PERCEPTIONS OF TRAINING NEEDS
OF SELECTED OLDER WORKERS

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This is a qualitative study which examines the training needs of a selected group of older workers in three service industries: banking, insurance and retail. For a complete training picture of the employees, their past training was also explored. This is an area of great interest to me, and one to which I personally relate. I, too, am an older worker, and most of my working years have been spent in the service industries. Many of those years were spent in the training field.

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CHAPTER I

INTRODUCTION

The population of the United States is aging. Projected population figures show the magnitude of the increase in the number of aging citizens. "Of a projected population of 262,494,000 by the year 2000, 15.5 percent (40,550,000) will be 60 years of age and over" (Tucker, 1985, p. 86). "By the year 2000, . . . eight million people will be older than age 80" (Johnson, 1988, p. 100). According to 1990 census data, people who reached the age of 65 in 1988 could expect to live an average of another 16.9 years (U.S. Department of Commerce, 1991). In 1965, only 9.5 percent of the population was over 65; in 1985, 12 percent was over age 65.

The percentage of older citizens is expected to continue to rise to 13.1 percent by the year 2005 and 19.5 percent by the year 2025 (U.S. Department of Commerce, 1987). According to Schulz (1985), "The median age of the population will rise sharply--increasing from 29 in 1977 to about age 37 in the year 2020" (p. 6) (Figure 1).

The shift in the median age of the population will directly affect the median age of this nation's workforce (Tucker, 1985). In 1989, 49% of the workforce was under age

Figure 1. The Changing Median Age of the Population
By the end of the century, the percentage of those in the workforce under age 35 will have decreased to 39%, with the number of people age 50 to 65 increasing at more than twice the rate of the overall population (Ramirez, 1989, p. 179). "Demographic conditions," states Lammers (1983), "... are creating a major opportunity--perhaps even an economic imperative--for expanded employment among the aging" (p. 126).

Not only is the current workforce aging, but there is a declining number of youth and workers available to join the workforce (Johnston and Packer, 1987). "There are seven million fewer people in the workforce between the ages of 18 and 24 today [1990] than there were in 1980" (Odiorne, 1990, p. 32). Between 1980-1995, the number of workers ages 16-24 will drop by four million, and the number of workers ages 25-54 will increase by 30 million (Select Committee on Aging, 1984). The labor force, which increased to absorb the large number of "baby boomers," will not have enough incoming younger employees for replacements. Companies are needing to look to other sources for a labor supply (Bacas, 1988; Ramirez, 1989). One of these sources is the older worker.

Early retirement is becoming counterproductive to the needs of industry and the needs of older workers. According to Tucker (1985), "It is becoming necessary to discourage early retirement of older workers and to provide incentives to extend their working years" (p. 85). The elderly may
have to continue working to satisfy their economic needs. The Select Committee on Aging (1990) reports, "In 1988, only 16.5 percent of men and 7.9 percent of women over 65 were in the labor force. However, many retirees may find it necessary to add to their retirement income through extra employment" (p. 33).

Recent surveys show that more than 60 percent of the workforce hopes to continue working after retirement age, at least part time (Dychtwald and Flower, 1989). According to Belsky (1988), "An astonishing one-third to one-quarter of all people go back to work at least for some time after they have formally retired" (p. 285).

Service industries will be particularly hard pressed to provide enough workers. This will occur at a time when service-oriented industries are increasing in their importance as a vital segment of the nation's economy (Bezold, Carlson & Peck, 1986; Johnston & Packer, 1987). As Wessel (1989) states, "Long the productivity-laggard of the U.S. economy, the service sector is being forced by the labor situation to revolutionize the workplace" (p. A1).

It is predicted that, in the future, there will be greater numbers of older workers in a wide variety of service positions (Dychtwald and Flower, 1989). According to Gerber, Wolff, Klores and Brown (1989), elders are well suited to jobs in the service sector. With a growing number of elderly in our society, this may become even more true,
as people like to be serviced by their peers (Gerber, et al., 1989).

There is concern with succeeding generations of workers' ability to support an aging society (Crown, 1988). Slow population and labor-force growth are both predicted by Johnston and Packer (1987), as they examine changing forces in predicting growth patterns for the American workforce. According to Crown, "Declines in labor-force participation raise the burden of supporting future dependents by increasing the size of the dependent population while, at the same time, reducing the number of workers supporting the population" (p. 97). The Committee on an Aging Society (1986) expresses its concerns, stating, "The capacity of the American economy to sustain the present responsibilities both of government and the private sector in providing supports to older persons is viewed as problematic" (p. 2). Producing strong incentives for maintaining older workers in the labor force to combat the escalating costs of supporting the aging may be called for (Lammers, 1983).

Along with the economic needs of older workers are the life-satisfaction needs. Older workers have a need to continue to be productive, if that is their desire. As stated by the Select Committee on Aging (1980), "Work still holds a central place in American society and is significant to a person's identity" (p. 87). The importance of the older workers' productivity is emphasized by Moody, as he claims, "The celebration of the work role for older people,
at bottom, has more than an ideological or economic motive. It expresses a wish to see old age as a period of productive life" (p. 69).

Productivity is an area for primary focus of others interested in the consequences of the increasing aging of this nation's population. One concept, proposed by Pifer (1986), is that of the four quarters of life. The third quarter, 50-75 years, can still be productive. The impact of this concept is strengthened when one notes, "By the year 2010, ... some 85 million Americans will be in the third quarter and they will comprise close to a third of the population" (Pifer, 1986, p. 403).

Retraining would be an important element in the third-quarter-of-life concept, with the possibility of training the older workers for new jobs which would offer some fresh stimulus to their work lives. "Under the new concept, all retraining programs ... would be opened up to workers past fifty" (Pifer, 1986, p. 403). Moody (1988) emphasizes the necessity of retraining older workers, stating, "Programs to retrain older workers will face a major challenge if older workers are to remain productive in a competitive economic environment" (p. 43).

The question arises, "Are current workers being prepared for continued employment when they grow older?" Although there are some visionary companies striving to prepare their workers for a longer career by continually updating their skills, in most cases, they are not. A
survey conducted by the Daniel Yankelovich Group (AARP, 1989) revealed that skills-training programs had been adopted by only three out of ten companies surveyed. "No large-scale programs exist in the United States to provide these older workers with the required newer skills" (Schulz, 1985, p. 54).

Statement of Problem

Training for older workers has been inadequate and inappropriate and does not satisfy their training needs.

Statement of Purpose

The purpose of this study was to identify the training needs of selected older workers employed in job categories three and four as classified in the Occupational Employment Statistics (U.S. Department of Labor, 1989b, 1990). The Occupational Employment System (OES) was established in 1983 by the U.S. Department of Labor and is comprised of seven divisions or categories; category three is sales and related occupations, and category four is clerical and administrative support occupations. To fully assess the training needs of the subjects, the training they had already received was also examined.

Need for This Study

Kahne (1985) admonishes society to pay attention to older workers. Kahne (1985) claims, "Their skills
constitute an enormous potential productive contribution to our standard of living" (p. 1). According to Kaminski (1983), the economic well-being of the country is tied to the contribution of older workers. Kaminski (1983) reports, "[It is] estimated that the added contribution of older workers will increase the gross national product [by] . . . $200 billion by 2005" (p. 36).

What are the training needs of older workers as this emerging workforce? Have older workers received training to prepare them for their role in today's and the future's workforce? To adequately service this valuable segment of human resources, its needs must be identified.

Research Questions

1) What training has been given to the subjects selected for the study?
2) What training needs are consistently expressed by the subjects?

Scope and Limitations

The in-depth interviews and observations from which the case studies were developed were limited to three of the service industries: financial companies, insurance companies and retail businesses. Twenty-seven individuals were selected for this study, nine from each of three industries. All subjects were age 55 or over. Subjects were selected from representative companies in the Tulsa,
Oklahoma, area. All subjects were employed in positions under categories three and four of the OES system.

The subjects included some who had remained in their jobs (retained) past the normal retirement age and others who had re-entered the workforce at a later age. The researcher sought the assistance of personnel and human resource departments in identifying potential subjects. The training histories and training needs of those workers selected were identified.

The researcher realizes that the training histories and training needs of these workers may not be representative of the needs of workers in service industries in other geographical areas, as all subjects were from the Tulsa, Oklahoma, area and may be affected by factors exclusive to that area. The research was not meant to imply needs of older workers in other industries.

Definitions of Terms

ADEA is the Age Discrimination in Employment Act signed by President Johnson on December 15, 1967, protecting workers between the ages of 40 and 65 from age discrimination in employment and promoting employment opportunities for older workers who meet job requirements. The ADEA was amended in 1974 to include local, state and federal government employees, in 1978 to cover workers to age 70 and to abolish all mandatory retirement for federal
employees, and in 1983 to abolish mandatory retirement entirely (Rosen and Jerdee, 1985).

**Baby Boom Generation** is that group born between the years 1946 and 1964 (Sandell, 1987).

**Bounded System** is a case which "might be selected because it is an instance of some concern, issue, or hypothesis" (Merriam, 1988, p. 10).

**Elite interviews** are those conducted with anyone who has "specialized information" (Merriam, 1988, p. 75) or with "subjects who have special status or knowledge" (Guba & Lincoln, 1981, p. 166) of the phenomenon being studied.

**Gerontic Dependency Ratio** is the number of persons age 65 and older per one hundred persons of working age (Siegel and Taeuber, 1986).

**Non-traditional Population Segments** are the groups which do not generally comprise a larger segment of the population, such as the older individual as a part of the workforce. (Bacas, 1988)

**Occupational Employment Statistics** (OES) system, as defined by the Department of Labor in 1983, divides jobs into seven categories or divisions (U.S. Department of Labor, 1989b, 1990).

**Pattern Codes** "are explanatory or inferential codes . . . that identify an emergent theme, pattern or explanation that the site suggests to the analyst" (Miles and Huberman, 1984b, p. 67).
**Pragmatic Validation** "means that the perspective presented is judged by its relevance to and use by those to whom it is presented" (Patton, 1990, p. 485).

**Purposive Sampling** refers to the selection of cases from which one can learn about the issues of central importance to the purpose of the study (Patton, 1987). "You may look, purposefully, for data bearing on categories, their properties, and dimensions. You deliberately choose sites, person, documents" (Strauss and Corbin, 1990, p. 183).

**Phased Retirement** "is a gradual change from full employment to full retirement" (McCarthy and Rosenberg, 1981, p. 175).

**Retirement** is a term that "can refer to a social role or status, a life event, or a transition or crisis state" (Minkler, 1981, p. 119).

**Sensitizing Concepts** "are concepts that the analyst brings to the data" (Patton, 1990, p. 391), such as those learned from the literature review, which give the researcher a direction of what to look for.

**Service Industries** are industries which "create economic value without creating a tangible product" (Johnston and Packer, 1987, p. 21).

**Theoretical Sensitivity** "refers to the attribute of having insight, the ability to give meaning to data, the capacity to understand, and capability to separate the pertinent from that which isn't" (Strauss and Corbin, 1990, p. 42).
Thick Description is a term from anthropology and means "the complete, literal description of the incident or entity being investigated" (Merriam, 1988, p. 11). "Thick descriptions present in close detail the context and meanings of events and scenes that are relevant to those involved in them" (Emerson, 1983, p. 24).

Training is defined, for the purpose of this study, as any instruction given to increase the worker's knowledge, skills or attitudes about himself or herself or the position held, and is provided by the company, on company time or at the company's expense.

Triangulation refers to "the use of multiple methods in the study of the same object" (Denzin, 1970, p. 301).

Work-life Extension "refers to increasing the labor force participation of older adults through delayed retirement or labor force reentry by retirees" (Newquist, 1986, p. 27).

Working Hypotheses are those generated by a case study; they are not generalizations, but relate to an understanding of the phenomenon and "a discussion of the outcomes of the inquiry" (Lincoln & Guba, 1985, p. 362).

Young-old is a term that "refers not to a particular age but to health and social characteristics. A young-old person may be 55 or 85" (Neugarten & Neugarten, 1987).
Summary

Retirement is a multi-faceted process. According to Atchley (1980), "Retirement is a complex social institution that is intertwined with the economy, the family, and the life course of individuals" (p. 163). After retirement, those who had led active, career-oriented lives might experience feelings of loss. Francis (1988) refers to the span of loss upon retirement, stating, "[There are] deep feelings of loss on retirement; a loss of position, of work associates, and of social and occupational status" (p. 119).

Sonnenfeld (1988), addressing late-life contributions, says, "Many of the attributes that describe fulfillment in life are also associated with a successful work relationship. The feeling of belonging, a sense of worth, the satisfaction of involvement, and the achievement of continuity, status, and identity are all expressions of positive work experience" (p. 191).

In addition, many will find their standard of living reduced more than had been anticipated with the loss of income. According to Rosen and Jerdee (1985), retirement income may not be an adequate shield against inflation. "Pressures for later retirement are also being exerted by economists, government officials, and industrial leaders who are concerned about the costs to society of maintaining a large proportion of the population in forced idleness" (Rosen and Jerdee, 1985, p. 8).
Demographics and economic projections confirm that, as the availability of younger workers decreases, the skills of older workers will be desperately needed. Moody (1986) supports fully reevaluating the failure to keep the mature worker retrained, claiming that population trends "make it imperative to rethink the role of workers' retraining from the perspective of the entire life span" (p. 204). Baily (1987) addresses the changing longevity, stating, "It is optimal to keep working longer to finance a much longer lifetime" (p. 73). According to Hergenrather (1987), "It is time to fully embrace the idea that the life-work cycle doesn't necessarily stop at someone else's discretion; it is an ongoing process that each of us is empowered to design and maintain on our terms" (p. 60).
CHAPTER II

REVIEW OF LITERATURE

Introduction

The literature reviewed for this study addressed the demographics of an aging society, the various aspects of older workers in our society, and the case study method of qualitative research. Some companies currently have programs for attracting, developing and retaining older workers. Those companies, their services, and their programs were also examined.

Changing Demographics

Demographers point to the changing age median of this country's population and the effect this change will have on the workforce. Odiorne (1990) focuses on the fact that there are seven million fewer people in the 1990 workforce between the ages of 18 and 24 than in the workforce of 1980. "Add to this fact," Odiorne (1990) claims, "that more people are retiring at earlier ages, and we wind up with critical shortages in many labor markets and occupations" (p. 32).

In their research on the need for retirement policy changes, Rosen and Jerdee (1989) relate Fullerton's 1987 demographic studies in which it is projected "that between
1986 and 2000 the population over age 45 will increase by 30 percent, while the population aged 18 through 44 will increase by only 2 percent" (p. 87). Sandell (1987) refers to the affect of the large population segment known as the baby boom generation, stating, "The aging of the baby boom generation dramatically affects the age structure of the population. After 1991, when persons born in 1946 celebrate their 45th birthdays, the number of workers between 45 and 54 will increase steadily" (p. 3).

According to the Population Reference Bureau, a non-profit demographic study group in Washington, D.C., by the year 2050, "Americans over 65 will outnumber teenagers by more than two to one" (Dychtwald and Flower, 1989, p. 21). The Census Bureau predicts that by 2030 the median age will have reached 41, and "by the 2050, it's likely that as many as one in four Americans will be over 65" (Dychtwald and Flower, 1989, p. 21). As Sclar (1980) points out, "The population sixty-five and over has grown 567 percent since the turn of the present century" (p. 29).

Some researchers are concerned with the decreasing age of the worker and increased popularity of early retirement. Great strides have been made in improving the economic situation of the elderly over the past 50 years, but "future progress is running a collision course with demographic factors" (Flaningham, 1988, p. 35). There will be a greater number of retirees, and they will be living longer. "In the next century, a work force smaller in proportion to the
number of retirees than is currently the case will be asked to provide benefits for longer periods of time per retiree" (Flaningham, 1988, p. 35). According to Rosen and Jerdee (1989),

There will be an economic need to keep many of these older workers on the job longer, both to fill the worker shortages in many occupations and to lessen the financial burden imposed on younger workers by top-heavy pension and social security systems (p. 87).

Opinions vary regarding the effect population growth will have on older worker employment. The Select Committee on Aging (1984) reports,

Experts do not agree on the effects of these growth patterns on the employment of older workers. Some analysts argue that the impending shortage of young workers will be an incentive for employers to retain or hire older workers. Others argue that the enormous increase in workers in their prime working years could be a "purge from below" that will tend to push older workers out of the labor force (p. 14).

According to Fullerton and Tschetter (1983), even though the population of those aged 55 and over is increasing, "the [labor] participation rates for this group are projected to continue declining" (p. 6). Sandell (1988) also predicts a continued decline of older individuals in
the workforce, stating, "The relative importance of older persons (defined as 55 and over) in the labor force will decline through the remainder of the century" (p. 108). Becker (1986) argues, however, that official figures overstate by an appreciable amount the decline in the number of working elderly.

Moves may need to be made to correct the trend of early retirement. According to Newquist (1986), "Retirement-age practices are on the threshold of change" (p. 27). Labor force participation rates of older workers which have been steadily declining are now directed toward reversal (Newquist, 1986).

An unusual phenomenon is the worker shortages looming in the immediate future even though there may be lingering unemployment (Russell, 1986). "A fundamental force behind labor market mismatches is the shift in hiring demand from manufacturing to service industries" (Russell, 1986, p. 49). The service sector is the fastest growing segment of the nation's economy and "can be expected to continue its leadership role in job creation into the 1990's and probably beyond" (Gerber, et al., 1989, p. 81). According to Ginzberg, Noyelle and Stanback (1986),

One cannot understand what has been going on in the labor market without recognizing that there has been a major transformation toward a service-oriented economy. Employment by the service sector has risen sharply and
these industries supply the lion's share of employment today (p. 22).

The Bureau of Labor Statistics projects that by 1995, service jobs in the U.S. will outnumber manufacturing positions by a ratio of 4.3 to 1 (the current ratio: 3.8 to 1)" (Russell, 1986, p. 49). "From 1982 to 1995, employment in service industries is expected to increase from 27.5 to 37.2 million, or 36 percent. These industries will provide more new jobs than any other industry sector" (U.S. Department of Labor, 1984, p. 5). Well-functioning service industries are imperative in a nation approaching an information- and service-centered economy. According to a 1987 study ordered by former Labor Secretary Brock, "The nation's economic growth depends on increased productivity, particularly in the expanding service industries" (Bacas, 1988, p. 23).

"Shortages are most pronounced in the retail and service sectors, labor analysts say, and so some employers are looking to retirees to fill in the gaps" (Marklein, 1990, p. 4). In 1987, First American Bank of Maryland began a recruitment program to fill a major need for more tellers. As a result, 36 of the bank's 44 "on call" tellers are age 50 or older. Federal Express has begun relying on older workers for its customer service positions. In doing so, they are tapping into a pool of workers they had not previously even known was available (Marklein, 1990).
Those promoting the productive use of older workers look at the consequences of too few supporting too many in the future and the advantages of extending an individual's working years. "Instead of enhancing the productivity of an aging population," claims Moody (1988), "social policies have reinforced a condition where older people are viewed as consumers, not contributors to common societal needs" (p. 24). According to Greenberg (1988), "If their work life is extended, older people will be contributors to pensions and Social Security systems and not recipients" (p. 24). "If older workers retire," claims Clark (1988), "they do not contribute to the GNP [Gross National Product] or per capita income" (p. 14).

Addressing the dependency ratios, Siegel and Taeuber (1986) refer to the gerontic dependency ratio, the number of persons age 65 and over per one hundred persons of prime working age, between 20 and 64. Currently, there are 20 elderly, 65 years of age or older for every 100 workers. By the year 2030, when the baby boom cohorts are older, this ratio will nearly double (Table I).

According to Minkler (1981), the Social Security system and mandatory retirement practices were established to remove older workers from the labor force, thereby providing more jobs for younger workers. Current demographic trends dictate some modification of the practice (Cahill and Salomne, 1987). In addition to examining demographic trends, business and industries would do well to examine the
<table>
<thead>
<tr>
<th>Year</th>
<th>Youth Dependency Ratio</th>
<th>Elderly Dependency Ratio</th>
<th>Total Dependency Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>1960</td>
<td>64.9</td>
<td>16.8</td>
<td>81.6</td>
</tr>
<tr>
<td>1980</td>
<td>46.0</td>
<td>18.6</td>
<td>64.6</td>
</tr>
<tr>
<td>2000</td>
<td>40.7</td>
<td>21.1</td>
<td>61.8</td>
</tr>
<tr>
<td>2030</td>
<td>37.8</td>
<td>37.0</td>
<td>74.8</td>
</tr>
</tbody>
</table>

characteristics of the older worker, this human resource which promises to be so plentiful.

Characteristics of Older Workers

Older workers have had to combat stereotypes in the workplace. According to Keller and Quirk (1973), "There is considerable evidence that middle-aged and older persons are efficient and productive workers. Yet their ability to obtain new jobs or retain current jobs is often hindered by negative attitudes and restrictive policies" (p. 80). The Special Committee on Aging (1990) reports, "Employment opportunities for older people have been limited" (p. 31).

Rosen and Jerdee (1985), reinforce statements opposing stereotypes of older workers, claiming, "A recent review of the scientific evidence on the age-performance relationship covering numerous studies conducted over the past 30 years concluded that there is little support for widely held stereotypes of significant drops in performance associated with aging" (p. 23). Companies might make better decisions about training their older employees if they appraised their performance. A study conducted by Lee and Clemons (1985) on decisions regarding training revealed that older incumbents were regarded more favorably when "behaviorally stated performance information about the older worker was provided" (p. 787).

The Travelers Companies have found the older workers they actively pursue for employment to be both physically
and mentally capable (Johnson, 1988). Travelers finds most older workers are as capable as their younger counterparts to perform their jobs, both physically and mentally, and they are capable of being retrained. In some studies conducted among groups of paraprofessionals and clerical employees, older workers’ performance was better than that of the younger workers (Rosen and Jerdee, 1985).

Sales is an area where older workers have compiled a most satisfactory record of exemplary performance. Sonnenfeld (1988) reports that older workers, due to accumulated technical knowledge and increased interpersonal skills, actually have superior performance in sales positions. The vice president of recruiting for Texas Refinery Corporation, a Fort Worth, Texas, based manufacturer of building products, explains why his firm has a long history of hiring older workers. "'A big part of it is work ethic', he says" (Marklein, 1990, p. 4). Texas Refinery began hiring workers age 50 and over 30 years ago. Now half its 1,500 member sales force is age 55 or over. "Nine out of the top 10 sellers are age 50 or over" (Marklein, 1990, p. 5). According to Becker (1986), "Profit-seeking companies have an interest in employing older workers whose productivity warrants their earnings" (p. 15).

