirement workshop and pre-retirees not participating in a pre-retirement workshop. This study was designed also to assess whether changes occurred in self-actualization of pre-retirees after participation in a pre-retirement workshop. The subjects of this study were

University of Oregon civil service classified staff, spouses, and singles born prior to January 1, 1914. The Personal Orientation Inventory developed by Shostrom was used to determine level and change in self-actualization. The procedures for collection of the data and the statistical hypotheses were stated. The methods of analysis were discussed.

CHAPTER IV

PRESENTATION AND ANALYSIS OF THE DATA

INTRODUCTION

This study was conducted for the purpose of determining whether University of Oregon civil service classified staff pre-retirees (Group I) participating in a pre-retirement workshop would demonstrate a change in self-actualization which was significantly different when compared with similar University of Oregon civil service classified staff pre-retirees (Group II) who did not participate in the treatment.

This chapter presents the analyses of data obtained through the statistical procedures followed. Differences which existed between each of the two groups included in the study was determined. Each of the seven hypotheses was considered separately.

ANALYSIS PROCEDURES

For the purpose of statistical analysis, all hypotheses were stated in the null form. The I (Inner-Directed) Scale of the Personal Orientation Inventory was utilized as the measure of self-actualization for statistical testing of the hypotheses. The .05 level of confidence was selected as the acceptable level of statistical significance. Mean data and standard deviation for all scales of the POI are reported in Table 2.

Table 3. A Comparison of Pre- and Post-test Means and Standard Deviations for the 14 Scales of the POI for Groups I and II.

Scale	Experimentals 1				Controls 2			
	Pre-Test Mean	Pre-Test Standard Deviation	Post-Test Mean	Post-Test Standard Deviation	Pre-Test Mean	Pre-Test Standard Deviation	Post-Test Mean	Post-Test Standard Deviation
Ti	6.73	3.16	5.91	3.53	6.27	2.45	7.36	3.47
Tc	16.09	3.14	16.73	3.86	16.55	2.54	15.55	3.55
O	46.00	9.37	41.55	9.88	48.36	8.39	48.09	8.39
I	76.27	9.94	82.18	12.58	74.64	11.43	76.18	10.21
SAV	18.45	2.77	18.55	4.08	18.00	2.92	18.82	2.52
Ex	19.36	4.56	20.36	5.66	16.73	4.12	17.73	5.13
Fr	12.91	2.69	14.55	1.97	13.55	2.27	13.73	1.59
S	10.82	2.79	11.18	2.62	9.64	2.39	9.64	2.23
Sr	11.36	1.61	11.73	2.18	10.18	2.29	10.64	3.08
Sa	15.36	3.28	16.82	4.24	14.45	3.93	14.55	4.76
Nc	11.09	1.38	11.27	2.05	10.27	1.76	10.64	1.61
Sy	6.82	1.52	6.55	2.15	6.45	1.56	5.82	2.25
A	12.36	2.70	13.55	3.60	15.00	4.24	14.73	4.25
C	15.91	2.91	18.09	2.71	15.64	2.01	15.36	3.02

To aid the reader, the POI scales are restated and defined below:

I. Ratio Scores

(Ti/Tc) Time Incompetence-Time Competence - measures degree to which one is "present" oriented

(O/I) Other/Inner - measures whether reactivity orientation is basically towards others or self

II. Sub-scales

(SAV) Self Actualizing Value - measures affirmation of a primary value of self-actualizing people

(Ex) Existentiality - measures ability to situationally or existentially react without rigid adherence to principles

(Fr) Feeling Reactivity - measures sensitivity of responsiveness to one's own needs and feelings

(S) Spontaneity - measures freedom to react spontaneously or to be oneself

(Sr) Self Regard - measures affirmation of self because of worth or strength

(Sa) Self Acceptance - measures affirmation or acceptance of self in spite of weaknesses or deficiencies

- (Nc) Nature of Man - measure degree of the constructive view of the nature of man, masculinity, femininity
- (Sy) Synergy - measures ability to be synergistic, to transcend dichotomies
- (A) Acceptance of Aggression - measures ability to accept one's natural aggressiveness as opposed to defensiveness, denial, and repression of aggressopm
- (C) Capacity for Intimate Contact - measures ability to develop contactual intimate relationships with other human beings, unencumbered by expectations and obligations.

Two statistical procedures were used to analyze the data relating to each of the seven hypotheses. An F statistic, either an analysis of variance or an analysis of covariance, was utilized for hypotheses one, two, five, six and seven. A t-test was used for hypotheses three and four. The size of the groups (N = 11) was viewed as being on the lower limit of reliability for the F statistics and the t statistics, therefore an additional statistical procedure was applied to each hypothesis as a further measure of support for the F and the t statistics.

The statistical procedures used to analyze the data relating to each of the seven hypotheses is given in TABLE 2. These statistical procedures are explained in Appendix J.

An analysis of covariance in a one-way classification design was completed on the post-tests with the pre-tests serving as the covariant. The analysis is seen in Table 4.

TABLE 4. ANALYSIS OF COVARIANCE, 1-WAY CLASSIFICATION DESIGN WITH
PRE -TESTS SERVING AS COVARIANT.

<u>SOURCE OF VARIATION</u>		<u>d.f.</u>	<u>s.s.</u>	<u>m.s.</u>	<u>F.</u>
Between		1	112.39	112.39	2.38
Within		19	898.73	47.30	
Total		20	1011.13		

Between	Observations	Mean-Pre	Mean-Post	Adj. Mean Post
1	11	76.27	82.18	81.45
2	11	76.64	76.18	76.91

P < .05	.05 = 4.38
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Hypothesis One:

H_{0_1} : There will be no significant differences in mean pre-test scores between the experimental group and the control group as measured by the POI.

TABLE 5. Mann-Whitney U-test for pre-test scores.

.05 level, two-tailed test

*R: $U < 30$

$U = 54$

The F statistic of 2.38 was insufficient to reject the null hypothesis. The Mann-Whitney U-Test statistic of 54 was also not at the level sufficient to reject the hypothesis, therefore, HO_1 was accepted.

Hypothesis Two

HO_2 : There will be no significant difference in mean post-test scores between the experimental group and the control group as measured by the POI.

TABLE 6. Mann-Whitney U-test for post-test scores.

.05 level, two-tailed test

*R: $U \leq 30$

$U = 46.5$

The Mann-Whitney U-test statistic of 46.5 indicated the difference in mean post-test scores was not at the level of significance needed to reject the null hypothesis, therefore HO_2 was accepted.

Hypothesis Three

H_{03} : There will be no significant increase in self-actualization in the experimental group as measured by the POI.

A t-test was completed on pre- and post test scores of the experimental group (Group I). The results are reported in Table 7.

TABLE 7. "Student" t-test on Pre- and post-test, Group I.

Computed $t = 2.41$

tabular $t = 2.23$

The Wilcoxon Matched-Pairs Signed-Ranks Test was completed matching pre- and post-test scores for Group I. The results are reported in Table 8.

Table 8. Wilcoxon Matched-Pairs Signed-Ranks Test, matching pre- and post-test scores for Group I.

Group I

.05 level, two-tailed test

*R: $T \leq 11$

*T = 9

The evidence was sufficient to reject the null hypothesis with a t value of 2.41 and the Wilcoxon Matched-Pairs Signed-Ranks test result of $T = 9$, therefore H_{03} was rejected.

Hypothesis Four

H_{0_4} : There will be no significant increase in self-actualization in the control group as measured by the POI.

A t-test was completed on pre- and post-test scores of Group II.

Table 9. "Student" t-test on Pre- and Post-tests, Group II.

$$t = .80$$

$$\text{tabular} = 2.23$$

The Wilcoxon Matched-Pairs Signed-Ranks Test was completed matching pre- and post-test scores for Group II. The results are reported in Table 10.

Table 10. Wilcoxon Matched-Pairs Signed-Ranks Test, matching pre- and post-test scores for Group II.

.05 level, two-tailed test

$$*R: T < 11$$

$$T = 25.5$$

The evidence was insufficient to reject the null hypothesis. The t-test value of .80 and the Wilcoxon Matched-Pairs Signed-Ranks Test value of 25.5 did not show a significant increase in self-actualization, therefore null hypothesis H_{0_4} was accepted.

Hypothesis Five

H_{05} : There will be no significant difference in mean gain scores between couples in the experimental group and singles in the experimental group as measured by the POI.

An analysis of variance: one-way classification design was completed between couples and singles in the experimental group. There were six (6) marrieds, three couples and six (6) singles included in this analysis. Subject number ten (10) from Group II was coupled with her husband, subject number ten (10) Group I for this analysis. The results are reported in Table 11.

Table 11. Analysis of Variance: One-way Classification, Couples and Singles - Group I

Source of Variation	d.f.	S.S.	M.S.	F
Between	1	408.33	408.33	15.63*
Within	10	261.34	26.13	
Total	11	669.67		

* $P < .05$ $.05 = 4.96$

The Scheffe' procedure results of this analysis are reported in Table 12.

Table 12. Scheffe' procedure. Couples and Singles Group I.

*R: $F > 4.96$

$F = 28.67*$

The F value of 15.63 and the Scheffe' value of 28.67 were sufficient to reject the null hypothesis, the conclusion was that the couples scored significantly higher than the singles in Group I, the null hypothesis HO_5 was rejected.

Hypothesis Six

HO_6 : There will be no significant difference in mean gain scores between couples in the control group and singles in the control group as measured by the POI.

An analysis of variance: one-way classification design was completed between couples and singles in the control group. There were four (4) married couples in the control group and three (3) singles, or subjects without a spouse in the control group. The results are reported in Table 13.

Table 13. Analysis of Variance: One-way Classification Couples and Singles Group II

Source of Variation	d.f.	S.S.	M.S.	F
Between	1	5.19	5.19	.18
Within	9	259.54	28.84	
Total	10	264.73		

*P < .05

.05 = 5.12

The Scheffe' procedure results of this analysis are reported in Table 14.

 Table 14. Scheffe' procedure. Couples and Singles, Group II.

*R: $F \geq 5.12$ $F = .45$

The F value of .18 and the Scheffe' value of .45 were insufficient to reject the null hypothesis. The difference in mean gain scores was not at the level of significance needed to reject, therefore H_{0_6} was accepted.

Hypothesis Seven

H_{0_7} : There will be no significant difference in mean gain scores between couples in the experimental group and couples in the control group as measured by the POI.

An analysis of variance: one-way classification design was completed between couples in Group I and Group II. There were three (3) couples from Group I (subjects 6, 7, 8, 9, 10 and subject number 10 from Group II) and four (4) couples from Group II included in this analysis. The results are reported in Table 15.

 Table 15. Analysis of Variance: one-way classification. Couples Group I and Couples Group II

Source of Variation	d.f.	S.S.	M.S.	F
Between	1	398.82	398.82	15.56*
Within	12	207.54	25.63	
Total	13	706.36		

*P < .05

.05 = 4.75

The Scheffe' procedure results of this analysis are reported in Table 16.

Table 16. Scheffe' procedure. Couples Group I and Couples Group II.

*R: $F \geq 4.75$

$F = 25.36^*$

The F value of 15.56 and the Scheffe' value of 25.36 were sufficient to reject the null hypothesis. The couples in Group I scored significantly higher than the couples in Group II, therefore H_{07} was rejected.

Summary

The data collected for this study was reported and analyzed in this chapter. The I (inner-directed) scale of the POI was utilized as the measure of self-actualization for testing of the statistical hypotheses.

One-way analysis of covariance, one-way analysis of variance, the Mann-Whitney U-test, the Wilcoxon Matched-Pairs Signed-Ranks Test, and the Scheffe' Test procedures were the statistics utilized in analyzing the seven hypotheses in this chapter. All of the hypotheses, with the exception of hypothesis one (H_{01}), hypothesis two (H_{02}), hypothesis four (H_{04}) and hypothesis six (H_{06}) were rejected since significant differences were found to exist between the group comparisons made. Hypothesis one (H_{01}), two (H_{02}), four (H_{04}), and six (H_{06}) were not rejected because there were no significant differences at the .05 level of significance.

CHAPTER V

DISCUSSION OF FINDINGS AND FURTHER ANALYSIS

Discussion of the Findings

Hypothesis One: There will be no significant differences in mean pre-test scores between the experimental group and the control group as measured by the POI.

Statistics: The findings of the analysis of covariance technique revealed that the minimal adjustment of the means indicated the pre-tests had no significant effect on the post-tests. From an analysis of the data, neither the F statistic of 2.38 nor the Mann-Whitney U-Test statistic of fifty-four (54), showed a significant difference in self-actualization on pre-test mean scores between Group I and Group II, therefore H_{01} was accepted. Appendix H profiles Group I and Group II pre-test mean scores.

Discussion: It was speculated that since Group I and Group II were both drawn from the same population, there would be no significant differences on pre-test mean scores. Only two subscales had differences between Group I and Group II pre-test mean scores greater than 2.0, they were Ex and A. The differences were 2.7 and 2.6 respectively, with the Ex-scale in favor of Group I and the A-scale in favor of Group II.

Hypothesis Two: There will be no significant differences in mean post-test scores between the experimental group and the control group as measured by the POI.

Statistics: The findings for HO_2 were similar to HO_1 , neither the F statistic of 2.38 nor the Mann-Whitney U-Test of fifty-four (54) showed a significant difference in self-actualization on post-test mean scores. Therefore HO_2 was accepted. Appendix I profiles Group I and Group II post-test mean scores.

Discussion: It was speculated that the small group sizes (N=11), the mixture of couples and singles in both Group I and Group II, and any erratic changes in one or two of the subjects in either Group I or Group II, could significantly effect the overall post-test mean scores. Group I did show more gain in mean post-test scores on several of the subscales, but the difference was not significant at the .05 level.