Cron and Slocum (1986), in a study that addressed career stages for sales people, found the older workers rated well. The study described careers as being in four
stages: exploration, establishment, maintenance and disengagement. Very often, when people are in the disengagement stage, it is thought that they view goals as less important. This is not true for salespeople. "Salespeople in the disengagement stage of their career may not be low performers . . . because of their accumulated knowledge and long-standing customer relations" (Cron and Slocum, 1986, p. 121).

In the Cron and Slocum (1986) study, data were collected from six companies with national sales forces. The Career Concerns Inventory Audit Form was used to measure the career concerns of salespeople. The salespeople were categorized into one of the four career stages on the basis of scores. The average ages of the salespeople grouped into each of the stages was calculated, based on their scores. The results indicated a wide age range in each of the career stages. "This finding suggests that one must be cautious in attributing a particular career stage on the basis of age alone" (Cron and Slocum, 1986, p. 123).

A large number of prominent companies are finding the attributes of older workers to be an enhancement to their performance, not a detriment (Cron and Slocum, 1986; Keller and Quirk, 1973; Sonnenfeld, 1988). Larsen (1987), reporting on an "Experience at Work" conference held in Washington, D.C., claimed 140 executives surveyed revealed that companies which hire seniors are glad they did so.
One of the most highly appreciated characteristics of older workers is their work ethic. According to Kirkpatrick (1988), the Travelers Insurance Companies are so impressed with the work ethic of the older workers, it now recruits those whose original careers were elsewhere, as well as recruiting their own retirees. The value of older workers demonstrated by their performance on the job and in training sessions is well supported by the literature (Tucker, 1985).

Some manufacturing firms have historically had positive experiences employing older workers. Two of these, Polaroid and U.S. Steel, "have both had good experiences with older workers and rated their performance and attendance as exemplary, even among workers whose jobs entail heavy demand" (Sonnenfeld, 1988, p. 203).

The Marriott Corporation, a hotel chain, finds the older workers they actively recruit to be "reliable, honest [and] skilled at dealing with other people" (Bacas, 1988, p. 21). In 1985, the management of Days Inns of America decided to turn to those over age 55 to reach a quality of employee that would turn around their absentee-rate problem, at that time, 30 percent (Wright, 1991). The idea worked. Today the chain hires seniors for their reservation centers and their absentee rate is three percent and their turnover rate is less than one percent (Miller, 1990). In the opinion of one of Days Inn's executives, "'Corporate America is walking past an unbelievable resource of talent--reliable, trained, educated'" (Wright, 1991, p. D3).
There are a number of well-known and respected businesses which have never had mandatory retirement, such as Macy's in New York and Tektronic in Oregon. These businesses could serve as positive examples for those companies considering recruitment and retention of older workers (Dychtwald and Flower, 1989). "Some of our nation's largest, most highly respected corporations have the reputation of looking favorably on hiring older people—Atlantic Richfield, IBM, AT & T, American Express, Burger King, MacDonald's, General Electric, Polaroid, and every major insurance company" (Belsky, 1988, p. 285).

Macy's of New York uses part-timers for about half their sales force (Jacobsen, 1980). The work schedules of the part-timer provide flexibility vital to the company and employees, some of whom are retirees. "Except in the case of its executive employees, Macy's imposes no mandatory retirement age. Therefore, part-time work is used by many employees as a means to stay on with the company and adjust to retirement" (Jacobsen, 1980, p. 7).

In 1989, a study was conducted for the American Association of Retired Persons by the Daniel Yankelovich Group, Inc., to update a 1985 study which examined some issues regarding older workers. As in the earlier study, results showed that "older employees receive extraordinarily high ratings for attendance, commitment to quality, good performance, loyalty, practical knowledge and reliability in a crises" (AARP, 1989, p. 8). Loyalty is a
trait that older workers bring to their place of employment which may well offset the cost of training and retraining. Dychtwald and Flower (1989) emphasize,

"Older workers are likely to stay with a company longer than younger workers and are thus more likely to repay an investment in retraining. An American Association of Retired Persons (AARP) study found that employees 20 to 30 years of age tend to stay with a company for an average of 3.4 years, while those 50 to 60 tend to stay for 15 years (p. 41)."

According to Knowles (1988b), "Data show that older workers tend to have lower voluntary turnover rates than younger workers. The cost of turnover can negatively affect productivity because of the loss of technical expertise and the costs associated with replacement" (p. 17). In their pleas for managers to resolve their ambivalent policies toward older workers, Schrank and Waring (1990) state, "Older workers are more likely to stay with the company that hires them. It makes little sense to hire young people, train them, and then lose them--often to competitors" (p. 3).

Another person who has had positive experiences from employing older workers is the president of an apartment development complex in Charleston, South Carolina, who applauds the work ethic of older employees (Hergenrather, 1985). This developer, appreciating the value of the older worker, claims, "Our national fascination with youth has
caused us to devalue one of our most valuable assets. [We could] staff our businesses from this rich pool of seasoned talent" (Hergenrather, 1985, p. 59). The late Claude Pepper when addressing the U.S. House of Representatives Select Committee on Aging on the occasion of his 81st birthday stated,

\[
\text{Competence, not age, should determine whether a person may keep a job. To do otherwise is to squander one of our nation's most precious resources and to hasten the day of the end of those who are denied the experience that would keep them vitally and for a long time alive} \\
\text{(Rosen & Jerdee, 1985, p. 33).}
\]

For those companies recognizing the value of the older workers, the next step is to examine how to attract them to their businesses and how to retain those they already have employed.

**Attracting Older Workers**

"Overall, there seems to be a growing movement to extend the work lives of older people. In addition to meeting societal needs, extension of work lives can also meet the personal needs of many older people" (Cahill & Salomne, 1987, p. 189). Older people want to work. Surveys show that older people want to work and, if given the opportunity, will continue to work past retirement age, at least part time (Cahill & Salomne, 1987; Dychtwald & Flower, 1989). Gollub (1987) states, "Although many older
workers retire as soon as they can, the potential interest of older adults in staying employed or returning to the job market is growing" (p. 14).

Both the public and private sectors need to provide expanded opportunities and incentives for older worker employment (Sandell, 1988; Select Committee on Aging, 1990). "Because the federal government has begun to provide the impetus for extending the work lives of Americans, the next priority is to develop programs that enhance the participation of older people in the workforce," state Cahill and Salomone (1987, p. 189).

Attracting older workers includes retraining those already on staff. According to Paul (1988), "The retraining of older, experienced employees usually involves the updating of their job skills to keep pace with the changing technology of their field" (p. 115). In recent years, there has been an interest in programs and policies to make it possible for older workers to stay on the job or "to return to work after a period of retirement" (Coberly, 1985, p. 23). These programs benefit the workers who may want or need the income, or who might simply enjoy working. They also benefit the employers, always eager to maintain an able, skilled workforce. "To hold on to [older workers] longer and keep them motivated, employers have started so-called phased retirement programs, redesigned jobs to de-emphasize physical labor, arranged paid sabbaticals, and
even awarded new job titles with higher pay" (Ramirez, 1989, p. 179).

Alternative work arrangements of several varieties are available to older workers (Coberly, 1985; McCarthy & Rosenberg, 1981; Paul, 1987, 1988; Sandell, 1987a). Two major programs of alternative work arrangements are job sharing and phased retirement. Phased retirement takes place when the worker gradually cuts back on the number of working hours until full retirement is reached. Polls have shown that most older workers "prefer part-time, post-retirement employment rather than stopping work completely" (Kahne, 1985, p. 9). "Those companies that have programs for phased retirement say they are the single best tool for retaining older workers. These programs consist of part-time work with partial salary and benefits" (Ramirez, 1989, p. 180).

Phased retirement programs may fall under two categories: reduced workweek and reduced workyear (McCarthy & Rosenberg, 1981). Other terms used synonymously with phased retirement are "gradual, flexible, or transition retirement" (McCarthy & Rosenberg, 1981, p. 175). Phased retirement can benefit the company, as well as the older worker, as it gives the "organization lead time to train replacement workers during the 'off-time' hours" (Paul, 1988, p. 114).

In job sharing, one full-time job is shared by two part-time employees. Job sharing is also known as
"splitting, pairing, twinning, tandem and split tour" (McCarthy & Rosenberg, 1981, p. 75). Job sharing may be very gratifying, as the skills of the sharers can be complementary.

Two major corporations using some innovative programs to benefit their older employees are Polaroid and Arco Oil (Hergenrather, 1985). Polaroid prepares their older workers for retirement with "rehearsal retirement" (Hergenrather, 1985). During the period when the employees try out their retirement, they receive no pay, but do maintain full health insurance coverage. Arco Oil sponsors a network of retirement clubs, offering benefits to the members. These clubs "serve as an invaluable resource pool to the company" (Hergenrather, 1985, p. 60).

In looking ahead to the future of an elderly population, Meyer (1989) advocates that companies alter their policies to encourage work among the "young-old." According to Meyer (1989), "Employers should consider tailoring jobs to the special needs--and potential contributions--of older workers. Through part-time or part-year work and revised or scaled-down job responsibilities, some older workers can enter a kind of 'step-down' position" (p. 134).

Gollub (1987) advocates a "systematic joint approach of government, employers and the community sector" (p. 164). Certain concepts are possible by the government to pave the
way for increased incentives for the older worker to remain employed.

With the impact of increasing the age for Social Security eligibility, increased Social Security credits for delayed retirement, and some inflation, individuals may delay retirement until after age 65 or 70. The 1986 legislation that prohibited the freezing of pension benefit accrual at age 65 will also act as an incentive for older workers to remain in the work force. Managers will need to develop techniques that will allow them to capitalize on the talents and experiences of these older workers who choose to remain in the work force for several additional years (Liebig, 1988, p. 17).

The government has made some strides in legislation to protect older workers and enhance their ability to be gainfully employed. (Table II). Continued diligence by the government will be necessary if the legislation is to be acknowledged and practiced, however. According to Sandell (1988), "Many older workers have a need for training and other services that cannot be adequately addressed by employers alone" (p. 114).

Many believe the responsibility for solving potential shortages of worker situations lies with management. Kaminski (1983, 1984) advises management seminars to increase understanding of the issues surrounding older
### TABLE II

**MAJOR OLDER-WORKER LEGISLATION**

<table>
<thead>
<tr>
<th>Legislation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age Discrimination in Employment Act (ADEA) of 1967.</strong></td>
<td>Prohibits the hiring, promotion, or termination of persons 40 and older if age is used as the only criterion.</td>
</tr>
<tr>
<td><strong>Senior Community Service Employment Program (SCEP) of 1973.</strong></td>
<td>Provides part-time community service employment for low-income older persons age 55 and over.</td>
</tr>
<tr>
<td><strong>Employee Retirement Income Security Act (ERISA).</strong></td>
<td>Provides for federal regulation of private pensions by the Internal Revenue Service, Department of Labor, and Pension Benefit Guaranty Corporation. Sets forth standards for reporting and disclosure of administration and investment practices as well as vesting and funding of pension funds. Amended several times.</td>
</tr>
<tr>
<td><strong>Job Training Partnership Act (JTPA) of 1982.</strong></td>
<td>Provides federal funds for a state-administered program of remedial education, training, and employment assistance to low-income and unemployed youth and adults.</td>
</tr>
<tr>
<td><strong>Social Security Act Amendments of 1983.</strong></td>
<td>Provide for the raising of the age of eligibility for normal retirement benefits to age 66 in the year 2009 and to age 67 by 2027.</td>
</tr>
<tr>
<td><strong>Tax Reform Act of 1986 and Budget Reconciliation Act of 1986.</strong></td>
<td>Provide for several pension changes: lowered vesting to five years, limited integration of pension benefits with Social Security to 50 percent, expanded plan coverage, required pension-benefits accrual after age 65, and jettisoned practice of not permitting persons within five years of plan's normal retirement age to participate in the plan.</td>
</tr>
<tr>
<td><strong>Age Discrimination in Employment Act Amendments of 1986.</strong></td>
<td>Abolish mandatory retirement at any age and require employers to extend benefits to older workers regardless of age.</td>
</tr>
</tbody>
</table>

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employees. Managers can assist older employees by "offering support and specific strategies to learn new competencies" (Sargent and Schlossberg, 1988, p. 60). According to Liebig (1988), "In the case of older workers, poor management decisions could lead to long-range losses of vital skills, experience, and an understanding of corporate history" (p.15).

Part-Time Employment

Schulz (1985) states, "For both men and women, part-time work is the most common among the very young and the very old. About half of employed persons over age 64 work part time" (p. 51). According to Crawford (1990), "More and more employers are turning to older workers for part-time help" (p. 12). Over the past six years, part-time employees "age 55 and older increased by 334,000 . . . and now make up 18.2 percent of the total part-time force, up from 17.7 percent in 1983" (Crawford, 1990, p. 12).

When companies re-hire or retain their older workers on a part-time basis, they have the advantage of experienced and knowledgeable workers (McCarthy and Rosenberg, 1981). Most workers who state a preference for part-time work past retirement age express a desire to stay with their current employers (U.S. Department of Labor, 1989a). According to Dychtwald and Flower (1989),

When considering whether to return to work part time at a new job or to re-enlist with their former employer,
many older people prefer to return to the more familiar environment. The employer thus has access to a valuable pool of potential employees who are familiar with the company and eager to keep a hand in [the company] (p. 195).

Among the reasons given by organizations for starting part-time programs, according to McCarthy and Rosenberg (1981), are "to retain skilled employees . . . [and] to ease the transition from work to retirement" (p. 76). Ruhm (1989) refers to part-time work as a type of bridge job, a transition from career involvement to retirement.

Part-time employment may also be an older worker's choice for a second career. Lieberman and Lieberman (1983) define second careers as those "changes occurring in the latter third of life, regardless of absolute number of prior careers" (p. 280). According to Beck, Denworth and Christian (1992), "Even those who opt for early retirement bonuses find that the money doesn't stretch very far--particularly if they are still years away from qualifying for social security and Medicare" (p. 58). Part-time employment provides an opportunity to supplement retirement funds.

Much of the need for part-time workers comes from service industries. According to Ginzberg et al. (1986), "The increasing importance of part-time workers has . . . been, in large measure, concomitant with the rise of the service sector" (p. 27). Jondrow, Brechling and Marcus
(1987) refer to specific industry concentration for those part-time older workers they call "partial retirees" (p. 88). They cite service industries as among those with the highest percent of partial retirees. According to the U.S. Department of Commerce (1987), "In the United States, 20 percent of the employed elderly are now in service occupations" (p. 41) (Figure 2).

A major problem with part-time positions is that they very often do not carry with them any benefits (Sandell, 1987a; Schulz, 1985). According to Sandell (1987a), "[Part-time] jobs are often low paying or otherwise not attractive to people eligible for retirement based pensions" (p. 20). Those older workers considering part-time employment will need to evaluate their needs when considering the type of employment they seek, including benefits which may be necessary to them.

Why Older Individuals Seek Employment

The reasons why some individuals of near-retirement or post-retirement age elect to remain in or return to the workforce are many. According to Miller (1989), "People are likely to choose to continue working longer for both monetary and psychological reasons" (p. 124). Odiorne (1988) writes that retired individuals may go back to work for extra income or because of restlessness. Loretta Bailey, Director of Jobs for Older Tulsans, states,
### Occupational Composition of Workers in the United States, by Age: 1980

<table>
<thead>
<tr>
<th>Occupation</th>
<th>25-44 years</th>
<th>65 years and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional and technical</td>
<td>12.6</td>
<td>6.7</td>
</tr>
<tr>
<td>Administrative</td>
<td>11.6</td>
<td>4.4</td>
</tr>
<tr>
<td>Clerical</td>
<td>13.2</td>
<td>4.1</td>
</tr>
<tr>
<td>Sales</td>
<td>8.8</td>
<td>7.0</td>
</tr>
<tr>
<td>Agriculture</td>
<td>2.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Production</td>
<td>8.0</td>
<td>0.4</td>
</tr>
<tr>
<td>Services</td>
<td>10.2</td>
<td>7.4</td>
</tr>
</tbody>
</table>


**Figure 2.** Occupational Composition of Workers in the United States, by Age: 1980
A lot of people are pushed out without retirement, or some are in lower paying jobs and don't have retirement. Some we get are retired early, a package they have to take, then they don't get any money until they're older. They need a job until they're older and their money comes through. All these different factors make them need a job and they come to us (Personal communication with the author, November 22, 1991).

In a survey of 4,000 seniors, Caroline Bird (1988) found that some admitted to feeling better when working. "The biggest attraction of work is the chance to be with people" (Bird, 1988, p. 330). Inflation is probably the major reason people plan to work longer, but better health and the higher education level of today's seniors also influence their desire for a longer work life (Jacobsen, 1980).

In his research regarding the economics of aging, Schulz (1980) learned that many concerned professionals are discouraging early retirement. Some in the medical field claim people die earlier when going from an active to sedentary life. Social gerontologists are concerned about the impact retirement realities have on the retirees. According to Palmore (1985), "Some studies of specialized groups . . . show that paid employment after retirement has a beneficial effect" (p. 99).

Economists worry about the financial problems of supporting large numbers of retirees. Odiorne (1988) claims
that one of the advantages of having many of the elderly work will be their ability to draw income other than Social Security. A major concern of many has been the question of the ability of younger workers to support so many retired elderly via the Social Security system. Redmond (1986), assessing what vocational education's role will be in preparing the older worker for continued employment, states, "As the older population grows, the strains on social security welfare programs will put a heavier burden on those who work and create pressures to keep older employees in the labor force" (p. 38).

Scales developed by L. Goodwin for *Do the Poor Really Want To Work: A Social-Psychological Study Of Work Orientations* revealed,

Discouraged [older workers], regardless of the reason for or length of their unemployment, expressed consistently high identification with the work ethic. Over 90 percent indicated that they liked to work and felt good when they had a job. Eighty-four percent indicated that they didn't feel right if they didn't have a job (Rife and First, 1989, p. 198).

According to Mowserian (1986), "To be denied access to the work ethic environment is to be denied recognition of one's ability to exercise his [or her] responsibilities as a citizen" (p. xv).

"The involuntarily retired miss the work itself as much as the job" claims Bird (1988, p. 31). As stated by Francis
"You can't just stop what you were doing for 38 years and quit cold" (p. 115). Working becomes an integral part of a person's life.

To the older worker reared on a work ethic that stressed loyalty to employer, sudden or even not-so-sudden separation from employment before the planned-for time of retirement can be unsettling or even so devastating as to immobilize the individual (Barclay and McDougall, 1990, p. 53).

Rife and First (1989), examining the characteristics and experiences of 73 older unemployed workers age fifty and above, found them to be discouraged to the point where they stopped looking. According to the Beck Depression Inventory, over half of them felt mildly depressed. Beck's theory addresses negative views of self, the world and the future (Alloy, 1988). The conclusion is that discouraged unemployed older workers are potentially at risk—economically and psychologically (Rife and First, 1989).

The U.S. Department of Labor (1989a) confirms this conclusion, reporting, "Even among the reemployed, the impact of displacement is often severe for older workers. Older workers were more likely than others to have suffered a 20-percent or greater loss in earnings relative to those in their previous job" (p. 28).

The majority of the unemployed workers interviewed by Rife and First (1989) thought they continued to be unemployed because of their age and negative attitudes
toward the older worker. When asked about their physical health since unemployed, 38 percent said their health had grown worse.

Those who willingly retire have also indicated, when surveyed, that they would like to return to work. In a 1982 Louis Harris Poll, "50% of 15 million retired Americans over 70 wanted to return to work" (Hergenrather, 1985, p. 56).

The results of a number of recent surveys agreed fairly closely that only about 27 percent of Americans want to stop working completely at retirement age, and more than 60 percent hope to keep working either full-time or part-time. Changing attitudes and financial necessities will raise this percentage even higher (Dychtwald and Flower, 1989, p. 98).

Financial changes brought about by inflation may make it even more difficult for older people to maintain an acceptable standard of living on social security alone (Dychtwald and Flower, 1989). If more older people will be needing to work, and as the work scene changes continually, increased training opportunities will be not only desirable, but necessary.

Training for Older Workers

Allowing older workers equal training opportunities has been a slow process (Sommers, 1966). The great need for retraining the older worker has long been recognized, but the fact is, they have been passed by. Early trends not to
train older employees stemmed from discrimination, claims Sommers (1966). Loretta Bailey, Director of Jobs for Older Tulsans, refers to older-worker discrimination. "We have workers come in all the time saying they've been told they're over-qualified. It's not legal, but it's hard to prove" (Personal communication with the author, November 22, 1991). Even though overt discrimination is forbidden by legislation such as the ADEA, "Age discrimination regularly rears its graying head" (Beck, et al., 1992, p. 59).

According to Sterns (1986), "A major issue in the training of older workers is assuring equitable access to training opportunities" (p. 95). Age discrimination is reflected in the way training dollars are allocated. Companies may see no benefits to providing new skills to older workers (Knowles, 1988a). "They do not see that they are probably wasting their investment on a 25 year old who is unlikely to remain with the firm" (Knowles, 1988a). Older workers are still underrepresented in training programs. "Perhaps the most discouraging to the dedicated older worker," states Sheppard (1988), "is the common practice of limiting training and promotional opportunities to younger workers at the expense of older ones" (p. 153). As stated by Miller (1989), "Older workers have the legal right to retrain" (p. 125).

Moody (1988) emphasizes the importance of training older workers, saying, "Gains in productivity in the future
will depend in critical ways on the retraining of adults and older workers to adapt to a postindustrial economy" (p. 191). Training and retraining older workers may be imperative for those businesses and industries striving to maintain a productive workforce. According to Mowserian (1986), "Life-long training and retraining will become a necessity rather than an exception if workers are to keep pace with rapidly-changing job demands" (p. 86). Trainers will need to "reconcile the activities for the training room with the realities of the business world" (Mintz, 1986 p. 69).

A study commissioned by the AARP showed training programs for older workers are not being readily offered. Only three in 10 of the companies surveyed in the study had skills-training programs for their older workers (AARP, 1989). "AARP Executive Director Horace Deets said this indicated that businesses have improved their attitudes toward older workers but those changes have not been 'translated into changed behaviors and business practices'" (Benac, 1989, p. C6). Bove' (1987) concurs, stating, "There is no statistical evidence to indicate that . . . [older worker] programs are anything more than the efforts of a few enlightened corporations to grapple with a problem that should interest all" (p. 77). "There's been a lot of written material [regarding older worker training], but it's just been a lot of talk, a lot of lip service from major
Lack of training can be a serious impediment for older workers, even those who have a long career history (Tager, 1988). According to Brudney and Scott (1987), "Sometimes their expertise has been made obsolete by technology, allowing the remaining tasks to be assigned to lower level personnel, or new hires, or parcelled out to contract workers who cost less because they receive no benefits" (p. 37).