The I-scale had a difference of 6.0 in favor of the experimentals. The Ex-scale had a difference of 2.7 again in favor of the experimentals, the Sa-scale had a difference of 2.3 in favor of Group I again and the C-scale had a difference of 2.7 also in favor of the experimentals. It appeared then that the treatment offered Group I did have an effect on the participants at least with respect to inner-directedness, I-scale, existentiality, Ex-scale, self-acceptance, Sa-scale and capacity for intimate contact, C-scale.

Hypothesis Three: There will be no significant increase in self-actualization in the experimental group as measured by the POI.

Statistics: The findings of the t-test, $t = 2.41$, revealed a significant increase in self-actualization for the experimental group as did the Wilcoxon Matched-Pairs Signed-Ranks Test results, $T = 9$. Hypothesis Three was therefore rejected.

Discussion: It was speculated that the t-test and the Wilcoxon Matched-Pairs Signed-Ranks Test evidenced that Group I showed a significant increase from having received the pre-retirement workshop treatment. The rejection of H_{03} collaborates Atchley's (1972) report of pre-retirement counseling programs producing results.

Hypothesis Four: There will be no significant increase in self-actualization in the control group as measured by the POI.

Statistics: The t-test value of .80 and the Wilcoxon Matched-Pairs Signed-Ranks Test results of 25.5 did not show a significant increase in self-actualization, therefore H_{04} was accepted.

Discussion: It was speculated that the control group did not increase in self-actualization due to not having received the pre-retirement workshop treatment.

Hypothesis Five: There will be no significant difference in mean gain scores between couples in the experimental group and singles in the experimental group as measured by the POI.

Statistics: The F statistic of 15.63 and the Scheffe' procedure result of 28.67 both revealed that there was a significant difference in mean gain scores between couples and singles in Group I, the experimentals. The difference favored the couples and was significant at the .05 level, H_{0_5} was therefore rejected.

Discussion: Margolous (1969) and Hall (1953) both indicated the importance of joint spouse participation in complete retirement preparation. The rejection of H_{0_5} not only evidenced their contentions but supported Lowenthal's (1968) confidant role. This current study appeared to support the buffering effect of a confidant for social loss, specifically retirement.

It was speculated that the couples showed a significant increase in mean gain scores because the treatment was more fully assimilated by their having someone to interact with outside of the workshop sessions.

Hypothesis Six: There will be no significant difference in mean gain scores between couples in the control group and singles in the control group as measured by the POI.

Statistics: The F statistic of .18 and the Scheffe' procedure result of .45 revealed that there was not a significant difference between couples and singles in Group II, therefore H_{0_6} was accepted.

Discussion: It was speculated that since Group II did not receive the pre-retirement workshop treatment, there would be no significant difference.

Hypothesis Seven: There will be no significant difference in mean gain scores between couples in the experimental group and couples in the control group as measured by the POI.

Statistics: The F statistic of 15.56 and the Scheffe' procedure result of 25.36 both revealed a significant difference in mean scores of couples in Group I and Group II. The difference favored the couples in Group I and was significant at the .05 level, therefore H_{07} was rejected.

Discussion: The rejection of H_{07} appeared to further evidence the importance of a confidant in a social loss situation such as retirement. The married participants in the experimental group had in addition to the treatment, a confidant with whom to interact about the treatment. This seemed to suggest that a confidant is an important buffer against social loss, Lowenthal (1968), but it also seemed to evidence the importance of Schultz's (1965) findings. He reported that employees who were approaching retirement sincerely wanted help to identify the problems and opportunities of retirement and they especially wanted an opportunity to exchange views with their fellow employees.

Further Analysis

The hypotheses used in this study were designed to investigate changes in self-actualization as measured by group mean gain scores. The group mean gain scores showed a significant difference between the experimental group and the control group, hypothesis three. The difference favored the experimental group and was significant at the .05 level. The mean gain scores also showed a significant difference between couples in the experimental group and singles in the experimental group, hypothesis five. In addition, there was a significant difference between the couples in the experimental group and the couples in the control group, hypothesis seven. The difference in each of these favored the couples in the experimental group and was significant at the .05 level.

A group method was used to provide for the self-actualization growth process and group mean scores were used to investigate this growth, but since Maslow, Rogers and Shostrom defined self-actualization as an individual dimension, further analyses were included to analyze the individual's gain scores.

It was found that couples differed significantly from singles in the experimental group mean gain scores, hypothesis two. Table 17 indicates the pre- and post-test scores and their differences on the twelve (12) POI subscales of the six (6) married and the five (5) single subjects.

TABLE 17. Group I (Experimentals) Profile Scores.

Subject		Tc	I	SAV	Ex	Fr	S	Sr	Sa	NC	Sy	A	C
1	Pre	20	101	22	29	16	17	11	23	12	9	14	22
	Post	22	108	22	30	18	18	14	23	13	9	14	24
	(Single) Difference	+2	+7	0	+1	+2	+1	+3	0	+1	0	0	+2
2	Pre	12	71	20	14	13	9	13	11	11	6	12	15
	Post	9	66	17	12	14	8	9	11	9	3	7	18
	(Single) Difference	-3	-5	-3	-2	+1	-1	-4	0	-2	-3	-5	+3
3	Pre	20	66	16	20	9	8	10	17	10	8	11	14
	Post	19	67	11	18	13	9	10	15	7	3	7	15
	(Single) Difference	-1	+1	-5	-2	+4	+1	0	-2	-3	-5	-4	+1
4	Pre	20	82	20	23	13	12	11	16	11	7	16	19
	Post	21	89	20	25	16	13	13	18	10	7	16	18
	(Single) Difference	+1	+7	0	+2	+3	+1	+2	+2	-1	0	0	-1
5	Pre	16	85	20	22	17	12	12	16	14	8	16	19
	Post	16	81	19	19	17	11	13	17	13	7	16	15
	(Single) Difference	0	-4	-1	-3	0	-1	+1	+1	-1	-1	0	-4
6	Pre	16	82	21	20	9	14	14	19	13	7	13	14
	Post	20	96	25	25	13	13	16	18	14	8	17	19
	(Married)Difference	+4	+14	+4	+5	+4	-1	+2	0	+1	+1	+4	+5
7	Pre	13	74	12	20	17	10	10	15	11	5	12	15
	Post	16	86	13	23	17	10	10	17	13	6	16	22
	(Married)Difference	+3	+12	+1	+3	0	0	0	+2	+2	+1	+4	+7
8	Pre	11	72	20	13	12	11	14	15	11	8	14	11
	Post	12	79	24	15	13	11	13	16	11	9	17	15
	(Married)Difference	+1	+7	+4	+2	+1	0	-1	+1	0	+1	+3	+4
9	Pre	15	67	16	18	13	7	9	12	9	4	6	16
	Post	17	87	19	22	14	11	10	21	13	8	16	18
	(Married)Difference	+2	+20	+3	+4	+1	+4	+1	+9	+4	+4	+10	+2
10 *	Pre	19	70	19	21	11	8	11	15	10	8	10	16
	Post	19	80	18	23	13	10	12	19	11	8	11	18
	(Married)Difference	0	+10	-1	+3	+2	+2	+1	+4	+1	0	+1	+2
11 *	Pre	15	69	17	13	12	11	10	11	10	5	12	14
	Post	13	65	16	11	12	9	9	10	10	4	12	17
	(Married)Difference	-2	-4	-1	-2	0	-2	-1	-1	0	-1	0	-3

It can be seen that the married scores compared with the singles scores provided some possible speculations concerning what Lowenthal (1968) termed the importance of dyadic relationships, i.e., the buffering effect of a confidant. Her research confirmed that a confidant (an intimate relationship) served as a buffer against social losses including retirement. In her study, the retired with a confidant ranked the same in regard to morale as those still working who had no confidant; those both retired and having no confidant were twice as likely to be depressed as to be satisfied, whereas among those both working and having a confidant, the ratio was more than reversed.

The data from this current investigation seemed to indicate a clear and consistent relationship between subjects with a confidant (their spouse) in attendance and positive gain scores, and subjects without a confidant (no spouse) in attendance and declining scores.

Table 17, analyzed both horizontally (i.e., subject two's (2) subscale scores) and vertically (i.e., the I-scale for the eleven (11) subjects) seemed to support Lowenthal's contention of a confidant being a buffer against social losses, specifically retirement. Subjects one, two, three, four, and five in the experimental group (Group I) were either single or did not have a spouse in attendance. Of these five (5) subjects, one (1) had zero or positive gains on all twelve (12) subscales, one (1) had declining scores on two (2) subscales, two (2) had declining scores on seven

(7) subscales, and one (1) had declining scores on nine (9) subscales. Subject number eleven (11) from Group I was married but his spouse was in the control group and he reported no interaction with his spouse concerning the treatment. He declined on eight (8) of the subscales. His spouse declined on four (4) of the subscales.

The remaining five (5) experimental group participants were all married. Subjects number six (6) and seven (7) were married to each other as were subjects number eight (8) and nine (9). Subject number ten (10) was married to subject number ten (10) in the control group (Group II). Group I subject number ten (10) reported intensive interaction with his spouse concerning the workshop treatment. Subject number ten (10), Group I, declined on one (1) subscale; his spouse, subject number ten (10) Group II, declined on three (3) subscales. Subjects number six (6) and seven (7), Group I, declined on one (1) and no (0) subscales respectively. Subjects number eight (8) and nine (9), Group I, declined on one (1) and no (0) subscales respectively. It appeared then that those subjects in the experimental group (Group I) who had a confidant, i.e., a spouse in attendance or a spouse with whom they interacted intensely, not only did not decline as consistently as did their counterparts without a confidant, but they also gained on significantly more subscales.

When the married subjects score's, i.e., subjects number six (6) and seven (7), subjects eight (8) and nine (9), subject ten (10) Group I and subject ten (10) Group II, were compared with each other, there appeared to be parallel growth among the couples. Subjects six (6) and seven (7) gained the most on the same subscales, i.e., the I-scale, fourteen (14) and twelve (12) respectively, the Tc-scale, four (4) and three (3) respectively, the A-scale, four (4) and four (4) respectively and the C-scale, five (5) and seven (7) respectively. The other two sets of married subjects had similar parallel growth.

It appeared then that the treatment offered the experimental group (Group II) was effective for individuals' growth toward self-actualization. It further appeared that the treatment was most effective for subjects having a confidant with whom to interact. This speculation might be explained by the security of being able to interact with a meaningful other, i.e., a confidant, and this interaction served then as a comfort base from which to operate.

The parallel growth exhibited by participants (Group I) who had a confidant might indicate the positive reinforcement perceived by participating in the treatment with a confidant. The parallel growth of the participants was also reflected in the I-scale self-actualization range of the POI.

Shostrom (1966) defined the inner-directed, I-scale, component of self-actualization to lie between approximately seventy-four (74) and one hundred and eleven (111).

The experimental group had five (5) participants who at the pre-test were within this range. At the conclusion of the treatment, the experimental group had eight (8) participants within this range. Of the six (6) married subjects, only two (2) were within the I-scale self-actualization range at the pre-test and five (5) were within the range of the post-test. The one married subject not falling within this range was subject number eleven (11), who reported no interaction with his spouse concerning the workshops treatment.

Shostrom (1966) defined the time component, Tc-scale, component of self-actualization to lie between approximately fourteen (14) and twenty-four (24). The experimental group had eight (8) participants who at the pre-test were in the self-actualization range. At the conclusion of the treatment, the experimental group had eight (8) participants within this range also. Seven (7) of the eight (8) subjects within the Tc-scale range at pre-test were within this range of post-test. There was one subject (number seven (7) a married) who moved into the time-competent range following treatment and one subject who moved out of this range, once again it was subject number eleven (11), i.e., the one without a confidant.

There were four (4) of the marrieds within the time-competent range at pre-test and five (5) within this range of post-test.

The experimental group (Group I) did show a significant gain in self-actualization between pre- and post-test, hypothesis three, as measured by the I-scale of the POI.

When the individual participant's scores from the experimental group (Group I) were analyzed, there were three (3) who showed zero or positive gain on all twelve (12) subscales, three (3) individuals who declined on one (1) subscale, one (1) who declined on two (2) subscales, two (2) who declined on seven (7) subscales, one (1) who declined on eight (8) subscales, and one (1) individual who declined on nine (9) of the subscales.

The treatment provided to the experimental group participants offered more individuals the opportunity to grow not only toward self-actualization, but to move into the inner directed self-actualization range as defined by Shostrom (1966).

Hypothesis Six was retained as it was found that the couples and the singles did not differ significantly in growth toward self-actualization. Table 18 indicates the pre- and post-test scores and their differences for each of the twelve (12) POI subscales. Because of only three (3) subjects being single or not having a spouse in the same group, the results are statistically questionable but it can be seen from Table 16 that the married subjects in the control group (Group II) did not exhibit the parallel and perhaps supportive growth as did the married experimentals with a confidant. Their scores did not seem to take on

any kind of pattern, other than the control group subjects (Group II) declined in scores between pre- and post-test relatively consistently.

The control group also had five (5) subjects who at the pre-test were within the I-scale self-actualization range. At the post-test six (6) subjects were within this range.

The control group had ten (10) subjects who at the pre-test were in the Tc-scale self-actualization range and at the post-test seven (7) subjects who were within this range. All individual participants in the control group (Group II) showed declining scores between pre- and post-test on at least three (3) subscales.

The control group had one (1) individual who declined on three (3) subscales, five (5) who declined on four (4) subscales, two (2) who declined on five (5) subscales, one (1) who declined on seven (7) subscales, one (1) who declined on nine (9) subscales, and one (1) individual who declined on ten (10) of the subscales.

The treatment then did not increase the number of participants in the experimental group who gained in time competence, but it appeared that during the five and one-half week treatment period, the control group subjects suffered declining time competence. Perhaps as retirement drew nearer, the concept of time became more difficult to deal with.

The couples in the experimental group were found to be significantly different from those in the control group (Hypothesis seven).

TABLE 18. Group II (Control) Profile Scores

		Tc	I	SAV	Ex	Fr	S	Sr	Sa	Nc	Sy	A	C
1	Pre	15	65	17	17	11	7	7	12	12	7	8	12
	Post	14	63	15	14	10	8	5	14	11	6	7	10
	(Single) Difference	-1	-2	-2	-3	-1	+1	-2	+2	-1	-1	-1	-2
2	Pre	16	76	18	22	12	9	9	16	10	8	14	18
	Post	17	79	18	19	13	10	10	19	8	6	14	13
	(Married) Difference	+1	+3	0	-3	+1	+1	+1	+3	-2	-2	0	-5
3	Pre	17	68	19	16	15	7	7	12	10	7	13	15
	Post	15	62	19	12	13	6	6	10	11	7	8	13
	(Married) Difference	-2	-6	0	-4	-2	-1	-1	-1	+1	0	-5	-2
4	Pre	15	59	12	10	13	7	12	10	7	3	11	16
	Post	11	68	19	11	13	9	14	9	8	2	14	15
	(Married) Difference	-4	+9	+7	+1	0	+2	+2	-1	+1	-1	+3	-1
5	Pre	15	62	15	11	14	9	11	9	8	4	13	14
	Post	12	70	29	13	14	9	14	8	9	3	15	13
	(Married) Difference	-3	+8	+5	+2	0	0	+3	-1	+1	-1	+2	-1
6	Pre	14	86	20	20	15	12	10	17	12	7	20	16
	Post	12	83	16	23	16	10	10	16	10	4	21	17
	(Married) Difference	-2	-3	-4	+3	+1	-2	0	-1	-2	-3	+1	+1
7	Pre	18	91	20	21	16	10	10	21	12	8	20	16
	Post	17	90	20	25	14	11	13	19	12	8	16	19
	(Married) Difference	-1	-1	0	+4	-2	+1	+3	-2	0	0	-4	+3
8	Pre	22	93	23	19	15	15	15	21	12	8	21	19
	Post	22	91	25	22	16	13	15	22	12	9	19	17
	(Married) Difference	0	-2	2	3	+1	-2	0	+1	0	+1	-2	-2
9	Pre	13	82	21	15	17	12	12	11	10	7	20	18
	Post	20	80	17	18	15	14	10	19	13	9	20	14
	(Married) Difference	+7	-2	-4	+3	=2	+3	-2	+8	+3	+2	0	-4
* 10	Pre	20	72	17	21	12	9	11	15	9	6	12	14
	Post	19	81	18	25	14	8	9	15	11	6	15	21
	(Married) Difference	-1	+9	+1	+4	+2	-1	-2	0	+2	0	+3	+7
* 11	Pre	16	67	16	12	9	9	8	15	11	6	13	14
	Post	12	68	20	13	13	8	11	8	12	4	13	17
	(Married) Difference	-4	+1	+4	+1	+4	-1	+3	-7	+1	-2	0	+3

Table 19 indicates the number of individuals from the experimental group (Group I) and the control group (Group II) who showed zero or positive gain in scores between pre- and post-test. The individuals who had declining scores between pre- and post-test were not included.

TABLE 19. Group I and Group II gain scores by subscales.

Sub-scale	Group I			Group II		
	Positive Gain	Zero Gain	Total	Positive Gain	Zero Gain	Total
Tc	6	2	8	2	1	3
I	8	0	8	5	0	5
SAV	4	2	6	5	3	8
Ex	7	0	7	8	0	8
Fr	8	3	11	5	2	7
S	5	2	7	5	1	6
Sr	6	2	8	5	2	7
Sa	6	3	9	4	1	5
Nc	5	2	7	6	2	8
Sy	4	3	7	2	3	5
A	5	4	9	4	3	7
C	9	0	9	4	0	4

Beyond the retention of HO_1 , HO_2 , HO_4 , HO_6 and the rejection of HO_3 , HO_5 , HO_7 the data gathered in this investigation provided some interesting observations and possible speculations.

As Table 19 indicates, the experimental group (Group I) had more individuals who showed zero or positive gain than did the control group (Group II) on nine (9) of the twelve (12) subscales of the POI. With the exception of three (3) subscales, (SAV)-self-actualizing value, (Ex)-existentiality, and (Nc)-nature of man as constructive, the experimental group (Group I) had more individuals who showed stability or gain between pre- and post-test than did the control group (Group II).

The experimental group (Group I) averaged eight (8) individuals who showed stability or positive gain between pre- and post-test on the twelve (12) subscales, whereas the control group (Group II) averaged six (6). Thus, it appeared that the treatment provided the growth opportunity for an average of two (2) more individuals per subscale. This speculation was given further support by the average number of individuals in Group I and Group II who showed positive gain in subscale scores between pre- and post-test. The experimental group (Group I) averaged 6.08+ individuals showing positive gain per subscale compared with 4.58+ for the control group (Group II).

The experimental group (Group I) had three (3) individuals who showed zero or positive gain on all twelve (12) subscales. All individuals in the control group (Group II) showed declining scores between pre- and post-test on at least three (3) subscales. On the average, the experimental group declined on 3.27+ subscales whereas the control group declined on 5.36+ subscales.

The data comparing the individual participants of the two (2) groups was consistent with the earlier findings of hypothesis three, i.e., the experimental group by group mean scores did show a significant gain in self-actualization. This breakdown of group mean gain scores by individual participants reflected the greater percentage of individuals from the experimental group (Group I) who showed consistently both more gains in scores as individuals and also fewer declining scores per individual. Further, since the ten (10) minor subscales of the POI consisted of the same items as those included in the two (2) major scales, Tc (23 items) and I (127 items), it did not appear surprising that the individual participants from the experimental group (Group I) showed consistently stronger gains and fewer declines in subscale scores.

On all twelve (12) subscales there were differences between the total number of individuals in each group who showed zero or positive gains. There were (5) of the subscales which appeared to be significant. These subscales all had differences between groups of three (3) or more individuals. The other seven (7) subscales showed differences between groups, but they were of the magnitude of two (2) individuals or less. The Tc-scale, the I-scale, the Fr-scale, the Sa-scale, and the C-scale were the five (5) subscales which appeared to be significant and the difference for each of them was in favor of the experimental group.

This data provided some possible speculations concerning future workshops and the treatment to be provided. This current

investigation's treatment centered around the affect of the participants as generated by the cognitive input of the sessions. The treatment appeared to be effective in providing an opportunity for growth towards self-actualization as measured by the two (2) major subscales of the POI; the Tc-scale where five (5) more Group I individuals showed stability or growth than Group II individuals and the I-scale where three (3) more Group I individuals showed stability or growth than Group II.

The three (3) minor subscales, Fr, Sa, and C, termed conceptually important elements of self-actualization by Bloxom (1972), further supported these contentions. The workshop experience appeared to provide significant growth toward time competence, Tc-scale, and inner-directedness, I-scale, but also the treatment appeared to provide significant growth toward feeling reactivity, Fr-scale, self-acceptance, Sa-scale, and capacity for intimate contact, C-scale.

It appeared then that the commonalities associated with the experimental group individuals who gained more toward self-actualization were, in addition to the balance between the dichotomies of the extreme inner-directed person and the extreme other-directed person, a maintenance of time competence, Tc-scale, an increase in feeling reactivity, Fr-scale, an increase in self-

acceptance, Sa-scale, and an increase in the capacity for intimate contact, C-scale. These commonalities should perhaps be further investigated in future research. This current investigation controlled for many variables, i.e., age, sex, non-professional work status, and geographical factors, but there might be other variables unaccounted for by this investigation. There appeared to be indeed a commonality among the experimental group participants in relation to the POI self-actualization traits, but the relationship of these traits to other personality test's traits has not yet been determined.

CHAPTER VI

SUMMARY, CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

SummaryReview of the Problem

This study was designed to investigate whether University of Oregon civil service classified staff pre-retirees participating in a pre-retirement program would demonstrate a significant change in self-actualization when compared with a similar group of pre-retirees who did not participate in the above mentioned program.

The null hypotheses were tested as follows:

- HO₁: There will be no significant differences in mean pre-test scores between the experimental group and the control group as measured by the POI.
- HO₂: There will be no significant differences in mean post-test scores between the experimental group and the control group as measured by the POI.
- HO₃: There will be no significant increase in self-actualization in the experimental group as measured by the POI.
- HO₄: There will be no significant increase in self-actualization in the control group as measured by the POI.

- HO₅: There will be no significant difference in mean gain scores between couples in the experimental group and singles in the experimental group as measured by the POI.
- HO₆: There will be no significant difference in mean gain scores between couples in the control group and singles in the control group as measured by the POI.
- HO₇: There will be no significant difference in mean gain scores between couples in the experimental group and couples in the control group as measured by the POI.

Review of the Literature

A review of the literature on self-actualization revealed that a considerable amount of theoretical and empirical research had been compiled by others. However, research on the dimension of pre-retirement programs appeared scarce.

As noted in the literature, there seemed to be a general consensus among researchers that self-actualizing people were those who were self-aware, who were fully and vividly involved in experiencing and who took the responsibility for their own actions. In addition, effective people functioned from within, relying on the same creative resources from which self-actualization flowed.

The literature also suggested that pre-retirement programs seemed to improve attitudes toward retirement and that positive attitudes were of prime concern in retirement adjustment. Atchley (1972) specified pre-retirement counseling programs as being of benefit in retirement adjustment. Greene (1969) concluded that there was a need to prepare psychologically for retirement and Driver (1958) supported the "Modified T-Group" as the most effective learning model. She concluded that learning takes place through an active process including individual participation and interactions involving the emotions. Further, there seemed to be consensus among researchers that adjustment to retirement could be positively influenced by education and planning but the research did not indicate the effectiveness of other types of programs.

The results of the research review indicated that the Personal Orientation Inventory was the only known instrument to date that purported to measure self-actualization and to this investigator seemed to have value as an effective instrument for discriminating between persons with respect to their level of interpersonal functioning. However, evidence of prior use of the Personal Orientation Inventory in the measurement of the pre-retirement process was non-existent.

Review of the Design

The sample consisted of twenty-two (22) subjects from approximately 126 University of Oregon civil service classified staff born

prior to January 1, 1914. Group I (the experimentals) consisted of 11 subjects who volunteered to participate in a pre-retirement workshop. Group II consisted of 11 subjects who did not participate in the pre-retirement workshop.

The I Scale of the Personal Orientation Inventory (POI) was utilized to measure self-actualization. The instrument was pre- and post-test administered under similar conditions to both groups.

Hypothesis one and two were tested by an analysis of covariance in a one-way classification design with pre-test scores serving as the covariant and by the Mann-Whitney U-Test. Hypotheses three and four were tested by a t-test and by the Wilcoxon Matched-Pairs Signed-Ranks Test. Hypothesis five, six and seven were tested by an analysis of variance in a one-way classification design and by the Scheffe' Test. All hypotheses were stated in the null form for statistical testing purposes. The .05 level of confidence was selected as the acceptable level of statistical significance.

Conclusions

With due consideration for the limitations of this study, stated in Chapter I, the following conclusions were made.

1. The experimental group (Group I) was not shown to be significantly more self-actualized on the pre-test than the control group (Group II).
2. The experimental group (Group I) was not shown to be significantly more self-actualized on the post-test than the control group (Group II).
3. The experimental group (Group I) showed a significant increase in self-actualization.
4. The control group (Group II) did not show a significant increase in self-actualization.
5. The couples in the experimental group (Group I) showed a more significant gain in self-actualization than the singles in the experimental group (Group I).
6. The couples in the control group (Group II) did not show a more significant gain in self-actualization than the singles in the control group (Group II).
7. The couples in the experimental group (Group I) showed a more significant gain in self-actualization than the couples in the control group (Group II).
8. The findings of this investigation support the importance of a confidant as a buffer against social losses, specifically, retirement.

9. The findings of this investigation support the position that this pre-retirement workshop did have a significant impact on the personal development of participants. Appendix H and I.

Implications

The following implications were made from the above conclusions:

1. The pre-retirees who volunteered to be exposed to the pre-retirement workshop (Group I) were not functioning at a significantly different level from the pre-retirees who volunteered to participate in the control group (Group II).
2. The pre-retirees in Group I who volunteered to be exposed to the pre-retirement workshop were significantly affected in growth toward self-actualization.
3. It is strongly suggested that pre-retirement workshops are significantly more effective for intimately related subjects (a confidant), i.e., the married couples in this study. It is further suggested that the intimately related participants (the couples) were able to further interact outside of the workshop sessions and thereby more fully assimilate the treatment.

4. The level of self-actualization can be affected by pre-retirement workshops.
5. It is a subjective impression that older people respond favorably to the "Modified T-Group" model.

Recommendations

As a result of this investigation, the following recommendations are made:

1. The discriminating power of the Personal Orientation Inventory with respect to levels of self-actualization suggests that additional research be undertaken to determine the value of the Personal Orientation Inventory as a method for assessing progress in personal growth and development of pre-retirement workshop participants, and to identify those who need to be provided with individual attention.
2. Additional research needs to be undertaken to determine the attitudes of pre-retirees who do not volunteer for pre-retirement programs.
3. Additional research needs to be undertaken to investigate the four fundamental characteristics of self-actualization described by Shostrom.
4. Additional research needs to be undertaken to determine the effectiveness of pre-retirement programs offered to couples only.

5. Additional research needs to be undertaken to determine the effectiveness of pre-retirement programs offered to singles only.
6. Additional research needs to be undertaken to determine the strength of the gains made in self-actualization in a similar program extended over a longer period of time.
7. Additional research needs to be undertaken to determine if a sequential order of a pre-retirement workshop curriculum is effective.
8. Additional research needs to be undertaken to determine the effectiveness of educational approaches other than the "Modified T-Group".
9. Additional research needs to be undertaken to assess the attitudes of pre-retirees and employers towards pre-retirement programs.
10. Additional research needs to be undertaken to investigate the effectiveness of limited versus comprehensive programs.
11. Additional research needs to be undertaken to investigate groups of differing number of employed individuals as participants.
12. Additional research should perhaps look into the other seven (7) subscale score's conceptually important elements of self-actualization which didn't appear to be affected by this current investigation's treatment.