The demands of jobs change and new skills are required. For example, according to Bailey of Jobs for Older Tulsans, "Most of the ones who have been put out of work in clerical, and bookkeeping, too, it's because of lack of computers [skills], so we encourage them to get into computers" (Personal communication with the author, November 22, 1991). If older workers are not given the opportunity to learn new skills, they may be unable to qualify for promotion or, even to maintain their current position. Rappaport (1988) emphasizes that it is necessary for all workers, including older workers, to have skills maintenance training for job security.

The fact that older workers are often reluctant to volunteer for training programs "because they feel inadequate about their ability to succeed in a training program or fear competition with younger individuals" (Sterns and Doverspike, 1988, p. 98) serves to compound the
problem. It is difficult for older employees to compete with the younger workers "whose training is more recent and who may have more up-to-date education" (Tager, 1988, p. 58).

Retraining is a method of counteracting skills obsolescence (Fossum, Arvey, Paradise and Robbins, 1986; Welford, 1989). If workers lack up-to-date knowledge or skills they must have to maintain their current positions, or to be eligible for any type of advancement, the knowledge or skills they do have are obsolete (Fossum, et al., 1986).

To avoid obsolescence, both the job and the person performing the job must be addressed. Changes required to do a job usually cannot be avoided if progress is to be allowed to happen. Many factors affect job changes. New technologies arise and better and more efficient machines and processes are invented and discovered; new management and new consumer demands may result in new goals; new procedures to encompass a more efficient operation may be put in place; and, there may be a totally new structure to the business or company introduced. Progress incorporates change.

There are also factors which influence person changes in the job setting. They may be motivational factors, individual factors, organizational factors or external factors not visibly a part of the job setting. The person-changes factor in obsolescence can be addressed, however, through training and retraining. Fossum et al. (1986)
emphasize that the knowledge, skills and abilities of the worker must be kept in synchronization with the demands of the job. (Figure 3).

New products, which also includes new types and levels of services contribute to job changes. As service industries are predicted to dominate the U.S. economy until the year 2000 (Johnston & Packer, 1987), maintaining productivity of older workers in those areas is crucial.

Motivation has been regarded as a powerful factor in maintaining up-to-date skills (Fossum, et al., 1986). It is important that employees believe they can acquire new skills and that acquiring these new skills will be worthwhile to them. Training generally requires support of a supervisor if it takes place during working hours or is funded by the company. There should be open lines of communication between the supervisors and older workers, so that this support might be conveyed and goals advantageous to both discussed (Stumpf, 1984).

Older individuals must take some responsibility for upgrading their knowledge, skills and abilities, but their employers must also, particularly to the degree that lack of promotional opportunities may directly affect the older workers' drive to pursue more training (Fossum, et al., 1986). Although there tends to be a prevalence of relating obsolescence to the older workers, some researchers find no valid relationship between the two exist. According to Fossum, et al., (1986), "The relationship between age and
New Technologies
New Goals
New Procedures
Changed Structures

New
Technologies
New
Goals
New
Procedures
Changed
Structures


Figure 3. Factors Contributing to Job Changes
obsolescence may not be caused by age, but may result from employers withholding developmental resources from older employees" (p. 369)

Retraining must be a part of every business plan if predictions are realized. "Because of the incredible pace of technological and cultural change, the Rand Corporation . . . predicts that by the year 2020 the average worker will need to be retrained up to 13 times in his or her lifetime" (Dychtwald and Flower, 1989, p. 99). According to Dychtwald and Flower (1989), "One of the main reasons people stop working is that the skills they developed in their youth are no longer appropriate to tomorrow's needs. This obstacle is easily removed through retraining" (p. 185).

Moody (1986) points to the fact that "programs to retrain workers for the post-industrial economy have rarely included older workers" (p. 199). According to Moody (1986), as the population ages, changes will take place in the relations between work, retirement and retraining. McConnell (1988) encourages opening up opportunities and removing obstacles for older persons who are capable and want to work. McConnell (1988) states, "A more accurate message about the diversity of the elderly population could contribute to greater support for targeted programs to assist older workers with the employment and training needs" (p. 60).

In direct contrast to the approach of avoidance and neglect in regard to training older workers, companies
should sell the idea of training to the older workers, convincing them "that it is both worthwhile and feasible to take advantage of the available opportunities" (Moody, 1986, p. 204). "Educational innovation for an aging society will demand not merely access to predetermined programs and materials, but redesign of those offerings to meet the needs of learners who bring with them the special strengths of age and experience" (Moody, 1986, p. 209).

Motivation in continued employment will also be an issue if an individual's work life is extended. One suggestion in a workshop designed to better prepare management for an aging workforce, is cross-training (Kaminski, 1984). Interest can be kindled in new assignments to rid the monotony of doing the same thing for too long. "It is essential," claims Mowserian (1986), "that more and expanded job training be developed and also retraining programs for older workers, programs which build upon previously mastered vocational and labor market skills for all workers" (p. 86). According to Sonnenfeld (1988), "Older employees need opportunities to develop through new assignments as well as provision of updating and retraining" (p. 202).

Today's—and the future's—older workers have higher educational levels. This will make more candidates for training and should allow the employers freedom from concern about the expected return on their investment. As early as 1974, according to a Louis Harris survey, "nearly half the
employed respondents between 40 and 54 years of age expressed interest in learning new skills and in participating in job training programs, as did 37 percent of those 55 to 64 years old" (Sheppard, 1979, p. 31).

If these older employees are interested in further enhancement of their skills, as indicated by the survey, their specific needs should be examined. Through the case study method, which relies on detailed description, these interests in learning new skills and training can be explored.

Case Studies

A case study examines a particular phenomenon (Merriam, 1988). It involves in-depth descriptions of the person, group, process, or whatever is the unit of interest being studied. Exploration, discovery, and inductive logic are all components of the qualitative case study. "Descriptive case studies . . . are usually inductive in nature," states Merriam (1988, p. 7). Generalizability is not the intent of the case study. The main focus of the case study is of intense description of the phenomenon being studied, and the subsequent analysis and interpretation of the description. Miles and Huberman (1984) describe qualitative data as "a source of rich description and explanation of processes occurring in local contexts" (p. 21).

According to Helmstadter (1970), case studies have four distinctive features. 1) The case study approach has a dual
function, as it can be used to contribute to knowledge, or as a means of remedying or improving the situation being studied. 2) The results of the case study are hypotheses. 3) The case study method allows a great amount of flexibility. 4) The case study can be readily applied to trouble situations. "The most frequent application of the case study approach is in the study of persons or situations which have gone awry" (Helmstadter, 1970, p. 51).

Merriam (1988) describes qualitative case studies as particularistic, descriptive and heuristic, as well as inductive. A particularistic study focuses on a particular situation or phenomenon. With a case study, the description is complete, involving as many variables of the phenomenon being studied as possible, so that the reader can fully visualize what is being described. Case studies develop pictures of the phenomenon. As a heuristic study, the case study is insightful, lending new understanding to the area of focus.

Although the qualitative case study is not an inferential statistical study and cannot actually be generalized back to the population, generalizations do emerge from the data through "discovery of new relationships [and] concepts" (Merriam, 1988, p. 13). The qualitative case study relies on inductive reasoning. "Results ... [are] limited to describing the phenomenon rather than predicting future behavior" (Merriam, 1988, p. 32).
The researcher is the instrument for data collection in a case study (Lincoln & Guba, 1985; Merriam, 1988; Merriam & Simpson, 1984; Patton, 1980, 1987, 1990; Taylor & Bogdan, 1984). Certain characteristics are vital to a researcher undertaking research of this type (Merriam, 1988). The researcher must have a tolerance for ambiguity, sensitivity, empathy and possess good communication skills. According to Merriam (1988), researchers using the qualitative case study methods "emphasize, describe, judge, compare, portray, evoke images, and create for the reader or listener, the sense of having been there" (p. 38).

Problems identified from practice are often researched through qualitative case studies (Merriam, 1988). Patton (1987) states, "Cases are selected because they serve a particular evaluation purpose" (p. 19). Broad questions are raised concerning the process of the phenomenon being studied, or of understanding the unit of interest.

Literature review is used extensively to help formulate the problem (Merriam, 1988; Yin, 1989). The case to be analyzed is most often selected "because it exhibits characteristics of interest to the researcher" (Merriam and Simpson, 1984, p. 97).

Sample selection for qualitative studies is quite different from sample selection for quantitative studies. Sampling for qualitative studies, known as purposeful, purposive, or criterion-based sampling (Merriam, 1988; Patton, 1980, 1987, 1990), involves the selection of cases
representative of the purpose of the study. According to Patton (1987), "The power of purposeful sampling lies in selecting information-rich cases for study in depth" (p. 51).

Helmstadter (1970) describes the first step in conducting a case study as gathering background information to ascertain the current status of the phenomenon being studied. The intent of this step is to "gather descriptive information which will determine, as precisely as possible, the present status of the unit under investigation" (Helmstadter, 1970, p. 51).

The second step in conducting a case study is to collect the raw data (Merriam, 1988; Merriam and Simpson, 1984; Patton, 1980, 1987, 1990). There are several methods for data collection in a case study. According to Merriam (1988), "The opportunity to use multiple methods of data collection is a major strength of case study research" (p. 69). Denzin (1970) claims that each method reveals different aspects of reality. The most common data collection methods used in conducting case studies are: interviews, observation, and document analysis. In gathering the information, insight guides the researcher to the circumstances leading to the current status (Helmstadter, 1970).

Interviews are conducted with any person who can give an added dimension to the phenomenon being studied. The quality of the interview relies more heavily on the
individual conducting the interview than on the one giving his or her viewpoint (Merriam, 1988; Patton, 1987). According to Patton (1987), "Depth interviewing probes beneath the surface, soliciting detail and providing a holistic understanding of the interviewee's point of view" (p. 108). "The purpose of interviewing," claims Patton (1987), "... is to allow us to enter the other person's perspective" (p. 109). Taylor and Bogdan (1984) state that in-depth qualitative interviewing is "directed toward understanding informants' perspectives on their lives, experiences, or situations as expressed in their own words" (p. 77).

There are times when the information elicited from the subjects goes beyond the range of questions the researcher might ask for the focus of the study. Yin (1989) addresses these situations, stating,

In some situations, the investigator may even ask the respondent to propose his or her own insights into certain occurrences. The more that a respondent assists in this ... manner, the more that the role may be considered one of an "informant" rather than a respondent (p. 89).

Interviews can range from being highly structured to casual and conversational. Although the more open, conversant type of interview may encourage the interviewees to fully express themselves, it is possible that no useful information will be given. The use of an interview guide is
helpful in directing the interview towards good information (Patton, 1987). "The interview guide provides topic or subject areas about which the interviewer is free to explore, probe, and ask questions that will elucidate and illuminate that particular subject" (Patton, 1987, p. 111).

It is important that rapport with the interviewee be developed early in the interview (Patton, 1987; Taylor and Bogdan, 1984). Patton (1987) suggests beginning the interview with noncontroversial present behaviors, activities and experiences. Getting acquainted with the interviewee and learning what is important to him or her strengthens the harmony between the interviewer and the subject. After rapport is established, focusing on the topic of research can begin.

From the current, familiar non-controversial questions, the interview can move to areas of greater intensity; the interviewer can more comfortably probe. "Probes should focus on eliciting greater detail, filling out the descriptive picture" (Patton, 1987, p. 120). Descriptive information is the primary aim in the interview for a qualitative study.

Neutrality is a vital characteristic for a successful interviewer (Merriam, 1988; Patton, 1987). "A good interviewer refrains from arguing, is sensitive to the verbal and non-verbal messages being conveyed, and is a good reflective listener" (Merriam, 1988, p. 75). A good interviewer not only asks questions and records responses,
he or she listens carefully and actively for changes in voice inflection and watches for non-verbal messages.

Although a tape recorder is absolutely essential, it is also advisable to take notes in addition to recording the interview (Merriam, 1988; Patton, 1987). Notes will help facilitate later analysis. Through note-taking, "the interviewer may want to record his or her reactions to something the informant says, to signal the informant of the importance of what is being said, or to pace the interview" (Merriam, 1988, p. 81).

Patton (1987) divides the questions an interviewer might ask into six categories. 1) Experience or behavior questions gather information about what a person does or has done. 2) Responses to opinion or belief questions tell what people think about the world and the topic being studied. "They tell us about people's goals, intentions, desires and values" (Patton, 1987, p. 118). 3) Feelings questions seek the interviewees' emotional responses to their experiences. 4) Knowledge questions probe for factual information. 5) Sensory questions are directed towards what the interviewee experiences through seeing, hearing, touching, tasting and smelling. 6) Background or demographic questions focus on the identifying characteristics, such as the age, educational level, occupation, residence, and income level of the person being interviewed.

All the types of questions can be used in each of three time settings: past, present and future. There are
potentially eighteen approaches for each question posed. Although using all eighteen for each would be tedious, that possibility does exist when interviewing for a qualitative case study.

The type of interviewing used for a case study is known as elite or specialized interviewing (Dexter, 1970; Guba & Lincoln, 1981; Merriam, 1988). The elite interview invites the interviewee's viewpoint of the phenomenon being examined and allows the interviewee to introduce what he or she regards as relevant. "In elite interviewing . . . the investigator is willing, and often eager, to let the interviewee teach him [or her] what the problem, the question, the situation is" (Dexter, 1970, p. 5). Elite subjects are described by Guba and Lincoln (1981) as "subjects who have special status or knowledge" (p. 166). The elite interview is preferably open and unstructured (Guba & Lincoln, 1981; Merriam, 1988), "characterized by its fluid format" (Guba & Lincoln, 1981, p. 166).

After the data are collected, they must be organized, analyzed and aggregated (Merriam, 1988; Merriam and Simpson, 1984; Miles and Huberman, 1984a, 1984b; Patton, 1980, 1987, 1990; Yin, 1989). "Aggregation is a process of abstracting generalities from particulars, of looking for patterns characteristic of most of the pieces of the data" (Merriam and Simpson, 1984). According to Patton (1990), "The process of looking for patterns across units of activity is the process of analysis" (p. 224).
Although data collection and analysis have been done simultaneously throughout the research, the analysis becomes more intense once the data-gathering phase of the study is over (Merriam, 1988). "Data analysis is the process of making sense out of one's data" (Merriam, 1988, p. 127). Miles and Huberman (1984a, 1984b) emphasize the importance of well-defined steps in the analysis portion of the study.

Patton (1987) describes analysis as "the process of bringing order to the data" (p. 144). The first step in data analysis is to review and examine the data collected (Patton, 1987; Yin, 1989). The data will be organized into patterns, categories or themes (Merriam, 1988; Patton, 1987). It is during this facet of the study that the researcher looks for "recurring regularities in the data" (Merriam, 1988, p. 133). "The analysis of qualitative data is a creative process," states Patton (1987).

Miles and Huberman (1984a) propose "three concurrent flows of activity: data reduction, data display and conclusion-drawing/verification" (p. 23). (Figure 4). According to Miles and Huberman (1984a), "[Data reduction] is a part of analysis that sharpens, sorts, focuses, discards, and organizes data in such a way that final conclusions can be drawn and verified" (p. 24).

Although Patton (1987) does not prescribe an exact formula for organizing the data and, in fact, claims that the method is likely to vary for different people, he does give "suggestions for the basic direction of qualitative

Figure 4. Components of Data Analysis: Flow Model
analysis" (p. 146). As description is so vital to the qualitative study, the researcher will select the data that is to be used as descriptive narrative to "provide a holistic picture of what has happened in the reported activity" (Patton, 1987, p. 147).

The next step is to separate case data, or develop case records (Merriam, 1988; Patton, 1987). Case data consist of all the information one has about a case, including all the interview data, the observational data, records, impressions and statements of others about the case--in effect, all the information one has accumulated about the particular case in question (Patton, 1987, p. 147).

Lincoln and Guba (1985) advise indexing all the data collected.

"The case record pulls together and organizes the voluminous case data into a comprehensive, primary resource package" (Patton, 1987, p. 148). It includes all the information that will be used for the case analysis and in the actual writing of the case study. The case record can be organized by topic or it can be organized chronologically.

Miles and Huberman (1984a, 1984b) refer to the organizing step as data display. Data display is defined as "an organized assembly of information that permits conclusion-drawing and action-taking" (Miles & Huberman, 1984a, p. 24). Miles and Huberman (1984a, 1984b) propose
the use of visual enhancements, such as matrices, graphs and charts.

After the case record is assembled, the audience for whom the case study is being written is determined. "Determining one's audience should help in defining the relative emphasis of different components of the report" (Merriam, 1988, p. 189). According to Yin (1989),

Overall, the presumed preferences of the potential audience should dictate the form of a case study report. Although the research and methodology should have followed other guidelines, . . . the report itself should reflect emphases, detail, compositional forms, and even a length suitable to the needs of the potential audience (p. 131).

A focus for the study must be selected next (Merriam, 1988). The focus is influenced by the audience and the original purpose of the study. The focus is determined by the propositions of a study decided upon at the outset of the research (Yin, 1989). Lincoln and Guba (1985) describe the content of the case study as dependent "on its purpose, its level and its audience" (p. 36).

The fourth step is to outline the report. The indexing of the data collected should be cross-referenced to the outline (Lincoln and Guba, 1985). The actual writing of the report follows and should first be written in draft form. The first draft is "a 'data dump', a draft in which all of
the data, even those of presumably marginal relevance, are included" (Lincoln & Guba, 1985, p. 365).

According to Lincoln and Guba (1985), a case study should contain: a discussion of the problem stated at the beginning of the study; a description of the context of the setting of the inquiry; a thorough description of what was observed in that context; a discussion of the key elements studied in depth, and a discussion of the outcomes.

Although writing the study is essentially the final step in preparation of the data, it is also the preliminary step for intense and complete analysis. "The case study is a readable, descriptive picture of a person or program that makes accessible to the reader all the information necessary to understand that person or program" (Patton, 1987, p. 149). The case study should be able to take the reader into the situation, portraying the phenomenon through the eyes of the subjects (Lincoln & Guba, 1985; Patton, 1987). According to Yin (1989), "The case study 'report' does not follow any stereotypic form" (p. 127).

The analysis of the data also involves the development of working hypotheses and theory (Lincoln & Guba, 1985; Strauss, 1987). According to Strauss (1987), a guideline for constructing case studies is to "collect data and analyze it, building theory around a core category or categories" (p. 219). Glaser and Strauss (1967) state, "[The researcher's] main goal in developing new theories is
their purposeful systematic generation from the data of social research" (p. 28).

Summary of Review of Literature

Literature addressing the area of older workers is plentiful. With a focus on changing demographics, numerous writers have examined the potential impact of the age-shift of the population upon the workforce.

The literature presented in this study provides the reader with a comprehensive picture of the phenomenon of the training needs of older workers. By covering the entire spectrum from the escalating median age of the population to the specifics of older individuals, the reader is given the scenario which served as the basis for this study.

No one questions the aging of the population. Statistics support this reality. Some predict they will have no effect of the age composition of the workforce. Most researchers and writers, however, predict major changes, both in the age-composition of the workforce and the dominant types of industries comprising the work scene. The literature supports service industries as having the greatest human resource need and predict that need will increase in the future.

Older workers seek employment for varying reasons, but the need for continued or supplemental income, as well as the psychological need to work in order to feel like a worthwhile member of society, are the two primary reasons
presented for continued employment in later years. The literature elaborated upon these two motivators.

The characteristics of older workers, particularly their work ethic, make this plentiful segment of human resources desirable employees. Numerous testimonials from major corporations support this fact.

The reality of aging workers requires changes in the work scene. A dominant change is a shift from full-time to part-time work for many. Another, not well addressed as yet by businesses and corporations, is the need for more and better training for older workers. Studies have shown a lack, nationwide, of adequate training to meet the needs of the changing employment scene and the aging worker.
CHAPTER III

METHODOLOGY

The purpose of this study was to identify the training needs of selected older workers employed in job categories three and four as classified in the Occupational Employment Statistics (U.S. Department of Labor, 1989b, 1990). This chapter explains the procedures used to determine the answers to the two major questions posed. It covers the research method, research design, selection of the subjects interviewed, descriptions of methods used to collect and analyze the data, the development of the interview guide, the organization of the case record, and the writing of the case study narrative.

This chapter also gives information about the researcher as advised by Lincoln and Guba (1985), who suggest that the researcher's background, philosophical orientation and biases toward the problem be addressed as they relate to the topic researched.

Research Questions

1) What training has been given to the subjects selected for the study?
2) What training needs are consistently expressed by the subjects?

Case Study Method

A case study is appropriate for this research. According to Yin (1989), a case study is the preferred method when a contemporary phenomenon in a real life setting is being examined. Case studies are fitting when human issues such as those associated with aging are being addressed. As Stake (1978) claims, "It's best use [is] for adding to existing experience and human understanding" (p. 7).

The case study is a strong and unique method of research. According to Merriam and Simpson (1984), "The strengths of the case study approach are that it offers large amounts of rich, detailed information about a unit or phenomenon" (p. 98). It relies on description and induction (Glaser & Strauss, 1967; Merriam, 1988; Patton, 1990). "The discovery of new relationships, concepts and understanding, rather than verification or predetermined hypotheses, characterizes qualitative case studies" claims Merriam (1988, p. 13). The emergence of hypotheses from the data is also addressed by Patton (1990), who states, "Inductive analysis means that the patterns, themes, and categories of analysis come from the data; they emerge out of the data rather than being imposed on them prior to data collection and analysis" (p. 390).
The case study is an approach which lends itself to triangulation, the use of multiple research methods (Denzin, 1970; Merriam, 1988). "The case study's unique strength," states Yin (1989), "is its ability to deal with a full variety of evidence--documents, artifacts, interviews, and observations" (p. 20). Although the freedom the case study provides for using multiple methods, "the uniqueness of a case study lies not so much in the methods employed (although these are important) as in the questions asked and their relationship to the end product" (Merriam, 1988, p. 14).

Merriam (1988) states, "A case study is an examination of a specific phenomenon such as a program, an event, a person, a process, an institution, or a social group" (p. 9). Helmstadter (1970) claims that a case study "usually . . . refers to a rather intensive examination of some single unit" (p. 49). "Regardless of the unit of analysis," states Patton (1987), "a qualitative case study seeks to describe that unit in depth, in detail, in context, and holistically" (p. 19).