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APPENDICES

APPENDIX A

LOG OF SESSIONS

Session Number

1. 1. Introduction to workshop
2. Pre-test
3. Handout - "Planning for Retirement"
2. 1. Modeled group discussion techniques
2. Force Field Exercise - plus and minus factors of retirement
3. Discussed - "Planning for Retirement" handout
4. Handout - "Senior Employees Questionnaire"
3. 1. Discussed "Senior Employees Questionnaire"
2. Discussed "Attitudes and beliefs"
3. Discussed "Retirement stereotypes and myths"
4. Handout - "Older Adults"
4. 1. Discussed "Older Adults" handout
2. Life Line Exercise
5. 1. Retirement Problems Ranking Exercise
2. Handout - "The Facts About Retirement"
6. 1. Discussed - "The Facts About Retirement" handout
2. Discussed - "Effective Problem Solving Model"
3. "T" Diagram
4. Handout - "Preparing to Live on my Income"
7. 1. Discussed - "Preparing to Live on my Income" handout
2. Life Inventory Exercise
3. Handout - "Statement of Earnings"
4. Handout - "Questionnaire (Income, Health and Plans)"
8. 1. Discussed - "Questionnaire (Income, Health and Plans)"
2. Life Inventory Exercise
3. Handout - "Fantasy Day Exercise"
4. Handout - "Activities Questionnaire"
9. 1. Discussed - "Fantasy Day Exercise"
2. Discussed - "Activities Questionnaire"
10. 1. Discussed - "The Myth of the Twilight Years"
2. Zoo Analogy Exercise

11.
 1. Post test
 2. Graduation

APPENDIX B

"MODIFIED T-GROUP" MODEL,
Lifton (1966) and Rosenbaum and Berger (1963)

1. Developing the capacity to relate the subject matter to one's personal feelings about that subject matter; we are not necessarily aware of our feelings about the subjects we study, but with the T-group method we made a conscious attempt to become aware.
2. Developing self-diagnostic skills - as the preretiree becomes aware of his feelings about retirement (both positive and negative) and his strong motivational needs for coping with these feelings, he will better be able to relate them to his current situation in life and his plans for the future.
3. Developing communication and interpersonal relations skills. This facility might also be called "developing social relationship skills", or the ability to tell others of one's own feelings, fears, desires and needs.
4. Developing attitudes of independence, rather than dependence.
5. Developing an awareness of one's present approach to life as a basis for evaluating if this approach is worthy of carrying "on into retirement".
6. Developing skills and attitudes for effective problem solving, which we believe are necessary tools for coping with the reality of approaching retirement.
7. Developing the attitude of "action taking", so that plans for retirement living will be carried out after they are made.

APPENDIX C
PERSONAL ORIENTATION INVENTORY

1. a. I am bound by the principle of fairness.
b. I am not absolutely bound by the principle of fairness.
2. a. When a friend does me a favor, I feel that I must return it.
b. When a friend does me a favor, I do not feel that I must return it.
3. a. I feel I must always tell the truth.
b. I do not always tell the truth.
4. a. No matter how hard I try, my feelings are often hurt.
b. If I manage the situation right, I can avoid being hurt.
5. a. I feel that I must strive for perfection in everything that I undertake.
b. I do not feel that I must strive for perfection in everything that I undertake.
6. a. I often make my decisions spontaneously.
b. I seldom make my decisions spontaneously.
7. a. I am afraid to be myself.
b. I am not afraid to be myself.
8. a. I feel obligated when a stranger does me a favor.
b. I do not feel obligated when a stranger does me a favor.
9. a. I feel that I have a right to expect others to do what I want of them.
b. I do not feel that I have a right to expect others to do what I want of them.
10. a. I live by values which are in agreement with others.
b. I live by values which are primarily based on my own feelings.
11. a. I am concerned with self-improvement at all times.
b. I am not concerned with self-improvement at all times.
12. a. I feel guilty when I am selfish.
b. I don't feel guilty when I am selfish.
13. a. I have no objection to getting angry.
b. Anger is something I try to avoid.
14. a. For me, anything is possible if I believe in myself.
b. I have a lot of natural limitations even though I believe in myself.
15. a. I put others' interests before my own.
b. I do not put others' interests before my own.
16. a. I sometimes feel embarrassed by compliments.
b. I am not embarrassed by compliments.
17. a. I believe it is important to accept others as they are.
b. I believe it is important to understand why others are as they are.
18. a. I can put off until tomorrow what I ought to do today.
b. I don't put off until tomorrow what I ought to do today.
19. a. I can give without requiring the other person to appreciate what I give.
b. I have a right to expect the other person to appreciate what I give.
20. a. My moral values are dictated by society.
b. My moral values are self-determined.
21. a. I do what others expect of me.
b. I feel free to not do what others expect of me.
22. a. I accept my weaknesses.
b. I don't accept my weaknesses.
23. a. In order to grow emotionally, it is necessary to know why I act as I do.
b. In order to grow emotionally, it is not necessary to know why I act as I do.
24. a. Sometimes I am cross when I am not feeling well.
b. I am hardly ever cross.

GO ON TO THE NEXT PAGE

25. a. It is necessary that others approve of what I do.
b. It is not always necessary that others approve of what I do.
26. a. I am afraid of making mistakes.
b. I am not afraid of making mistakes.
27. a. I trust the decisions I make spontaneously.
b. I do not trust the decisions I make spontaneously.
28. a. My feelings of self-worth depend on how much I accomplish.
b. My feelings of self-worth do not depend on how much I accomplish.
29. a. I fear failure.
b. I don't fear failure.
30. a. My moral values are determined, for the most part, by the thoughts, feelings and decisions of others.
b. My moral values are not determined, for the most part, by the thoughts, feelings and decisions of others.
31. a. It is possible to live life in terms of what I want to do.
b. It is not possible to live life in terms of what I want to do.
32. a. I can cope with the ups and downs of life.
b. I cannot cope with the ups and downs of life.
33. a. I believe in saying what I feel in dealing with others.
b. I do not believe in saying what I feel in dealing with others.
34. a. Children should realize that they do not have the same rights and privileges as adults.
b. It is not important to make an issue of rights and privileges.
35. a. I can "stick my neck out" in my relations with others.
b. I avoid "sticking my neck out" in my relations with others.
36. a. I believe the pursuit of self-interest is opposed to interest in others.
b. I believe the pursuit of self-interest is not opposed to interest in others.
37. a. I find that I have rejected many of the moral values I was taught.
b. I have not rejected any of the moral values I was taught.
38. a. I live in terms of my wants, likes, dislikes and values.
b. I do not live in terms of my wants, likes, dislikes and values.
39. a. I trust my ability to size up a situation.
b. I do not trust my ability to size up a situation.
40. a. I believe I have an innate capacity to cope with life.
b. I do not believe I have an innate capacity to cope with life.
41. a. I must justify my actions in the pursuit of my own interests.
b. I need not justify my actions in the pursuit of my own interests.
42. a. I am bothered by fears of being inadequate.
b. I am not bothered by fears of being inadequate.
43. a. I believe that man is essentially good and can be trusted.
b. I believe that man is essentially evil and cannot be trusted.
44. a. I live by the rules and standards of society.
b. I do not always need to live by the rules and standards of society.
45. a. I am bound by my duties and obligations to others.
b. I am not bound by my duties and obligations to others.
46. a. Reasons are needed to justify my feelings.
b. Reasons are not needed to justify my feelings.

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47. a. There are times when just being silent is the best way I can express my feelings.
b. I find it difficult to express my feelings by just being silent.
48. a. I often feel it necessary to defend my past actions.
b. I do not feel it necessary to defend my past actions.
49. a. I like everyone I know.
b. I do not like everyone I know.
50. a. Criticism threatens my self-esteem.
b. Criticism does not threaten my self-esteem.
51. a. I believe that knowledge of what is right makes people act right.
b. I do not believe that knowledge of what is right necessarily makes people act right.
52. a. I am afraid to be angry at those I love.
b. I feel free to be angry at those I love.
53. a. My basic responsibility is to be aware of my own needs.
b. My basic responsibility is to be aware of others' needs.
54. a. Impressing others is most important.
b. Expressing myself is most important.
55. a. To feel right, I need always to please others.
b. I can feel right without always having to please others.
56. a. I will risk a friendship in order to say or do what I believe is right.
b. I will not risk a friendship just to say or do what is right.
57. a. I feel bound to keep the promises I make.
b. I do not always feel bound to keep the promises I make.
58. a. I must avoid sorrow at all costs.
b. It is not necessary for me to avoid sorrow.
59. a. I strive always to predict what will happen in the future.
b. I do not feel it necessary always to predict what will happen in the future.
60. a. It is important that others accept my point of view.
b. It is not necessary for others to accept my point of view.
61. a. I only feel free to express warm feelings to my friends.
b. I feel free to express both warm and hostile feelings to my friends.
62. a. There are many times when it is more important to express feelings than to carefully evaluate the situation.
b. There are very few times when it is more important to express feelings than to carefully evaluate the situation.
63. a. I welcome criticism as an opportunity for growth.
b. I do not welcome criticism as an opportunity for growth.
64. a. Appearances are all-important.
b. Appearances are not terribly important.
65. a. I hardly ever gossip.
b. I gossip a little at times.
66. a. I feel free to reveal my weaknesses among friends.
b. I do not feel free to reveal my weaknesses among friends.
67. a. I should always assume responsibility for other people's feelings.
b. I need not always assume responsibility for other people's feelings.
68. a. I feel free to be myself and bear the consequences.
b. I do not feel free to be myself and bear the consequences.

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69. a. I already know all I need to know about my feelings.
b. As life goes on, I continue to know more and more about my feelings.
70. a. I hesitate to show my weaknesses among strangers.
b. I do not hesitate to show my weaknesses among strangers.
71. a. I will continue to grow only by setting my sights on a high-level, socially approved goal.
b. I will continue to grow best by being myself.
72. a. I accept inconsistencies within myself.
b. I cannot accept inconsistencies within myself.
73. a. Man is naturally cooperative.
b. Man is naturally antagonistic.
74. a. I don't mind laughing at a dirty joke.
b. I hardly ever laugh at a dirty joke.
75. a. Happiness is a by-product in human relationships.
b. Happiness is an end in human relationships.
76. a. I only feel free to show friendly feelings to strangers.
b. I feel free to show both friendly and unfriendly feelings to strangers.
77. a. I try to be sincere but I sometimes fail.
b. I try to be sincere and I am sincere.
78. a. Self-interest is natural.
b. Self-interest is unnatural.
79. a. A neutral party can measure a happy relationship by observation.
b. A neutral party cannot measure a happy relationship by observation.
80. a. For me, work and play are the same.
b. For me, work and play are opposites.
81. a. Two people will get along best if each concentrates on pleasing the other.
b. Two people can get along best if each person feels free to express himself.
82. a. I have feelings of resentment about things that are past.
b. I do not have feelings of resentment about things that are past.
83. a. I like only masculine men and feminine women.
b. I like men and women who show masculinity as well as femininity.
84. a. I actively attempt to avoid embarrassment whenever I can.
b. I do not actively attempt to avoid embarrassment.
85. a. I blame my parents for a lot of my troubles.
b. I do not blame my parents for my troubles.
86. a. I feel that a person should be silly only at the right time and place.
b. I can be silly when I feel like it.
87. a. People should always repent their wrongdoings.
b. People need not always repent their wrongdoings.
88. a. I worry about the future.
b. I do not worry about the future.
89. a. Kindness and ruthlessness must be opposites.
b. Kindness and ruthlessness need not be opposites.
90. a. I prefer to save good things for future use.
b. I prefer to use good things now.
91. a. People should always control their anger.
b. People should express honestly-felt anger.

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92. a. The truly spiritual man is sometimes sensual.
b. The truly spiritual man is never sensual.
93. a. I am able to express my feelings even when they sometimes result in undesirable consequences.
b. I am unable to express my feelings if they are likely to result in undesirable consequences.
94. a. I am often ashamed of some of the emotions that I feel bubbling up within me.
b. I do not feel ashamed of my emotions.
95. a. I have had mysterious or ecstatic experiences.
b. I have never had mysterious or ecstatic experiences.
96. a. I am orthodoxly religious.
b. I am not orthodoxly religious.
97. a. I am completely free of guilt.
b. I am not free of guilt.
98. a. I have a problem in fusing sex and love.
b. I have no problem in fusing sex and love.
99. a. I enjoy detachment and privacy.
b. I do not enjoy detachment and privacy.
100. a. I feel dedicated to my work.
b. I do not feel dedicated to my work.
101. a. I can express affection regardless of whether it is returned.
b. I cannot express affection unless I am sure it will be returned.
102. a. Living for the future is as important as living for the moment.
b. Only living for the moment is important.
103. a. It is better to be yourself.
b. It is better to be popular.
104. a. Wishing and imagining can be bad.
b. Wishing and imagining are always good.
105. a. I spend more time preparing to live.
b. I spend more time actually living.
106. a. I am loved because I give love.
b. I am loved because I am lovable.
107. a. When I really love myself, everybody will love me.
b. When I really love myself, there will still be those who won't love me.
108. a. I can let other people control me.
b. I can let other people control me if I am sure they will not continue to control me.
109. a. As they are, people sometimes annoy me.
b. As they are, people do not annoy me.
110. a. Living for the future gives my life its primary meaning.
b. Only when living for the future ties into living for the present does my life have meaning.
111. a. I follow diligently the motto, "Don't waste your time."
b. I do not feel bound by the motto, "Don't waste your time."
112. a. What I have been in the past dictates the kind of person I will be.
b. What I have been in the past does not necessarily dictate the kind of person I will be.
113. a. It is important to me how I live in the here and now.
b. It is of little importance to me how I live in the here and now.
114. a. I have had an experience where life seemed just perfect.
b. I have never had an experience where life seemed just perfect.
115. a. Evil is the result of frustration in trying to be good.
b. Evil is an intrinsic part of human nature which fights good.