The specific phenomenon or unit examined was the training of older workers, addressed through the focus of the two research questions, one dealing with the training already received by the subjects, and the other, training needs of older workers as expressed by those interviewed. The training received and the training needs expressed by the subjects were examined for similarities and common
threads. The case study approach allows for the perspective of the subjects being studied. It is "research focused on discovery, insight, and understanding from the perspectives of those being studied" (Merriam, 1988, p. 3). According to Helmstadter (1970), the case study's greatest advantage is that it is a "tremendous producer of ideas, suggestions and hypotheses about behavior" (p. 52). The case study also serves as a valuable guide for subsequent studies (Merriam & Simpson, 1984).

Validity and Reliability

The issues of validity and reliability are of concern to the researcher. Most of the researchers cited in the literature refer to the importance of these issues, although there are some who state that validity is not a primary concern in certain types of qualitative research. According to Yin (1989), internal validity is a concern only for causal or explanatory studies, not for exploratory studies such as this study. The researcher, however, agrees with the viewpoint of those who emphasize the importance of internal validity in all research.

According to Merriam (1988), "Internal validity deals with the question of how one's findings match reality" (p. 166). The researchers must ask if they are really examining and assessing what they think they are examining and assessing. The responsibility for internal validity rests with the researcher, for "validity . . . must be
assessed in terms of interpreting the investigator's experience, rather than in terms of reality itself (which can never be grasped)" (Merriam, 1988, p. 167). The validity of a case study depends upon how well the researcher presented the viewpoints of the individuals studied, and how honestly he or she portrayed their reality (Lincoln & Guba, 1985; Taylor & Bodgan, 1984).

Merriam (1988) emphasizes that the researcher can affect validity, as well as reliability, stating, "Validity and reliability are concerns that can be approached through careful attention to a study's conceptualization and the way in which the data were collected, analyzed and interpreted" (p. 165). Guba and Lincoln (1981) acknowledge the problems of establishing validity and reliability in a naturalistic inquiry and suggest that "the concepts credibility and auditability . . . be substituted" (p. 185). Yin (1989) also refers to the auditing process for ascertaining reliability. "A good guideline for doing case studies," states Yin (1989), "is . . . to conduct the research so that an auditor could repeat the procedures and arrive at the same results" (p. 45).

A major technique used by the researcher to strengthen the internal validity of this study was triangulation. Different data sources validate findings (Denzin, 1970; Merriam, 1988; Patton, 1990). "Because each method reveals different aspects of empirical reality, multiple methods . . . must be employed. This is termed triangulation"
(Denzin, 1970, p. 26). According to Patton (1990), "By using a variety of sources and resources, the evaluator-observer [researcher] can build on the strengths of each type of data collection while minimizing the weaknesses of any single approach" (p. 245).

The primary method was the case study itself, employing in-depth interviews. The second method was observation, which, as noted by Patton (1987), is part of the interview process. "Observations provide a check on what is reported in interviews," states Patton (1990, p. 245), but interviews allow the researcher to reach beyond external behavior. According to Merriam (1988), "In the real world of collecting data . . . informal interviews and conversations are often interwoven with observations. Interviews are a primary source of data in doing case study research; so too are observations" (p. 87). Observations of the subjects were noted by the researcher and expanded following completion of the interviews.

The third method was the use of informants. According to Yin (1989), "Key informants are often critical to the success of a case study" (p. 89). Since the informants interviewed had first-hand experience in their professional capacities with the training needs of older workers, they were able to provide an additional viewpoint to that of the subjects, who were asked to relate their own individual training needs. The researcher also enumerated and
clarified her biases, another method for ensuring internal validity (Merriam, 1988).

Reliability and validity are closely bound in research. Guba and Lincoln (1981) state that focusing on internal validity will ensure reliability, because "it is impossible to have internal validity without reliability" (p. 171). The researcher's focus on ensuring internal validity through triangulation of methods and by stating her biases strengthened the internal validity of the study, thereby strengthening the reliability as well. According to Merriam (1988), "Triangulation strengthens reliability, as well as internal validity" (p. 172).

The problem of reliability rests largely with the researcher's methods and documentation of procedures (Patton, 1990; Yin, 1989). According to Yin (1989), "The general way of approaching the reliability problem is to make as many steps as possible as operational as possible" (p. 45). Patton (1990) also emphasizes detailed reporting of data collection and analysis, stating, "The qualitative researcher has an obligation to be methodical in reporting sufficient details of data collection and the process of analysis to permit others to judge the quality of the resulting product" (p. 462). The researcher reported, in detail, the steps taken in collecting, analyzing and reporting the data to further enhance the reliability of the study.
Although great caution may be taken so that a study can be replicated, reliability remains a problem when naturalistic behavior is the focus. Lincoln and Guba (1985) suggest that the terms "dependability" or "consistency" of the results might be more appropriate terms than reliability when referring to a qualitative study. According to Merriam (1988), in a qualitative study, reliability cannot be established in the traditional sense, as human behavior cannot be replicated. LeCompte and Goetz (1982) claim that this is true in any study, qualitative or quantitative, stating, "Because human behavior is never static, no study can be replicated exactly, regardless of the methods and designs employed" (p. 35).

External validity, focusing on the generalizability of research findings, may be addressed as analytical generalization (Yin, 1989) or naturalistic generalization (Stake, 1978). "In analytical generalization, the investigator is striving to generalize a particular set of results to some broader theory" (Yin, 1989, p. 44). Generalization of the case study will take place at the level of theory development (Yin, 1989).

The essence of naturalistic generalization is that the readers identify with the case study and recognize similarities to a situation or case in which they are interested (Stake, 1978). It is up to the reader to apply the results of the study to other situations (Merriam, 1988). According to Merriam and Simpson (1984),
"Generalizability is related to what each user is trying to learn from the study" (p. 98). Stake (1978) claims, "Case studies will often be the preferred method of research because they may be epistemologically in harmony with the reader's experience and thus to that person, a natural basis for generalization" (p. 5).

Research Design

The components of the research design used for this study were: interviews of older employees, with verbatim transcriptions of the interviews; observations of the older employees during the interview process; and, interviews with informants who were professionals in organizations assisting older workers. The interviews with the informants were transcribed verbatim. During the interviews with the older workers, the researcher took notes of her observations and enhanced the notes immediately following the interviews.

Other components of the research design were: marginal and pattern coding of the verbatim transcriptions; content analysis, including the development of a content analysis chart and other diagrams; the development of research questions; and, descriptive narratives. The concept of triangulation, the use of multiple methods to study the same phenomenon, guided the study.

Yin (1989) states, "A research design is the logic that links the data to be collected (and the conclusions to be drawn) to the initial questions of a study" (p. 27).
According to Yin (1989), there are five important components to a research design used for a case study. They are:

(1) a study's questions;

(2) its propositions, if any;

(3) its unit(s) of analysis;

(4) the logic linking the data to the propositions; and

(5) the criteria for interpreting the findings (p. 29).

Both research questions which are the focus of this study are "what" questions, which, according to Yin (1989), indicate an exploratory case study. The propositions suggested by this study are: The quality and amount of training received by older workers directly affect their current training needs; training given older workers has not kept abreast with the demands brought about by changes in their jobs; and training needs of older workers must be identified, so that steps to meet those needs might be taken. The propositions are reflected in the problem: Training for older workers has been inadequate and inappropriate, and does not satisfy their training needs. In addition, the purpose of the study, to identify the training needs of selected older workers in specified industries, is stated, as Yin (1989) advises for an exploratory study.

The unit of analysis was training. Twenty-seven subjects were interviewed, representing three industries. The three industries, financial, insurance and retail, were selected because they employ individuals in clerical and
sales positions, and they are in the general category of service industries. At least three businesses or companies within each were chosen, with nine employees representing each industry.

Four cases were developed. The first three cases were the three industries represented by the subjects interviewed. To guarantee anonymity and confidentiality, the individuals and their employers were combined to form a single case for each of the three industries. According to Lincoln and Guba (1985), "Every effort should be made to alter the circumstances of a case sufficiently to protect those who have been promised confidentiality or anonymity" (p. 365). By combining the individuals within each of the industries and treating them as a single entity, anonymity was assured without altering any of the findings of the study.

The fourth case study was a composite of all the data obtained from the 27 subjects in all three industries. Observations recorded during and after the interviews were also used to develop the composite case study.

The fourth step, the logic linking the data to the propositions, has not been well developed in case studies (Yin, 1989). For this study, the researcher selected a system called pattern coding (Miles & Huberman, 1984b). Pattern codes group thoughts, ideas or other summarized segments of data into a smaller number of themes or constructs. It is a method of identifying common themes
and processes. "Pattern codes are explanatory or inferential codes, ones that identify an emergent theme, pattern or explanation" (Miles & Huberman, 1984b, p. 69). Miles and Huberman (1984b) claim that "pattern codes are hunches" (p. 69).

From the pattern codes, hypotheses were developed, providing the initial criteria for interpreting the findings, the fifth step. "These hypotheses," claim Glaser and Strauss (1967), "have at first the status of suggested, not tested, relations among categories and their properties, though they are verified as much as possible in the course of [the] research" (p. 39). According to Helmstadter (1970), "The traditional case study leads not to well-established conclusions, but rather to what might better be described as empirically developed hypotheses" (p. 50). Working hypotheses are a more likely outcome of case studies than generalizations (Lincoln & Guba, 1985; Merriam, 1988). Lincoln and Guba (1985) use the term "working hypotheses" in context of "a discussion of the outcomes of the inquiry" (p. 362).

Other criteria for interpreting the findings were provided through content analysis. "Content analysis involves identifying coherent and important examples, themes, and patterns in the data" (Patton, 1987, p. 149). The first step in content analysis was to develop the case record, a summary of all the case data (Patton, 1980, 1987, 1990).
A content analysis chart was devised, patterned after one by Miles and Huberman (1984b) (Appendix A) listing the number of occurrences of training received and training needs expressed. According to Miles and Huberman (1984b), "Doing qualitative analysis of all the data with the aid of numbers is a good way of seeing how robust our insights are" (p. 216). Campbell (1979) supports this statement, claiming, "Qualitative knowing can benefit from quantitative knowing. Even the most introspective and subjectively oriented investigators cannot help but count heads or use such quantitative concepts as 'bigger than' and 'less than'" (p. 23).

Finally, some criteria for interpreting the findings rest with the researcher and reflect her philosophy, experiences and biases. According to Denzin (1970), "Each [researcher] brings his [or her] own interpretations, ... and to an extent these will be unique" (p. 299). According to Yin (1989), "The investigator must be able to interpret the information as it being collected" (p. 65). Strauss and Corbin (1990) stress the importance of the researcher having some experience in the area being studied in order to enhance the theoretical sensitivity, which "refers to ... having insight, the ability to give meaning to data, the capacity to understand, and capability to separate the pertinent from that which isn't" (p. 42). Patton (1990) refers to the concepts the researcher brings to the data as "sensitizing concepts." These concepts will be influenced
by the literature surveyed, as well as by the researcher's experience.

Data Collection

Of the three major techniques most often used for data collection to write a case study, observation, interviewing, and document analysis (Merriam, 1988; Patton, 1987), it was determined that in-depth interviewing was the best method for answering the research questions, as it would permit the subjects to tell about their past training experiences and to express their training needs. According to Patton (1987), "The purpose of interviewing . . . is to allow us to enter the other person's perspective" (p. 109). Taylor & Bogdan (1984) describe in-depth interviewing as "face-to-face encounters between the researcher and informants directed toward understanding informants' perspectives in their lives, experiences, or situations as expressed in their own words" (p. 77). A good respondent in an interview serves as an informant, states Merriam (1988), "one who understands the culture, but is also able to reflect on it and articulate for the researcher what is going on" (p. 75).

Although in-depth interviewing was the primary method used by the researcher, observation was a secondary method. Patton (1987) admonishes that "becoming a skilled observer is essential for qualitative evaluation work even if the evaluator concentrates primarily on interviewing because
every face-to-face interview also involves and requires observation" (p. 13). After each interview, a brief summary of observations of the subject during the interview was written. The observations covered the ease with which those interviewed discussed their employment and training and how readily they expressed their training needs, as well as their apparent attitudes towards their work and their employers. Observations pertaining to body language and other general non-verbal messages were described. The researcher's reaction to those interviewed was also noted, as advised by Dexter (1970). Information from informants was used as the third method of data collection.

Subjects

Subjects were selected according to purposive, or purposeful sampling, a selection process of "information-rich cases for study in depth" (Patton, 1987, p. 52). The criteria for selection were that the subjects be of the age and job category identified for this study, and that they represent one of the three industries targeted. Twenty-seven subjects were interviewed, representing financial institutions, insurance companies and retail stores. The companies chosen represent three areas of the general category termed "service industries." The subjects were employed in job categories three and four, as defined by the Department of Labor in 1983 (U.S. Department of Labor,
1989b, 1990), sales and related occupations, and clerical and administrative support occupations.

Some of the companies represented have a reputation for programs geared to older workers or policies that do not exclude older workers from opportunities. The policies of the other companies regarding older workers were unknown to the researcher.

All subjects were age 55 or over. The U.S. Department of Commerce (1987) uses age 55 as the beginning age for reporting changes in the older population. The U.S. Department of Labor (1989a) used this as the beginning age in its report of labor market problems of older workers. Sandell (1988), when writing of older persons in the labor force, defines these persons as age 55 and over. Age 55 and over is also the population served by Jobs for Older Tulsans (Bailey, personal communication, November 22, 1991).

Those interviewed were selected on the basis of age and job category only, not gender. The majority interviewed, however, were women. Only 30 percent were men. There are various possible explanations for this gender imbalance. Several of the positions being targeted for this study are those traditionally held by women, particularly those in the clerical category. According to Kahne (1985), "Clerical work continues to be the largest single occupation of women workers" (p. 3). In addition, many older women are remaining in the workforce or re-entering the workforce because they have been widowed, separated or divorced.
Bailey (personal communication, November 22, 1991) claims that two-thirds of those coming to Jobs for Older Tulsans for assistance are women. "A good number of those," states Bailey, "are the ones whose husbands have recently left them or died."

Managers of Human Resource Departments, as well as other department managers and other company personnel, assisted the researcher in identifying the subjects. These managers or other staff members informed individuals who fit the selection criteria of the nature of the study. The names of those who subsequently expressed an interest were given to the researcher who, in turn, contacted them to set interview appointments. In other instances, the names of those who qualified were given directly to the researcher.

One or two in-depth interviews were conducted with each subject. The subjects agreed to being contacted later for clarification of information, if necessary. Each interview ranged from 50 to 90 minutes in length.

When two interviews were conducted, the first interview was less structured than the second, with the initial aim that of establishing rapport, important to the success of an interview (Merriam, 1988; Patton, 1980, 1987, 1990). "Rapport is built on the ability to convey empathy and understanding without judgment," claims Patton (1990, p. 317). When two interviews were conducted, the second interview was conducted according to an interview guide.
In some instances, sufficient rapport was established early in the encounter to cover the questions in one interview. The interview guide was used during the single interview in those instances.

The subjects were individuals with varying degrees of experience and communication skills. Some responded readily to the interviewing process, and rapport was established easily and early. The fact that the researcher is in the same age cohort as many of those interviewed may have contributed to the ease with which rapport was established. As the depth of experience varied among the subjects, some had far more information to provide, which necessitated more extensive interviewing.

The focus was the same for each interview, however, and the interview guide was used for each to guarantee all important issues regarding training and training needs were addressed. The researcher based the number of interviews on the collection of the necessary data, as indicated by the interview guide, and the depth of the data being provided by the respondent. When, during the initial analysis of the data, the researcher needed clarification of some of the information, she contacted the subjects by telephone.

Informants

Informants were interviewed from the Private Industry Training Council (H. Craun, personal communication, November 22, 1991) in Tulsa and Jobs for Older Tulsans (L. Bailey,
personal communication, November 22, 1991). Their interviews reflected how the organizations they represent serve older employees, what they perceive as the training needs of older workers, and how training affects the opportunities for employment of the older workers with whom they interact.

Harold R. Craun holds the position of Manager of the Private Industry Training Council of Tulsa, Creek and Osage Counties. The Private Industry Training Council is funded through the Job Training Partnership Act (JTPA), which became fully effective on October 1, 1983 (Cronin, 1988; Sandell, 1987). Through JTPA, states are mandated to three percent of their federal allocations for older workers. The primary target is older workers dislocated because of technological changes (Cronin, 1988).

Loretta Bailey is Director of Jobs for Older Tulsans, a division of Tulsa Senior Services. Tulsa Senior Services was established in 1973. Jobs for Older Tulsans receives funds through allocations designated by the Older Americans Act and the JTPA, recruits older workers, age 55 and over, and provides training for older workers.

Other Interviewees

In addition to the interviews with the subjects and the informants, the researcher spoke with management personnel representing the three industries studied. As the companies were assured of anonymity and confidentiality, their
interviews were used for general information and to assist with the development of the interview guide only. None of the conversations with the managers was used directly in the study.

Development of the Interview Guide

There are essentially three approaches a researcher may select when collecting data through an in-depth interview: (1) the informal conversational interview, without the use of either an interview schedule or an interview guide; (2) the interview guide; or (3) the standardized open-ended interview, which generally follows a set interview schedule (Patton, 1980, 1987, 1990). It was the researcher's decision not to use an interview schedule, as it would have been too restrictive for the type of information desired. According to Patton (1987), "Standardized interviews must establish a fixed sequence of questions due to their structured format" (p. 120). The researcher's preference was to be less structured. According to Merriam (1988), "Less structured formats assume that individual respondents define the world in unique ways" (p. 73).

An interview guide, the second approach, as defined by Patton (1980, 1987, 1990), was used, however, so that vital information was not omitted. The interview guide contained questions in the areas the researcher wished to cover during the interviews conducted with each subject. The sequence was not identical with each interviewee, however, nor were
the questions phrased identically. Flexibility was permitted (Patton, 1987) to allow the respondents to relate their information in a style and pace comfortable for them. As Mishler (1986) states, "The interview is jointly constructed by interviewer and respondent" (p. 52).

Questions of all categories as recommended by Patton (1987) were used: experience/behavior, feeling, knowledge, sensory, and background/demographic. Questions were asked in the present, past and future tenses. Initial questions posed were in the present tense, as it is easier for respondents to address those matters in which they are currently involved than to recall the past or speculate about the future (Patton, 1987).

Open-ended questions were used to allow the interviewees to freely and completely express themselves. "An open-ended interview . . . permits the respondent to describe what is meaningful and salient without being pigeonholed into standardized categories" (Patton, 1987, p. 15). Although the researcher directed the questions according to the interview guide, the subjects were allowed to develop their responses in their own way. As stated by Patton (1987), "The truly open-ended question permits the person being interviewed to take whatever direction and use whatever words they want" (p. 123).

Input from discussions held with managers in each of the three industries targeted assisted in the design of the interview guide. Interviews conducted with informants
Bailey and Craun (personal communications, November 22, 1991) also provided input.

The interview guide (Appendix C) was tested on the first seven subjects. After the first seven were interviewed, the guide was changed to focus more directly on the purpose of the study. According to Patton (1990), "Qualitative designs continue to be emergent even after data collection begins" (p. 196).

Questions four (4) and five (5) were deleted because they did not address the two basic research questions: 1) What training have you had, and 2) What training do you need. Although questions four and five provided interesting data, the data were not necessary for the focus of this study. In addition, the wording in questions one (1), two (2), and three (3) was changed to substitute the word "training" for "class." The word "class" implies a more formal education or training setting, whereas the word "training" encompasses other possibilities, such as on-the-job training and mentoring. The reference to age in question three (3) was placed at the end of the guide, with the intent of having the respondent reply to the effects of age without prompting.

The third question was revised to address an area of deficiency or difficulty the employees might be having in their jobs, focusing on a training need to correct or minimize the deficiency or difficulty. The fourth question addressed future aspirations or employment goals for the
employees and how training might assist the employees in attaining those goals.

In closing, a question specifically addressing the effect of age on their training needs was asked, if that information had not yet been given. These questions constituted the final version of the interview guide (Appendix D), constructed according to a model by Patton (Appendix B). The model suggests basic questions, with follow-up words or phrases to assist in the probing process.

The data acquired during the field test of the interview guide were used in the study because they contributed greatly to its purpose. Second interviews were subsequently held with each of these seven subjects.

"Qualitative research," claims Merriam (1988), "seeks to describe and explain the world as those in the world interpret it" (p. 170). Merriam (1988) poses the possibility that a researcher might be interested in employees' opinions of their companies' training programs. The employees' own viewpoints are sought with the use of the guide. As Merriam (1988) states, "Of crucial importance . . . is the individual employee's perspective" (p. 30).

The interview guide (Appendix D) contained as many as five questions within each major question, as it listed the probing questions the researcher determined were necessary. Because the interview guide as designed was detailed and proved to be difficult to follow during the interview, a check list (Appendix E) was devised. According to Patton
"The interview guide simply serves as a basic checklist during the interview to make sure that all relevant topics are covered" (p. 198). The check list was comprised of key phrases or words corresponding to the major questions on the interview guide, was easy to follow, and assured that all necessary questions were being addressed.

The interview guide provided the framework. From that framework, basic information was sought and probing questions were asked. According to Patton (1987), "Probes are used to deepen the response to a question, to increase the richness of the data being obtained, and to give cues to the interviewees about the level of response that is desired" (p. 125). Some questions were posed asking greater detail, some for elaboration, and others for clarification (Patton, 1980, 1987, 1990).

Conducting the Interview

Appointments were arranged by the researcher with the emphasis placed upon the convenience of the subjects. Interviews were conducted in the subjects' places of business, restaurants and in their homes. They were conducted during a wide variety of hours ranging from 7:30 in the morning to 8:30 in the evening.

All interviews were tape recorded. None of the subjects objected to having their interviews recorded, although several stated they "sounded different" on tape.
None expressed this as objectionable to the degree that they did not want the interview to be recorded.

All interviews were fully transcribed verbatim from the tapes as soon as possible after the interviews. From the transcriptions, key responses were entered on a Matrix of Question Options (Table III) to track the variety of questions being used and responses given.

Observations were noted during the interviews. More complete observations were noted immediately following the interviews. These notes were filed with the transcribed interviews of each subject. The researcher noted a general description of the individuals, her initial reaction to them, their apparent initial interaction to her, and their body language. She particularly observed and noted their body language when discussing their work and their training.

Some of the data obtained from the observations was used solely to assist the researcher in acquiring a more complete understanding of the subjects' feelings and attitudes. The observation data complemented the data from the interviews. Some of the observation data were used in the descriptions of the subjects written in the case studies in Chapter IV to allow readers to more fully visualize the subjects when reading the results of the study.