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116. a. A person can completely change his essential nature.
b. A person can never change his essential nature.
117. a. I am afraid to be tender.
b. I am not afraid to be tender.
118. a. I am assertive and affirming.
b. I am not assertive and affirming.
119. a. Women should be trusting and yielding.
b. Women should not be trusting and yielding.
120. a. I see myself as others see me.
b. I do not see myself as others see me.
121. a. It is a good idea to think about your greatest potential.
b. A person who thinks about his greatest potential gets conceited.
122. a. Men should be assertive and affirming.
b. Men should not be assertive and affirming.
123. a. I am able to risk being myself.
b. I am not able to risk being myself.
124. a. I feel the need to be doing something significant all of the time.
b. I do not feel the need to be doing something significant all of the time.
125. a. I suffer from memories.
b. I do not suffer from memories.
126. a. Men and women must be both yielding and assertive.
b. Men and women must not be both yielding and assertive.
127. a. I like to participate actively in intense discussions.
b. I do not like to participate actively in intense discussions.
128. a. I am self-sufficient.
b. I am not self-sufficient.
129. a. I like to withdraw from others for extended periods of time.
b. I do not like to withdraw from others for extended periods of time.
130. a. I always play fair.
b. Sometimes I cheat a little.
131. a. Sometimes I feel so angry I want to destroy or hurt others.
b. I never feel so angry that I want to destroy or hurt others.
132. a. I feel certain and secure in my relationships with others.
b. I feel uncertain and insecure in my relationships with others.
133. a. I like to withdraw temporarily from others.
b. I do not like to withdraw temporarily from others.
134. a. I can accept my mistakes.
b. I cannot accept my mistakes.
135. a. I find some people who are stupid and uninteresting.
b. I never find any people who are stupid and uninteresting.
136. a. I regret my past.
b. I do not regret my past.
137. a. Being myself is helpful to others.
b. Just being myself is not helpful to others.
138. a. I have had moments of intense happiness when I felt like I was experiencing a kind of ecstasy or bliss.
b. I have not had moments of intense happiness when I felt like I was experiencing a kind of bliss.

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139. a. People have an instinct for evil.
b. People do not have an instinct for evil.
140. a. For me, the future usually seems hopeful.
b. For me, the future often seems hopeless.
141. a. People are both good and evil.
b. People are not both good and evil.
142. a. My past is a stepping stone for the future.
b. My past is a handicap to my future.
143. a. "Killing time" is a problem for me.
b. "Killing time" is not a problem for me.
144. a. For me, past, present and future is in meaningful continuity.
b. For me, the present is an island, unrelated to the past and future.
145. a. My hope for the future depends on having friends.
b. My hope for the future does not depend on having friends.
146. a. I can like people without having to approve of them.
b. I cannot like people unless I also approve of them.
147. a. People are basically good.
b. People are not basically good.
148. a. Honesty is always the best policy.
b. There are times when honesty is not the best policy.
149. a. I can feel comfortable with less than a perfect performance.
b. I feel uncomfortable with anything less than a perfect performance.
150. a. I can overcome any obstacles as long as I believe in myself.
b. I cannot overcome every obstacle even if I believe in myself.

APPENDIX F
 PROFILE SHEET FOR THE PERSONAL ORIENTATION INVENTORY

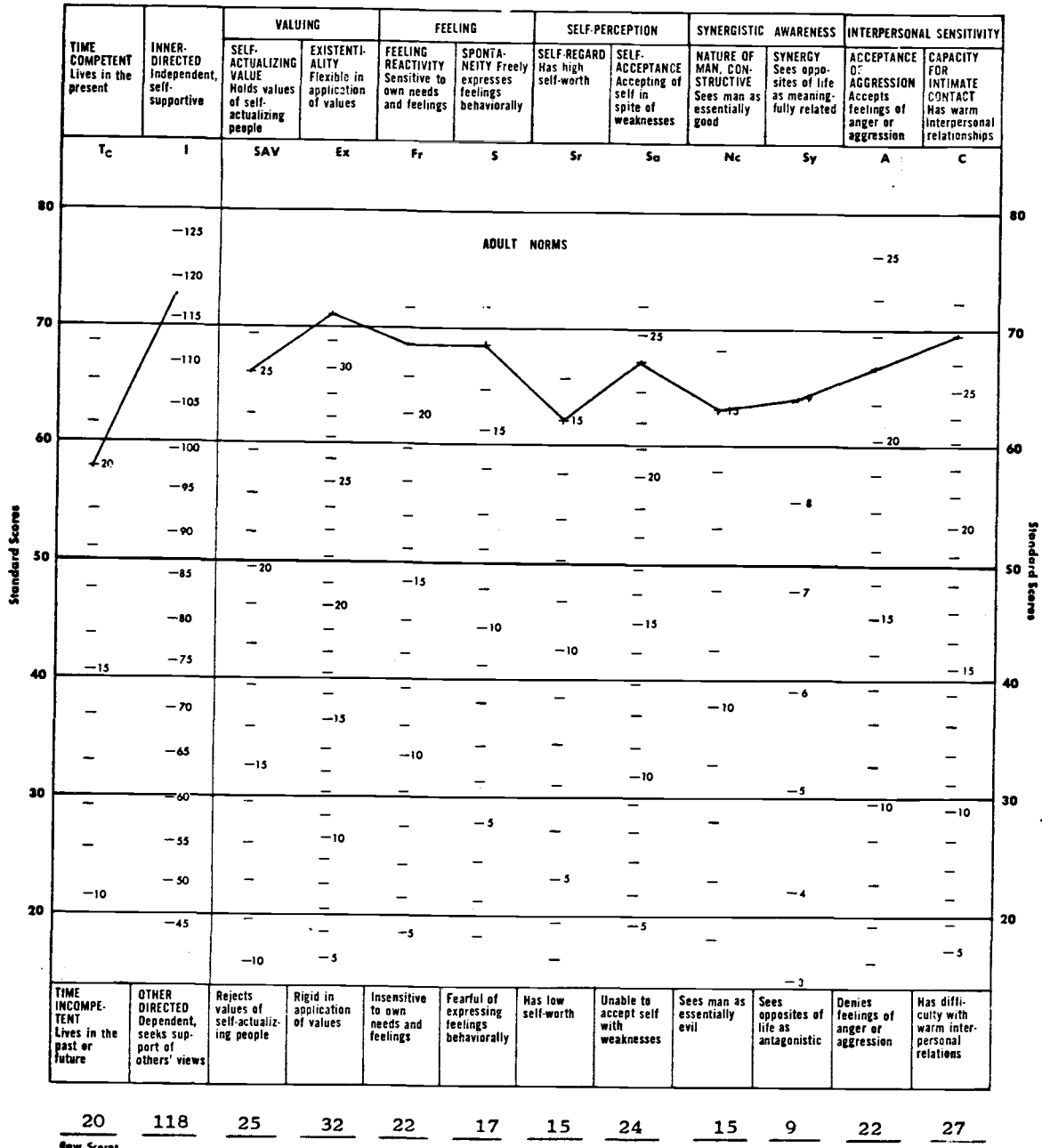
Reproduced from POI Manual, p. 23)

NAME A "Pseudo-Self-Actualizing" Person DATE TESTED _____

AGE _____ SEX _____ I T₁-T_C (Time) Ratio: _____
 Self-Actualizing Average: T₁:T_C = 1:8

OCCUPATION _____ Your Ratio: T₁:T_C = 1: _____

II O-I (Support) Ratio: _____
 Self-Actualizing Average: O:I = 1:3
 Your Ratio: O:I = 1: _____



APPENDIX G
PROFILE SHEET FOR THE PERSONAL ORIENTATION INVENTORY

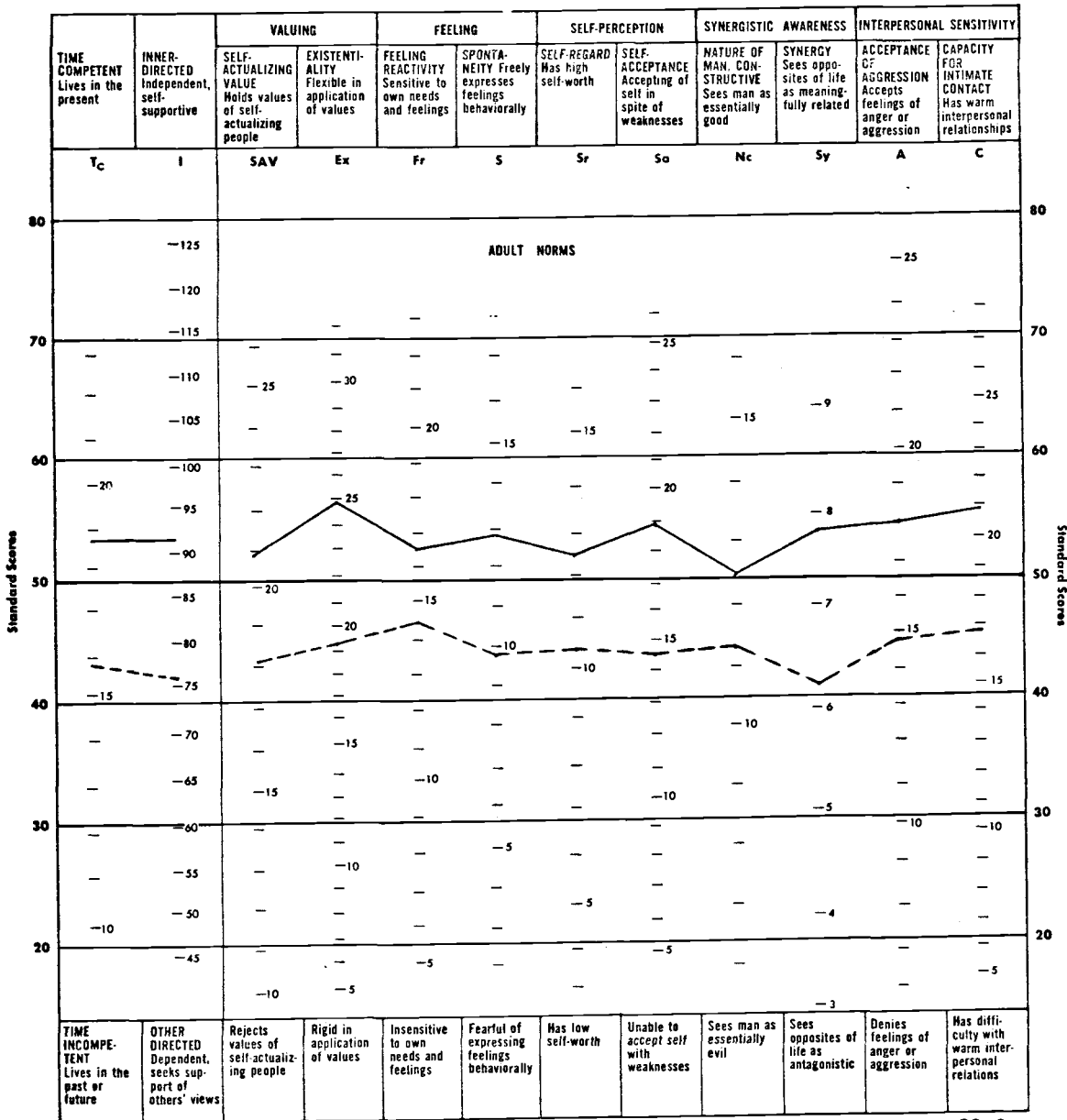
(Reproduced from POI Manual, p. 23)

NAME comparison of mean scores for DATE TESTED _____

AGE self-actualized and non-self-actualized groups T₁-T₂ (Time) Ratio: _____
 Self-Actualizing Average: T₁:T₂ = 1:8

OCCUPATION _____ Your Ratio: T₁:T₂ = 1: _____

II O-1 (Support) Ratio: _____
 Self-Actualizing Average: O:1 = 1:3
 Your Ratio: O:1 = 1: _____



SA	18.7	92	20.8	24.8	16.5	12.8	12.5	18.9	12.4	7.8	18	20.9
NSA	15.7	76	18.1	19.3	14.4	9.8	10.3	14.5	11.3	6.2	14.8	16.8

Raw Scores

APPENDIX I
PROFILE SHEET FOR THE PERSONAL ORIENTATION INVENTORY

NAME A comparison of Group I and Group II DATE TESTED _____
 Post-test mean scores
 AGE _____ SEX _____ I $T_c - T_c$ (Time) Ratio: _____
 Self-Actualizing Average: $T_c; T_c = 1:8$
 Your Ratio: $T_c; T_c = 1: \underline{\hspace{1cm}}$
 OCCUPATION _____ II $O - I$ (Support) Ratio: _____
 Self-Actualizing Average: $O: I = 1:3$
 Your Ratio: $O: I = 1: \underline{\hspace{1cm}}$

TIME COMPETENT Lives in the present	INNER-DIRECTED Independent, self-supportive	VALUING		FEELING		SELF-PERCEPTION		SYNERGISTIC	AWARENESS	INTERPERSONAL SENSITIVITY	
		SELF-ACTUALIZING VALUE Holds values of self-actualizing people	EXISTENTI-ALITY Flexible in application of values	FEELING REACTIVITY Sensitive to own needs and feelings	SPONTA-NEITY Freely expresses feelings behaviorally	SELF-REGARD Has high self-worth	SELF-ACCEPTANCE Accepting of self in spite of weaknesses	NATURE OF MAN. CON-STRUCTIVE Sees man as essentially good	SYNERGY Sees opposites of life as meaningfully related	ACCEPTANCE OF AGGRESSION Accepts feelings of anger or aggression	CAPACITY FOR INTIMATE CONTACT Has warm interpersonal relationships
T_c	I	SAV	Ex	Fr	S	Sr	Sa	Nc	Sy	A	C
		ADULT NORMS									
80	-125									-25	
	-120										
70	-115										
	-110										
	-105	-25	-30								-25
	-100										
	-95		-25								
	-90										-20
	-85	-20		-15							
	-80		-20								
	-75										
	-70		-15								
	-65	-15		-10							
	-60										
	-55		-10		-5					-10	-10
	-50					-5					
	-45			-5			-5				
	-40	-10	-5						-3		-5
TIME INCOMPE-TENT Lives in the past or future	OTHER DIRECTED Dependent, seeks support of others' views	Rejects value of self-actualizing people	Rigid in application of values	Insensitive to own needs and feelings	Fearful of expressing feelings behaviorally	Has low self-worth	Unable to accept self with weaknesses	Sees man as essentially evil	Sees opposites of life as antagonistic	Denies feelings of anger or aggression	Has difficulty with warm interpersonal relations

Group I	16.7	82.2	18.6	20.4	14.6	11.2	11.7	16.8	11.3	6.5	13.5	18.1
Group II	15.6	76.2	18.8	17.7	13.7	9.6	10.6	14.5	10.6	5.8	14.7	15.4

Raw Scores



APPENDIX J

STATISTICAL PROCEDURES USED FOR ANALYSIS OF DATA (Roscoe, 1969)

1. Analysis of Variance: One-Way Classification --

The analysis of variance provides a statistical procedure for testing the hypothesis that two or more independent samples were drawn from populations having the same means.