The researcher conducted the interviews with the informants at their business offices. The interviews were tape recorded and fully transcribed verbatim. The purpose of the informant interviews was to gain an additional
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perspective on the training needs of older workers, from the vantage point of two professionals from organizations which assist older workers. It was intended that the data from the informants would support or complement the data from the subjects. If data were given that refuted that from the subjects, that would also be reported. The use of informants also assisted the researcher in counteracting her own biases regarding the training needs of older workers, thus adding to the internal validity of the study.

Developing the Case Record

According to Patton (1987), developing the case record requires that the researcher sort and organize the data, develop categories, typologies and themes, and record recurring regularities in the data. Developing the case record is the first step in content analysis of the data. Upon completion of the 27 interviews, the content of the transcriptions was analyzed and examined for types of training received and training needs expressed. Although the content analysis is done as a developmental step in a qualitative study, the analysis borrows from quantitative research to the degree that percentages and other numeric representations of results may be used. As suggested by Merriam (1988), "The researcher looks for underlying patterns--conceptual categories that make sense out the phenomenon" (p. 60).
Remarks were noted in the right margins of the transcriptions, reflecting thoughts evoked or ideas expressed. Basic patterns were identified according to the pattern coding process and entered in the left margins. Codes suggested by Miles and Huberman (1984b) are under the general categories: "themes, causes/explanations, relationships among people, and more-theoretical relationships" (p. 68).

Patterns used for this study were: under themes, TR, indicating training received; NEED, training needed, and; EST, self-esteem; under causes/explanations, SAT/TR, satisfaction with training; OPP/TR, opportunities for training; MOT, motivational factors, and; AGE/EFF, the effect of aging on employment opportunities; under relationships among people, SERV, service; CONC, concern and, PLSRE, pleasure. Theoretical constructs were identified only as THEO, with further delineation given in Chapter IV of the study.

According to Miles and Huberman (1984b), pattern coding has four important functions:

1. It reduces large amounts of data into a smaller number of analytic units.

2. It gets the researcher into analysis during data collection, so that later data collection can be more focused.

3. It helps the researcher build a cognitive map, an evolving schema for understanding what is happening locally.
It lays the groundwork for cross-site analysis by surfacing common themes and causal processes (p. 68).

For the next level of analysis, categories were decided upon based upon the research questions and the focus of the study. Each training experience indicated was classified as knowledge, skill or attitude. Each was additionally examined for specific application to the job performed by the subjects at the time of the interviews. A composite matrix was developed showing the industry: financial, insurance, or retail; the category of training, knowledge or skill; and, the applicability to the job of each training experience. Any training for the purpose of enhancing the employees' self-confidence or self-esteem was also noted.

Each need was highlighted on the typed transcription in a contrasting color. This allowed the researcher to list the needs and tabulate the frequency. The needs indicated were examined by (1) industry and (2) according to the total group of subjects.

Profiles were developed of each of the three industries targeted for the study by the use of scatterplots, an analysis vehicle suggested by Miles and Huberman (1984b). This enabled the researcher to visually assess the comparative results of the three industry cases and assisted in the writing of the descriptive case study narrative.

A final profile of the training needs as expressed by these selected older workers was developed. To develop the
composite profile, certain conclusion-drawing tactics were implemented, including counting, noting patterns or themes, making metaphors, and building a logical case of evidence. (Miles and Huberman, 1984a, 1984b). The use of metaphors is also encouraged by Patton (1980), who states, "Metaphors can be powerful and clever ways of communicating findings" (p. 317). Patterns used in the pattern coding process provided the themes or commonalities expressed throughout the interviews and were the basis for the descriptive profile.

A writing style as suggested by Stake (1978) was used predominantly. According to Stake (1978), "Most case studies feature . . . a writing style that is informal, perhaps narrative, possibly with verbatim quotation, illustration, and even allusion and metaphor" (p. 7). Mishler (1986) states, "Narratives are one of the natural cognitive and linguistic forms through which individuals attempt to order, organize and express meaning" (p. 106). The case study narrative described the training received by the subjects and the training they expressed as necessary to maintain their current positions or reach further career goals.

According to Lincoln and Guba (1985), "The content of a case study report depends on its purpose, its level, and its audience" (p. 361). The report should contain an explanation of the problem, a description of the context within which the inquiry took place, a description of the
processes relevant to problem, a discussion of the elements identified as important, and a discussion of the outcomes (Lincoln and Guba, 1985).

Researcher

The researcher is the primary instrument for data collection in a case study (Lincoln & Guba, 1985; Merriam, 1988; Merriam & Simpson, 1984). According to Taylor and Bodgan (1984), "The interviewer ... is the research tool" (p. 77). Patton (1990) states, "Because the researcher is the instrument in qualitative inquiry, a qualitative report must include information about the researcher" (p. 472).

According to Strauss and Corbin (1990), there is some advantage for the researcher to have had some experience in the area being studied, as they state, "Having some experience in a field sensitizes one to what is going on" (p. 19). The researcher spent more than ten years in the training field, primarily in the financial industry. During this time, she recognized differing training needs between her younger and older trainees, the effect that the training experience had on the self-confidence level of the older trainees, and varying corporate philosophies affecting training policies. In addition to her experience in the financial industry, the researcher has had extensive experience in the retail field, as she was employed intermittently in retail over a period of more than 30 years.
One of the positions she held involved the responsibility for training managers in skills necessary to their positions. Included in those skills was interviewing. She was trained as an interviewer and, in turn, trained the management staff of the company. Although the training she received was designed for interviewing prospective employees, the skills needed to interview the subjects for this study were the same: active listening, empathy and probing. According to Lincoln and Guba (1985), "The investigator becomes a better instrument because of experience gained along the way" (p. 364).

The researcher, who is in the age group being studied, was unemployed for eight months after losing her position with a financial institution when the company was declared insolvent. During her many weeks of searching for employment, she, at times, experienced age-discrimination, generally under the guise of "over-qualification."

Some of the researcher's major biases going into this study are her tendencies to relate empathetically to her own age group and their needs, and her belief that training (education) is a major vehicle for maintaining a quality workforce, one which will include older workers needing and desiring to remain employed. In addition, it is her opinion that the needs of older workers are not currently being adequately addressed. By interviewing the informants, L. Bailey and H. Craun (personal communication with the author, November 22, 1991), the researcher received data and
interpretation regarding older worker training needs from a perspective other than her own. The data were reported as given by the informants and were transcribed verbatim. The viewpoints of the informants were free from the researcher's biases. The data from the informants were not included in the analysis.

One of the researcher's assumptions is that a person's creative self is often reflected in his or her work, and more often than not, his or her identity as well. May (1975) states, "Every profession can and does require some creative courage" (p. 21). According to Frankl (1959), there is the opportunity for "realizing values in creative work" (p. 87).

The researcher's concern is the same as that of Barclay and McDougall (1990), who pose the question, "If who we are is what we do, what happens to our identity when we don't do that anymore?" (p. 53). We evaluate individuals based upon their jobs or profession. This opinion is shared by Morgan (1979), who claims, "This country ascribes worth to a person's job role" (p. 38).

The researcher postulates that merely because employees have observed 55, 60 or even 70 birthdays, their worth as an employee need not be diminished. As stated by Mowserian (1986), "In our nation older people are living longer and many are now rebelling, asserting that they belong in the mainstream of American life, too young to be shunted off to
the 'scrap heap of the non-valued, non-productive human beings'" (p. xx).

Performance, not age, should be the criteria for judging employees. Our society encourages gainful employment, diligent performance of one's job, and a productive population. The researcher believes that work becomes an important part of who a person is, a part not easily relinquished because a certain birthday has been passed. According to Isaacson (1986), "Work provides the person . . . with status, recognition, affiliation, and similar psychological and sociological products essential for participation in a complex society" (p. 7).
"Training is not bookwork. It's circumstances and you've resolved it, and you share it with everybody."

This statement, made by one of the 27 employees of the banking, insurance and retail industries interviewed for this study, reflects the very comprehensive view of training held by the subjects. They also expressed strong feelings about the necessity of training. "Training was the most important thing we needed," stated one insurance employee, a woman in her late fifties. The 27 subjects, all age 55 or over, included those who had remained in the workforce and those who had returned to the workforce. One-third of the subjects were part-time employees.

The content of the interviews with the subjects was first analyzed as it addressed the two research questions: 1) What training has been given to the subjects, and 2) What training needs are consistently expressed by the subjects. The training received by the subjects during their careers was categorized as knowledge, skills or attitudes. The training they had received was further categorized according to the method of learning. The methods included were: on-the-job training; independent study; mentoring; classroom
training, on-site; classroom training, off-site; and experience.

On-the-job-training referred to instruction given to the learner while performing his or her job. It involved hands-on training, most often conducted by another employee experienced in the job tasks necessary to perform the job being learned. On-the-job training included demonstration of the job skills and the practice of those skills by the learner while under the supervision of the individual responsible for the training.

Several of the companies represented by the subjects had training facilities on their own premises. Training classes were conducted in these facilities, categorized as on-site training. Some companies did not have their own training facilities or, at times, the size of the classes scheduled were too large to be accommodated in their on-site facilities. In these situations, hotel conference rooms or other conference facilities were used for off-site training. One company had a major training facility at its corporate headquarters in a city in the eastern part of the United States, and employees from all around the country regularly attended classes in that off-site setting.

Some of the most interesting and informative stories the subjects told about their learning for their jobs related to their learning through experience. The researcher had not initially coded experience as one of the learning methods. When it became evident that it was a
primary method of learning for the subjects studied, experience was included.

The researcher first analyzed each industry according to the categories designed for training received and training needs indicated by the interviews. From the initial analysis, she developed case studies for each of the three industries. After the three case studies were developed addressing the two research questions, a single composite case study was developed covering all the data collected.

Banking Industry

Nine employees were interviewed from the banking industry. All nine held clerical positions, with two in combination sales and clerical positions. All had received training in the knowledge category. General information, such as an overview of the banking business and government rules and regulations for financial institutions, had been given the subjects in various training settings (Table IV).

The employees indicated that they had been faced with a wide variety of changes, which has required, or should have required, some continuous training. One 55-year-old man who has spent his entire adult life in the financial industry has found his areas of expertise have become obsolete. "My training has been in everything but what I'm doing now, so I'm learning all over again," he said. There have been changes in government regulations, changes in products, and
### TABLE IV

**AREAS OF TRAINING RECEIVED IN THE KNOWLEDGE CATEGORY BY SUBJECTS IN THE BANKING INDUSTRY**

<table>
<thead>
<tr>
<th>Area</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Central file</td>
<td>an area where cards carrying signatures and account numbers of all accounts held by the customers of the bank are filed and stored.</td>
</tr>
<tr>
<td>2. New products</td>
<td>new types of accounts not previously offered, such as a checking account with a new rate of interest, certificates of deposit of terms of terms not offered before, and tax-deferred annuities.</td>
</tr>
<tr>
<td>3. Loan products</td>
<td>the various types of loans handled by a given bank, such as consumer loans for cars or furniture, home loans, and commercial loans.</td>
</tr>
<tr>
<td>4. General banking overview</td>
<td>the history of banking in the U.S., government regulations pertaining to the banking industry, and policies of the individual bank.</td>
</tr>
<tr>
<td>5. Employee benefits</td>
<td>benefits available to the employees of a given company, such as insurance and retirement plans, monitored by the staff of human resource or personnel departments.</td>
</tr>
<tr>
<td>6. Back-office procedures</td>
<td>clerical tasks supporting the operation of the bank, such as documentation and filing of loans, account record keeping and verifying account balances.</td>
</tr>
<tr>
<td>7. Safe-deposit liabilities</td>
<td>responsibilities and legal procedures pertaining to allowing access to safe deposit boxes.</td>
</tr>
<tr>
<td>8. Insurance licensing requirements</td>
<td>criteria which must be learned to qualify to be a licensed salesperson of a certain type of product or account, such as an annuity.</td>
</tr>
<tr>
<td>9. Real estate</td>
<td>basic knowledge of real estate sales and loan practices to enable administrative assistants to type and proof-read loan documentation.</td>
</tr>
</tbody>
</table>
changes in management and management philosophy. Changes in management sometimes also brought changes in status. "I lost all my seniority," said one employee in her late fifties, as she told about how the bank where she had worked for 21 years was bought and merged with another. Frequently, the employees are notified of product, procedure and regulation changes only through memorandums. Many of the changes in regulations and products were communicated through revisions to manuals, necessitating independent study.

The list of skills training received by the employees of the banking industry was less comprehensive than the list for the knowledge category. Six types of skills were identified by the seven banking employees who said they had received training in specific skills. They were: completion of loan applications, computers or word processing, switchboard operation, customer service skills, general secretarial skills and filing. The term "customer service skills" covers a wide variety of procedures, from greeting customers as they come into a place of business, to calming an irate customer who vents his or her anger over a perceived "mistake by the bank" on a monthly statement. Although these procedures definitely involve skills, they are personal skills and approach the category of attitude training. Very little customer service training had been made available to the banking employees.
One of the banking employees had received training categorized as attitude, defined as outlook, stance or demeanor. This 65-year old woman had received training in human relations: public relations, customer relations and employee relations.

On-the-job training was received by eight of the employees from the banking industry. Four had received on-the-job training early in their careers. The other four had received this training recently, later in their careers. Those receiving on-the-job training recently were being trained because of job-duty changes or equipment changes. As stated by one of the employees, "If you plan to grow and expand, you have to change."

One 63-year-old employee learned what computer skills she has acquired through on-the-job training. "I want to learn more [computer skills]," she stated. Another employee, a woman in her late fifties, was caught up in the excitement of new challenges of a new position and daily learning on the job. "For the first time in a long time I'm learning something new all the time—not a day goes by [without learning something new]," she said. Another woman, also in her late fifties, when newly assigned to switchboard duties, learned through on-the-job training "in a couple of hours." Building on skills she had previously used, she said it "was easy to catch on."

Independent study was indicated by three of the banking employees as a method they used for their training.
Independent study was used to enhance knowledge for loan operations, to qualify to be licensed to sell certain products, and to better understand the intricacies of the computer. A woman who has been in the banking industry for more than 30 years told of studying on her own to prepare for a test to qualify to be licensed to sell annuities. "I did a lot studying," she claimed, "and it was difficult to retain." She also spoke with pride about passing the test on the first attempt, although "a lot of people had to take it over."

Only two of the banking group had had the benefits of learning from a mentor. In one case, the mentor was more of a coach and guide, showing the individual the technicalities of a particular job until it was mastered. In the other instance, the employee, now nearly 60-years old and in banking since she was in high school, had had a true mentor, one who "was [her] mentor almost from the beginning." This mentor guided, advised and encouraged the protege', serving as a resource, throughout her career. With pride in her voice, she said, "I had a mentor."

Three of the banking employees had on-site classroom training. On-site classroom training was conducted to update and enhance customer-service skills and other relational skills, and to teach employees about new products and services. Three also had off-site classroom training. They attended off-site sessions for computer training, employee-benefits training, and to receive
up-dated product training. The off-site training sessions varied widely in sophistication. One employee in her late fifties attended two days of "intensive training" at facilities in Dallas, where she learned about employee benefits--massive manuals of employee benefits. A 65-year-old woman annually attends a seminar at a local check-printing company where she learns about new check products. "These are things I need to know," she stated.

All nine of the banking employees claimed experience as one of their learning methods. "Doing is how we learned," stated one. The experience of this group is extensive (Table V). Although, in most instances, these individuals were initially shown by someone else how to perform these jobs, over a period years, more than 30 years in some cases, the learning for these jobs actually came through the experience.

Banking Industry Training Needs

The employees from banking expressed more training needs than those from the other two industries studied. Six of the nine banking employees expressed training needs in each of three areas: computers, stress-management or something to strengthen self-confidence, and training to expand the job or to allow the employee to step up to a better position. Five banking employees wanted more product training and one wanted more sales training.
TABLE V

AREAS OF EXPERIENCE BY SUBJECTS IN THE BANKING INDUSTRY

1. Teller duties - how to take a customer's deposit, how to make a withdrawal from a customer's account, how to correctly count and make change, how to answer customers' questions regarding the bank's products and services, and how to balance a teller drawer.

2. Wide variety of branch duties - may include all the duties of a teller, plus selling banking products and services, and completing the appropriate paperwork.

3. Safe deposit procedures - assisting customers in the safe deposit area of the bank, checking their identification and allowing their authorized access to their safe deposit boxes.

4. Working "from the ground up" - starting with the most menial of banking tasks, most often a mail room or filing room, possibly housed in the basement of the premises, and working up over a period of years to positions of escalating levels.

5. Secretarial duties and responsibilities - a full range of skills, including typing or word processing, filing, answering phones, and scheduling appointments.

6. Interviewing loan applicants - conducting interviews with individuals desiring to acquire loans, according to criteria designed to determine whether or not the individuals have the ability or likelihood to repay the loan.

7. Filing - placing documentation concerning customers' accounts in a file, either alphabetically, by name, or by account number.

8. Human resource clerk duties and responsibilities - processing of employee payroll, completing and filing employee records, as well as employee-benefits records; secretarial duties for the Human Resource Department.
The employees' understanding of their need for training was well expressed by one woman who said, "You know that you cannot do your work in the same way today as you did 25 or 30 years ago. Today in the workforce, you have to keep changing." She affirmed her own willingness to adapt to change, however, as she said, "I am one for change. If you plan to grow, you have to change." This bank employee is 65 years old.

Other employees emphasized the diversity of skills required in the banking industry. They claimed there is a perception held by some that "anyone could walk in off the street and do what they were doing at the bank." They took issue with this perception. The banking employees told of a variety of responsibilities within a single position, necessitating training, as well as frequent circumstances of assisting others in their positions, requiring the learning of additional skills. "We just do a little bit of everything," stated one woman.

Computer training was emphasized throughout the banking interviews. One woman claimed, "It's [the computer] an unknown to me, because I don't have any knowledge of computers." Another, in her sixties, expressed her opinion that some of the responsibility of acquiring computer skills and improving those they already have rests with the employees. "I think if there is any single mistake that people our age make, it's not to press their employers to give them computer training," she stressed.
The banking employees indicated that computers have become very important to their work. During the interviews, they referred often to situations as being "before or after the advent of computers." Most of the jobs done by the banking employees require the use of computers. Customer records that previously had been typed or handwritten on hundreds and thousands of cards and kept in files are now stored electronically and can be retrieved in a moment, once they are entered into a computer system.

Computer training needs have been indicated in other studies of older workers, such as the study by the Yankelovich Group for AARP (1989). The group of employees from the banking industry verified this need, saying, "Everything is on computer." Many related frustrating experiences in learning necessary computer skills. One woman in her late fifties had been given what she described as "a quick course--and this is it." The lack of thorough, complete computer training caused her weeks of a high level of stress and job dissatisfaction. She said, "I really had a rough time with it. Finally [my supervisor] came to me and said, 'You're going to have to learn this computer, or you're going to have to get out.'" She had what she referred to as a "mental block" to learning computer skills and described an experience that made her determined to overcome that mental block.

I figured I had gone this long in the world without that computer, and I didn't need that thing. I went up
to Burlington Coat Factory . . . and I always said I could get a job as a cashier. But here was this cashier with this computer over at the side, and I thought . . . my gosh, I can't even be a cashier at a Burlington Coat Factory! I have got to learn that!

None of those interviewed who had had computer training was satisfied with the training. Some said they felt they needed individualized attention, because computer technology was so new to them. When asked about the ideal class size for computer training, one from the banking group said, "I'd probably be the only one in it."

The six banking employees expressing a desire for training to enhance or expand their current positions, or to allow them to move on to something else, stated their needs in varying ways. One 65-year-old woman, noting a neighboring department was often terribly busy, approached the need as a wish to assist her co-workers, stating, "I would like to learn how to help in that area." Another woman expressed a desire to work in another department in the bank and described in detail what she would like to learn to prepare herself for that opportunity, emphasizing her need for more customer service skills, as well as more computer skills. One woman, near 60 years of age and considering her retirement, wanted some training in writing, so that she might step into a totally new career when she does retire.
Still another, a 63-year-old woman, described the consequences of not having been trained to do one of her jobs to the fullest. "If I had learned more about it, I might have liked it," she said. She elaborated upon how important it was to her to thoroughly understand what she's doing. "I'm really funny," she said, "I want to know what I'm doing ... to know where it all comes from ... where it originated. It makes you have sort of a clarity of what's going on."

The subjects from the banking industry expressed an understanding of the importance of thorough product knowledge. As one stated, "Everyone should know the products inside and out." She went on to say, "But how often is that done," noting an overall training deficiency in product information. Two employees spoke of incessant rule changes for handling the products and services of the bank, in addition to regulation changes. They related the difficulties they had remaining current with those changes, as well as becoming familiar with the actual changes in the products themselves.

The strong message of a need to be trained to handle an increasing stress level in the banking industry was apparent. Six employees specifically expressed a desire for training to handle the stress and its subsequent erosion of their self-confidence. A 55-year-old man spoke of wanting to be trained to "learn how to cope with the stress
--how to deal with your inner self and how to deal with your own goals."

Several referred to the high level of stress with changing job skills, particularly with the need for computer skills. One woman in her late fifties, in relating experiences involved with a total changeover of management and job structure, described in detail days of high stress. "It was terrible," she repeated over and over, much like one would describe a plane crash or an earthquake.

One banking employee expressed a need for more sales training to address the basic concepts of successful selling and how to apply them to selling the products of the bank. She described the changes in the industry over the past three decades and told how these changes had affected management expectations. The banking industry has become very competitive. [Before] "we just sat there and they came in and brought the business," she said. "Now we're to be aggressive . . . and if the customer comes in, try to sell them everything you have."

The banking employees expressed a total of twenty-four training needs. Their needs were in the five categories: computers, stress-management, job or position enhancement, product training and sales training. One banking subject indicated no training needs. Having had a difficult time finding her job and experiencing age-discrimination in the process, this 60-year-old woman has accepted a stance of simply maintaining her present status until her retirement.
Insurance Industry

Nine employees were interviewed from the insurance industry. The insurance industry employees indicated eleven training needs in four of the five categories established for this study. These categories are: computer training, stress-management, job or position enhancement, product training and sales training. They expressed needs in computer training, stress-management, job or position enhancement, and product training. None of those interviewed from this industry expressed a need for more sales training.

Five of the employees from the insurance industry hold clerical positions. Four are salespersons. All nine employees indicated they had received training in the knowledge category. The specific subjects covered in this category were less varied than they were in the same category for the employees of the banking industry. Knowledge training provided to this group was more singularly focused around the products (Table VI). As stated by one employee, "The major thing for performing this job is understanding the [insurance] policies."