The major purpose of analysis of variance is to describe the relationship between variation in the independent variable and variation in the dependent variable.

Four assumptions for usage:

- a. independent random samples
- b. normal distribution
- c. equal variability of population
- d. equal means

The calculated F is compared to the tabeled F at the desired level of significance and with the appropriate degrees of freedom.

2. Analysis of Covariance: One-Way Classification --

The analysis of covariance is a blending of regression and the analysis of variance which permits statistical rather than experimental control of variables. The result is equivalent to matching the groups with respect to the variable or variables being controlled.

The assumptions underlying the analysis of covariance are essentially the same as for the analysis of variance, with the added assumption of homogeneity of regression.

data on at least an ordinal scale, and this data is assumed to be

The calculated F is compared to the tabeled F at the desired level of significance and with the appropriate degrees of freedom.

3. Scheffe' Test

The Scheffe' procedure is used for making any and all possible comparisons between means. It has the important property that the probability of a Type I error for any comparison does not exceed the level of significance specified in the analysis of variance for the overall hypothesis.

The region of rejection is an F equal to or greater than the tabeled F .

4. Mann-Whitney U-test -

The Mann-Whitney U-test is a nonparametric alternative to the t-test for two independent samples. It requires data on at least an ordinal scale; data is assumed to be continuously distributed. It does not require normality of distribution nor homogeneity of variance for the groups under study. It is especially useful with small samples, since violations of the assumptions underlying the t-test are most likely to be detrimental and most likely to go undetected with small samples. It is almost as powerful as the t-test (about 95% relative power).

5. Wilcoxon Matched-Pairs Signed Ranks Test -

The Wilcoxon matched-pairs signed-ranks test is a nonparametric alternative to the t-test for two related samples. It requires data on at least an ordinal scale, and this data is assumed to be

continuously distributed. The test does not require normality of distribution. The relative power of the Wilcoxon is on the order of 95% with small samples and some what less than larger ones.

The value of T is compared to the tabeled values at the desired level of significance and for the appropriate value of N . If the calculated value is equal to or smaller than the tabled value, the hypothesis is rejected.

Planning for Retirement



Prior to the 1930's, little thought was given to planning for retirement. Today, retirement planning is built into employment through social security and retirement plans so that even the young employee becomes aware of retirement and begins making financial contributions as soon as he starts his working career. However, it is not until the middle years of life that retirement planning as such occupies the

interest of most single persons or couples.

Retirement planning involves: (1) developing an understanding of the meaning of retirement to the individual, (2) learning what can be expected in the later years of life, (3) realistically assessing the financial picture and making sound plans for adequate income, and (4) considering various living arrangements.

The Meaning of Retirement to the Individual

No one can anticipate what retirement will mean until he has experienced it. However, understanding some of the meanings retirement has had for others will be helpful in anticipating what one's own feelings may be when retirement comes.

Uncertainty

With retirement the familiar way of life is changed. As has happened many times before in life, just when the individual feels secure and comfortable

in one role, he has to learn a new role. Many people feel anxiety in facing this change. They do not remember that they have been retiring throughout their lives. They tend to overlook the fact that they have developed some skills for facing retirement long before they reach the retirement years. An individual retires from the pre-school years when he enters school. A man retires from bachelorhood when he marries. Each person has been practicing retirement throughout life.

Growth and development force change and adaptation as the individual moves ahead from one stage of life to another. With retirement from the work world, the familiar or known way of life is changed again. Retirement means uncertainty and the renewed seeking of a self-identity and security. It means uncertainty until the individual again finds directions for himself in his changed circumstances.

New means of gaining satisfaction and accomplishment

During the productive years, *work* provides a way of gaining feelings of satisfaction and accomplishment. During retirement some means to provide these feelings must be found. Dr. Sol Ginsburg has said, "Living entirely for one's self (entirely by the pleasure principle) is not enough; one must live for others and in the actual world (by the reality principle) as well. If you build a house, till a field, teach the young, your work is reality oriented and extends beyond mere pleasure and, hence, sustains life. To have work to do is to be needed and to be needed is essential for life."

Before retirement, work provides this feeling of being needed and of being a worthwhile person. *Work also provides self-identity; an answer to that important question, "Who am I?" or "Who is he?"* People are identified in terms of occupation. He is "Mr. Jones, the farmer;" "Mr. Smith, the banker;" "Mrs. Wells, her husband has the service station;" "Mrs. Toms, the mother of Bill." After retirement a person becomes categorized in that all inclusive group "the retired." He may feel that he is a "nobody."

Work brings satisfaction and a sense of "goodness" to the individual. The

American culture puts stress on hard work; to live a life of leisure has been looked upon as sinful. It is difficult for people who have valued work highly to change their attitudes at a specified age and find meaning in a life devoted to activities which have formerly been considered wrong.

The basic core of planning for retirement is to find the kind of "work" which can be substituted in retirement to provide the satisfactions in life each person needs. "Work" may involve a new part-time or full-time job. It may involve a creative, absorbing, meaningful activity which is engaged in because of interest rather than as a way to fill time or to make money.

Service through volunteer leadership and community participation can give personal satisfaction as well as provide a worthwhile service to others. The pursuit of knowledge for its own sake can provide meaning for the individual and a sense of "significant being."

New ways to satisfy the basic need of belonging

The give and take association during working hours plays an important part in a person's feeling of belonging or being a part of life. The work group provides meaningful friendships. Leisure-time friends often come from this group. Some substitute needs to be found in the retirement years.

Finding a new pattern for life

Work and working hours provide a certain amount of structure and reality to life which bring security and a comfortable feeling to the individual. Being able to do "just what I want when I want" is a wonderful dream. In reality, it puts tremendous decision-making burdens on the individual.

Expectations for the Later Years

Before an individual can plan for retirement, he needs to take a realistic look at what life may be like for him during this period of his life span. Normally the individual goes through about four phases or stages during the retirement years. These phases can be considered in terms of activity level, which can be plotted on a scale range from active to inactive. Each person enters retirement at a different point on this activity scale. The scale ranges from active, moderately active, less active, to inactive. The length of time spent in each phase varies from individual to individual.

Life expectancy

Although life expectancy charts show an average life expectancy of 67 for men and 74 for women, these figures are based on life expectancy at birth and are misleading in planning for retirement. Since the early years of life are the most hazardous ones, a person who lives beyond the critical years has some bonus years coming. If a man lives to age 65, he has, on an average, 12 years of his life to plan for. A woman who lives to age 65 has a 16-year life expectancy. Of course, no one

person is an average. Averages are helpful only in that they give some basis for planning. Some families seem to have better records for longevity than others.

Realistic planning for retirement will need to take into account a life expectancy based on present age as the starting point. The life expectancy chart below illustrates how the bonus years accumulate.

Health expectancy

An image has developed of the older person as lonely, infirm, and bedridden. Significant research studies on large cross sections of the population point out that this is not a realistic picture of the typical older person. These studies indicate that most older persons have someone who cares for them. Even though children may not contribute financial support, a feeling of closeness to relatives and friends is the typical pattern.

These studies also indicate that only about 1% of persons past 65 are bedridden. At least two-thirds of the persons in one study had not spent any time in bed due to illness the previous year. Half of the persons over 65 rated their health as good, one-fifth rated their health as poor, and the rest rated their health as fair. Although most persons in the retirement years experience some chronic disease, few report major limitation of activity. Many persons fear they will be afflicted with paralysis, but the percentage of persons so affected is very small. Only 2 percent of persons 65 to 74 have paralysis of any kind and 4 percent of those 75 and over.

Although it is true that a large number of older people are in nursing

LIFE EXPECTANCY IN YEARS

Present age	Male	Female
45	27	33
55	19	24
65	13	16
75	8	9
80	6	7
90	3	3

* Source: Public Health Service Publication No. 1252, Vol. I, No. I, Page 30 (U.S. Department of Health, Education and Welfare).

homes or institutions and have no relatives or responsible person to look after them, this picture is typical of only a small percentage of those over 65.

Some elderly persons become mentally ill or senile, but the proportion is small. Recent research studies indicate that persons over 65 can recover from mental illness with proper treatment and in about the same proportion as those younger than 65. Clarity of mind is aided by the use of mental facilities in learning new things and in maintaining social relationships. If there is vital life in the present, there is less need to live in the past.

Ability to learn

Research evidence indicates that the ability to learn continues throughout life. Learning patterns may change and differ from the learning patterns of childhood. The speed of learning may be less, but the capacity to learn new things and to relearn old things is still great and vital. Nearly a million adults age 65 and over are enrolled in formal education programs in the United

States. Many more are engaged in informal education.

Financial expectation

The economic situation of the older people in the United States has improved significantly in the last two decades, primarily because of the expansion of retirement programs, both private and public. But adequate income for the aged is still a problem in our generally affluent society. Many must live out their lives with limited financial resources.

The median money income for married couples over 65 years of age in the United States in 1960 was \$2,600. For unmarried persons, men had a median income of \$1,160 and women \$670.

Living costs of retired couples, according to a study by the Bureau of Labor Statistics in 20 cities for which cost-of-living data were collected, showed that retired couples need between \$2,700 and \$3,500 to meet all their living expenses. This would assure them a modest yet adequate standard of living.

Assessing Your Own Financial Picture

Families are primarily concerned with the financial aspects of retirement during that period in the family life cycle when their children are reared and launched out into the world as independent individuals. This stage, often referred to as the *financial recovery stage*, is characterized by:

- Peak income for the family (highest income for husband often supplemented by the wife's employment).
- Concern with paying off debts accumulated during the rearing of the children.
- Saving for retirement.

A fresh look at the family financial picture

Families need to look at all of the kinds of financial resources that are available to them and to consider the changes that they can expect in their spending patterns for family living after retirement.

In the United States, financial security for retirement is a combination of voluntary individual savings and investments and job-related retirement programs and tax-supported benefits (for most families this means Social Security). The amounts of income from

retirement programs and Social Security are predetermined by the programs. The use of voluntary savings can be adjusted by families to meet their own individual needs: for monthly income, for special plans, or to meet emergencies that may arise.

Spending patterns change after retirement. In general, less money is

needed for business-related expenses, clothing, and furnishings for the home. A mortgage-free home reduces housing costs, but somewhat less than generally believed. More money is needed for medical care and for help in the home. Expenses for recreation and travel may increase too if travel is a part of the retirement plans.

Making Your Own Financial Plan

Families find that their retirement income is made up of many bits and pieces. No matter what the source of the income, there are basically three questions you need to answer in developing your own financial plan for retirement.

- What are your financial resources?
- What will each of these provide in cash? In monthly income?
- How do you plan to use these resources after you retire?

As you make your plan and analyze your own situation, you will find that there are choices you will have to make in the way you use your resources. For example, you may want to consider:

- The transfer of the United States Savings "E" bonds you own to

"H" bonds. "H" bonds pay interest semi-annually and this can be used to supplement your monthly income, while keeping your investment intact.

- The cash values of life insurance policies may be used to reduce further premiums or to provide income after retirement.

Financial advisers you may want to consult as you are arranging your finances for retirement may include: your life insurance agent or underwriter; the local social security officer; your banker, lawyer, and stock broker. Each of these people may help you in finding out about alternatives that are available to you and in making decisions about the use of your financial resources.

Our Financial Resources			Our Plan for Using Them			
FINANCIAL RESOURCES	Upon retirement will produce:		Living expenses	Save for emergencies	Save for protection of surviving spouse	Travel or other plans
	In cash	In monthly income or				
Social Security						
Company pensions						
Life insurance						
Annuities						
Bank accounts— checking, savings						
U.S. bonds						
Stocks, bonds, mutual funds						
Real estate						
Business ownership						
Part-time employment						
Other resources						
Totals						

Living Arrangements for Retirement Years

Planning living arrangements for retirement involves a look at some of our traditional attitudes about housing, as well as a look at some of the new types of housing that are being developed to meet the needs of people who are retiring earlier and living longer.

Long-time occupancy of a home is a value held by many Americans as a symbol of dependability, respectability, and stability. In the past, and even today, the goal of many young couples is to have a home in which they can live for the rest of their lives. A look at the housing needs of families during their family life cycle will indicate that more realistic planning may involve several changes during the lifetime of the family. The home that is ideal for a family with teenagers may not be suitable for a couple who are retired.