Skills training was related by eight of the nine insurance employees. The types of skills learned were expansive, ranging from the personal skills required to handle a switchboard while giving a positive impression of the company to callers, to the mental demands of
TABLE VI

AREAS OF TRAINING RECEIVED IN THE KNOWLEDGE CATEGORY
BY SUBJECTS IN THE INSURANCE INDUSTRY

<table>
<thead>
<tr>
<th>Area</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Insurance claims</td>
<td>procedures to process claims made by policyholders with an insurance company for compensation due to an accident, death, or any other circumstances for which the company and the insured have reached a contractual agreement.</td>
</tr>
<tr>
<td>2. Insurance company basics (the &quot;ropes&quot; of the business)</td>
<td>all the basics of the industry, including the history, the various types of insurance, various departments, and necessary ingredients for a successful insurance company.</td>
</tr>
<tr>
<td>3. Fraud and arson</td>
<td>criminal acts which often involve the interests of an insurance company.</td>
</tr>
<tr>
<td>4. Insurance policies</td>
<td>the contract between the insurance company and the client; the insurance company product.</td>
</tr>
<tr>
<td>5. New products</td>
<td>those policies designed to serve a new clientele or to serve clients in ways other than had been done before.</td>
</tr>
<tr>
<td>6. Jobs overview</td>
<td>general descriptions of jobs within the various departments of the insurance industry.</td>
</tr>
<tr>
<td>7. Bookkeeping</td>
<td>keeping up-to-date financial records of an organization.</td>
</tr>
<tr>
<td>8. Financial planning</td>
<td>a service offered by some insurance companies which evaluates a person's entire assets and lays out a long term plan to use those assets in the most beneficial way.</td>
</tr>
<tr>
<td>9. New rules and regulations</td>
<td>regulations newly legislated by the state or federal governments which affect the operation of the insurance industry.</td>
</tr>
<tr>
<td>10. Refresher courses and continuing education</td>
<td>programs to keep insurance employees apprised of any new criteria pertaining to their industry, as well as reinforcement of that which is not new.</td>
</tr>
</tbody>
</table>
problem-solving skills (Table VII). One 75-year-old man stated, "You develop skills [in the insurance industry] based on what your goals are."

As with the banking employees, one employee from the insurance industry indicated having received training in the attitude category. This woman, in her late fifties, had received training in human relations. This was particularly interesting to the researcher, as many of the stories she related during her interviews indicated she was very skillful in human relations. The importance of her relational skills was indicated as she told of receiving calls from major contractors, such as one man in charge of building a new turnpike, asking for her help in solving problems of equipment repair. This woman also told of being assigned the most difficult claims cases. These cases all require excellent relational skills to keep the company's liability to a minimum and yet serve the client.

Six of the insurance employees said they had received on-the-job training. Two of those spoke of early on-the-job training, and one of recent training, entering the insurance business as a second career after his initial retirement. The other three said they had had recent on-the-job training, as well as some they had received early in their careers. On-the-job training is used extensively to train insurance salespersons. A 72-year-old salesman, entering the insurance industry as his second career, told
<table>
<thead>
<tr>
<th>Area of Training</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Sales skills</td>
<td>Skills involved to take the salesperson from the point of prospecting for clients, through the steps of presenting the product, to closing the sale.</td>
</tr>
<tr>
<td>2. Telephone skills</td>
<td>Techniques to use to always convey a favorable impression to the caller to promote a positive image of the company.</td>
</tr>
<tr>
<td>3. Computers</td>
<td>Skills necessary to operate the computer terminals for whatever purpose the particular position requires, including data entry, retrieval, and financial assessment.</td>
</tr>
<tr>
<td>4. Cross-training to other jobs</td>
<td>Basic skills necessary to perform jobs other than the one which is the employee's primary responsibility.</td>
</tr>
<tr>
<td>5. Client prospecting</td>
<td>Methods to discover and contact clients who had not been previously contacted.</td>
</tr>
<tr>
<td>6. Record-keeping</td>
<td>The entry of all data pertinent to a given client and the careful storage of that data so that it can be retrieved as needed.</td>
</tr>
<tr>
<td>7. Report-writing</td>
<td>Skills pertaining to the writing of reports and documentation pertinent to the insurance industry.</td>
</tr>
<tr>
<td>8. Supervisory skills</td>
<td>Skills necessary to successfully advise and lead a department or other given unit.</td>
</tr>
<tr>
<td>9. Problem-solving</td>
<td>Skills necessary to evaluate what is perceived as a problem, consider various solutions, and select a solution which will alleviate the problem.</td>
</tr>
<tr>
<td>10. Presentation skills</td>
<td>Skills necessary to communicate an idea to a client or clients, or any other group of individuals.</td>
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</tbody>
</table>
how the manager "takes a new agent two or three months on the job and shows him how to do it."

Independent study was used as a training mechanism by seven of the nine insurance industry employees. Their areas for independent study covered a wide spectrum, from general knowledge of the insurance business, to specific knowledge pertaining to certain insurance policies. One woman in the claims division told of her concerns when, having no one to train her when she entered that specific area, she had to depend solely on independent study. The researcher asked her if she had to figure out how to do it all by herself. She responded, "I did . . . and our policies are really kind of ambiguous . . . and I would wonder if I was interpreting it right. That'd be the worst thing in the world!" This group used independent study extensively to upgrade skills and to enter the more advanced areas of the insurance business, such as advanced financial planning.

In one instance, an employee in her late fifties had participated in studies combining independent study and classroom training. Describing the training classes, the employee said, "They would start about three o'clock in the afternoon and lasted until six, part on your time and part on company time . . . and then you studied at home." These courses were voluntary and covered a wide range of topics. This employee told of taking courses in writing skills, supervisory skills and relational skills, combining classroom training and independent study. The combination
plan was apparently well received by the employees, as 15 to 20 employees attended each class.

Four insurance employees indicated they had been trained by mentors. Two of those had mentors while learning to sell insurance. The other two were trained in the basics of the insurance business by mentors highly experienced in the industry. One of the latter two also had a mentor when entering a more specialized area within the industry.

Three insurance employees had received classroom training on-site, in training rooms on the premises of the insurance companies. One of them attended classes on insurance basics when entering the business, and one has the opportunity to attend new products classes regularly. He does not avail himself of these frequently, however, as he is, in his words, "an old timer," and feels the classes are more advantageous for someone just starting in the insurance business. This employee is age 62, semi-retired, and now classified as an "agent emeritus". The other employee had had numerous training opportunities through on-site training classes, including sessions where she studied sample insurance cases, which she described as "very valuable training."

Five insurance employees attended training courses in an off-site classroom setting. They attended classes to learn the insurance business or specific areas of the business, such as claims, and for continuing education to remain current with changing rules and regulations as they
pertain to the insurance industry. One salesman had attended training conferences in several cities throughout the country where they had "different training programs on some new products that are coming into the market place."

One employee told about facilities his company has built near their corporate offices in the eastern part of the country. He described it as a "building about a half-mile long . . . nine stories . . . first two stories are dedicated to classrooms and the rest to housing . . . and that thing is full from morning to night, year to year." He spoke with pride of his company's dedication to training, saying, "They devote and invest a tremendous amount of their resources to education."

All nine insurance subjects learned through their own experience (Table VIII). "I didn't get any training, just learning," claimed one. The importance of regarding experience as a specific category when assessing training was well stated by two of the insurance industry employees. One woman in her late fifties said, "This business is a learning business every day." A man in his sixties elaborated upon a similar statement, saying, "When I encounter a new situation, and you do that almost daily . . . that's the challenge, and you dig in and get to the bottom of it."
TABLE VIII
AREAS OF EXPERIENCE BY SUBJECTS
IN THE INSURANCE INDUSTRY

1. Credit business - handles investigations for insurance companies on life insurance policies.

2. Claims department - researches loss notices in claims filed against an insurance company in behalf of the insured to determine liability.

3. General financial - areas of the business concerning monetary matters, both clerical functions and functions pertaining to financial product sales.

4. Insurance sales - the selling of insurance policies.

5. Basic insurance business - all aspects of the insurance business.


7. Office skills - basic office procedures, such as filing, typing letters and keeping records.

8. Telephone skills - techniques to use to always convey a favorable impression to the caller to promote a positive image of the company.
Insurance Industry Training Needs

Three of the nine from the insurance industry expressed no training needs. Two of the three have been in the field, insurance sales, for their entire adult lives with over 75 years experience between the two of them. They feel they have perfected their craft. One of the insurance employees who feels no need for further training told the researcher, "I will never be able to give it up completely.

The 72-year-old employee who entered the insurance business as a second career after retirement also found no need for additional training. He told of his decision to pursue a second career and the training it involved. "I found a mental necessity to be active," he said. He had spent 48 years with his original company, where he was in the marketing department. He went back to school when he entered the insurance industry seven years ago and became a licensed insurance agent. He has a storehouse of parallel experience from his previous career, and, at this point in his life, feels no need for further training.

Of the other six insurance employees, three expressed a desire for further computer training. One was only mildly interested in more computer expertise; it is not actually a requirement for her job, and she is preparing to retire. She noted, however, that it still "would not be a waste, because knowledge is never a waste." The other two, a 60-year-old man and a woman in her fifties, are strongly in
need of further training on the computer. Although each has had some instruction, because of the changes occurring in their industry, they recognize that they need more. Each also indicated that they needed a greater opportunity to practice the computer skills they have already learned.

Five insurance employees expressed an interest in learning something more, either to expand their abilities in their current positions in order to raise the level of quality in their performance, or to allow them to go beyond their current positions. One woman in her late fifties is interested in doing something different. Expressing burnout with the insurance industry, after working more than 20 years in insurance, she said, "I'd like to get into something a little more challenging." One, in discussing the potential opportunity for a totally new position within her company, described training she should have in order to do the job at the high level of performance she has set for herself. She placed particular emphasis on her need for additional computer training.

One insurance employee indicated a need for more product training. This individual works quite independently and deals with situations requiring interpretation of the policies, the industry's products, which change frequently. Regular product training would allow her to remain current.

Two subjects in the insurance industry expressed concern in the areas of stress and self-confidence enhancement. One man had experienced a loss of
self-confidence in a computer training class, stating, "My confidence was really eroded when I went to the class." The other individual holds a high-stress position, where she is called upon to handle the most difficult cases. She named "stress" as the most difficult part of her job, although she claims "it all goes away" when she goes home. "I have trained myself," she stated.

Retail Industry

Eight of the nine retail subjects interviewed hold sales positions; one has a combination sales/clerical position. Even those who are in the sales positions are increasingly called upon to do some clerical tasks, particularly those who hold lead sales positions in their departments. Those who are department heads, the lead sales position in a department, must also manage clerical duties such as markdowns and inventory.

All nine employees from the retail industry had training in the knowledge category. The areas of knowledge were less varied than they were in the other two industries (Table IX). Most of the training in this category dealt with the policies and procedures pertinent to each individual company or store.

Eight retail employees had experienced training in the skills category. All skills training for this group either addressed selling skills or operation of the cash register terminal. Sales skills had been received by some of the
TABLE IX

AREAS OF TRAINING RECEIVED IN THE KNOWLEDGE CATEGORY
BY THE SUBJECTS IN THE RETAIL INDUSTRY

1. Product information - details about sizes, colors, price or any other criteria pertinent to the products being sold.

2. Retail industry basics - general basic procedures applicable to the entire retail industry.

3. Store and company policies - rules specific to an certain company, or more specifically, to a particular store.

4. Company orientation - a "get-acquainted" indoctrination to familiarize a new employee with staff, policies and procedures of the company.

5. Department display or layout - the physical arrangement of the merchandise for sale within a given department.

6. Pricing procedures - procedures for determining and marking the prices on merchandise, including price changes, such as markdowns.
retail employees, but not by all of them. Those who have received training in this area are not always given the opportunity to fully use what they have learned. One retail salesperson in her late fifties said, "The thing is, they teach you how to sell, but you can hardly do it anymore... because they don't have enough help."

The greatest emphasis was upon the technical training necessary to operate the equipment when making a sale. They learn how to "ring-up cash sales and charge sales and special kinds of sales... and credits." This technical training is particularly vital to those entering the retail workforce late in life. One woman, returning to the workforce after being widowed in her late fifties, said, "You see, I had never used a cash register... or the last one I had used was the old kind."

Six of the retail subjects received training in the attitude category. All the attitude training was of two types: orientation to the company and its philosophy, and relational skills training for enhancement of customer service skills. They learned "how to treat the customers."

All nine employees in the retail industry said they had received on-the-job training. Only two of them, however, stated that any phase of their on-the-job training had been with a mentor. One 59-year-old salesperson had a mentor very early in his career, and spoke of "the way [he] was taught by an old gentleman." The other, a woman in her late
fifties, has had a mentor recently, late in her career. She refers to her mentor as an "excellent model."

The on-the-job training for all nine retail employees has spanned their career lives. It was not unusual for these retail employees to begin working the first day on the job, with orientation or any other training following at a later time. In those instances, a department manager or co-worker would guide the employee through the "ringing-up of the sale." As one retail employee said, "They put you on the floor and say, 'there it is.'"

On-the-job training was used for selling skills, department layout and display, and for updates on new products and register changes. One employee stated, "They figured the best way to learn was to be on the floor and do it with someone watching and helping." One problem with this approach was related by a woman in her late fifties who has spent many years in the retail industry. She said, "You learn from each other, whether its the right way or the wrong way . . . 75 percent of the things you didn't want to learn to start with." Others related more positive experiences from their on-the-job training. A woman told of learning how to display items to take the fullest possible advantage of their color, a process called "colorizing." She uses this knowledge regularly as the department head, her current position.

Independent study was indicated by six of the retail employees. Some were handed manuals when they began the
job, and the reading of the manual constituted their initial training. One woman, who went to work when it was time for the oldest of her three children to go to college, said, "You just read this book for four hours, took a test to see if you learned what you had read . . . and they put you on the floor."

Others have manuals available to consult or study when they have the need. One employee told of a manual she depends upon. "The one that hired me made up a department manual. It has everything," she said. "I call it my brains . . . it's really great." One employee took product brochures home with her and memorized them to increase her product knowledge. Another, in her sixties, read manuals over a two-day period for her entry into the retail field. "Everybody else had a trainer, but I was just in a room by myself and trained myself." Because she was a self-motivated individual and had spent a lifetime in the business world, however, in areas other than retail, the "self-training" was handled well by her. She referred to herself as "kind of a professional student."

Five retail employees had formal classroom training on-site. Classes were held for orientation, new product information, cash register and computer skills, policies and procedures, retail selling skills and customer service skills. Most department stores have a training facility on the premises, at least on the premises of one of the stores, if there are multiple facilities within the area. Although
the training conducted is generally not long, usually two to eight hours, training is done often in the retail industry. One of the reasons for this is seasonal hiring of part-time employees. Off-site computer training classes had been attended by two of the retail employees.

Seven of the nine employees interviewed from the retail industry said they had learned through experience. Some of them have had experience in more of a professional capacity and have stepped into sales positions as they draw closer to retirement age. Others, not having worked for many years, find the retail industry receptive to persons, even older workers, with no related experience. One employee stated, as she commended the retail industry, "I think it's great to see them take someone who has never had a job or barely trained to work and give them the opportunity to learn."

Retail Industry Training Needs

Those interviewed from the retail industry expressed fourteen training needs. Only one, already semi-retired, expressed no need for more training. Five said they needed more computer training. Computers are used in retail for checking on available stock at other sites throughout a company, and, with some cash register systems, computers are integrated into the system.

One employee, in her sixties and employed with a prestigious department store, tries to give optimum service to her customers. She is not fully trained on the computer,
however, and dislikes that "it holds [her] back from fully serving the customers." Another woman, both fascinated with and intimidated by computers, said she is scheduled to begin training soon. Although she expressed some apprehension, she knows "she can handle it."

Six of the retail employees expressed a need for training to permit advancement or greater job fulfillment. Four wanted more training to help them reach fulfillment in their current jobs, particularly to enhance their skills in handling people. One 59-year-old salesman said, "I would recommend that it be an ongoing sort of thing for people in the retail business. . . . Most of it is common sense . . . but [there are] different methods of how you approach customers."

Two retail employees want to broaden their horizons beyond their current positions. One man, having experienced great difficulty in finding new employment after losing his job, feels he needs some computer skills as insurance if he should find himself jobless again.

You have to have it. I wish I had done it a long time ago. A lot of the jobs I sent resumes out on . . . you go down the list of qualifications. . . . You must have some computer experience . . . and I don't have any of it.

One retail employee voiced needs in each of the areas of product information, stress management, and sales. This employee, noting concern over stress, stated, "You have to
so many things. You can't get one thing done and you have to do another." This theme of too much to do and too few to do it was expressed by many during the interviews.

A Graphic Summary of Responses

The researcher rated the 27 subjects on the extent of their training, their training needs, the degree to which their training needs have been met, and the their job satisfaction or dissatisfaction. She based her ratings upon the interviews and observations of the subjects, as well as on their own judgment expressed in each of the areas addressed. The results of the summary of responses were plotted by industry.

The extent of training was rated as high, medium and low. The training needs were rated as few, moderate and many (Figures 5, 6 & 7). Job dissatisfaction was plotted rather than job satisfaction to show that needs seldom met resulted in high job dissatisfaction and needs often met resulted in low job dissatisfaction. Job dissatisfaction was rated high, medium and low. Needs met were rated as seldom, occasionally and often (Figures 8, 9 & 10). Scatterplots were drawn to depict the results.

The level of the extent of training was determined by the variety of types of training, the applicability of the training to the job, and the depth and quality of the training as described by each of the subjects. The training needs were judged few, moderate or many based on the number
Figure 5. A Diagram Illustrating a Summary of Responses Regarding Training Received and Training Needs in the Banking Industry
Figure 6. A Diagram Illustrating a Summary of Responses Regarding Training Received and Training Needs in the Insurance Industry
Figure 7. A Diagram Illustrating a Summary of Responses Regarding Training Received and Training Needs in the Retail Industry
Figure 8. A Diagram Illustrating a Summary of Responses Regarding Job Dissatisfaction and Training Needs Met in the Banking Industry.
Figure 9. A Diagram Illustrating a Summary of Responses Regarding Job Dissatisfaction and Training Needs Met in the Insurance Industry
Job Dissatisfaction

High

Medium

Low

Seldom Occasionally Often

Needs Met

Figure 10. A Diagram Illustrating a Summary of Responses Regarding Job Dissatisfaction and Training Needs Met in the Retail Industry
of categories of needs expressed and the emphasis on the need--how important the need appeared to be to the employee. These ratings were based, in part, upon the judgment of the researcher. She did, however, base her judgments upon statements made by the subjects.

The subjects were quite vocal about the expression of how well their training needs were met by their respective companies. The researcher used the subjects' own judgment as to whether or not their needs were met and to what degree they were met.

Job satisfaction had not initially been an issue the researcher intended to address. Because the subjects introduced the issue, however, and many spoke of their job satisfaction and how unmet needs caused job dissatisfaction, the researcher included a summary of these responses in the study. The researcher plotted job dissatisfaction as it was expressed to her by the subjects.

The summary of responses demonstrated that the extent of training in the banking industry as represented by those interviewed ranged from medium to low, with the greatest amount in the medium range. Training needs expressed by the banking employees covered from few needs to many needs. The extent of training for those in the insurance industry was from medium to high, with most in the high range. Insurance employee training needs were few to moderate, primarily few. The extent of training for retail employees ranged from high to low, with most in the medium range. Retail employee
Training needs were few to moderate, with most of them moderate.

Training needs were met in the banking industry equally, seldom for three employees, occasionally for three and often for three. Job dissatisfaction was distributed in like manner. In the insurance industry needs were met occasionally or often, with often given twice as frequently as occasionally. Accordingly, job dissatisfaction was predominantly low for the employees in the insurance industry. Training needs met in the retail industry were rated from seldom to often. Most frequently, they were occasionally met. Job dissatisfaction for retail employees covered the entire range, although it was primarily in the medium range.

Composite Results

The subjects interviewed for this study had, accumulatively, hundreds of years of experience in the service industries. During their careers, many of which spanned decades, they served the public or provided necessary support services for those who did serve the public.

The subjects appeared eager to relate the stories of their career lives and share their needs as members of an aging workforce. The researcher noted through her observations that most behaved in a relaxed manner and were very talkative. In some instances, they vented their
feelings and frustrations with their jobs, their training, and their aging.

One-third of the employees interviewed are working part time. Two had tried retirement, but realized very soon that work was too important a part of them to suddenly sever that part. One of them, now 72, found he had a psychological need to be active and entered a second career seven years ago. The other, a 63-year-old woman, said she "retired one day and came back the next." With her participation in a part-time pool, her company is filling slots in many departments with an employee who, having worked for them for over 30 years, is well-acquainted with most aspects of the organization. Neither of these employees who stayed retired so briefly has a financial need to work.

Another employee stepped down from a career position she had held for nearly 30 years, to a lesser job within the same industry, but with fewer hours and less stress. She has found, however, that she misses the control and respect she had had in her career position. "The biggest adjustment for me," she said, "was to stand back and realize I was no longer in control." Although she willingly gave up her status, she is experiencing a sense of loss.

These subjects expressed pride in their accomplishments, particularly if they had recently mastered some new learning challenge, such as passing a test for becoming licensed to sell new financial products, or conquering the computer. One woman in her late fifties,
after telling the story of her traumatic experience of having to learn the computer to keep her job, proudly spoke of overcoming her mental block and learning the required computer skills. "That was my big hurdle . . . that's the real world out there, I guess."

Technology has presented hurdles to older workers, hurdles which they are willing to overcome. They need assistance in the process, however. To someone whose first typing experiences were pounding away on a manual typewriter where speed was not only a non-issue, but an impossibility, computer screens that flash messages in code can be as futuristic as space voyages had seemed to them as children.

Most shared memories of their career beginnings and times when the work was less stressful and "more fun." One woman keeps an old key that once opened the door to the office when it belonged to a different owner, under a different name, when she began her career 31 years ago. The key doesn't open anything anymore, except the door to her memories of when she was a very young woman embarking on a career with all its ensuing doubts and promises. Another subject keeps forms long since obsolete, reminding him of when he, as a very young man, mastered his skill of interviewing to lend money and used the form as a guide.

Many had been working in their respective fields for 30 years, some much longer. "It was in their blood," they stated. One man, now in his seventies, told of entering the insurance field in northeastern Oklahoma when he was not
much more than a boy. A man with an insurance company had heard he was looking for work after he graduated from high school,

So he drove down July 5, 1940. He got out of this new car . . . so new you could smell it, and he was so neat and so adroit. I just stood there in awe. I went through their training cycles and committed to memory the various presentations and various products and went out and told the story. It was funny in many ways, because I had no business background. I was riding a bicycle. . . . I didn't even have a car.

In a few instances, some of the subjects entered the service industries after being widowed, not knowing "which way to turn." A number of the women, having found themselves divorced with children to raise in their younger days, entered these industries and remained there for their career lives.

Although the group has adapted to countless changes, many lament the changes and expressed a longing for the days when they were more free to give individualized customer service. They are a highly service-oriented group. In general, their aim is for "people to leave [their places of business] satisfied."

One woman in her late fifties spoke of her feeling for her customers. "I like the people," she said, "even the grumpy ones. There's a satisfaction in knowing if you can get that person to change, if you're nice and courteous to
them and can hold your tongue. . . . It's kind of rewarding." The subjects expressed concern for others. Even though many recounted their own problems, particularly those in their career lives, they also focused on the problems of others. They appeared to be especially attuned to the problems of their own age cohort. One 58-year-old woman voiced concern for those with too few skills and stressed how important it was for everyone to nurture his or her own skills, not knowing "when they might have to use them." One man in his sixties was very concerned about those discriminated against because of their age. Even though he, himself, had not experienced it, he saw it "all around him." Others had experienced age discrimination personally, relating stories of frustrating job-hunting. "I looked," stated one, "and I had a big problem . . . with age, apparently. Half of them would say, 'You're overqualified.'"

Some had had recent job experiences that appeared to damage their self-confidence. Others appeared to have a high level of self-confidence and an incredibly high level of energy. One man, tall and distinguished, with a mass of snow-white hair, looking very much like an elder statesman in some high governmental office, exuded a great amount of energy. One would not have guessed, as he told of starting his work day at 4:30 in the morning, that he was in his seventies.
Some were very soft-spoken, almost shy. One woman, relatively new to the work arena clutched her sweater around her when she first met the researcher, as if she were protecting herself from an onslaught of interrogation. She was, however, warm and friendly, with a captivating smile, and rapport was very soon established. Her delight with her employment was obvious.

Another woman found her sensitivity caused her a great deal of pain, as customers she had known for 20 years complained vehemently to her about changes they didn't like. She knew they weren't attacking her personally, but she took it personally, and it "tore her apart."

Subjects from all three industries expressed frustration over new lower staffing and high-demand policies. Although they shared with the researcher an understanding of the economic realities behind their companies' decisions to "staff lean," it was an obvious source of stress. It disheartened many, as they related how they were unable to give more time to their customers. This situation has left at least one of the employees dispirited to the degree that "his heart is no longer in his job."

Composite Training Received

A wide spectrum of training has been received by this group (Table X). Training ranged from being presented with a general overview of the total business or industry to the specific detailed characteristics of an individualized
## TABLE X

**TRAINING CONTENT ANALYSIS CHART**

<table>
<thead>
<tr>
<th>Training Category</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knowledge</td>
<td>27</td>
<td>100%</td>
</tr>
<tr>
<td>Skill</td>
<td>23</td>
<td>85%</td>
</tr>
<tr>
<td>Attitude</td>
<td>8</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Method of Learning</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>On-the-job training</td>
<td>23</td>
<td>85%</td>
</tr>
<tr>
<td>Self-study</td>
<td>16</td>
<td>59%</td>
</tr>
<tr>
<td>Mentoring</td>
<td>8</td>
<td>30%</td>
</tr>
<tr>
<td>Classroom, on-site</td>
<td>10</td>
<td>37%</td>
</tr>
<tr>
<td>Classroom, off-site</td>
<td>11</td>
<td>41%</td>
</tr>
<tr>
<td>Experience</td>
<td>25</td>
<td>93%</td>
</tr>
<tr>
<td><strong>Training Needs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Computer</td>
<td>14</td>
<td>52%</td>
</tr>
<tr>
<td>Additional skills for enhancement/advancement</td>
<td>17</td>
<td>63%</td>
</tr>
<tr>
<td>Products/services</td>
<td>7</td>
<td>26%</td>
</tr>
<tr>
<td>Stress release/self-confidence</td>
<td>9</td>
<td>33%</td>
</tr>
<tr>
<td>Sales</td>
<td>2</td>
<td>7%</td>
</tr>
</tbody>
</table>
product. Some were told of the pioneer spirit in which their companies were founded, and the history was traced to the time current with their beginning employment. Others learned the seemingly infinite details of their products. There is really a very thin veil of separation between knowledge training and skill training in the service industries, except in instances where orientation and industry overviews were given.

All 27 of the subjects had training in the knowledge category. Twenty-three (85%) had received training in specific skills. These skills included technical operations, such as those associated with computers, and personal skills, like those required for selling the company's products and services.

There was an obvious overlap in the categories of knowledge and skills training among the subjects. For example, selling requires a knowledge of certain procedures recommended for success. It also requires developing a skill, which in turn, requires practice to perfect it. Even the technical training, such as cash registers and computers, is best approached through some knowledge base first. The subjects expressed a desire to have a background for their skills, as several stated that they wanted to know "why they were doing what they did."

There is also a degree of overlap between sales training, which is an example of skills training, and attitude training. Eight (30%) had received training
in the attitude category. For those in the service industries, which requires personal interaction with the public or support of those who interact with the public, attitude training is in the realm of human relations. One woman recognized the stress involved when working in industries which require interaction with the public, stating, "I think when you deal with the public, they put you under stress." Another recognized the intense demands of serving the public, saying, "If you handle the public, you can handle anything." In spite of the fact that human relations is an integral, vital part of these individual's jobs, comparatively little training was done in that area. It is as if 27 persons started out on a journey, but only one-third of them were given a map to find the destination.

Several of the positions held by the subjects, although defined primarily as clerical or sales, are not exclusively one or the other. Most of the sales positions involved clerical duties, necessitating some clerical training. Some of the clerical positions involve sales and would be assisted by sales training. Except for the insurance salespersons, who were initially given sales training, primarily on-the-job sales training, the subjects had not been trained in this all-important service skill.

Twenty-three (85%) of those interviewed had on-the-job training. Their reaction to this type of training was favorable. "If I don't do it, I don't retain it," stated one woman in her late fifties, "but for someone to just give
me instructions of this and this without me seeing it, it's difficult."

Those who favorably described their on-the-job training emphasized how important it was to train under the watchful eye of someone who had expertise in the area being learned. Although a high number of this group had had on-the-job training, most of them shared stories with the researcher about circumstances where they were given a job to do without anyone showing them how to do it. One said, "When I started it was so difficult. When the person I replaced left, no one else knew her job, so I had no one to go to. I was the only one who did this job." They learned through trial and error, but not without some cost to their self-esteem and their service to the public.

Sixteen (59%) took the initiative to enhance their training through independent study. This appeared to be a self-motivated group, eager to learn and committed to being well-informed. They told of taking books and manuals home and of attending training sessions "on their time," not the company's time. A positive attitude towards independent study is reflected in this statement, made by one of the subjects. "Each person should accept their own responsibility to learn," she said. This woman has a long history of independent study and is currently using this method for computer training. She doesn't as yet have a computer at her own desk, but goes to the office early in the morning to use her supervisor's terminal. "I have
taught myself what I have learned before my supervisor comes in the morning," she said.

Eight (30%) of those interviewed had had mentors. They described their mentors in words of admiration, giving them accolades, not only for their successes, but for the joy they came to derive from their jobs. Throughout the interviews, these subjects equated enjoyment of their jobs with feeling that they were prepared and knew what they were doing. The also expressed a feeling that working is meant to be enjoyable. A man in his sixties stated, "Working should be fun. It should be serious, but it should be enjoyable, too."

In the service business, where the interaction with the customer is so vital, confidence gained from being well prepared and knowledgeable of one's job, affects the service to the customers. "Have confidence in what you're doing, and if you have that confidence, it goes over to the customer," claimed one man.

On-site classroom training had been experienced by ten (37%). This was often an introductory, orientation training, conducted to introduce the employees to company policies. On-site classroom training was used for some technical training as well, particularly in the retail industry, where employees often receive their cash-register/terminal training in a classroom setting. With equipment replicating exactly that used in the real setting, trainees learn how to handle a cash or credit transaction
with a customer, much the same as they did when "playing store" as children.

Some, recalling when more training was conducted in their now-idle company training rooms, told of "role playing employee-customer interactions." Some subjects recognized that there should be more training provided by their companies. As one woman stated, "We don't have a lot of in-house training. . . . We should have, but we don't have."

One subject had experienced extensive on-site classroom training with a variety of courses being offered. Some of the companies had training facilities on the premises that are rarely used. The researcher conducted interviews in one of these infrequently used training rooms. The room was piled high with boxes, apparently used as a storeroom. It was well-furnished and equipped, mindful of a time when training in that company might have been a high priority.

Eleven (41%) had attended classroom training off-site. Many of those classes were for computer training, which were most often attended at a junior college. Some had attended computer training at facilities provided by companies selling and servicing computers and computer software. Several expressed a desire to go to more training classes. One woman clearly expressed her opinion of the value of these classes and their place in the lives of older workers, saying, "Regardless of your age, if you can go to a class and learn, you're much better off."

Nearly all the off-site training currently supported by the
companies represented by those interviewed is in the insurance industry.

Twenty-five (93%) spoke of learning through experience. Several said, "What I've learned, I've learned by doing it," and, "Doing is how we learned." Much of the experience was early in the subjects' careers, when they practiced skills required for their jobs until they gained the level of expertise they desired for themselves. Some have learning experiences daily on their jobs, even after being in those jobs for many years. A bank employee told of a couple who were from Colombia, wanted to cash a "questionable check" and "tried to bribe her." An experience such as this is difficult to categorize, but it was a learning experience, requiring caution and good judgment.

An insurance employee told of a claim she was researching involving a contractor who removed dirt from a construction site . . . "about 12 to 15 yards of dirt," and mistakenly put it on personal property. Several thousand dollars enter into the claim, again calling for excellent judgment to protect both the client and the company. When the researcher asked the bank employee and the insurance employee if there was any training that could help them with some of these emergencies that arise in the service industries, they both indicated there was nothing for the specific incidences. The variety of possibilities of emergencies in customer-service industries is too wide to be prepared for every one of them. They did indicate, however,
that training to assist them in dealing with people and training to handle the subsequent stress of these types of circumstances would be helpful. Sometimes experiences are not positive ones, but still learning ones, as shown in the statement by one 59-year-old man who said, "I learned a lot from failure."

Performance Motivators

These subjects indicated that the quality of their performance was very important to them. They personified the high work ethic. As stated by one, "I think anything you're going to do, you should do the best way you can." Comments such as, "I do everything to the fullest of my ability," and "I always try to do it just right," were common.

The researcher analyzed the statements of the subjects to determine their motives for pursuing quality job performance (Table XI). Twenty-four (89%) had made statements indicating they strive for quality job performance for self-fulfillment. Four (15%) indicated they were motivated by the possibility of job advancement.

Thirteen (48%) related the quality of their performance to monetary compensation, and seven (26%) related it to job security. Some of the subjects were motivated by feelings of loyalty to their companies. No one of the three industries was the recipient of this loyalty any more than the other two, but certain companies were targets of
<table>
<thead>
<tr>
<th></th>
<th>Number</th>
<th>Percentage</th>
</tr>
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<tbody>
<tr>
<td>Self-fulfillment</td>
<td>24</td>
<td>89%</td>
</tr>
<tr>
<td>Job advancement</td>
<td>4</td>
<td>15%</td>
</tr>
<tr>
<td>Monetary compensation</td>
<td>13</td>
<td>48%</td>
</tr>
<tr>
<td>Job security</td>
<td>7</td>
<td>26%</td>
</tr>
<tr>
<td>Loyalty</td>
<td>10</td>
<td>37%</td>
</tr>
<tr>
<td>Demands of job</td>
<td>9</td>
<td>33%</td>
</tr>
</tbody>
</table>
exceptional loyalty. A reason given by one employee was, "They try to involve you in the changes." Ten (37%) indicated their performance was motivated by loyalty to their companies. Nine (33%) were spurred by the demands of the job.

Most of those interviewed indicated they were motivated by multiple factors. Seven signified they were motivated by a single factor. For two, that factor was monetary. For the other five, it was self-fulfillment. "Work is just a part of me," said one.

Self-fulfillment was also a strong motivator for training. As stated by one woman, "I want to improve." These employees, in their fifties, sixties and seventies, still want "to be the best that they can be."

Servicing the Public

Service industries require interaction among people. "You have to be able to get along with the public," stated one of the subjects who has spent over 30 years in one of the service industries studied. The subjects referred often to serving the public and working with people. One 69-year-old man, at a time in his life when many might feel that job improvement is no longer a high priority, stated his opinions about the importance of training. He told the researcher he was eager for anything that will "help me serve the clientele on a continuing basis."
The subjects also frequently stated the pleasure they derived from servicing the public. A 63-year-old woman summarized their feelings. "I like people," she stated. I like to be around them. I like the public. If I didn't do it, I'd feel like I was missing out on something." Customer-service industries are often referred to as "people businesses." Their success is dependent upon the ability of those who represent the companies, the employees, to interact with the customers to the customers' satisfaction. The companies represented by these subjects are receiving high quality service-orientation from this group of older workers.

When asked how the job brought pleasure, one 75-year-old man replied, "It's been enjoying the challenge of dealing with everybody I meet." Another man, 71-years old, recalling his career experiences in selling, stated it more specifically. He described a formula for meeting customers' needs, stating, "Find out what the customers' problems are and cure them."

A woman in her late fifties, relatively new to her industry, described her positive reaction to serving the public. "You get a good feeling from most of the people . . . helping them," she said. Others simply declared, "I like working with people." Twenty-one (77%) of the subjects referred to giving service and twenty-three (85%) spoke of the pleasure derived from working with people.
The subjects expressed a wide variety of concerns to the researcher. Twenty-one (77%) shared concerns pertaining to their customers. Concerns for the customers were expressed in the context of increased and varying job demands which interfered with opportunities to serve their customers as well as they had previously done. "Someone needs to be concentrating on the customer," stated one woman, who had spent many years in her field and recalled when there was a greater opportunity to serve the customer well.

Fifteen (56%) expressed concern for themselves, their stress and the increasing demands of their jobs. "It's humanly impossible to do the things that management requires," said one woman in her sixties. Another woman, relating the story of why she selected her industry as a career nearly 30 years ago, compared the industry then with the way it is now. "There was not stress," she said, "it was a neat job ... but it's not that way anymore."

Some of the subjects had had or were having concerns over aging parents. Two of the women in their late fifties had experienced the death of their mothers during times when they were having job responsibility changes and were receiving training. Both related the added stress and learning problems caused by the sad experiences in their personal lives. Others are currently assisting in the care of very elderly parents. One is the primary careperson for her 97-year-old mother, who still lives by herself.
Multiple factors contribute to the stress of the older worker. Some of the factors are indicative of the economic times, forcing companies to carry on their businesses with smaller staffs than they had previously done. Some of the factors are the inevitable strains of passing time and elements that no one can control, such as parents becoming very old and parents dying. Stress that is brought about by changes in the job scene, however, such as the required mastery of computer skills, can be more readily addressed. Appropriate training might alleviate, or at least, minimize the degree of this stress.

Training Opportunities and Needs

From the transcriptions, the researcher noted 23 incidences of training opportunities addressed by the subjects. These 23 incidences of training opportunities were told by 12 (44%) of the subjects. Fifteen of the subjects did not talk of any current training opportunities. Sometimes the training opportunity was not so much the issue as time. One subject, speaking of training opportunities with her company, said, "There are training opportunities for almost everyone, but to tell you the truth, we simply do not have the time."

The subjects discussed how their age affected their training needs and their training-delivery needs. One addressed the problems of competition in a mixed-age training class, stating, "You're competing with every age
Several spoke of how this threatened their self-esteem. In referring to her own experience in a computer class, and speaking of a pace set for the younger participants, she said, "I wasn't fast at all." In the discussions of training needs, computer training was the only incidence where all subjects agreed they needed to be trained with their own age group.

One man in his sixties, recognizing he didn't have the speed and dexterity of some of the younger participants, viewed it in a most positive manner. "I think some of the younger ones look at me with some disdain, thinking, 'You old clod.' But I'm learning it," he said, "and I'm having a ball."

Several subjects referred to computer training and the need they had to be adequately instructed, to have a slower pace and hands-on experience in that instruction, and to have more opportunities to practice. One remarked when talking about the introduction of computers in her company, "I thought it was the end of the world. I thought, this is something you should be taught in school. They shouldn't just spring it on you." Another spoke of concern over his inability to pursue anything new because he doesn't "know computers."

The 72-year-old man who entered a second career after his retirement discussed his training for his late-in-life career, describing the training as thorough and complete. His second career selection was related to his first career,
so his training went very smoothly. He spoke of circumstances where training for older workers is not related to what they had been doing, saying, "It's got to be difficult for a lot of people to start a second career and go through a training process, and a lot of people wouldn't permit them [to do it]." He further commented on age discrimination in hiring, saying, "A lot of people won't hire people past 50, and that's prejudice!"

One 58-year-old, associated with a company who had recently hired some older employees, spoke at great length about the lack of skills among some of the older job applicants. She emphasized the importance of maintaining job skills throughout one's life and seeking training to provide new or improved skills before applying for a job.

One woman who had been with her company for 30 years, said opportunities for training were not a problem, but chances to use newly learned knowledge and skills were scarce. "I could learn, I could train," she claimed. "I could do anything I wanted to do, but you don't always get to use what you learn." Another stated, "Training opportunities . . . they're geared to the younger."

Effect of Age on Employment

The subjects also addressed the effects aging had on their employment opportunities. Two of them had experienced age discrimination when seeking employment. One 60-year-old woman who had lost her job in 1989 because of a
corporate merger, stated, "You hear about a lot people at 57 or 58, and it really is difficult. They're not going to hire them." The other, a 59-year-old man, said, "It has gotten to the point, at my age, where it [is] difficult to seek out the better jobs." He felt one of the reasons for that was an economic factor. "A younger person they can hire for less money, so a lot of times, jobs will go in that direction because of it," he said. One subject felt that was just, stating, "I think the older people should retire to make room for the younger ones." A woman in her sixties, commenting on the affects of aging on employment, said, 
I don't know exactly about the age situation. . . . I think that most people when interviewing should be smart enough to know who is reliable, who is responsible . . . just how good an employee the person would make instead of taking into consideration, age.

Training Satisfaction

The data were analyzed to determine how satisfied the subjects were with the training they had received. Not all were satisfied with their training. Training satisfaction was mentioned by 20 (74%) of the subjects. Thirty-six incidences, an average of 1.33 incidences of training satisfaction per subject, were indicated. The retail subjects indicated satisfaction with their training the fewest number of times. One retail employee, recalling her
training, related her dissatisfaction, saying, "It really didn't have anything to do with what I was doing."

Self-Esteem

The researcher noted references to self-esteem in the pattern coding process. The literature has suggested self-esteem as an area of particular concern among older employees, and she knew it would be an issue of primary importance. Self-esteem was referred to by the subjects more frequently than any other issue. Issues of self-esteem were mentioned a total of 96 times by the subjects, an average of 3.55 times per person. They spoke of guarding their self-esteem, they spoke positively of self-esteem enhancement through pride in their jobs, and they spoke of self-esteem damage through job and management changes, loss of work, and age discrimination.

Changes strongly affected the self-esteem of some of those interviewed. One employee stated,

I just feel inadequate sometimes when I don't know my job 100%. But I gave up a long time ago because I just knew there was no way that I could possibly learn everything and be good at it, because to be good at it, you have to do it every day, and I don't do it every day.

Another subject, a woman in her late fifties experiencing changes for which she was unprepared, said, "It was terrible, and nobody cared." She expressed a desire for training and concern for her self-esteem when receiving that
training. "I think one of the bad things," she said, "is [the trainer] will take that self-confidence right out from under you by saying, 'that's not the way you do it.'" Another woman echoed those feelings and, spoke of what a trainer should and should not do, saying, "... not make one feel like an idiot if I didn't get it right away."

These 27 subjects, older workers representing twelve companies in three industries, were a highly diversified group of individuals. They covered an age range of 20 years, from age 55 to age 75. Some had spent 30, 40 or 50 years in their industry, while others had entered their fields only recently, late in their lives. One-third worked part time. To the other two-thirds, their jobs were full-time careers. They differed in many ways. Yet they identified common experiences, needs and concerns regarding their aging.

Informants' Confirmation of Data

Harold Craun, Manager of the Private Industry Training Council in Tulsa, and Loretta Bailey, Director of Jobs for Older Tulsans, spoke to the researcher regarding the training needs of older workers they see in their respective positions. The interviews with both corroborated the researcher's findings from the subjects. Yin (1989) states, "[Informants] not only provide the case study investigator with insights into a matter, but also can suggest sources of
corroboratory evidence—and initiate the access to such sources" (p. 89).

The older workers seeking employment assistance from Craun's agency are generally looking for work for financial reasons. "What you see are people looking forward to retirement getting to that age and finding that the money they counted on all these years to make them comfortable . . . is not enough to be comfortable," stated Craun. The researcher found this statement to apply, in particular, to those subjects who had been widowed and turned to the service industries for needed employment.

Jobs for Older Tulsans assists individuals age 55 or over in developing their skills. Bailey referred to those "who were home a lot," who have not maintained or upgraded skills they had had when they were younger. Computer skills, in particular, were addressed by Bailey as a definite "plus" in finding employment. "We encourage them to get into computers . . . even learn a little bit and get a company interested in further training." Craun, too, identified computer skills as important in today's job environment.

Craun also recognized the stress that demands for previously unnecessary skills, such as computer skills, place upon older workers. "We're in modern technology," he stated. "That can be done through some of the classes we offer, but it has to be a scary time for them . . . at this point in their life to need additional skills." Craun
emphasized that Jobs for Older Tulsans has "motivational stuff in with their skills training," referring to counseling offered by that organization. Bailey also spoke of the counseling, stating, "The counseling aspect is a definite need."

Both of these professionals in the field of employment for aging workers spoke of major issues addressed by the 27 subjects of this study: the need for skills training, particularly computer skills training; the high level of stress placed upon older workers who are untrained to compete in a technological environment; and, the necessity of programs to deal with the stress placed upon older workers.

**Summary of Results and Transition**

Work is at the core of being to this group. Born either in the midst of or on the heels of the Great Depression, these subjects were reared on a high work ethic that predominates their work performance. They have experienced layoffs, downsizing, mergers and discrimination. Yet they say, "Work . . . it's just part of me."