Housing for retirement may involve two or three changes to meet the specific needs of the family during their retirement years. Changes in physical health, size of family, and community activities may mean changes in living arrangements. Since each person and each couple is unique, no one plan can serve all families.

Many of the housing opportunities that are available now are untried and involve new concepts. Adequate research is not available to evaluate satisfactions and dissatisfactions with the various kinds, but understanding of the kinds of housing and thoughtful evaluation of advantages and disadvantages of each kind are essential to wise planning.

Categories of housing available include the following:

Mixed-age housing

This term indicates single-family or multi-unit housing in areas which have no restrictions as far as age of residents is concerned. Persons within the area may be of a similar age, but this would be due to chance rather than design. Homes may be owned or rented.

Age-segregated housing

This term refers to housing where certain age restrictions are set. Some forms of age-segregated housing:

- *Retirement communities* are basically housing developments with "Country Club" privileges. First sale is limited to certain age groups.
- *Retirement homes* are characterized by an initial payment or "founder's fee" plus monthly payments. Others may require a monthly rental only. Right to occupancy is under stated conditions, without the right to sell or rent. Retirement homes may include congregated eating, maid service, recreational facilities, and nursing care.
- *Retirement apartments* provide for more independent living and individual kitchens. There is usually a restaurant in the building. A founder's fee is required plus monthly payments. Ownership reverts to the corporation on death of the tenant.

Age-segregated housing includes cooperative apartments, residential hotels, mobile home communities, rest homes, fraternal homes, and nursing homes, if

there are age restrictions for admittance. Some involve founder's fees, others are on a monthly basis.

Housing with relatives

This includes those situations where an older person lives in the home of a relative, or a relative lives in the home of the older person.

Guidelines for decisions

Until more adequate measurements are available for determining satisfaction with the various kinds of housing, these general guidelines may prove helpful:

- Older people should seriously consider a change in housing arrangements as they approach the retirement years. The change will be easier if a person plans for and anticipates it, or makes the change before retirement.

- Before any change is made, the individual or couple should consider carefully the kind of person or couple they are—the kinds of things, people, and activities they most enjoy.

- Individuals should remember that they “live with themselves” wherever they go. If they have been able to adjust and adapt to changes through the preceding years, they will carry this ability to “adapt” throughout life. A serious look at the past will help in planning for the future.

- Housing should be selected to meet the special needs of the family in terms of size, convenience, location, and financial limitations.

- Persons contemplating a major change in location or kind of housing should make the change on a trial basis if at all possible.

- If a radical change in housing or way of life is planned, wait until you have experienced retirement for some

time. (It may be different than you think.) Try not to make several major adjustments at the same time.

- Housing needs should be planned with a “multi-phased” retirement in mind. (Plans for the time when both spouses are active, a period for lessened activity, and plans for the surviving spouse.)

Answer these questions as you are planning your living arrangement for retirement:

- What kind of a person are you? What are your interests? Your physical limitations? Your community activities? What kinds of people do you enjoy?

- Do you own your home? Will it fit or can it be adapted to fit your needs at retirement?

- If you are considering moving to a new state or community, do you adapt easily to change?

- What kinds of living arrangements are available to you within the limits of your financial resources?

- If you are considering living with relatives, what could you contribute to the family situation?

- What kinds of changes can you anticipate in living arrangements if there is a change in your health, or if one spouse dies?

Retirement homes

Retirement homes are new within the experience of most persons. If you are considering living in one of these homes, the following questions are suggested as guides to gaining adequate information:

1. What is the initial cost or founder's fee? Can your estate recover a part of the founder's fee? When? How? What is your financial responsibility to the corporation?

2. Is there a trial residence period with refund available if the arrangement is unsatisfactory?

3. What are the monthly costs? What protection do you have from rising costs?

4. What services are available? Maid? Food? Laundry? Nursing? Doctor? Medicine and drugs? Which services are included in the monthly cost and which will be added charges?

5. What refunds are available on food costs if you are gone for a period of time?

6. What recreational facilities are available? Will you use them? Is there a cost involved for their use?

7. If the home provides "lifetime care," what does this mean? What ar-

rangements are made for long, serious illness? Who is financially responsible for the cost? Is there group insurance for residents? How are costs paid?

8. How far will you be located from church and from shopping and business centers? Is there adequate public transportation? Is the retirement home near facilities for other age groups?

9. What kind of people does this home attract? (Income level, occupational level, and so forth.)

Since each retirement home has unique features of operation, comparison of advantages and disadvantages of the various homes is important before making a decision. Before making a final decision, it is wise to consult your legal adviser.

Retirement for Women

The unmarried employed woman faces many of the same feelings about retirement as does the man. Retirement may be more complex for the married woman than for the single woman or man. The typical wife has retired from two of her major jobs, childbearing and child rearing before her husband reaches retirement age. Increasing percentages of women are adjusting to this retirement by taking a full or part-time job or by engaging in community activities. Women who have outside employment face retirement from work as does the man. Many who are active in community affairs find a gradual decline in leadership role is necessary as energy wanes.

The husband's retirement creates a new retirement for the married woman and means adjusting to a new way of life. After years of more or less freedom, the wife is faced with having a man around the house all day. For some couples these years mean shared companionship and an opportunity to gain greater understanding and appreciation of one another. Others may have difficulty in adjusting to the husband being around the house.

More women than men have to adjust to living alone after the death of the surviving spouse. Over half of the women at age 60 are widowed, with the proportion increasing through the years.



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APPENDIX L

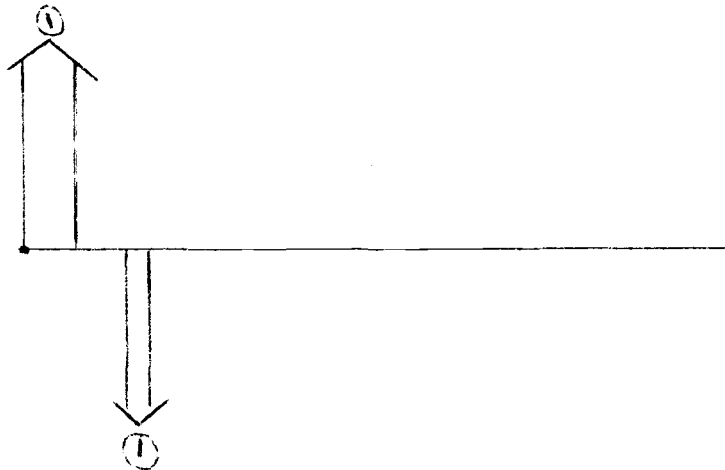
Field Analysis: This exercise is to examine the good things and the bad things about retirement as you see them. Draw an arrow to the retirement line (see example) and label what it means to you. The width of the line indicates how much you like or dislike the item.

Sex: Male _____ Female: _____

What I will like about retirement.

- Example 1. No job pressure (Note: How wide you draw the line indicates how much you like it.)
- 2.
 - 3.
 - 4.
 - 5.

RETIREMENT



What I won't like about retirement.

- Example 1. I'll probable feel useless (Note: How wide you draw the line indicates how much you may dislike it.)
- 2.
 - 3.
 - 4.
 - 5.

APPENDIX M

SENIOR EMPLOYEES QUESTIONNAIRE

- A. Will you please answer the following questions about yourself?
Please check the blank or write the answer in the blank.

How long have you lived at your present address?

Months _____ Years _____

Do you own or rent? Own _____ Rent _____

Sex: Male _____ Female _____

I am: Married _____ Single _____ Widowed _____ Divorced _____

How many people are dependent upon you for support? _____ Number

What is your present age? _____

What age do you plan to retire on a pension? _____

What year do you plan to retire on a pension? _____

Under present rules could you work longer? _____ Yes _____ No

If yes, to what age could you work? _____

How many years have you worked for the company? _____

What is your occupational title or skill? _____

Do you belong to a union? _____ Yes _____ No

- B. Will you please tell us how you feel about the statements listed below by placing an "X" in the column which best describes your feelings about the statement.

Strongly Agree	Agree	Disagree	Strongly Disagree
-------------------	-------	----------	----------------------

I have made many plans
for things I'll be doing
in retirement.

	Strongly Agree	Agree	Disagree	Strongly Disagree
The things I do are as interesting to me as they ever were.	_____	_____	_____	_____
Much of a retired person's life is boring and monotonous.	_____	_____	_____	_____
Retirement will probably be the dreariest time of my life.	_____	_____	_____	_____
I expect some interesting and pleasant things to happen to me in retirement.	_____	_____	_____	_____
I expect retirement to be the best years of my life.	_____	_____	_____	_____
I'll probably find a hard time keeping busy in retirement.	_____	_____	_____	_____
As I grow older, things really seem better than I thought they would be.	_____	_____	_____	_____
I feel old and somewhat tired.	_____	_____	_____	_____
My life is full of worry.	_____	_____	_____	_____
Things seem to be getting worse for me as I get older.	_____	_____	_____	_____
My life could be happier than it is now.	_____	_____	_____	_____
Retirement is generally bad for a person.	_____	_____	_____	_____

	Strongly Agree	Agree	Disagree	Strongly Disagree
People should retire only when they are no longer able to work.	_____	_____	_____	_____
Retired people do not generally receive the respect they deserve from younger people.	_____	_____	_____	_____
Do you feel in general that a person's health usually gets much worse after they retire?				

Yes _____ No _____

MARK ONE ANSWER

I look forward to retirement very much _____

I am indifferent about retiring _____

I dislike the idea of retiring _____

If you had your choice, which of the following would you do?

I would retire as planned _____

I would keep on working _____

I wish I had retired earlier _____

APPENDIX N

OLDER ADULTS

Plan Ahead for Retirement

To take a realistic view of retirement, an individual should recognize the part work has played in his life and plan ahead for substitute activities.

While decreased income immediately comes to mind in a discussion of retirement, there are other important job-related satisfactions that will be missing too.

Work provides a feeling of being needed. It brings a sense of accomplishment. It provides identity and status, especially to those in executive positions.

The job organizes daily living, giving it regularity. There are deadlines to meet, and a definite schedule to follow.

Work provides another essential -- daily association with co-workers, and opportunities to make many friends.

If a prospective retiree recognizes what his work has meant to him, he can take positive steps to make sure there will be equally satisfying activities to replace those he is losing.

On nearing retirement, look for an occupation that will be interesting, that will give satisfaction, and that will have meaning. Retirement can mean freedom to help others, which in turn can provide the feeling of being needed.

While some people look forward to time for relaxation and reading, relaxing in itself is an art. Some people suffer a feeling of guilt if they are not "busy".

One important step to take before retirement is to develop new group contacts away from the job. Volunteer organizations, civic improvement groups, church groups and organizations of older people are some of the many groups that offer the retired person worthwhile activities and the opportunity to make new friends. And friends are essential to a happy contented retirement.

* * * * *

APPENDIX O

PLANNING FOR LIVING¹Introduction

Most of us as individuals often act as though we think the future is something that happens to us, rather than as something we create every day. Many people explain their current activities in terms of where they have been rather than in terms of where they are going. Because it is over, the past is unmanageable. Because it has not happened, the future is manageable. The following exercise is designed to help you think about where you are, where you want to go and what resources you have for getting there.

1. Life Line: Using the lower half of this sheet of paper, draw a line to represent your life line, and put a check mark on it to show where you are on it right now. The line can be straight, slanted, curved, convoluted, jagged, etc.; it can be "psychological", or "chronological." It is a subjective thing -- it represents something about how you think about your life. After you have drawn it, share what it means to you with the others in your group.

¹This design was developed by Herbert A. Shepard.

APPENDIX P

RANKING EXERCISE

The factors listed below are related to retirement adjustment. Please rank the items in the order in which you perceive the factors as problems. (Example: If you consider boredom as the biggest problem, rank it as number 1 and so on.) Use the second column to record the way the group ranked the problem.

	My Ranking	Group Ranking
Boredom	_____	_____
Living Arrangements	_____	_____
Feeling of Worthlessness	_____	_____
Health	_____	_____
Finances and Standard of Living	_____	_____
Marital Relationship	_____	_____
Loneliness	_____	_____
Loss of Work Relationships	_____	_____
Death and Bereavement	_____	_____
Legal Affairs in Poor Shape	_____	_____

APPENDIX Q

THE FACTS ABOUT RETIREMENT

From Research at University of Oregon
(Interviews with 400 retirees and mailed
questionnaires from 1100 early retirees)

FINANCES

Three of every four retirees think that their retirement income is adequate or more than adequate.

One of every five retirees worries about money matters.

One of every five retirees says that his standard of living is lower than it was before retirement.

88% of all retirees have income in excess of \$300 per month.

85% of all retirees own their own home.

HEALTH

69% of the retirees expect their health to get worse in retirement.

Only 6% of retirees rate their present health as poor.

ACTIVITIES

One of every three retirees makes no plans for retirement activities.

40% of retirees say their activities have increased in retirement.

Only 16% of retirees are working in retirement.

ATTITUDE TOWARD RETIREMENT

One of every four retirees is reluctant to retire or dislikes the idea of retiring.

75% of retirees are satisfied to retire when they did or wish they had retired earlier.

84% of retirees thought that their company should help employees plan for retirement.