Some of the subjects went to work in the service industries as teenagers before the term "teenager" was commonly used and stayed with their industry throughout their careers. Others entered the service field when older, forced with economic needs upon the death of a spouse or emotional needs when they discovered that retirement wasn't
as fulfilling as they had anticipated it would be. "Retirement," one said, "it's just not for me." One woman spoke candidly of what she feels happens when people leave public-contact careers. "I think you become very dull," she said. "You can watch TV and listen to the radio, but it's not the same. . . . You get with people, they know what's going on."

Many can look back over a career lifetime to when they began their service endeavors, with very little pay, but with plans for the future and how they would make a difference in their own industry. Some did. Recognition from co-workers and customers support their successes.

Some of those interviewed recalled when they scarcely understood what their industry was all about and, taking home everything they could read and watching experts in their fields, they soon learned and became adept at servicing the customer--the crux of the customer-service industries. A few were fortunate to have had mentors, someone who really "knew the ropes" and could help pave the way.

As a group, they seemed "hungry for knowledge," in industries not readily recognized as knowledge-based industries. One 69-year-old man, at a point in his life when many might feel they no longer need to learn to enhance their careers, said, "I want to learn something each day, whatever it may be. Hopefully, it relates either to the
industry or work that will help me serve the clientele on a continuing basis."

Some subjects acknowledged a lack of respect for their industry, and harbor a degree of resentment because of it. One woman told of her observations over a span of many years.

Having been at it for so many years, I have seen so many coming in looking like . . . putting it crudely . . . a little green housewife, someone who had very few clothes and not very stylish when they started, and they very soon acquired confidence and a higher taste level. They not only grew physically, or became more attractive, but intellectually as well. I guess that's why I always hated to hear them criticized . . . because not every business gives them that opportunity.

Others have experienced a dramatic erosion of their own respect for their industry and say about management, not without anger, "They don't have any vision about what's good for the customer."

The subjects for this study set high standards of performance for themselves. Not satisfied with only knowing how something was done, they also wanted to know why it was done that way. "Teach them what they're supposed to be doing and why they're supposed to doing it," advised one subject when she spoke of training needs in her industry. Their strong work ethic was reflected in the words of one woman who said, "I would not feel comfortable with anything I did
not work for. If you don't work for it, you don't deserve it."

The strongest common thread binding these 27 individuals was their apparent love of serving the public. The subjects told stories of gratifying interactions with their customers and the pleasure they derived from satisfying the customers. "I get so much feedback from the customers," said one, "that's my reward." Some subjects had stories of customers dissatisfied and angry over events over which neither the customer nor the subject had any control. In spite of having encountered some frustrating and difficult situations, they remain in the customer-service business.

The subjects indicated a number of training needs. Some needs are those which would be anticipated for persons employed in any field: knowledge of that field or industry and skills pertinent to the particular field. There are, however, some training needs this group of service-industry employees have that are unique to their current situations as aging workers in the service industries.
CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

According to the literature researched for this study, service industries are predicted to grow in stature and volume, while the average age of the population is escalating. Many older individuals seeking employment or re-employment will be doing so in the service industries. Training is currently an issue and will continue to be an issue for an aging workforce.

This study was conducted to address the problem: Training for older workers has been inadequate and inappropriate and does not satisfy their training needs. The purpose of the study was to identify the training needs of selected older workers employed in job categories three and four as classified in the Occupational Employment Statistics (U.S. Department of Labor, 1989b, 1990). Job category three is sales and related occupations, and category four is clerical and administrative support occupations.

Twenty-seven subjects representing three service industries were selected for the study. The subjects were employees 55 years of age or older from banking, insurance
and retail companies. Nine subjects in sales or clerical positions in each of the three industries were interviewed and observed. In addition, informants from agencies assisting older workers in finding employment were interviewed.

The study was focused upon two research questions.

1) What training has been given to the subjects selected for the study?

2) What training needs are consistently expressed by the subjects.

The interviews with the subjects and the informants were transcribed verbatim, and observations of the subjects were written. The data were examined and analyzed for common threads and themes, which were noted and used as the basis for writing case studies. Four case studies were developed. A case study was written from the data for each of the three industries represented by the subjects studied, and a composite case study was written from all the data collected. From the data, the researcher drew a number of conclusions regarding older workers, focusing, specifically, upon their training needs.

Conclusions

People are central to the service industries. Human relations is the basis for all that customer-service employees do, and successful human relations is a vital ingredient in the profitable operation of the companies they
represent. There is an accumulative wealth of human-relations skills possessed by older service-industry employees. An ongoing training program in human-relations skills could greatly impact the ability of these workers to service their customers more effectively, and, as a means of offering support at the same time, decrease the level of stress encountered by these people striving so diligently to satisfy the customers that are the basis for the industries they represent.

Older workers need more and better computer training. They live in a technological age with the need for computer knowledge and skills impacting nearly every industry. The effect that computerization of the workplace has had upon older workers cannot be minimized.

A need for computer skills produces stress in many ways for older employees. Some are apprehensive about acquiring skills totally new and different, something that might make them "look foolish" if they didn't master it on the first attempt. Computers have provided the chisel for chipping away at the older workers' self-esteem.

The researcher had anticipated that self-esteem would be an important issue to the subjects. The literature suggested that it would be. She did not, however, anticipate the degree to which it influenced the subjects' work, their happiness, and their lives as a whole.

The researcher also had not anticipated the degree to which the older workers' self-esteem was influenced by
the training issue. Training is related to the self-esteem of older workers in two ways: 1) There is often no training given when needed, and 2) poorly-given training is frequent. In general, training is not being adequately and completely addressed with older workers.

The amount and quality of previous training is inversely related to current training needs of older workers. Those who have had a history of high quality training addressing several aspects of their jobs have fewer training needs than those older workers whose training history reflects fewer and poorer quality training experiences.

Job satisfaction of older workers is affected by whether or not training needs are met. Training needs met appear to be directly related to job satisfaction. Needs met are inversely related to job dissatisfaction. The less training needs are met, the greater the worker's job dissatisfaction.

Multiple factors contribute to the high stress levels being experienced by older employees. One of the most pronounced is that they are asked to accomplish too much with too few resources. It might be argued that this complaint arises from their advancing age and inability to cope because of the aging process. The researcher is of the opinion, however, that this is not the case. The researcher concludes that too few employees are required to fulfill too many job duties in the service industries.
This circumstance places stress upon the older employees from at least two vantage points. On the one hand, the employees are attempting to please their management and satisfy the requirements of their jobs. They are trying to maintain job security. On the other hand, they are trying to please customers, often people who have become accustomed to being serviced well by them. An inability to do so inevitably heightens their stress levels.

These are the major conclusions arising from this study and were used as the basis for the researcher's recommendations regarding training for older workers. The researcher does not suggest that training is a panacea to solve all workplace problems. Training, however, could minimize many of the factors that negatively influence the lives of older workers such as those targeted for this study.

Many valuable older workers are being unnecessarily placed in precarious positions in the workplace--positions threatening to their productivity, their well-being and their happiness. The researcher recommends addressing some of these situations through training.

Recommendations

Based upon the data and the conclusions drawn from the data, the researcher compiled recommendations for three areas of training. The recommendations are in the areas of: human relations, computers and stress management.
Training in human-relations skills should be routinely given to all customer-contact personnel in the service industries. A variety of presentation techniques should be utilized to keep the training interesting, alive and beneficial. The researcher recommends that human-relations training not be age-segregated, as the subjects indicated they appreciate and benefit from interaction with people of all ages.

Under no circumstances should older employees be excluded from human-relations training with the argument, "They have been doing it for so long, they have nothing more to learn." Every customer is a new experience in the customer-service industries. While past experience can bolster the employee, there is no way to be totally prepared for every situation that might arise when servicing the public. Training can serve as a rehearsal for a few of the myriad of potential situations that might arise.

In addition, well-planned and well-conducted training sessions could use the skills of the older employees who demonstrate outstanding customer-relations skills. Instead of being left out of training sessions because they already have attained a high level of expertise, the older employee accomplished in relational skills can become fully involved in the training process and attempt to assist others in attaining his or her level of expertise.
Computer training should be offered to all older workers needing to be computer-proficient in their jobs. In the industries represented in this study, the computer plays a vital part in the smooth and successful operation of the businesses. Older workers are amply represented in these industries. To increase job satisfaction and productivity, these workers need to be thoroughly and appropriately trained in the necessary technological skills.

The researcher recommends that computer training be done in age-segregated classes. Manual dexterity and reaction time both play a role in learning to use a computer effectively and efficiently. Age may affect these learning characteristics in many individuals (Rice, 1986), although Sonnenfeld (1988) disputes the claim of declining manual dexterity, stating, "Age has surprisingly little effect on manual workers" (p. 203). Sterns and Doverspike (1988) admonish trainers of older workers to realize that it is likely to take the older trainee longer than the young to learn a new task. The researcher suggests that to train older employees in computer skills in an age-mixed class is to "program them to fail." Nearly all the subjects emphasized that, for this training, their needs were plentiful, and they needed individualized attention.

The researcher suggests that a computer course be designed, not of the technology involved with a specific
program, but of the process needed to learn any program. The course should be directed to the learners and their needs. As expressed by the subjects of this study, those needs are: a slow pace; an opportunity to practice; written materials to allow them to "follow along" for reinforcement; and a small number of participants, with opportunities for one-on-one with the trainer if necessary. Questions should be invited and a non-competitive atmosphere promoted. With an open atmosphere conducive to questions and requests for one-on-one assistance, none of the older participants would be made to appear incapable.

The program should be designed so that any computer program could be inserted within the parameters of the process training. In other words, "what they would be taught" should fit within the framework of "how they should be taught." A subsequent effect of a program such as this would most likely be a lessening of stress, since lack of adequate computer skills and inadequate computer training appear to be two of the major stress-producers among the clerical and sales staffs of the customer-service industries. In this way, the computer training could provide another benefit, in addition to the primary one of giving the employees the opportunity to become more proficient on the computer.
Stress Management

Training to assist older workers in dealing with their stress should be provided. The reasons not to ignore it are multitudinous and should be powerful motivators for companies to attempt to remedy the situation.

Stress-management classes can be excellent avenues for learning skills to minimize one's stress in the workplace. The researcher questions, however, how effective this concept is for older employees. This is an independent group, skillfully honed to solve their own problems and learn through experience. Even though the subjects readily acknowledged their concerns over their high stress levels and frustrations over the causes, it is the researcher's opinion that most of them would not avail themselves of stress-management classes.

The researcher suggests that small groups be established within companies, meeting at regular intervals, for the purpose of problem-solving and openly discussing causes of stress and anxiety—even those causes which cannot be alleviated or changed. If well-facilitated and conducted in an atmosphere of trust, allowing all participants the opportunity to express themselves and vent their feelings with no threat to their jobs, groups such as these would effectively work much the same as support groups. These groups could serve purposes beyond those of dealing with job stress. Job-related problems affecting productivity might
also be solved. The researcher suggests that management not facilitate these groups nor attend them, but give their support and communicate that support to all personnel. Tager (1988) claims, "When older workers have some assistance in managing the stress that they are experiencing, their value to an organization can further increase, and they will find their work more personally fulfilling" (p. 65).

Recommendations for Further Study

The researcher proposes a study identical to this one, but with the age cohort just beneath the one used for this study. How well are they being trained and what are their training needs? This group is extremely large, encompassing the first of what is known as the "baby boomers." Better educated and more affluent than preceding generations, are they also better trained for the workforce? Although the logical answer would be that they are, it is also possible, at least from the same geographical area as the focus of this study, they may have reached their mature years in their companies during times when training was "down-played" or, possibly, removed from their organizations.

For the psychological data, specifically, the high-stress problem, the researcher recommends further qualitative research. She would recommend studying the subjects over a long period of time for further insight into the phenomenon. If circumstances would allow,
participant observation could be an insightful research method to more fully understand the high-stress situations.

The researcher also proposes that the data obtained in this study be used to develop a survey targeting a broader segment of older workers. Case studies are frequently and effectively used to learn the right questions to ask, the right hypotheses to test (Glaser & Strauss, 1967; Yin, 1989). Rather than a researcher arbitrarily deciding upon questions and hypotheses as the basis for a study, through the case study process, the questions and hypotheses emerge from the data (Glaser & Strauss, 1967).

A survey could be designed to test all five research questions developed from the data collected for this study (p. 178), or surveys could be designed addressing one, two, three or four of the research questions. Sample areas to survey might be the state of Oklahoma, other states, or any other population a researcher wants to target.

This study was not designed to prove or disprove any hypotheses. It was designed to address two research questions: 1) What training has been given to the subjects selected for the study, and 2) What training needs are consistently expressed by the subjects.

Additional research questions are suggested by the results. The researcher poses the following questions for future research.
Research Questions for Further Study

1. Are the training needs of older workers inversely related to the extent of training they have received?

2. Is job satisfaction directly related to the degree to which training needs are met?

3. Is computer training denied older workers or given so poorly as to negatively impact their jobs?

4. Do older workers experience age discrimination through the denial of adequate computer training to permit them to optimally fulfill their job responsibilities?

5. Do multiple factors combine to place older workers in clerical and sales positions in the banking, retail and insurance industries under an unusually high level of stress?

There are numerous possibilities for further studies in the area of older workers and their training needs. Some of them might evolve as a result of data obtained in this research.

Through this study, the researcher learned that work has a deep meaning for older workers. Work is something they value highly, something to which they are very dedicated—a vital component of their identities. The importance of work is well expressed in the words of a poet.

When you work you fulfill a part of earth's furthest dream, assigned to you when that dream was born,
And in keeping yourself with labour
you are in truth loving life,
And to love life through labour
is to be intimate with life's
inmost secret (Gibran, 1985, p. 25).
A SELECTED BIBLIOGRAPHY


APPENDIXES
APPENDIX A

CONTENT ANALYSIS CHART EXAMPLE
### Reasons/Motives

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<th>Reasons/Motives</th>
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<tr>
<td>Improves classroom practice (new resources, relative advantage over current practice)</td>
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</tr>
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<td>Novelty value, challenge</td>
<td>10</td>
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<tr>
<td>Social (usually peer influence)</td>
<td>9</td>
</tr>
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<td>Opportunity to shape projects</td>
<td>5</td>
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<td>Professional growth</td>
<td>5</td>
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<td>Solves problems</td>
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<td><strong>Total</strong></td>
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APPENDIX B

INTERVIEW GUIDE MODEL
INTERVIEW GUIDE FOR MANPOWER PROGRAM EVALUATION

What has the trainee done in the program: activities? products? work performed?

What are the trainee's current work skills? What things can the trainee do that are marketable?

How has the trainee been affected by the program in areas other than job skills--feelings about self? attitudes toward work? aspirations? inter-personal skills? spin-offs?

What are the trainee's plans for the future--work plans? income expectations? life-style expectations/plans?

What does the trainee think of the program--strengths? weaknesses? things liked? things disliked? best components? poor components? things that should be changed?

APPENDIX C

INTERVIEW GUIDE FIRST DRAFT
1. What classes best prepared you for what you are now doing in your job? What about these classes best prepared you? When did you have these classes? Is the information as current today as it should be?

2. What class (topic, subject, skill) do you most need today to perform your job to your full potential? Have you had the opportunity to take this class? If so, and you haven't taken it, why not? If the opportunity to take this class hasn't presented itself, do you know why?

3. If you could choose an ideal class today, what would it be like? Would it be comprised of all ages? Why or why not? Would there be any special concessions made to age?

4. Describe the ideal instructor or trainer for you at this stage in your life. How would the ideal instructor set the stage for the "perfect" classroom?

5. Describe the ideal classroom for this stage in your life. What would it look like? Sound like? Feel like?

6. In your opinion, what is the ideal work setting? How could a training class or course improve the likelihood of your participation in that ideal work setting?
1. What has best prepared you for what you are now doing in your job? What about these experiences (or this training) best prepared you? Describe these experiences (or this training). When did these experiences (or this training) occur? Is the preparation, information, experience or training as current today as it should be for the position you now hold?

2. What training do you most need today to perform your job to your full potential? Have you had the opportunity for this training? If so, and you have not taken advantage of the opportunity, why not? If you haven't had the opportunity, do you know why?

3. In what area or facet of your position do you feel you are most deficient or are having the most difficulty? What could be done to help you with this deficiency or difficulty? Specifically, describe what training could help you deal with or overcome this deficiency or difficulty.

4. What future goals do you have for yourself in your current position? What training might help you attain those goals? Do you have any aspirations for a different job or different level job? What training might help you attain those aspirations?
5. Do you feel that your age affects the training that you need? In what way?
APPENDIX E

INTERVIEW GUIDE CHECK LIST
1. Best job preparation/training __
2. How best prepare __
3. Describe above __
4. When above __
5. Current? __
6. Full potential training __
7. Opportunity above __
8. Taken? __
9. Why not __
10. Why no opportunity __
11. Deficiency/difficulty __
12. Help? __
13. Describe training help __
14. Current job goals __
15. Training? __
16. Other job goals __
17. Training? __
18. Age/training? __
APPENDIX F

LETTER FROM UNIVERSITY OF MICHIGAN
November 29, 1989

Sandra White
501 East A Street #2
Jenks, Oklahoma 74037

Dear Ms. White:

Thank you for your recent letter to the Institute of Gerontology concerning the hiring and training of older workers. Several years ago we developed an information system which might be of interest, the National Older Worker Information System (NOWIS). We have transferred the system from the University to the Worker Equity Programs of the American Association of Retired Persons. For updated information about it for your research contact:

Ms. Jan Davidson
Resource Center
A.A.R.P.
1909 K Street, NW
Washington, DC 20049

You may find it useful to look at "Personnel Practices for an Aging Workforce," a committee print which we prepared for the Senate Special Committee on Aging (Senate Print 99-10, 1985). This provides an overview of NOWIS at the time of its transfer to AARP.

I hope that this is helpful.

Very truly yours,

Lawrence S. Root, Ph.D.
Associate Professor

LSR/ap
APPENDIX G

LETTER FROM UNIVERSITY OF MARYLAND
1 December 1989

Sandra White
501 East A Street #2
Jenks, OK 74037

Dear Ms. White:

In response to your request of November 2, I regret to inform you that we are not currently involved in older worker issues. Enclosed is updated information on the Center on Aging research areas.

Sincerely,

Susan Nippes
Administrative Aide

Enc
APPENDIX H

LETTER TO AGE WAVE, INC.
Dr. Ken Dychtwald  
Age Wave, Inc.  
1900 Powell Street  
Emeryville, California 94068

Dear Dr. Dychtwald:

I read your book, Age Wave, with keen interest. I am mid-way through my doctoral studies at Oklahoma State University. As my field of study is Occupational and Adult Education, with an emphasis in Gerontology, I found all the book interesting, but particularly focused on the area of work.

I have selected Training and Retraining of the Older Worker for Service Industries as my research and dissertation topic. My research thus far has revealed a diminishing supply of workers for these industries and an increased demand, as we become a technology-information-service based society.

I would sincerely value any comment you might make on the appropriateness of my topic and any additional research avenues you might suggest. As I, myself, at age 56, am an "older worker," I feel I am directly involved in the area and recognize its importance.

I look forward to hearing from you and thank you in advance for any advice and assistance you might give me.

Sincerely,

Sandra White
APPENDIX I

LETTER FROM AGE WAVE, INC.
April 17, 1990

Ms. Sandra White
501 East A Street #2
Jenks, OK 74037

Dear Ms. White,

Dr. Ken Dychtwald has asked me to respond to your recent letter regarding your research and dissertation topic. Your topic is right on target with the necessity for business, industry and other private and public sectors to have access to reliable research upon which to base their long term strategies in dealing with a shrinking labor pool for the future.

I am sure that you have already tapped into the more obvious sources for the most current thinking on older worker training and retraining issues. But, I offer the following just as a checklist:

Dr. Helen Dennis, Andrus Gerontology Center, University of Southern California, University Park, Los Angeles, CA 90007 (213) 743-6060 OR you can contact her at The Conference Board, 845 Third Avenue, New York, NY 10022 (212) 759-0900

American Association of Retired Persons, 1909 K Street, NW, Washington, DC 20049 (They have an incredible amount of current data and printed materials regarding your topic. They also offer grants for research.)

Dr. Paul Kerschner, The National Council on the Aging, Inc., 600 Maryland Ave., SW, West Wing 100, Washington, DC 20024 (202) 479-1200
Mr. Milton Tepper, 12402 Killion Street, North Hollywood, CA 91607 (Milt is a leading volunteer in the greater Los Angeles area whose primary focus is on older worker issues and new careers for older workers.)


I have enclosed a few articles which may provide some additional insights, as well as some additional references and potential contact for you to track.

You are to be congratulated on your endeavors, and we wish you success in the completion of your research and dissertation! We will look forward to hearing more about your findings. Please do keep in touch and let us know of your progress.

Sincerely,

Virginia L. Boyack, Ph.D.
Director of Aging Studies
APPENDIX J

LETTER FROM ANDRUS GERONTOLOGY CENTER
Ms. Sandra White  
501 East A Street #2  
Jenks, Oklahoma  74037  

January 11, 1990  

Dear Ms. White:

Your letter requesting information about training curricula for training and retraining older workers has been forwarded to me.

The Andrus Center does not have a training program for older workers or current research in that area.

However, I am enclosing a brochure describing a book I recently edited entitled *Fourteen Steps in Managing an Aging Work Force* that includes a chapter on retraining.

Best wishes on your dissertation.

Sincerely,

Helen Dennis  

Enclosure
VITA

Sandra Ione White

Candidate for the Degree of

Doctor of Education

Thesis: PERCEPTIONS OF TRAINING NEEDS OF SELECTED OLDER WORKERS

Major Field: Occupational and Adult Education

Biographical:

Personal Data: Born in Mankato, Minnesota, June 26, 1933, the daughter of Ione M. and Alex J. Schumann. Married to James P. White on March 22, 1958. Mother of Greg, Alexis and Nancy.

Education: Graduated from Mankato High School, Mankato, Minnesota in 1951. Attended Gustavus Adolphus College in St. Peter, Minnesota; received Bachelor of Science degree in Home Economics from Michigan State University in 1955; received Master of Science degree in Occupational and Adult Education from Oklahoma State University in 1987; completed requirements for the Doctor of Education degree at Oklahoma State University in July, 1992.

Professional Experience: Women's Editor, Midland Daily News, Midland Michigan, 1 year; Interior Designer, 3 years; Customer Service Representative, Texas Commerce Bank, Dallas, 2 years; Training Specialist, MidAmerica Federal Savings and Loan, Tulsa, 5 years; Training Director, MidAmerica, 3 years; Director of Training and Personnel Development, State Federal Savings and Loan, 2 years; Development Specialist, American Diabetes Association, Tulsa, 1990-Present.

Organizations: American Association for Adult and Continuing Education; American Society for Training and Development; Honor Society of Phi Kappa Phi.