APPENDIX R

Oregon Center for Gerontology
1597 Agate Street
Eugene, Oregon 97403

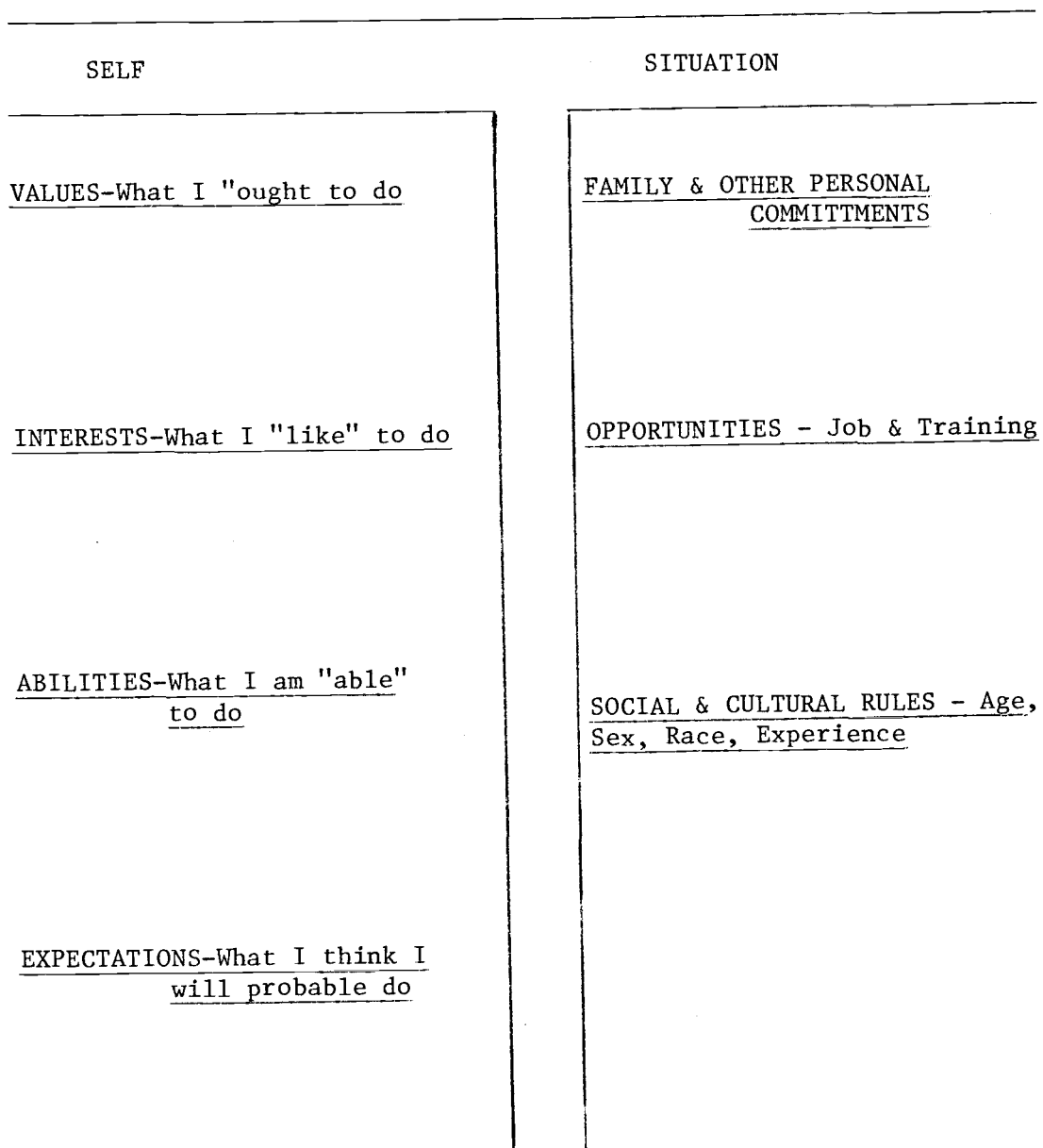
Life Planning for Mature Women

Summer, 1973

EFFECTIVE PROBLEM SOLVING

- 1) Define the problem.
- 2) Gather relevant information.
- 3) Identify two or more alternatives.
- 4) Weigh the probable consequences of each alternative.
- 5) Select among the alternatives.
- 6) Put your plan into action.
- 7) Review and revise your plan in the light of new information.

APPENDIX S

THE "T" DIAGRAM

APPENDIX T

PREPARING TO LIVE ON MY INCOME
AFTER RETIREMENT

Yes (CHECK THINGS YOU HAVE DONE)

- _____ 1. I've found out how much it costs me to live now.
- _____ 2. I am trying to cut down on my living expenses before I retire.
- _____ 3. I've found out how much it will cost me to live after I retire.
- _____ 4. I've found out what my income will be after I retire.
- _____ 5. I've determined which of my living expenses are likely to be less after I retire, and which are likely to be more.
- _____ 6. I'm paying up my big bills so that they will be out of the way by the time I retire.
- _____ 7. I've tried living on the amount of money I'll get after I retire to see how things will work out.
- _____ 8. I've reviewed my insurance policies to see whether they meet my present and future needs.
- _____ 9. I've found out what I need to do to have some health insurance after I retire.
- _____ 10. I've talked with the Social Security people to find out what I should do before I retire in order to get my Social Security.

_____ TOTAL SCORE

PREPARING FOR GOOD HEALTH IN RETIREMENT

Yes (CHECK THINGS YOU HAVE DONE)

- _____ 1. I get a general physical examination at least once a year whether or not I get sick.
- _____ 2. I'm watching what I eat in order to keep my weight down.
- _____ 3. I get some exercise every day such as a brisk walk or working in my garden.

- _____ 4. I see to it that I get enough rest every day.
- _____ 5. I've found out what kinds of foods I should eat every day to keep healthy.
- _____ 6. I have my doctor tell me what medicine to take instead of doctoring myself.
- _____ 7. I check with my doctor if I have unusual pain or other symptoms.
- _____ 8. I take my physical limitations into account and try to live within them.
- _____ 9. I've check over my home and corrected things that might make me fall or have some other kind of accident.
- _____ 10. I've had my eyes examined by a doctor during the past year.
- _____ TOTAL SCORE

PREPARING FOR THINGS TO DO AFTER I RETIRE

Yes (CHECK THINGS YOU HAVE DONE)

- _____ 1. I'm keeping up with events so that I shall not come to be regarded as a "has-been."
- _____ 2. I've made some new friends during the past year.
- _____ 3. I'm learning a new hobby which I will enjoy doing after I retire.
- _____ 4. My spouse and I have talked about things we can enjoy doing together in retirement.
- _____ 5. I'm making the effort to spend time with other people - at a church, at a synagogue, at a club, or at the homes of my friends.
- _____ 6. I take an interest in people who are younger than myself.
- _____ 7. I've selected some activities which will make me feel useful even though I will not be working.
- _____ 8. I'm doing some reading or taking part in an educational program to learn something new.

- _____ 9. I've visited a club or activity center for retired people to see what the club or center is like.
- _____ 10. I've talked with some retired people to see how they spend their time.
- _____ TOTAL SCORE

PREPARING FOR A GOOD FAMILY LIFE
AFTER I RETIRE

If you are married, answer these questions:

Yes (CHECK THINGS YOU HAVE DONE)

- _____ 1. I am keeping in touch with my children or relatives by visiting or writing letters.
- _____ 2. I let my children or relatives run their own affairs.
- _____ 3. We make it possible for our children or relatives to get together for special occasions.
- _____ 4. My spouse and I have made our retirement plans together.
- _____ 5. My spouse and I have made some friends in common.
- _____ TOTAL SCORE

If you are not married, answer these statements:

Yes (CHECK THINGS YOU HAVE DONE)

- _____ 1. I am keeping in touch with my relatives or close friends by visiting and writing letters.
- _____ 2. I let my relatives or close friends run their own affairs.
- _____ 3. I make it possible for my relatives or close friends to get together for special occasions.
- _____ 4. I've discussed my plans for retirement with my relatives or a close friend.
- _____ 5. I've made a few friends who are close enough to me to take the place of a family of my own.
- _____ TOTAL SCORE.

PREPARING FOR A PLACE TO LIVE
AFTER I RETIRE

If you are planning to stay where you are answer these statements:

Yes (CHECK THINGS YOU HAVE DONE)

- _____ 1. My wife and I are in agreement on the decision to stay where we are.
- _____ 2. I've completed certain things on my place so that I won't have the expense after I retire.
- _____ 3. I've considered other possibilities such as moving into a smaller place or making our place into two or more living units and renting one of them.
- _____ 4. I've given some thought to what my neighborhood will be like ten or fifteen years from now.
- _____ 5. I have given some thought to where I will want to go when I will not be able to keep my own place.

_____ TOTAL SCORE

If you are planning to move after you retire, answer these statements:

Yes (CHECK THINGS YOU HAVE DONE)

- _____ 1. I've looked into the cost of living at the new place and decided I can afford to live there.
- _____ 2. I've tested the climate at the new place during more than one season of the year and know I will like it.
- _____ 3. I've made some new friends at the new place.
- _____ 4. I've determined the fact that the new place will offer me medical care when and if it is required.
- _____ 5. I've made certain that there will be plenty to do at the new location.

_____ TOTAL SCORE

FIGURE YOUR RETIREMENT READINESS SCORE

Go through all sections of the checklist and give yourself a +1 for each statement you check (✓) Yes. Add up your score for each section of the checklist and write it down in the box below. Add up your total score and ask yourself:

- a. How does my score compare with the total maximum score?
- b. What do I still need to do to be better prepared for retirement?
- c. Am I better prepared in some areas than in others?
- d. How much time do I need to become better prepared for retirement.

Sections	The Maximum Score	Your Score
I Income	10	_____
II Health	10	_____
III Activities	10	_____
IV Family and Friends	5	_____
V A Place to Live	5	_____

	TOTAL	40

APPENDIX U

LIFE INVENTORY EXERCISE

In this exercise you generate as many answers as you can to a list of seven questions about your values and the resources you have for realizing those values. The seven questions are listed on page 1 and page 2.

A good procedure for constructing your Life Inventory is as follows. First, take a few minutes alone to write down as many answers to the seven questions as come to mind quickly and without thinking too deeply. In fact, the more spontaneous you can let yourself be, the better. Second, compare the answers generated by you and the other members of the group. This may suggest additional answers to be added to your own list. Third, use the other group members as consultants to take a more searching look at your life inventory, to help you discover still more answers.

1. When do I feel fully alive? What things, events, activities, etc., make me feel that life is really worth living, that it is great to be me and to be alive?
2. What do I do well? What have I to contribute to the life of others; of what skills do I have mastery; what do I do well for my own growth and well-being?
3. Given my current situation and given my aspirations, what do I need to learn to do?
4. What wishes should I be turning into plans? Any dreams I have discarded as "unrealistic" that I should start dreaming again?
5. What under-developed or misused resources do I have? (Resources might be material things or talents or friends, etc.)
6. What should I start doing now?
7. What should I stop doing now?

APPENDIX V

STATEMENT OF EARNINGS CARD

YOUR SOCIAL SECURITY RECORD

If you want a statement of your social security earnings, please fill in the other side of this card.

In the space marked "Social Security Number," show your number *exactly* as it is shown on your social security card. We need your correct number to identify your record. If you have more than one social security number, give all of them.

You do not need to pay anyone to help you get a statement of your earnings. There is no charge for this service.

Be sure to put a stamp on this card before mailing it.

POSTAGE
REQUIRED

SOCIAL SECURITY ADMINISTRATION

P.O. BOX 57

BALTIMORE, MARYLAND 21203

FORM OAR-7004 (2-71)

* GPO : 1971 O - 417-324



**REQUEST FOR
STATEMENT
OF EARNINGS**

SOCIAL SECURITY NUMBER →			
DATE OF BIRTH →	MONTH	DAY	YEAR

Please send a statement of my Social Security earnings to:

NAME	{ MISS MRS. MR.	_____	} Print Name and Address In Ink Or Use Type- writer
STREET & NUMBER		_____	
CITY & STATE		_____ ZIP CODE _____	

SIGN YOUR NAME HERE
(DO NOT PRINT)

Sign your own name only. Under the law, information in your social security record is confidential and anyone who signs another person's name can be prosecuted. If you have changed your name from that shown on your social security card, please copy your name below exactly as it appears on your card.

APPENDIX W

QUESTIONNAIRE (INCOME, HEALTH AND PLANS)

Please answer the following questions about your retirement income and health. Please check the blank or write the answer.

1. How do you feel about your retired standard of living? Do you expect it will be higher, lower, or about the same?
 _____ Higher _____ Lower _____ About the Same
2. Will you receive income in addition to your pension and social security? Yes _____ No _____
3. In retirement _____ monthly income will be approximately
 my our
 _____ per month _____ don't know.
4. How do you feel about your total retired monthly income?
 My income will be more than enough _____
 My income will be less than enough _____
 My income will be just enough _____
5. Are you concerned about being financially able to meet future living expenses or emergencies? Yes _____ No _____
6. Concerning health, how would you rate your health and the health of other retirees?

	Excellent	Good	Fair	Poor
Most retired people rate their health as	_____	_____	_____	_____
My present health is	_____	_____	_____	_____

Here are some questions concerning your planning and preparation for retirement.

How much planning have you done for your retirement? Please check one of the blanks for each question.

- | | I made many plans | I made a few plans | I made no plans |
|---|-------------------|--------------------|-----------------|
| 7. How much have you planned for income and finances | _____ | _____ | _____ |
| 8. How much have you planned for retirement activities? | _____ | _____ | _____ |

9. How much have you planned for health care _____
10. How much have you planned for work after retirement _____
11. Sex: Male _____ Female _____

APPENDIX X

FANTASY DAY EXERCISE

Having explored the check mark and the future end of the life line, now sample the space in between. To do this, construct a fantasy day sometime in the future. The day can be a "special day" that you would really love to experience. Or it can be the kind of "typical day" that you really wish would characterize your life. Or you can create a week instead of a day, etc. The important thing is to create an experience you really want some time in the future.

Now that you have thought about your future "dream" day, find three magazine pictures that come closest to depicting the following:

1. A picture of your "dream" activity.
2. A picture of your "dream" home -- or the place where you would like to live.
3. A picture of how you would like to appear to others.

Bring your pictures to the next class session to share with the others.

Certificate of Award

THIS CERTIFIES THAT

has successfully completed a pre-retirement workshop.

*In Witness Whereof, our signatures are hereunto
affixed this 5th day of March 1974*

Retained for file

APPENDIX Z